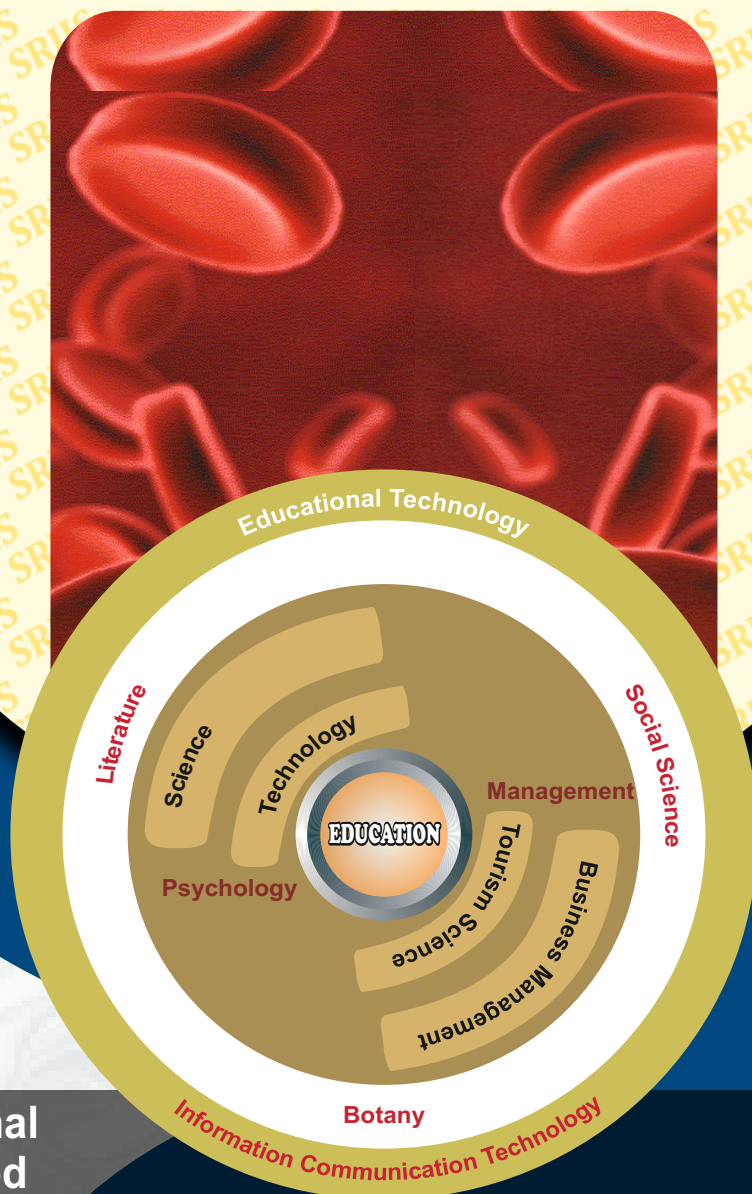




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**Pune Vidyarthi Griha’s College of Engineering & Technology & GKP (W) IOM, Pune**  
*Department of Electronics & Telecommunication Engineering*

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**JAN-FEB, 2024, VOL-12, ISSUE-67**

1	<b>THE LEGAL REGIME FOR CRIME AGAINST WOMEN IN INDIA</b> <i>Sabia Malik</i>	01-05
2	<b>EMPOWERING GIRLS POTENTIAL IN UNCONVENTIONAL ENGINEERING FIELD</b> <i>Devanshi A. Jhaveri</i>	06-12
3	<b>WOMEN WHO SHAPED INDIA'S MEDIEVAL HISTORY W.R.T PERSIAN LANGUAGE &amp; LITERATURE</b> <i>Syed Mohmad Javad</i>	13-15
4	<b>SUSTAINABLE DEVELOPMENT GOAL 5, GENDER EQUALITY AND WOMEN'S RIGHTS: WHERE ARE WE HEADING?</b> <i>Leela Kaur*, Urmila Bhati, Varsha Vyas</i>	16-19
5	<b>WOMEN IN DECISION-MAKING: A SURVEY OF WOMEN CONSTRUCTION AND NON-CONSTRUCTION PROFESSIONALS IN CONSTRUCTION ORGANIZATIONS</b> <i>Abdulhaqq Onoruoyiza Muhammed, Abdulsamad Adinoyi Muhammed, Abdulmutalib Suleiman &amp; Abdulkhafid Ibrahim Auru</i>	20-29
6	<b>WOMEN EMPOWERMENT: TOGETHER WE CAN DO IT</b> <i>Pratiksha Khairnar, P. S. Aswale &amp; Urmila Rokade</i>	30-33
7	<b>SKILL BASED EDUCATION IN RURAL COMMUNITIES</b> <i>Vaishali Shelar, Sandhya Save &amp; Gayatri Phade</i>	34-39
8	<b>ASSESSING GENDER INEQUALITY IN THE NIGERIAN MASS MEDIA</b> <i>Zubair Omeiza Zakariyyah</i>	40-46
9	<b>WOMAN EMPOWERMENT: HEALTH &amp; YOGA-NATIONAL POWER</b> <i>Ravindra K. Patil</i>	47-50
10	<b>GENDER EQUALITY AND WOMEN EMPOWERMENT</b> <i>Gopal A. Wadnere &amp; Dhanashree G. Wadnere</i>	51-56

11	<b>A CRITICAL ANALYSIS ON GENDER EQUALITY AND WOMEN EMPOWERMENT</b> <i>Sowmya Kini Prabhu</i>	57-61
12	<b>THE RISE AND FALL OF CELEBRATED WOMEN LEADERS IN INDIA: SELECTIVE CASE STUDIES</b> <i>M. Prudhvy Raju, D. Venkatapathi Raju &amp; M. Siva Krishnam Raju</i>	62-65
13	<b>ANALYZING MENSTRUAL HYGIENE MANAGEMENT AMONG WOMEN AND ADOLESCENT GIRLS</b> <i>Chandani Patel &amp; Prashansha Sharma</i>	66-71
14	<b>WOMEN EMPOWERMENT IN FINANCE: A CATALYST FOR ECONOMIC GROWTH</b> <i>Sania Ravindra Edlabadkar, Jayash Arun Raulkar &amp; Mukta Sunil Takalikar</i>	72-82
15	<b>AN ANALYSIS OF THE IMPACT OF WOMEN ENTREPRENEURS ON THE SOCIO-ECONOMIC DEVELOPMENT OF THE REGION, WITH A SPECIAL FOCUS ON THE NORTH MAHARASHTRA REGION.</b> <i>Pushpalata Patil &amp; Ravindra Patil</i>	83-89
16	<b>WOMEN ENTREPRENEURS: A NEW APPROACH TO WOMEN EMPOWERMENT</b> <i>Gayatri Phade, Minal Gade, Sandhya Save &amp; Priti Shahane</i>	90-93
17	<b>EVALUATION OF PHYSICAL FITNESS OF COLLEGE GIRL STUDENTS IN TERMS OF BMI – A STUDY OF ANR COLLEGE, GUDIVADA</b> <i>M. B. Suvarchala</i>	94-96
18	<b>CHANGING ASPECTS OF MALABAR AND MUSLIM WOMEN EMPOWERMENT</b> <i>Mohammed Shafeer K P</i>	97-100
19	<b>FUNDING FOR WOMEN INNOVATORS AND ENTREPRENEURS IN INDIA A WAY TOWARDS WOMEN EMPOWERMENT</b> <i>Kshipra Pandey</i>	101-104
20	<b>WOMEN ENTREPRENEURSHIP: CHALLENGES AND OPPORTUNITIES</b> <i>R. Jothi Chitra, M. Sivarathinabala, Charunya D P, M. Arundhathi, Dhanalakshmi. V</i>	105-109

21	<b>CONSUMER BEHAVIOUR WITH THE FINANCIAL SECTOR - A GENDER-BASED PREFERENCE ANALYSIS WITH A FOCUS ON BENGALURU CITY</b>	110-116
	<i>Anil Sharma &amp; Rajput Kanchan Gulabsing</i>	
22	<b>A COMPARATIVE STUDY ON GENDER EQUALITY AND WOMEN EMPOWERMENT IN INDIA VS NIGERIA</b>	117-120
	<i>Shanmugam Sundararajan &amp; Aliyu Mohammed</i>	
23	<b>ROLE OF SEED CYCLING AND INDIAN TRADITIONAL DIET IN HORMONAL BALANCE IN ADOLESCENT GIRLS</b>	121-124
	<i>Shraddha Vyas</i>	
24	<b>ROLE OF WOMEN IN THE DISCIPLINE OF PREDICTING PROTEIN STRUCTURE</b>	125-129
	<i>Arati J. Vyavahare &amp; Swati Subhash Jadhav</i>	
25	<b>SUCCESS STORIES OF DIFFERENT COUNTRIES ON WOMEN EMPOWERMENT AND GENDER EQUALITY</b>	130-132
	<i>Dawande Anil Ashish &amp; Gajbhiye Vinod Shreya</i>	
26	<b>ROLE OF WOMEN IN NATIONAL DEVELOPMENT- INDIA</b>	133-134
	<i>Umesh Mahadu Govardhane &amp; Sakshi Vilas Lokhande</i>	
27	<b>A STUDY ON GENDER INEQUALITY IN EDUCATION &amp; RESEARCH AREAS IN INDIA</b>	135-137
	<i>Swati Dutt</i>	
28	<b>ROLE OF WOMEN IN EDUCATION AND RESEARCH</b>	138-140
	<i>Bhupendra Kumar Soni &amp; Denis Jangeed</i>	
29	<b>WOMEN IN COMBAT – THE BRIGHT FUTURE OF INDIA</b>	141-143
	<i>Madhura P. Mahajan &amp; Shrikala A. Kanade</i>	



# The Legal Regime for Crime Against Women in India

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**ABSTRACT**—Violence against women has come into harsh focus as a result of the terrible murder of Shraddha Walkar in New Delhi by her live-in lover Aaftab Poonawala, who is accused of chopping her body into 35 pieces. This violence encompasses abuse by intimate partners or acquaintances, such as present or past spouses, cohabiting partners, boyfriends, etc., in the form of physical, emotional, sexual, or psychological harm. A woman experiences various forms of violence throughout her life, including pre-natal sex selection and female foeticide. Other forms of violence include child marriage, forced marriage, dowry-related violence, human trafficking, sexual harassment in public and at work, “honour killings,” acid attacks, and rape. The topic of crimes against women in the modern era has been attempted to be discussed. The study focuses mostly on shedding attention on crimes against women in India. In India, there are numerous ways for women to become trapped. There is no one specific group, class, culture, or country where crimes only happen. Women in India experience extended periods not just in the modern era. The government has taken numerous legal and other steps, but the rate of crime against women has not decreased. In India, women are victims of crimes like rape, dowry murder, domestic abuse, kidnapping, molestation, torture, and sexual harassment. Women are affected by crimes in both a physical and psychological way, which makes it difficult for them to lead normal lives. One of the main reasons for crimes against women is the male-dominated Indian society. Women’s rights violations hurt families, communities, and generations overtime while supporting other social ills.

**Index Terms**—Crime, Women, Indian Penal Code, Society, Violations, Cruelty, Fundamental rights.

## I. INTRODUCTION

“A distortion has crept in our conduct and we at times insult women. Can we take a pledge to get rid of this from our behavior and values? It is important that in speech and conduct we do nothing that lowers the dignity of women.”- Prime Minister Narendra Modi India’s growth during the past few decades has been tremendous. Despite all of the advancement and expansion, women continue to suffer at the hands of terrible atrocities. According to a UN study released in 1980, women make almost half of the world’s population, work almost two-thirds of the time, receive one tenth of global income, and own less than 100 percent of global property. In India, girls have traditionally and socially enjoyed a position of respect and veneration. The 1950 Constitution of India was crucial in decreasing prejudice. The Indian Constitution contains numerous clauses that forbid gender discrimination. Additionally, there are numerous DPSPs that support the

empowerment of women. The Preamble of the Constitution does not treat men and women differently; rather, it treats them equally. Prostitution, illegal imprisonment, trafficking, dowry extortion, rape, assault, workplace harassment, gang rape, acid attacks, kidnapping, and other immoral activities that destroy society are only a few of the many diverse types of offenses committed against women. Women are still held as hostages in some Indian villages. The major contributing reasons to crimes against women are poverty and ignorance. The history of violence against women may be as old as humanity. Women in India are dealing with numerous issues, both in urban and rural areas. The inadequate political framework, ineffective legal system, and lax legal standards all contribute to crimes against women. The UN General Assembly defined violence against women as any act of gender-based abuse that results in, or is likely to result in, bodily, sexual, or psychological injury or suffering to women, includes threats of such acts, coercion, or arbitrary restriction of liberty, whether occurring in public or in private life.

## II. INDIA’S ISSUE WITH CRIMES AGAINST WOMEN-

Offences against women are punishable under the IPC (Indian Penal Code), including rape, kidnapping, murder committed for dowry, torture, molestation, harassment, and the importation of girls.

Rape: Although there is significant debate over what constitutes a “rape” in the first place. The crime of rape is covered in Section 375 of the Indian Penal Code. When a guy inserts his penis inside a woman’s vagina in any way, it is considered rape. It matters not how far into the vagina it has travelled. Any contact between a person’s penis and a woman’s vagina constitutes rape. This is frequently the case because Section 375’s Clause (a) states that penetration of a person’s penis into vagina, urethra, anus or mouth of a female is rape [1]. Sexual contact between a man and a woman must occur in order for the offence to be committed. According to this clause, a boy over the age of 12 is capable of committing rape; however a boy under the age of 12 who is at least seven years old is given a limited immunity. The victim must have been penetrated against her will for it to be considered an offence. It does not constitute consent on the part of a girl if she does not object to sexual contact as a result of misperception. It would be against the law to obtain a woman’s consent by making her fear harm or death. When a woman is under the age of



18, engaging in sexual activity with her, with or without her agreement, constitutes rape.

Exception- If a man engages in sexual activity with his wife while she is under the age of 15, whether with or without her agreement, it constitutes rape. A check like that was required to prevent men from abusing their legal right to bear arms too soon. Because she has given her marriage permission and is older than 15 years, no man may be charged with raping his own wife. More than 32,500 rape incidents were reported to the police in 2017, according to a report. 30 percent of the victims were children, while 50 percent of the victims were between the ages of 18 and 30. Only over 18,300 rape cases were resolved by Indian courts that year, and 127,800 cases remained open at the end of 2017. In 2017, only 26 percent of people were found guilty [2].

### III. A SIGNIFICANT CASE THAT SHOCKED INDIA:

A doctor was gang raped in November 2019 close to Hyderabad. The day following her murder, her body was discovered. The woman took a taxi to her office after leaving her scooter parked close to the toll booth. Her scooter's tyres were punctured once she got back upon it. She was spotted by two lorry drivers and their friend. They push her into the bushes while acting helpful, and there they rape her. 27 kilometres from where they burned her body under the bridge, they carried her body in a lorry and dumped it by the side of the road. Around the nation, demonstrations were organized calling for the execution of those found guilty. People were calling for changes to the rape sentencing laws. A fast speed court trial was mandated by the chief minister. Police detained 4 males after gathering evidence from CCTV cameras and mobile phones. They were placed in judicial prison for 14 days while confessions were recorded. The accused were brought to the scene of the incident so that the crime scene could be recreated. Two of them attempted to steal guns from policemen, the Hyderabad police claim. When requested to surrender, they refused, and as a result, the accused were slain. The national highway between Bangalore and Hyderabad is where this incident occurred. Some people were against the policeman and thought the meeting had been premeditated, while others were happy about it. On the day of the encounter, the government hospital performed the accused's first post-mortem. The high court ordered a second postmortem, which was carried out by forensic specialists from the AIIMS, Delhi. Disha utilized a made-up victim's name. The protesters also used the hash tag justice for disha [3]. India's fastest-growing crime is kidnapping and abduction of women. In India, marriage is the primary motivator of kidnapping. In Delhi, 10 women were abducted per day in 2018, and in many cases, the victims knew who had done it. Abduction and kidnapping are violent crimes. The Indian Penal Code describes the crimes of kidnapping and abduction, procurement as well as importance of females. There are Two Types of Kidnapping

- Kidnapping from India
- Kidnapping from lawful guardianship.

The victim of an offence under this section may even be a male or female, major or juvenile. Kidnapping is the act of removing a person without their consent from within Indian territory or from guardianship. A person who has reached legal adulthood and has consented to being transported is not in violation of the law. In order to commit the crime of abduction, a person must be 16 years old for boys and 18 years old for girls. The provisions of those parts under this heading are more focused on protecting minors and, by extension, those who are mentally ill than on guardianship rights for such individuals. An individual is forced to transfer from one location to another either by the use of force or through the use of deception in an abduction. Force must be used actually [6]. When a woman is kidnapped, abducted, or seduced, it must be with the intention of forcing her to marry someone against her will, or with knowledge that this is likely to happen. It must also be with the intention of forcing the woman to engage in illicit sexual activity, or with knowledge that this is likely to happen. Procurement of minor girls—Procurement of minor girls has turned into an urgent matter that needs to be taken into account. In India, crime rates have risen progressively. Inducing a girl under the age of 18 to travel from any location or to try and commit an act with the intent or knowledge that such girl will be compelled to unlawful or forcefully intercourse with a person constitutes the crime of violence. Seduction refers to enticing or tempting, regardless of whether the girl has already been coerced or has consented to illicit sex. Importing girls from abroad: Minor girls are the main goal. Importing girls for prostitution below the age of 21 from any nation outside of India is prohibited by this provision. The number of kidnapping and abduction cases nationwide increased by 9 percent in 2017 to 95,893, according to the most recent data from the National Crime Records Bureau. Out of them, 75 percent were female victims, and 90 percent of the female victims were found to be alive while the remaining victims were dead. With 27.6 instances per 1 lakh people, Delhi had the highest rate of kidnapping and abduction, followed by Assam (23.9 occurrences) and Haryana (15.7 cases). 43.9 percent of girls under the age of 18 who were kidnapped or abducted were female, which is the highest percentage [4].

#### *A. Domestic violence and cruelty by a husband or his relatives:*

Abuse of a person on a physical, mental, or sexual level is referred to as cruelty. In India, dowry is one of the key causes. Section 498-A of the Indian Penal Code defines this. To address the cases of dowry deaths, this clause was enacted. It was first made available in 1983. Its goal is to defend a woman against harassment by her spouse or his family members. To the far that this clause is concerned, the act of harassment qualifies as cruelty. Relatives are defined as a person's mother, father, spouse, daughter, son, brother, sister, cousin, niece, grandchild, or grandson, along with their spouse. The nature of the term relative will determine its meaning depending upon the nature of the statute which might

includes an individual who is related by the blood, marriage, family, adoption etc. In India, one in three women experience physical and/or sexual abuse at home. In India, 27 percent of women report having been physically abused since the age of 15 according to the survey. Women in rural areas are more likely to encounter physical violence than women in cities. The spouses have been primarily responsible for this viciousness on this occasion. 31 percent of married women have experienced violent behaviour from their life partners on a physical, sexual, or passionate level. Physical abuse is the most prevalent type of spousal cruelty 27 percent, followed by emotional abuse 13 percent. According to the study, 83 percent of married women who have experienced physical abuse since the age of 15 identified the perpetrators as their current spouses. However, for women who are not married, the most common perpetrators of physical abuse are mothers or stepmothers 56 percent, dads or stepfathers 33 percent, sisters or siblings 27 percent, The most alarming aspect of spousal violence, but even so, is that nearly every third married woman who has encountered it reported having experienced physical injuries, with 8 % reporting eye injuries, injuries, disengagements, or takes up and 6 % reporting having suffered severe injuries, skull fractures, broken teeth, or other genuine injuries. However, just 14% of the females who saw this cruelty asked for help to stop it. In any event, the major worrying element isn't their helplessness to stop the cruelty being inflicted against them. Surprisingly, women in India consistently engage in abusive conduct at home. According to the overview's findings, 54.8percent of Indian women between the ages of 40 and 49 had strong levels of violent conduct at home. Among younger women, the rate of advocating misuse is hardly any lower. Young women between the ages of 15 and 19 agreed with domestic violence in 47.7percent of cases. In both urban and rural areas, there is a clear difference between women's perspectives on domestic violence. Only 46.8percent of urban women supported such brutality, compared to 54.4percent of rural women across the countries that were studied. Indian women are genuinely concerned about their sexual rights. Six percent of Indian women who responded to a survey confirmed their concern, saying they have experienced sexual cruelty at some point of their life. Over 83percent of married women who had experienced sexual assault named their present partner as the perpetrator, whereas 9percent named a former husband. When asked about sexual violence, women most frequently stated that their partners used force to have sex with them when they didn't want to 5.4 percent. Approximately 4 percent of respondents said their significant other forced them to engage in sexual behaviour they did not want to, while 3 percent said their partner forced them to engage in other types of sexual behaviour. The fact that married couples are exempt from assault laws gives men the freedom to "go after" women in the safety of their own homes. These statistics provide a glimpse into the types of inappropriate behaviour and violence that young girls and women encounter in India. The scenario is the same for single women. The review report stated that different family members 27 percent, followed by a present or

former male friend 18 percent and also their own companion or colleagues 17 percent, and a companion 11 percent, were the most common perpetrators of sexual assault on unmarried women. "People who ladies feel a personal relationship with frequently commit sexual violence. It's possible for physical and sexual abuse to occur even when there is no relationship; instead, women may experience a variety of viciousness," The summary study stated.

#### *B. Women's Sexual Harassment at Workplace -*

Inappropriate behavior is a declaration of an unfavorable human relationship and goes beyond simple disrespect for property under the control of the government and the quiet vicinity protected by the law. Actual harm is done by inappropriate behavior, which also creates a depressing, empty atmosphere at work [6]. It is a risky problem that exists in the workplace in India and has evolved into a crucial element in the decline of the idea of working life. Since 1981 to 2001, a 20-year period, the gender gap in employment has shrunk. The 2013 Act codifies the Supreme Court's Vishakha Guidelines, which recognize that every woman has the right to live decently and that it is a fundamental obligation for every single working woman. The Vishakha Oversight case from the Indian Supreme Court in 1997 did more than just vehemently support the argument that every instance of inappropriate behavior of women in the workplace constitutes a violation of their human rights; it also created the framework and oversaw the approval of the Bad Behavior at Working Place (Prohibition, Prevention and Redressal) Act, 2013 in India. Although sexual harassment at the workplace is neither novel nor exceptional, it isn't discussed or addressed in sufficient detail. At its core, it is a manifestation of masculine magnificent qualities and the unavoidable incapacity to handle women on an equal footing with males. Most working women encounter improper behaviour in one way or another at work. It has an effect and an impact on slowing down the speed of women in more significant associations where there were fewer women in positions of authority. Inappropriate behaviour is spreading quickly everywhere. According to the "Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act of 2013", the law provides an ordinary fix that, if the incident has a criminal component, it must be reported to the police and handled in accordance with Part 354A of the IPC, which carries a multi-year sentence that may go up to five years and a fine. There are a few preventative measures performed in the workplace by this show; the subject of lewd behaviour must be resolutely discussed at worker social affairs and company delegate get-togethers. Given their diverse parts and the level of impact they may have, women can generally be seen as change agents in people [7]. State of Rajasthan v. Vishakha and Others: In the history of sexual harassment of women at work, this verdict is considered one of the most significant. The social activist known as Bhanvari Devi. She was a participant in a development programme run by the Rajasthani government to prevent child marriage. She attempted to prevent the daughter of Thakurs's child marriage

as part of her duties. Infant was under 1 year old. She made no progress because Thakurs had ordered a social boycott of her. In front of her husband, she was gang raped by Thakur and his five friends. That evening in the police station, a female officer repeatedly made fun of her. As proof of evidence, she was instructed to leave her lehenga at the police station. She was only left with her husband's dhoti to cover her body. The accused was released by the trial court. According to the high court, there was a case of gang rape that was committed as an act of retaliation. However, the Supreme Court noted that this is against Articles 14, 19, and 21 of the Indian Constitution, which provide the right to a decent life and the fulfillment of fundamental needs of safe working environment at working area. The Supreme Court clarified sexual harassment in this instance. The Supreme Court issued guidelines for employers and employees to follow in order to ensure a safe working environment. This was carried out in order to protect the women's workplace dignity. The victim has the option of requesting the transfer of the offender or herself [8].

#### IV. LONG TERM VICTIMS SUFFER SILENTLY

Women in India endure extended periods of suffering in silence. According to a BBC investigation, one woman experiences violence every five minutes. The primary barriers preventing a woman from speaking out against violence are a lack of financial assistance, a lack of family support, and compromises made for the sake of children. They typically have less access to jobs, homes, health care, etc. India's low literacy rate is a serious problem. According to the 2001 census, just 64.6percent of women are literate, compared to 80.9percent of men. The majority of women rely on men for financial support. They considered the youngsters in the family and society a thousand times before raising their voices. Over 95percent of crimes against women are not recorded. Only 0.5 incidents of violence against women were reported in states like Bihar, Uttar Pradesh, and Jharkhand. Himachal Pradesh exhibits greater reporting rates in certain states, like Delhi and Maharashtra. Ironically, they battered, tortured, and sexually assaulted women while calling them "Devas."

#### V. LAWS THAT SHIELD WOMEN FROM CRIMINAL ACTIVITY

"Indian Penal Code, 1860; Commission Of Sati Prevention Act, 1961; Indecent Representation Of Women (Prohibition) Act, 1986; Protection Of Women From Domestic Violence Act, 2005; Dowry Prohibition Act, 1961; Immoral Traffic Prevention Act, 1956; Sexual Harassment Of Women At Work Place (Prohibition, Prevention, and Redressal) Act 2013" Article 14 of the Indian Constitution guarantees gender equality. Despite the introduction of a significant number of legislation, the rate of crime against women is still rising.

Suggestions to enhance the Law's implementation regarding Women:

- **Fast Track Courts:** All cases involving women should be heard in these courts. The highest priority cases should involve violence against women. The establishment of extra fast track courts is necessary.

- **Strict Penalties:** The threat of punishment deters law-breakers from breaking the rules. Every offender should face severe penalties. The majority of crimes fall under the category of non-bailable offences.
- **Increasing Case Reporting and Raising Awareness among Women** need to be aware of their legal rights. State governments should take the initiative to inform women of the legislation. Women's emancipation is equally necessary.
- **Planning properly** is essential for law enforcement organizations in order to lessen violence against women. They should set up strategies to empower women.
- **Police Department:** The police department is crucial to the effective application of the law. They ought to work more closely with victims. Women should be encouraged by the police to report crimes.
- **International accords** include the 1993 UN Declaration on the Elimination of Violence Against Women and the Convention on the Elimination of All Forms of Discrimination Against Women.
- **Encourage and promote women's and girls' access** to high-quality, cross-sectoral services that are necessary for their protection, recovery, and safety.
- **Finding strategies to stop violence against women and girls** requires a multi-sectoral approach and collaboration with governments, UN agencies, civil society organisations, and other institutions.
- **Putting an emphasis on polite relationships and early education.** The most economical and long-lasting method of putting an end to the violence is still prevention.
- **Improved data gathering** to give us a clearer picture of the kind, scope, and effects of violence against women and girls.

#### VI. CONCLUSION

An urgent need exists to take action and protect women from crimes against them because crimes against women are a global issue. Making women feel safe in our society is everyone's responsibility. Every woman has the right to a life of respect and dignity. Only laws won't do; every citizen needs to promise to respect every woman. Due to the significant roles and responsibilities they carry out, women are more than just mothers, sisters, and daughters; they are valuable members of our society. Women support the wellbeing and productivity of the entire family. The true creators of our civilization are women. The only remedy in India is gender equality, but many Indians still hold the belief that women are less strong than males. Women's empowerment campaigns are like a breath of fresh air in the lives of women because they are still not allowed to make decisions for themselves. In a nation like India, where women experience injustice, woman empowerment is urgently needed. Women should live in a culture that is fearless.

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# Empowering Girls Potential in Unconventional Engineering Field

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**ABSTRACT**— In this paper case studies related to three girls, who have studied in Mechanical Engineering department, have been discussed. Those girls faced many problems because they were in core branch. Many rumors are there, in civilization about this branch, but in our organization we developed many girls, who enrolled themselves here. Now they are in top position in society, many fields as well as in corporate sector. Even because of staff members' efforts girls' admissions have been gradually increased in mechanical branch. Apart from academic schedules many technical & non-technical events as well as guest lectures arrange to develop leadership quality among them. Here graph of the admission of girls have been studied too. After seeing their progress, 12 girls approached for mechanical engineering among 60 in the year 2022, which shows the improvement in the girl's admission in the core branch.

**Keywords**— Scope, struggle, Cope-up with male dominating field, future, filed work, mechanical branch, site work, time limitations in corporate sector.

## I. INTRODUCTION:

In male dominating society girls are always disappointed by surrounding to take admissions in mechanical engineering field, because of some rumors in the society about girls. But we have girls and they are proud to be mechanical engineers. They enjoy only the subjects related to mechanical. Girls are fastest one in the workshops; doing filing, soldering, welding, casting, carpentry, etc. efficiently as any other guy in the class. In the beginning they are fascinated towards machine. Even they perform very well in technical as well as non-technical events. In this paper 3 case studies of the different girls has been taken, came from different background who were quite afraid about this branch as they always considered by backdrops, girls are less capable to deal with machines & this branch. Even I have suffered many things in life as me too from same branch. But when I started my career as a lecturer from that day only I decided to take them out from that fear. Our whole team of this department developed

them mentally, psychologically, emotionally as well as physically. After efforts now they are able to stand in the society with respect. All three girl have good job profile, one is even running a cell like 'swaraj' to help needy people. This organization had been established since 2008, priorly girls ratio of the admission as compared to boys were very less. But after taking their feedback, girls inspired too much about this branch and we have 12 girls among 60 boys in the year of 2022.[1]

## II.OBJECTIVES

- A. To develop girls, who have taken admission in the core branch i.e. Mechanical Engineering.
- B. Despite the fact that mechanical engineering has the biggest number of undergraduates, girls make up only about 5.1 % of those enrolled. Most girls have faith in that manufacturing is a labor-intensive career with restrictions in terms of flexibility, such as the inability to work flexibly or from home.
- C. They can't deal with machines.
- D. In male dominating branch, girls are less capable to participate in different technical & non-technical events.
- E. Even one more rumor is there about girls, boys have to bear their tantrums while studying with them.
- F. During Menstrual cycle they used to rush at home, sometimes unavailability of sanitary Napkins, fear of the boys.
- G. Our motto is to increase the admissions of girls in Mechanical Engineering Branch.

## ► III. CASE STUDIES

### ► Swarali Bhosale

The girl was rowdy average backbencher mechanical girl, who always used to bunk classes. Her family was

her weakness. But whatever her life took her with any phase, her only solution was her mom. Whenever she felt sad or demotivated, she always used to go for mom's lap... And day by day she became strong, confident and bold. But nothing is permanent. Even during first to third semester staff used to force her to attend lectures regularly but she was not ready for that, she had faced lots of problems in male dominating branch but she tackled that quite easily. Because she didn't want to come forward for any activities. One day suddenly her mom passed away due to brain hemorrhage. She was in college and attending lectures, her father suddenly called her in shaky voice and told her that please come your mom is in critical condition. She lost her patience and started running to the hospital. Her friend took her to the hospital. And her shivered legs walking to take her mom's last rites. She was fully broken, she felt like she lost everything what she had.

She shared everything to me & my staff members, as a lady mentor I had to play a vital role for this sudden loss in her life. Actually we are social people, on that day still I remembered I sent all her friends for funeral. One boy from her class after this incident, he came to me and started crying. I was wondering, but he said mam you always used to guide do socialization, help needy people. Today I severed food to Swarali's family members, because no one was in a phase to eat anything. It was the first step of my goal towards gender equality. After this loss, she almost given up. But her mom's wishes, her little sister and father is the reason to live for her. She started taking all the responsibilities. She never used to cook but after her mom she started learning cooking. She used to call & asked me recipes many times. She used to take guidelines from gents staff, how to save, Invest & earn money She started transforming herself more strongly. She started focusing on her mom's dreams. She transformed from naughty, average backbencher to strong matured backbencher. Her friends, our teaching staff helping her to transforming. Her mother was a strong pillar of her family, after her death all the responsibilities came on her head. Her father had a small hotel (Dhaba) at highway but he was not able to look after alone. She started helping him. Being a girl it was not easy to stay on the counter. Many truck drivers used to come there & she felt harassment may times. But she was very bold, she used to keep knife in her pocket. Finally her business runs in good condition. Here faculties supported her like mothers and fathers, her college friends are like brothers and sisters. A.G.Patil College was became her second family. In all this phases of life she cleared Diploma engineering. After she moved forward for graduation.

One day she was walking on her way, there is one baby running on the streets who is crying for the food and love. She thought really bad for her she thought what she felt is same feeling for that baby. So she started working for all the homeless people who lives on streets... She started social foundation (NGO) called Swaraj Foundation to make homeless people independent, she tried to help them to fight with

weathers, like Swaraj Foundation donates 1000+ footwear's in summer, 1000+ blanket and clothes in winter every year. She made so many people independent and confident in their lives. She also worked for street animals. She saved so many street animals, provided food to them. She is still working on so many problems in the society. Now she is also settled in her own life. She is working as system engineer in TATA consultancy services. Her struggle made her stronger, confident and bold. She still believes that mom is there in every phases of her life. Mom's blessings never ends. So it shows the transformation from careless to bold & now responsible girl.

Her swaraj cell also doing lots of activity related to socialization. Even our faculties used to help this cell by finding some donors. Our friends, Relatives even rotary club support her to help poor & needy people.



**Fig :Above all are some activities done by Swaraj Cell [2,3].**



### ► **Rutuja Gawali**

Life is like full of twists and turns, ups and downs, and full of surprises. But when life's journey is smooth, life is beautiful. In the 3 years of diploma journey, there were exciting moments along with stressful, anxious, nervous, frightening, and victorious moments. Those all words said by Rutuja while explaining about her journey. Her dream from the 8th class to become a Successful mechanical Engineer, But on her 1st day of college she came to know that she was the only girl in the whole mechanical engineering Class, at that time her mind was fluctuating on the decision which she took to study in mechanical branch. Some of her friends, her relatives, her school teachers suggested her to change the branch, n stated poking her to go where she would be with female classmates. But at that time our department professors and family members gave her motivation and inspiration on how to stick onto the decision and just because of support today she is able to do her career in her own interest. The college years were genuinely surprising and a wonderful point in her life where she took mature steps towards her future.

She was a girl who came from a rural area, very shy, less confident & had a fear factor till 2nd semester. But here meeting many friends, finalizing her careers, and preparing for the challenges of the real world. This has been an amazing ride for her, no matter the struggles she faced. Many times, she heard people complain about her college life, saying that she could have done much more, but in her case, it was the best experience one could have had.

With conversation she again said she still remember the first day of college, wandering hither and thither, surrounded by strangers. She felt so much to see, so much to explore, full of fears, and unsure of the future. In these three years of her college life, she came across lots of struggles or adjusting with the environment and new friends. There were times when she had faced problems such as learning to submit assignments online, making PowerPoint presentations, presenting seminar papers, and being stressed for semester exams at that time her professors helped her lot to and taught, how to deal with many challenges, obstacles, and difficulties to get destination and goals. Everyone has problems in their life, but she learnt from professors to never give up! And then, everything began to get interesting: spending time with friends, enjoying the canteen food, at times bunking classes and lectures, debating with friends over silly questions, doing assignments, working together with friends as a team and winning it and having the fun with teachers as well. During the Department's annual fests like Celebration of Engineers Day, Dandiya Function and social activities like Tree plantation, Chuppi todo campaigns, she was just scared like how should I participate and manage these events, at that time as well I got motivated from my teachers to do participate and manage the events. Also every time they (Mechanical Staff) supported her professionally and personally as well. We have taught us how to have

faith in her ideas and to believe in oneself. We taught and prepared her to face the real world, and strive for excellence no matter what happens! In order to enjoy the ride, one should know how to accept the fears and challenges that come our way. We should always be positive, no matter what the twists and turns. Enjoy the rise, the falls, and everything in between. College life is not as easy as we think. We need to be fully prepared to accept the challenges and tough situations thrown our way. These experiences have taught me how to lose gracefully, and also enjoying winning. She shared some successful events photos, where she achieved several awards. Even we inspired her to publish a paper, she participated in many events outside of the organization, technical as well as non-technical events.

In memories it was one incident was recall, as she was non dancer, she wanted to learn dandiya, every day in lunch break, she came to me learning dandiya garba & fortunately her group won first prize in the event. So gradually her confidence being increased n she became a brave girl at the end of the diploma journey.

She took admission at "Cummins College, Pune". During campus she selected in a multinational company, PWC India. Where her starting package was rs.9,40,000 lakh per year. Her Job profile - Technology consultant. [4,5,6].





III. VANDANA SAKHARE

Vandana Sakhare, currently working in Baxter Innovations and Business Solutions Pvt. Ltd. which is a Health Care industry. She works in Baxter's R&D center based in Bangalore supporting all the Manufacturing plants across the world. She has completed her Bachelor's Degree from Cummins College of Engineering, Pune in Mechanical Department in year 2020. I have completed my Diploma in Mechanical Engineering from A. G. Patil Polytechnic Institute, Solapur.

While sharing her experience, she mentioned, every student in 10th is asked to study hard and score well in board exams so that we get into a good college. She was asked to do the same. She was a very average student in school. When she had switched my school from Solapur to Pune it was very difficult to sustain in Pune's school. She was bullied a lot based on the small town she had come from, based on the way she look, she was continuously made realized that she is a dark skin and look ugly. She was treated untouchable many a times. She had no friends as such with whom she could share and take help from. Everyday going to school used to be a challenge for her. All these 3 years had lowered her confidence. She was a scared under confident girl whose legs would shiver if the teacher made her stand and asked any question. She wasn't able to answer even if I knew the answer. She scores were not that good too. She had no hope or confidence that she could even do any better. She had no interest in any subject except Mathematics and Science. In fact even in boards she had good score only in these 2 subjects. After she gave her board exams she had my long vacation till the college admissions had been started. The results were out in the month on June. Just a month before that i.e. she had went to visit her uncle's place. All her cousins were Engineers and so was her uncle's daughter and son. They were pursuing E&TC Engineering. Looking at them she too wanted to build her career in E & TC Engineering. According to her cousins and uncle – Engineering is very tough because it is hard for them to pass in all the Subjects and had many backlogs. Her cousin brother had scored 92% in boards and now while completing his

Engineering he was not able to clear subjects. And so Engineering was labelled as 'Difficult'. Her uncle called her and made her sit beside him to give her some career guidance as the board exam results were soon going to be out. There was no chance for her to score more than 92% in boards for sure & he knew that. He asked her, what does she want to do in her career and how. She said she wants to go for E&TC Engineering. She would first do Diploma in E&TC and then Engineering in E&TC just like brother. He then said - Engineering is not that easy as she thinks. On top of that E&TC is difficult. He mentioned, she should try for Computer Engineering. It would be easier for her. And forget about Mechanical Engineering that is not even in any scope, it is the most difficult branch even more difficult than E & TC and it is for boys and not girls. As per him she should try for Computer engineering only and if not she could even try for B.A. or B.Com too. That won't be difficult for her according to him at the time. She felt clueless and demotivated. Her father asked her to ignore whatever her cousin said and they decided to go for Diploma in E&TC. Results were out and she received 85%. A very low score compared to my batch mates. Admission process started and I and dad went to A. G. Patil Polytechnic Institute in Solapur. After visiting the college, talking to the staff members, visiting the labs – just one day before her admission dad asked her to go for mechanical engineering. He was a mechanical engineer and he told her about what all they learnt in mechanical engineering and how interesting is that field. She found it a lot fascinating. But she remembered her uncle saying that Mechanical Engineering is the toughest branch and it is for boys and not girls. But her dad trusted her and motivated her to go for Mechanical branch. He was now sure about her, shaping her career in Mechanical branch. After their relatives got to know that she had been chosen her career path in Mechanical Engineering, everyone discouraged her saying that she was a fool to take in Mechanical branch as it is for boys and not girls and that she would regret her decision later. But she had decided to listen to her dad. After she took admission in A. G. patil in Mechanical department, there were 3 girls and 178 boys. On top of that they were divided in different classes by our initials and so she ended up being the only girls in her class and other 2 girls were in other division. It was a big challenge for her.

Initially they had their introduction sessions in class. She started gaining confidence from those introduction Sessions since she realized she had a better communication skills than others. She remembered helping out a few of her classmates with communication skills since she knew the pain of what it feels like to not be able to talk in front of a whole class due to fear of being judged or laughed (school bullying experience). She started having regular classes and in a month they had their 1st Unit Test exam. Among the whole 1st year batch, she was the only when who scored 100% marks. Full marks in all the subjects. This was a lot surprising for her. That was the time when I gained confidence. I felt like I too can

score well and perform well. I could see the difference in attitude of school Vandana to college Vandana. Now she had got the purpose. She didn't want to stop or be so she stated shaping herself. She still remember boys making fun of her. It was very easy to trouble people when they are in less quantity and over here I was the only girl. This time she didn't care if anyone would laugh on her. The main reason is behind that, ragging is strictly prohibited in AGPPI College. Mechanical department is very much disciplined, workaholic & strict in each & every aspect of education.

All she knew was - The one laughing on me now would one day clap for her. The staff always motivated her to go forward. Since it's always said that Mechanical is a men dominating field, there were different types of boys in her class. Since she was the only girl in class, the guys always tried to talk to her and make friends. She was very good with making friends due to extrovert nature. Also she knew what it feels like treated in a bad way due to school experience so she was never rude to anyone. A few guys for no reason started to spread rumors about her. She didn't like that since she was being kind to everyone but if someone tries to take advantage of her kindness then she could even go violent. The rumors were spread in her class and she thought that what a girl could even do in a class full of boys. Boys always wanted to show their power of majority by defaming girls and make them feel that they are in a wrong place. That was the first time she went in the class and started questioning him with raised voice in front of the whole class. She was furious with no fear. Another boy couldn't speak at that time. Another batch mates (boys) forcefully started to call me out to sort this matter. She denied and then later they tried to complain to vice principal with some fake allegations. Vice Principal sir knew her and her performance and so did he knew about that guy. It became very obvious for the vice principal sir to understand that he was lying. Many such incidents took place similar to this where boys tried to dominate on her and saying false things about her trying to shout on her. But she always used to fight back. This time she even knew her potential. Being a bright and brave student and on top of that being the only girl in a class full of boys, the staff always supported me and was there to ensure I won't face any issues. She had an extra class on Saturday and extra class would mean that they could wear any dress you want. No uniform is compulsory. She was wearing a good, decent and a bit fashionable dress with a pair of heels. She entered the class and everyone was staring and talking something. I ignored initially. One of my friend said that Vandana you shouldn't be coming to college so stylish dressed as there are all boys here and that they would start gossiping about her. All of this fashion is fine in Pune but not in Solapur. Later after the class she was waiting for her friends in other class and I heard one guy commenting on her. She felt terrible. She complained it to our staff. Staff had heard them too and they took immediate action on this. His parents were immediately called to college and action was taken

against him. She scored 90.7% in my first year. That was more than my marks in 10 th board. We had our annual award ceremony where I received award for mehendi, dandiya dance and for scoring 2 nd rank in Mechanical Department in Academics. That day I got to know about a new award – Best Outgoing Student Award. That day I decided that I want this award when I go in 3 rd year. This award is given to those students who have performed best in all the 3 years.

► She achieved many non-technical, technical awards in final year she achieved best outgoing student award among 180 students of all. She is working at Tech Lead In R & D Department.

► Package !4 Lakhs at Bangalore

► Many Patents she has submitted till now.[8].



**Best outgoing student Award.**



After doing case studies in many areas, continuously we have been trying to make them bold,



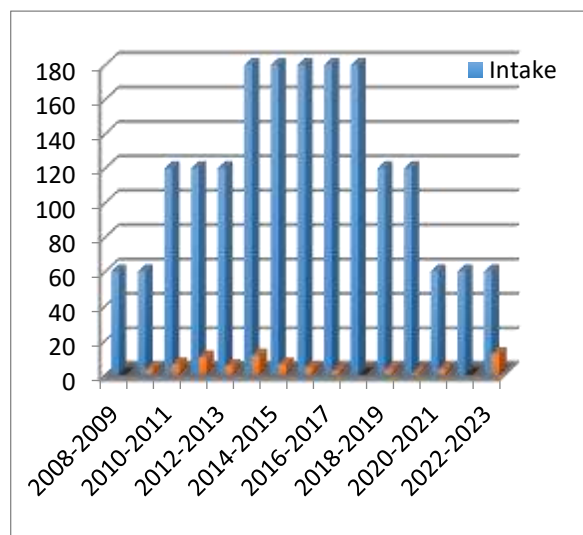
developed their leadership qualities as well as to learn how to fight with girls' abuse, teenage problems. We have a special cell named as Jagruti, under this cell we used to take lots of activity to develop girls. Again another challenges came about their menstrual cycle.

Our college is spreaded in 15 Acres area where vending machine was installed only at one building. Mechanical department is back side. Many times because of unpredictable period days girls used to bunk lectures or practicals. For that under CSR policy with collaboration of one organization JSG forum, we received one vending machine during the year 2022, It has been installed at girls' hostel near to mechanical department building.



After several researches finally we are near to reach our goals, to increase girls' admissions in mechanical department. We have compared admission ratio of girls from 2008 to 2022 against intake. Here we represent our graph.

Academic Year	Intake	Girls' Admission
2008-2009	60	0
2009-2010	60	3
2010-2011	120	6
2011-2012	120	10
2012-2013	120	5
2013-2014	180	11
2014-2015	180	6
2015-2016	180	4
2016-2017	180	2
2017-2018	180	0
2018-2019	120	3
2019-2020	120	1
2020-2021	60	3
2021-2022	60	0
2022-2023	60	12



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#### IV. CONCLUSION::

Women (girls) don't need to find a voice, they have a voice and they need to feel empowered to use it. Women empowerment gives equal prospects for occupation, training and commercial development to women. Education plays a major role in empowering women as educated women can make knowledgeable conclusions in life. Here we are trying to improve their inner potential and we are gradually increased this goal. Our aim is to take 50% of girls, admission against intake in this unconventional branch as well as mechanical field.

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# Women Who Shaped India's Medieval History w.r.t Persian Language & Literature

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**ABSTRACT:-** *The status of women in India has been subject to many changes over the span of recorded Indian history. Their position in society deteriorated early times, particularly in the Indo-Aryan speaking regions, and their subordination continued to be reified well into India's early medieval and later on early modern era. It has always been considered them as inferior member in the society. But it is believed that women played significant role throughout the history especially in medieval India. They have commanded far greater respect than they have today. Traditionally, they were considered to be caretakers of home. They had to look after the running of the family smoothly and manage the expenses in the most economical way possible, look after in-laws, nurture the child etc. there were women in older days too, who were well educated and led paths of success in many spheres of life and brought a transformation in the way of people viewed women in the Indian society. So, the role of women in India has in fact been a 'loss and gain' process, with their influence fluctuating from time to time. Therefore, the paper is an attempt to look and analyze the role and contribution of women in the field of language and literature during the medieval India with special reference to Medieval Era. Although their status in the society was comparatively lower than their male counterparts but their role and contribution towards literature is remarkable.*

**Keywords:** Persian, Literature, Medieval History, Bhakti Movement, Subcontinent.

## I. INTRODUCTION

It has always seen that in modern era, patriarchy, be as an integral part of the Indian society. A slight glance at the status of women in India today makes one think that women have always considered inferior to men. But it shows that women in India have historically had a greater role to play and have commanded far greater respect than they do today. The role of women in India has in fact been a loss and gain situation in which their influence varies time to time. During the Delhi Sultanate and Mughal era, although the status of women was comparatively lower than their male, this period saw many social evils such as female

infanticide, sati, child marriage, purdah, Jauhar etc and hindering their overall development but on the other side some significant in several fields of ruling, literary and others from women can be seen.

## II. WOMEN DURING THE DELHI SULTANATE

Persian was the main administrative language of the Delhi Sultanate. It was declared as the official language in 1514 A.D. by Sikandar Lodi.

The main development and improvement of the status for women was visible during the royal rule of Sultanate and later on during the Mughal period. Women were living in the royal court and allowed to receive basic facilities and their need such as education etc and they were given a chance to prove themselves in different fields. One of the valuable source of medieval Indian history is named as 'Tarikh-i-Firoz Shahi' written by 'Zia-ud-din Barni' which dealt with the women of this era namely, Shah Turkan (wife of Iltutmish), Malika Jahan (wife of Jala-ud-din Khilji), Khudaband Jadeh (sister of Muhammad bin Tughlaq), Makhdume Jahan (mother of Muhammad bin Tughlaq), Shams Khatoon (wife of Bahlol Lodi), Bibi Amba (also wife of Bahlol Lodi), Bibi Matu (wife of Islam Khan Lodi), Bibi Jamal (daughter of Moinuddin Chishti), Bibi Julekha (mother of Nizamuddin Auliya), Bibi Rasti (daughter of Muhammad bin Tughlaq), Bibi Fatima and others.

The first woman to rule Delhi was Razia Begum, ie in the 13<sup>th</sup> century. Her father Iltutmish, ruler of the Delhi Sultanate, had named her the successor, but some nobles, alarmed at the prospect of a women ruler, put her brother on the throne. He proved incompetent, and in 1236 A.D, Razia Begum became Sultan (she insisted on 'Sultan', because 'Sultana' meant the wife of the ruler.) she held an open court and dressed like a man, because living in purdah made it difficult to be in control. She governed ably, rode at the frontline in battle, and wrote poetry. Nasiriya College, established by Iltutmish, flourished during her four years (1236-1240) reign. Her endeavors helped in the advancement of Persian language and literature in India.



### III. WOMEN DURING THE MUGHALS

The Persian language reached its highest stage of influence during the reign of Mughals in India. The Mughal era is believed to be one of the most interesting and astonishing era of Medieval India. They contributed in numerous fields ranging from architecture, music, and literature to organization, administration and warfare among others.

The first prominent women scholar under the Mughal reign in India was Gulbadan Begum (1523-1603 A.D.). She was the daughter of Babur, and was a woman great learning. Though there is not mentioned of her education but in her book 'Humayun-Namah' was one of the incredible work which gives a detailed account of her brother Humayun's reign. The work is in Persian language. She described the mountains, rivers, seasons, arts and cultures of India. According to Mukherjee (2001, p.168), 'Nowadays, the original Humayun Namah is preserved in the British museum.' Another pathbreaking woman was Haji Begum, who started the Mughal tradition of commissioning monuments. After her husband, emperor Humayun, died in 1556 A.D., the heartbroken queen devoted her life and wealth to construct Humayun's tomb in what is now in South Delhi. The Rs. 15 lakh, seven year project, completed in the year 1572 A.D. became a watershed of Mughal architecture. Its grandeur and 30 acre Persian style garden were unprecedented on the Indian subcontinent. It heralded a distinctive Mughal architecture style that peaked with the Taj Mahal some 70 years later. Four centuries later, it draws visitors from around the world.

Three kilometers, northwest is Khairul Manzil, a mosque built in 1561 A.D. by Maham Anga, a wet nurse of emperor Akbar, Humayun's son who became emperor when he was 14 year old. She was like a parent to him, and had considerable influence during the early years of his reign.

In the mid-1500, the Mughal capita moved from Delhi to Agra. Akbar's grandson Shahjahan moved it back to Delhi in 1648 A.D. He built Shahjahanabad, in the northern part of today's Delhi. Now it is called Old Delhi.

One of the highlights of Old Delhi is Chandni Chowk. It was designed by Shahjahan's beloved daughter, Jahanara Begum (1614-1681 A.D.), as a market in the mid-1600s. A 19<sup>th</sup> century British visitor described it as 'an immense street' with many trees and a stone watercourse running down the middle. It speaks to the heterodoxy of the times that while her brother Aurangzeb was a tyrant, enthusiast and fastidious sunni, Jahanara was a devout Sufi and a poet. This didn't prevent her from being an astute politician or from having several love affairs. Her famous book name is 'Monisul Arwah' described the speeches of main Sufis and saints of India like Hazrat Moinuddin Chishti and Mulla Shah Badakhshi. The book is in Persian language.

One of Shahjahan's queens, Akbarabadi Begum, built Masjid Akbarabadi in 1650, in Faiz Bazaar near the Red Fort. She also built the bazaar itself, which had an aqueduct flanked by shops. Her beautiful mosque was among the structures the British destroyed after 1857. The bazaar area, now Daryaganj, is crammed with dealers of books and medical supplies.

Also in 1650, another queen, Fatehpuri Begum, built a mosque at the western end of Chandni Chowk. In the vast courtyard is a large water tank for wazu (the Islamic ritual of washing before prayer). This Sufi mosque was among the city's most important, so the British seized it after 1857 and sold it to a tycoon, Lala Chunnamal, for Rs 19,000. Luckily he did not destroy it, and 20 years later it was restored to the Muslim community. Today, the serene courtyard is a refuge from the hubbub of Chandni Chowk.

In 1700, emperor Aurangzeb's daughter Zinat-un-Nisa (1638-1702 A.D.) built Zinat-ul Masjid in Daryaganj, where she was buried in 1721. Zeb-un-Nisa wrote poetry in Persian within the macaronic framework. Macaronic verse was common in medieval India, where the influence of the Muslim rulers led to poems being written alternatively in indigenous medieval Hindi verse, followed by one in the Persian language. In India, this style was named Rekhta. The Rekhta style is an excellent example of the admixture of two cultures and two civilizations, which transcends man made boundaries and expresses their emotions and feelings. In 1724, Udham Bai, a queen of emperor Muhammad Shah "Rangeela", built the Shah Mardan shrine, popularly known as "Karbala", in South Delhi. Muhammad Shah was more interested in song and dance than in imperial expansion. His empire weakened, but his reign (1719-48) saw a flowering of musical forms such as 'thumri' and 'hori'. Courtesan patronage was at its peak, and the best courtesans commanded hefty advances.

### IV. SOMMERS TO SAMRU

Perhaps the most famous is Begum Samru (1753-1836). Her given name was Farzana. She was raised to be a dancer, by a tawaif in Delhi. With the empire fraying, Europeans were seizing every opportunity they got. She helped a mercenary, Walter Reinhart Sommers, and they began to live together. The emperor gave Sommers land in Sardhana, Uttar Pradesh, and an annual income of Rs 6 lakh. When Sommers died, 25-year-old Farzana inherited his wealth and troops, and became Begum Samru (a corruption of "Sommers"). She converted to Catholicism and changed her name to Joanna, perhaps to legitimise her status as the widow of a man she never officially married. After she died, the British seized her property, and her Chandni Chowk palace became a bank.

Victorian dourness reduced 'nautch' and 'tawaif' culture to prostitution. Some women offered sexual services, but this was not always due to poverty, immorality, or enslavement. A nineteenth-century

British account of a wedding procession in Chandni Chowk describes nautch girls as “splendidly dressed ...†and their long hair hanging down their backs...†they stood in theatrical attitudes ... joking with the populace, and had a boldness of manner most unpleasing in a woman.”

### V. CONCLUSION

The women of the Mughal era, as compared to their counterparts in the Sultanate regime, achieved a greater degree of education and occupied themselves in reading, writing and composing verses. Manucci writes that the curriculum for the education of ladies was not confined to Persian and Arabic, but also included subjects such as history and theology (Manucci, 1906, p.331). The Mughal Emperors and Mughal women played an important role in developing the Persian language and literature. If we scrutinize the aforementioned details, then one point must come to fore; as the Mughal rule consolidated itself and the culture formation gained momentum, it reflected in the increasing contribution of women in the field of literature and Persian language. Walking through history with our eyes wide open can transform our ideas of respectability and ability. What if we walked through our city the same way?

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# Sustainable Development Goal 5, Gender equality and women's rights: Where are we heading?

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**Abstract**—The objectives of the current study are to investigate the status of right to work as human right for women at various working places in Bikaner city (Rajasthan), India. The study was a social survey which were done by questionnaire method. It was found that there is no provision of maternity leave compensation to women at working places. However, women have less gender-based discrimination, less racial discrimination, and less overworking condition. Even though, literate people who are aware about human rights but still, they have to go through discrimination at workplace. It was found that lower-grade employees face exploitation by their superiors.

**Keywords**—Gender equality, women, right to work, human right, Bikaner.

## I. INTRODUCTION

When we think of the right to work, we may not think of any economics at all. We might think of civil society, human rights, political and civil liberties, and the freedoms that come along with modern democratic society. The right to work is entrenched in the United Nations' Universal Declaration of Human Rights. India's constitution guarantees citizens the right to equality of opportunity in employment, the right to work, the right to 'just and humane conditions of work and maternity relief', a 'living wage, participation of workers in the management of industries,' and the right to avoid children working in factories [1, 2]. The Universal Declaration of Human Rights is a major statement motivating much work that is being conducted under the auspices of the International Labor Office (ILO), as well as by institutes of development economics and human development. Right to work refers to the right of any individual to work or engage in any productive employment and this process he or she may not be prevented from doing so. It is the right of the workers to gain and keep employment whether they belong to a labor union. It is also known as workplace freedom or workplace choice. The Universal Declaration of Human Rights (UDHR) is a landmark document of human rights which is drafted by representatives with different legal and cultural backgrounds from all regions of the world. It was declared by the United Nations General Assembly in Paris on 10 December 1948 (General Assembly resolution 217 A) for all peoples and all nations. It sets out for fundamental human rights to be universally protected and it has been translated into over 500 languages. The UDHR is widely recognized as having inspired and paved the way for the adoption of more than 70 human rights treaties which are applied today permanently at global and regional levels [3, 4, 5].

The phrase "right to work" was coined by French socialist leader Louis Blanc during the time of social turmoil and rising unemployment in the wake of the 1846 financial crisis which led to the French Revolution later. With time this right

has gained importance as one of the human rights as it is important for the fulfillment of necessities of life and for maintaining a decent standard of living. The Universal Declaration of Human Rights in Articles 23.1 and 23.2 recognizes the right to work.

Article 23.1 states- "Everyone has the right to work, to free choice of employment, to just and favorable conditions of work and to protection against unemployment and Article 23.2 states- "Everyone, without any discrimination, has the right to equal pay for equal work. The term "Equal pay for equal work" means – It is one of the rights enshrined in 'the right to work as without it the right may prove to be meaningless. It includes a full range of benefits like salary, bonus, etc. an employee should enjoy irrespective of his or her caste, religion, gender, or others. In article 23, Labor laws mean - Labor laws play a prominent role in protecting the right to work of the employees. The laws ensure that laborers are getting fair treatment and protection from any kind of exploitation [6, 7].

Despite all these rights, generally, In the case of female workers, equal pay for equal work is not given in private industries at the macro or micro level while in the case of male workers they face working conditions. The lack of awareness about human rights is one of the reasons why workers face gender-based discrimination, racial discrimination, salary discrimination, exploitation, schedule discrimination, and age-related discrimination.

The 'right to work hence is the most essential element of life to be able to live. To enable the fulfillment of the basic need for food, water, clothing, and shelter and also something more than just the basic requirements of life one must work to earn. Everyone has the right to work. The right to work is a foundation for the realization of other human rights and living with dignity. It includes the opportunity to earn a livelihood by work freely chosen or accepted. Various studies have been done pertaining to assessment of women status, gender equality and human rights at workplace in India [8-16]. The objective of this study is to elucidate the representation of women employees in the workplace by doing a pilot study on right to work as human right for women in Bikaner (Rajasthan), India. The main objectives of the study are:

- To ensure human rights awareness.
- To analyze whether Employees getting paid properly or not.
- To analyze whether Employees get harassed at workplace or not.
- To analyze any type of racial discrimination or not at the workplace.

- To analyze any type of exploitation or not at the workplace.
- To ensure their maternity/paternity leave.

## II. METHODOLOGY

*Study area:* The present case study is done in Bikaner city of Rajasthan. Due to the vast variety of workplaces, some specific workplaces were selected to capture gender discriminations among workers. The study is mainly concerned with industries (including construction) and schools (including both government and public). The field survey of industries was done at dying and printing factories situated in Shri Ramsar, woollen factory situated in Jassusar gate, construction site and Heeralal Rasgulla industry, both situated in RICCO industrial area. While school survey was done at Mahatma gandhi government english medium school (Murlidhar vyas nagar) and SDP memorial school (Jassusar gate) which provide education up to 12<sup>th</sup> standard. Total responses were 70, out of which 30 responses from industrial workplaces, 20 responses from government schools and 20 responses from public schools. The questionnaire was prepared using interview method. The collected data were analysed and results were prepared. The female and male responses were 36 and 34 respectively. The range of age among industrial workers was 16-50 among 30 responses and 21-57 among school employees. 13 workers were illiterate and rest 57 were literate. 17 responses were shown for 8<sup>th</sup> standard education, 4 responses to 10<sup>th</sup> standard, 1 response to 12<sup>th</sup> standard, 5 responses to graduation and 30 responses to post-graduation study. Questions selected for the study are as follows:

1. Gender: Male Female Other
2. Age:
3. Education: Literate Illiterate Other
4. Type of work place: Industry Other
5. Do you know about Human rights of Indian constitution in which right to work is one of them? Yes No
6. Do you face any gender-based discrimination? Yes No
7. Do you face any racial discrimination? No  
Skin colour related Religion related  
Caste related Other
8. Do you face any payment related gender discrimination? Yes No
9. Do you face any over working condition? Always Rarely Never
10. Do you face any schedule (day or night shift) discrimination? Yes No
11. Do you face any age-related discrimination? Yes No
12. Do your superiors made you feel inferior at work place? Yes No
13. Do you get maternity leave/Paternity leave? Yes No

14. Do you get maternity/paternity leave compensation? Yes No

15. Have you ever faced behavioural changes due to gender? Yes No

16. Have you ever faced any type of harassment?

Yes No

## III RESULTS AND DISCUSSIONS

The results of the study are shown in Table I.

*Industrial workers:* Most industrial workers are from Bihar. 66.7% of industrial workers do not know about human rights which shows a huge part is unaware of their rights while 33.3% of workers know about it and they are mostly higher position employees such as manager or supervisor. 20 out of 30 industrial workers did not face any type of racial discrimination while 10% face skin-related discrimination, 10% face caste-related discrimination, 16.7% face religion-related discrimination, and 3.3% face teasing problems. 66.7% do not face wage discrimination, they get their salary properly and on time while 33.3% of workers face it. 60% of workers do not face overworking conditions while 33.3% of workers face this problem rarely and 6.7% of workers face it always. In the case of, 73.3% does not face schedule discrimination while 26.7% face it and mostly, female workers accept this discrimination. In the matter of age-related discrimination 70% do not face this while 30% accept this disfavor. Generally, older people are not allowed to work in industries. In the case of Inferiority at the workplace, 62.1% do not accept this while 37.9% accept it. There is 100% discrimination of maternity/paternity leave because the labor works on daily wage in industries. There is a 100% violation of maternity/paternity leave compensation rights. It was found from the study that there is no harassment in industries, they all work together like a team. Results of the study reveals some contradiction which is representative of the violations of the right to work. In obtained data, the average discrimination is 24.66%. This is because not everyone can stand up for himself or herself for fear of losing their job especially if their rights are violated by their superiors at work.

*School workers:* The result of the case study is based on the responses of 40 employees out of which 20 employees were from government schools while 20 employees were from private schools. Gender representation in private schools was 70% female and 30% male at the workplace. However, it was 50% for both male and female employees in government school.

TABLE I. RESPONSES OF QUESTIONNAIRE

Questions	Response	Respondents from Industries	Respondents from schools	Total Respondents
Do you know about Human rights of Indian constitution in which right to work is one of them?	Yes	10	31	41
	No	20	09	29
Do you face any gender-based discrimination?	Yes	04	08	12
	No	26	32	58

Questions	Response	Respondents from Industries	Respondents from schools	Total Respondents
Do you face any racial discrimination?	Yes	10	09	19
	No	20	31	51
Do you face any payment related gender discrimination?	Yes	10	13	23
	No	20	27	47
Do you face any over working condition?	Always	02	05	07
	Never	18	23	41
	Rarely	10	12	22
Do you face any schedule (day or night shift) discrimination?	Yes	08	00	08
	No	22	40	62
Do you face any age-related discrimination?	Yes	09	06	15
	No	21	34	55
Do your superiors made you feel inferior at work place?	Yes	11	09	20
	No	19	31	50
Do you get maternity leave/Paternity leave?	Yes	40	40	40
	No	30	00	30
Do you get maternity/paternity leave compensation?	Yes	00	40	40
	No	30	00	30
Have you ever faced behavioral changes due to gender?	Yes	16	08	24
	No	14	32	46
Have you ever faced any type of harassment?	Yes	00	02	02
	No	30	38	68

Education representation in private school was 10% of 10th passed, 5% of 12th passed, 25% of graduate, 60% of post graduate. However, in government school, it was 10% of 10th passed and 90% post graduate employees. In private school, 65% of school employees know about their human rights while 35% do not know about it. While, it was 90% of employees for human rights acceptance in government school. 80% of school employees do not face gender-based discrimination while 20% of employees face this problem in private as well as government school. 80% of private school employees do not face any type of racial discrimination while in the matter of acceptance there is 15% of caste-related discrimination, 10% of religion related discrimination and no skin colour related discrimination. However, it was 75% of government school employees do not face any type of racial discrimination while in the matter of acceptance there is 20% of caste related discrimination, 15% religion related discrimination and 10% of skin colour related discrimination. In private school, 45% of employees do not face salary related discrimination while 55% of employees face this problem and it was 90% response of not facing salary related discrimination in government school. Overworking condition faced by employees were 55% and 60% in private and government school respectively.

85% of employees do not face age-related discrimination while 15% of employees face this problem in both private and government school. In private school, 65% of employees do

not face inferiority at workplace and it was 85% of employees do not face this situation in government school. 75% and 85 % of employees do not face behavioural changes in private and government school respectively. 90% of private school employees do not face any type of harassment. However, there was no gender-based harassment in government school.

#### IV CONCLUSION

Results of the study reveals some contradiction which is representative of the violations of the right to work. It was found that there were less discrimination (24.66%) and no harassment in industries. Similarly, the average discrimination in private school and government school were 25% and 17.5% respectively showing less discrimination. Overall, the study shows very less discrimination and no harassment at workplaces which indicates gender equality at workplace. It would be helpful to achieve a very crucial sustainable development goal (SDG) number 5 for human sustainability.

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# Women In Decision-Making: A Survey of Women Construction and Non-Construction Professionals in Construction Organizations

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**ABSTRACT**—The lack of expected increment in the number of Women Construction Professionals (WCP) as well as the lack of desire of many construction organizations to embrace diversity through the employment and acceptance of the contribution of WCPs to the decision-making processes of the organizations remains a challenge which has become a mirage and as such, has contributed largely to the inefficient decision-making processes of some construction organizations. This study thus, surveyed women in decision-making process of the construction organizations within Abuja metropolis with respect to the WCPs and the Women Non-Construction Professionals (WNCP). Data were retrieved from 87 respondents made up of WCPs and WNCPs out of the distributed 109 questionnaires to elicit responses. The study employed frequency, percentage and mean scores as the descriptive statistics while Independent Samples and Mann-Whitney U Test were the inferential statistics employed to test the hypotheses derived for this study. Results indicated that intimidation of male construction professional (MCP) owing to their higher number, restricted acceptability of female workers at work places and allegation of site women not been respected as much as their male counterpart with mean scores of 4.83, 4.77 and 4.63 correspondingly as the top ranked external factors while lack of proficiency in exhibiting higher competency level, failure to be competitive where necessary and inability to excel at construction works with mean scores of 4.85, 4.75 and 4.67 correspondingly as the top internal factors influencing women in decision-making processes of the construction organizations. Furthermore, the inferential statistics largely fails to reject most of the null hypotheses indicating that women do have some element of participation in the construction organization decision-making processes in Abuja metropolis. This study concluded that that most of the WCPs are included in decision-making processes of the construction organizations and only in few cases that decisions are made with MCPs without much contribution from both WCPs and WNCPs. This study recommended that there is a continued need for the involvement of the WCPs in the construction organization decision-making processes in order to enhance the prospect of better decisions with respect to diversity and inclusion.

**Keywords**—Women, Decision-Making; Construction Professionals; Non-Construction Professionals; Construction Organizations; Abuja Metropolis

## I. I. INTRODUCTION

The need for diversity in the construction sector of any economy remains an illusion that is yet to be reached. This is because many construction organizations limit the chances and opportunities for women to contribute to the construction organizations decision-making processes that influence the performances of the organizations in Nigeria. Consequently, there is skewness in the positional discipline of these women in the construction organizations as most are being employed in clerical and service roles than in the construction roles [1] [2] [3], expected of them which can their potential to contribute to decision-making process with respect to the construction jobs. The construction industry has been dominated in all aspect of the employment avenue both direct and indirect employment by the male gender [4] [5] [6] [7], which was reinforced by studies of [6] [7] [8] [9] [10] [11] [12], that in the last 2 decades, the overall construction global workforce for women ranges between 5 and 15 percent, which was induced by the systemic exclusion of women from the construction sector businesses [13]. According to [14], the total population of women was almost 50 percent for almost three-quarters of the 20<sup>th</sup> century, and in 1957, accounted for 50.7 percent of the world's population and reduced marginally in 2019 to 49.58 percent. In Europe, only 10.6 percent of the construction sector labour workforce is made by women [15]. In Australia, the overall construction sector labour workforce can be estimated to be around 1.16 million indicating almost 9.3 percent of the total workforce in that nation but women only makes up about 10.6% of this workforce according to [16]. [17], posited that the share of the Construction and Extraction sector is anticipated to rise by 11 percent between 2016 and 2026 and stated further that the

median weekly income of the female worker to be around 82 percent of their male counterpart, which shows the lack of parity in the consideration for men and women construction professionals. [18], exposed that women only makes up about 2.2 percent of the Indonesian overall construction workforce which is a reflector of the need for women participation in the construction industry as the need for decision-making diversity remains pertinent to the growth of the construction organizations. Similarly, around 8,300,297 makes up the total construction labour workforce in Indonesia and the female gender makes up a paltry 176,551 (3 percent) which is an indication of the less representation of women [19]. This huge gap is translated into around 0.37 percent of the women workforce when it comes to the overall workforce in Indonesia according to [20]. Other countries such as Canada have around 2 percent of women in the workforce [21], United States have around 9% [22], Turkey with 7 percent [23], and an average of around 10 percent in many other European nations according to Aulin & Jingmond [24].

In Africa, less than 2 percent of the 8,246 construction firms are possessed by women in Tanzania according to Contractors Registration Board (CRB), [25], while the United Republic of Tanzania (URT), [26], posited that 51.4% of the Tanzanian population are women, and underlined the continued underrepresentation as well as the marginalization of women in the construction sector are induced by cultural and social factors [27]. Moodley [28], assessed women role in the construction industry of South Africa and indicated that male dominance in the sector is restricting women participation. Consequently, there is prevalence of skilled labour workforce shortage in the construction industry which has affected the project management aspect of the construction organizations according to Kim et al. [29]. However, the demand for the increase in the construction workers over the years necessitates the need for the hiring and retention of women in the construction sector [7]. In Nigeria, Afolabi et al. [30] exposed that the female population remains amongst the greatest unexploited resources for economic growth and regeneration in many sectors, and thus, argued that it is unwise of the construction organizations in Nigeria not to tap into the women resources in order to trigger diversity that will prosper their decision-making process. The study of [32] exposed that Nigerian women in the construction sector account for 16.3 percent of the workforce of which administrative staff makes up 50 percent, 10 percent engaged as management and professional staff while 2.5 percent works as craftswomen. Consequently, while provision was made for women by the Federal Government of Nigeria, in the Third National Development Plan to be involved in both traditional and non-traditional careers, it is only in recent times that the advocacy for women involvement has been raised as the government demands for 35 percent inclusion of women in strategic managerial position, in order to usher in that needed diversity and inclusion as well as to contribute to the decision-making processes of the organizations [31]. Despite the fact that one of the Millennium Development Goals in Nigeria is on reaching gender equality as well as women empowerment and renaissance [33], the issue of female gender marginalization

with respect to the decision-making processes of the construction organizations in Nigeria remain largely low at best and none at worst. While various studies have investigated women involvement in the construction industry within and outside the Nigerian construction industry space, there remains dearth of literature that deals with the issue of women participation when it comes to decision-making processes of the construction organizations in Nigeria. Thus, this study will attempt an insight into the decision-making processes of the construction organizations within Abuja metropolis with respect to the women construction professionals (WCP) and women non-construction professionals (WNCP). The specific objectives of this study are to;

- I. Evaluate the internal factors barricading women involvement in construction organizations decision-making processes.
- II. Determine the external factors influencing women contribution in construction organizations decision-making processes.

## 1. II . LITERATURE REVIEW

### II.I Empirical Review of Related Studies

The study of [34], investigated the challenges that the women gender encounters in the construction industry with a view to providing the measures for improved women involvement in the industry. The study employed a literature review approach where information was retrieved from peer-reviewed academic publications. The result indicates the grouping of women challenges in the construction industry into six divisions including culture, abuse, discrimination, family commitment, working condition and career development, and subsequently posited some strategies for improving women involvement in the construction industry. The study recommended the need for sexual harassment cases prosecution, education promotion, women professional development, flexible working condition and training. The study was triggered by the insignificant number of women that makes up the construction industry labour workforce, which he puts at around 10 percent. [35], explored the barriers to women entrepreneurial opportunities success within Abuja metropolis Built Environment (BE). While 108 semi-structured questionnaires were employed to retrieve data from male and female construction professionals within the Abuja metropolis construction organizations, the study adopted frequency, percentile and mean of respondents to analyse the data. The result indicated that insufficiency of credit and financial facilities of women, absence of BE natural love and insufficiency of their BE entrepreneurial technical know-how remains the highest factor that impede their participation in the BE with respective mean scores of 4.83, 4.78 and 4.67. The study concluded that the importance of women entrepreneurial presence in the construction industry cannot be over emphasized as their remains highly unexplored opportunities in the area. The study concluded that there is need for adequacy of financial provision for women, increment in their level of construction entrepreneurship and reduced family-societal problems. [36], assessed the impact of female director on board, and female CEOs on firm performance with the

utilization of board independence and board size as board level control, while firm size, tangibility, leverage and capital expenditure as firm level control. The study employed annual basis panel data which began from 2005 to 2020. In resolving the endogeneity and unobserved heterogeneity complications, the study employed dynamic (GMM) estimation method and the static (fixed effect & random effect). The findings shows the positivity of female CEOs and female directors on the performances of the firm, as it induces further that the representation of female in a firm is an important inducer of firm better performances. It equally adds that the presence of women triggers excellent corporate structure of a firm.

Consequently, [19] study aim to understand the factor that induces women participation in the construction sector. While the data were retrieved through literature review, questionnaire surveys and expert interviews, the analysis was done using the relative important index and factor analysis. The result focused on the development of motivational framework for women participation in the construction sector in the Indonesian context which can also serve as basis for theoretical basis for further studies. [37], determined the measures for female identity balancing in the construction sector. The study employed a questionnaire approach to retrieve data from 105 construction experts, with the analysis been done using the mean score/cross tabulation, stacked bars, one-way analysis of variance (ANOVA) and principal component analysis (PCA). The result of the study exposed the presence of anti-feminine characteristics inherent in the sector such as work growth gap, symbolic intimidation and position as well as pay gap. It suggested further that there is need for bullying attitudinal change and sexual orientation of the employees. The study concluded that balancing female presence in the construction sector can be achieved through female mentorship programmes. It recommended that the responsibility lies on women to serve as motivation to others as well as the increasing need to reduce the anti-feminine character inherent in the construction sector to a minimum, bearable, tolerable and acceptable level. [38], explored women leaders experience and administration in construction program. It also considered women empowerment in decision-making process and creation of safe and sustainable working environment for women. The women population used includes research-intensive Midwestern University women in administrative positions. The study posited that empowerment of young women as future of construction workforce, exposed the importance of women leadership experience in change creation through construction programs and having the knowledge of sustaining and improving their presence in the workforce. [39], equally studied the reason for the women unattractiveness to the construction sector with a structured questionnaire survey employed with 34 respondents to tackle the aim of the study. The outcome shows 10 top most barriers to women construction sector attractiveness some of which includes gender bias, recruitment and job site culture. Furthermore, the study indicated that high school student outreach activities, mentoring, benchmarking, and diversity standards can go a long way in ameliorating the gender inequality. The practical implication of the study is that there will be greater women participation in the construction industry.

### III. Conceptual Framework of the Study

The conceptual framework of this study depicted in the figure II.I below, shows the direction as well as the interrelationship between the factors entertained in this study. While the internal factors of inability to excel at construction works, inability to work smoothly with contractors and subcontractor, decapitated leadership potentials, incapacity to pay attention to the required details, lack of proficiency in exhibiting higher competency level, failure to be competitive where necessary, logic and reasoning inefficiencies and ineffectiveness in the management of construction workers and subordinates [40]. The external factors such as the challenging and stressful nature of construction works, competitiveness in construction jobs, existence of male culture at working place, long hours involved in construction jobs and intimidation of male construction professional owing to their higher numbers [40], constitute this study's independent variables. Consequently, the Women Construction Professional (WCP) and Women Non-Construction Professionals (WNCP) constitute the mediating variables while the Women in Decision-making (WDM) make up the dependent variable of this study. Furthermore, while the WCPs comprises of the Women Project Managers, Women Architects, Women Engineers, Women Builders and Women Quantity Surveyors, WNCPs entails Women Accountants, Women Administrative Assistants and Women Human Resource Officers of the selected construction firms.

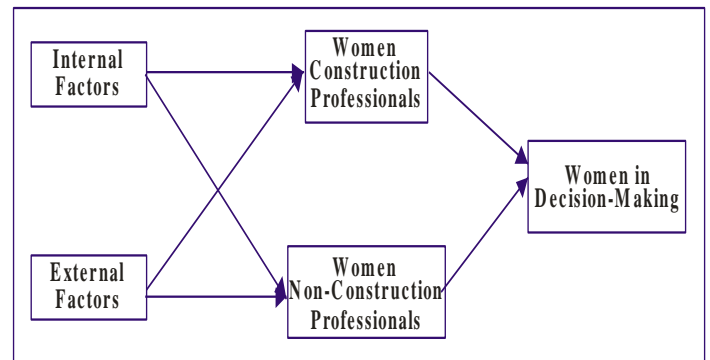


Figure II.I: Study's Conceptual Framework

Source: Authors Expression, (2023).

### IV. RESEARCH METHODOLOGY

#### 1. Research Design

This study employs a qualitative research method involving the distribution of questionnaire to retrieve data from the requisite respondents through primary method of data collection.

#### 2. Population of Study

The target respondents for this research comprises of the WCPs and WNCPs working in the construction firms within Abuja metropolis. These include Women Project Managers, Women Architects, Women Engineers, Women Builders and Women Quantity Surveyors as the WCPs and the WNCPs comprising of Women Accountants, Women Administrative Assistants and Women Human Resource Officers of the selected construction firms.

#### 3. Sampling Frame and Sampling Size

This study's sampling frame entails the WCPs and WNCPs based within Abuja metropolis. Purposive sampling technique is applied to ascertain the number of the respondents' requisite for this study. Accordingly, a sample size of 109 respondents was selected for this study which comprises of the WCPs and WNCPs working in the construction firms within Abuja metropolis.

#### 4. Method of Data Collection and Analysis

The targeted respondents were issued semi-structured questionnaire randomly with the questionnaire developed using a 5-point Likert scale of "1-Extremely Insignificant, 2-Insignificant, 3-Neutral, 4-Significant and 5-Extremely Significant" was adopted for the data retrieval similar to what was applied in the study of [41]. The method of analysis comprises of frequency, percentage and means scores of descriptive statistics while the Independent Samples and Mann-Whitney U Test are the inferential statistics applied.

### IV. ANALYSIS AND RESULTS

#### a. Background of the Respondents

The total questionnaire distributed to retrieve data from the respondent is 109 while 87 were properly filled and returned. This represents a response rate of almost 80 percent which according to [42] cited in [41], that a response rate greater than 70 percent is excellent for analysis and drawing of inference.

Table 1: Demography of Respondents

Demography	Value	Frequency	Percentage (%)
Gender	Female	87	100.0
	Male	0	0.0
Age	20 - 30 years	31	35.6
	31 - 40 years	23	26.4
	41 - 50 years	23	26.4
	51 - 60 years	9	10.3
	61 and above	1	1.1
Profession of Respondents	Women Project Managers	3	3.5
	Women Accountants	30	34.5
	Women Builders	10	11.5
	Women Architects	5	5.7
	Women Quantity Surveyors	6	6.9
	Women Admin/HRM Officers	29	33.3
	Women Engineers	4	4.6
Academic Qualification	National Diploma	5	5.8
	Higher National Diploma	22	25.3
	First Degree	40	46.0
	Master's Degree	16	18.4
	PhD	4	4.6
Group of Respondents	WCPs	28	32.2
	WNCPs	59	67.8
Experience in Construction Industry	1-5 years	50	57.5
	6 and above years	37	42.5

#### 1. Source: Researchers Field Survey, (2023)

Table IV.I shows the demography of respondents indicating that the study was conducted using female as the targeted respondents with a 100 percent response rate retrieved from the female gender. The age of the respondents includes 20 - 30 years (31), 31 - 40 years (23), 41 - 50 years (23), 51 - 60 years (9), and 61 and above (1) indicating a response rate of 35.6, 26.4, 26.4, 10.3 and 1.1 percent respectively. The profession of respondents comprises of 3 Women Project Manager, 30 Women Accountants, 10 Women Builders, 5 Women

Architects, 6 Women Quantity Surveyors, 29 Women Admin/HRM Officers and 4 Women Engineers showing a response rate of 3.5, 34.5, 11.5, 5.7, 6.9, 33.3 and 4.6 percent correspondingly. Academic qualification of the respondents include 5 respondents with National Diploma, 22 with Higher National Diploma, 40 with First Degree, 16 with Master's Degree and 4 with PhD certificates which represents a response rate of 5.8, 25.3, 46.0, 18.4 and 4.6 percent congruently. Group of respondent includes 28 WCPs and 59 WNCPs indicating a response rate of 32.2 and 67.8 compatibly. Experience in construction industry depicts 1-5 years (50) and 6 and above years (37) indicating a response rate of 57.5 and 42.5 correspondingly.

#### b. External Factors Affecting Women in Decision-Making

Table II: Group Response to External Factors Affecting Women in Decision-Making

ID	FACTORS	Group of Respondents Profession	N	Mean	SD	Total Mean	SD	Rank
CCJ	There is competitiveness in construction jobs	WCP	28	1.11	.416	1.62	.766	14
		WNCP	59	1.86	.776			
EMC	There is existence of male culture at working place	WCP	28	4.43	1.069	4.53	1.087	6
		WNCP	59	4.58	1.102			
LHC	Long hours is involved in construction jobs	WCP	28	4.82	.390	4.59	.786	4
		WNCP	59	4.47	.897			
IMC	There is intimidation of male construction professional owing to their higher number	WCP	28	4.86	.356	4.83	.614	1
		WNCP	59	4.81	.706			
ASW	Allegation of site women not been respected as much as their male counterpart	WCP	28	4.54	.576	4.63	.593	3
		WNCP	59	4.68	.600			
SHF	Sexual harassment are been faced by the female workers	WCP	28	4.64	.488	4.54	.501	5
		WNCP	59	4.49	.504			
DBJ	Desk-bound jobs are allocated to female graduates	WCP	28	4.57	.504	4.46	.974	9
		WNCP	59	4.41	1.131			
MNC	The masculine nature of construction jobs	WCP	28	4.11	1.197	4.46	.818	9
		WNCP	59	4.63	.488			
LCJ	There are limited construction job opportunities for females	WCP	28	4.36	.678	4.52	.776	7
		WNCP	59	4.59	.812			
RSW	Restrained suitability of women to construction functions than men	WCP	28	4.46	.576	4.49	.608	8
		WNCP	59	4.51	.626			
RAF	Restricted acceptability of female workers at work place	WCP	28	4.93	.262	4.77	.423	2
		WNCP	59	4.69	.464			
CFN	Career focused nature of construction at family expense	WCP	28	3.89	1.286	4.00	1.201	12
		WNCP	59	4.05	1.166			
LOF	Limited opportunities for female graduates in attaining higher managerial positions	WCP	28	4.14	1.008	3.90	1.267	13
		WNCP	59	3.78	1.365			
PIC	Poor image of the construction job	WCP	28	4.36	.870	4.36	1.011	11
		WNCP	59	4.36	1.079			

Source: Researchers Field Survey, (2023)

In line with the result depicted in table IV.II above, IMC has a total mean score of 4.83 and ranked 1<sup>st</sup>. RAF, ASW and LHC

have total mean scores of 4.77, 4.63 and 4.59, and ranked 2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> correspondingly. Consequently, SHF, EMC and LCJ have total mean scores of 4.54, 4.53 and 4.52, and ranked 5<sup>th</sup>, 6<sup>th</sup> and 7<sup>th</sup> congruently. While RSW is ranked 8<sup>th</sup> with a total mean score of 4.49, DBJ and MNC are together ranked 9<sup>th</sup> with a total mean scores of 4.46 each. Furthermore, PIC, CFN, LOF and CCJ are ranked 11<sup>th</sup>, 12<sup>th</sup>, 13<sup>th</sup> and 14<sup>th</sup> with total mean scores each of 4.36, 4.00, 3.90 and 1.62 compatibly.

c. Internal Factors Affecting Women in Decision-Making

Table .III: Group Response to Internal Factors Affecting Women in Decision-Making

ID	FACTORS	Group of Respondents Profession	N	Mean	SD	Total Mean	SD	Rank
IEC	Inability to excel at construction works	WCP	28	4.64	.559	4.67	.584	3
	Inability to work smoothly	WNCP	59	4.68	.600			
IWS	With contractors and subcontractors	WCP	28	1.39	.737	1.49	.588	9
	Decapitated leadership potentials	WNCP	59	1.54	.502			
DLP	Incapacity to pay attention to the required details	WCP	28	1.39	.737	1.49	.680	9
	Lack of proficiency in exhibiting higher competency level	WNCP	59	1.54	.652			
IPA	Failure to be competitive where necessary	WCP	28	4.93	.262	4.53	.626	6
	Logic and reasoning inefficiencies	WNCP	59	4.34	.659			
LPE	Ineffectiveness in the management of construction workers and subordinates	WCP	28	4.82	.390	4.85	.359	1
	Assertiveness when situation arises	WNCP	59	4.86	.345			
FCN	Poor exhibition of technical skills	WCP	28	4.89	.315	4.75	.554	2
		WNCP	59	4.68	.628			
LRI		WCP	28	4.32	.476	4.56	.585	4
		WNCP	59	4.68	.600			
IIM		WCP	28	4.89	.416	4.54	.696	5
		WNCP	59	4.37	.740			
ASA		WCP	28	4.14	.705	3.93	.925	8
		WNCP	59	3.83	1.003			
PET		WCP	28	4.18	.863	4.17	.795	7
		WNCP	59	4.17	.769			

Source: Researchers Field Survey, (2023)

Table IV.III shows that, LPE, FCN and IEC have the highest total mean scores of 4.85, 4.75 and 4.67, and ranked 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> respectively. Consequently, LRI, IIM and IPA with total mean scores of 4.56, 4.54 and 4.53, and ranked 4<sup>th</sup>, 5<sup>th</sup> and 6<sup>th</sup> correspondingly. While PET and ASA has total mean scores each of 4.17 and 3.93, ranked 7<sup>th</sup> and 8<sup>th</sup> compatibly, with IWS and DLP both having the same mean score of 1.49 and ranked 9<sup>th</sup>.

d. Inferential Statistics

Table .IV Hypotheses Test Summary for External Factors

ID	Null Hypotheses	Test	Sig.	Decision
CCJ	The distribution of 'There is No competitiveness in construction jobs' across categories of group of respondents	Independent Samples, Mann-Whitney U Test	.000	Reject Null Hypothesis
EMC	The distribution of 'There is No existence of male culture at working place' across categories of group of respondents	Independent Samples, Mann-Whitney U Test	.207	Retain Null hypothesis
LHC	The distribution of 'No long hours is involved in construction jobs' across categories of group of respondents	Independent Samples, Mann-Whitney U Test	.055	Retain Null hypothesis
IMC	The distribution of 'There is No intimidation of male construction professional owing to their higher number' across categories of group of respondents	Independent Samples, Mann-Whitney U Test	.470	Retain Null hypothesis

ASW	The distribution of 'No allegation of site women not been respected as much as their male counterpart' across categories of group of respondents	Independent Samples, Mann-Whitney U Test	.153	Retain Null hypothesis
SHJ	The distribution of 'No sexual harassment are been faced by the female workers' across categories of group of respondents	Independent Samples, Mann-Whitney U Test	.188	Retain Null hypothesis
DBJ	The distribution of 'No desk-bound jobs are allocated to female graduates' across categories of group of respondents	Independent Samples, Mann-Whitney U Test	.637	Retain Null hypothesis
MNC	The distribution of 'No the masculine nature of construction jobs' across categories of group of respondents	Independent Samples, Mann-Whitney U Test	.040	Reject Null Hypothesis
LCJ	The distribution of 'No there are limited construction job opportunities for females' across categories of group of respondents	Independent Samples, Mann-Whitney U Test	.016	Reject Null Hypothesis
RSW	The distribution of 'No restrained suitability of women to construction functions than men' across categories of group of respondents	Independent Samples, Mann-Whitney U Test	.623	Retain Null hypothesis
RAF	The distribution of 'No restricted acceptability of female workers at work place' across categories of group of respondents	Independent Samples, Mann-Whitney U Test	.016	Reject Null Hypothesis
CFN	The distribution of 'No career focused nature of construction at family expense' across categories of group of respondents	Independent Samples, Mann-Whitney U Test	.846	Retain Null hypothesis
LOF	The distribution of 'No limited opportunities for female graduates in attaining higher managerial positions' across categories of group of respondents	Independent Samples, Mann-Whitney U Test	.278	Retain Null hypothesis
PIC	The distribution of 'No poor image of the construction job' across categories of group of respondents	Independent Samples, Mann-Whitney U Test	.582	Retain Null hypothesis

The significance level is .05

Source: Researchers Field Survey, (2023)

Several hypotheses were tested in table IV.IV above with respect to the external factors that influences women in decision-making using Independent Samples and Mann-Whitney U Test across the two categories of WCP and WNCP. For the CCJ, the (Sig = .000) indicates the rejection of the null hypothesis across the two categories which shows that there is competitiveness in construction jobs. According to [32], there remains a high competition in the construction activities as women are largely underrepresented in the Nigerian construction sector. It also indicates that since men have already dominated the sector with respect to their indoor positions in the sector [34], women largely dislike the practicality of working outdoor in the construction project [43], and limits women ability to join the construction organizations decision-making processes especially when it revolves round the field works [44]. For EMC, the (Sig = .207) indicates the absence of enough evidence to the reject null hypothesis across the two

categories and shows that there is no existence of male culture at working place. This may be due to the gradual increase in the number of WCPs particularly in the indoor positions which has negated the previously dominated male culture in the construction organizations and thus, increased women chances in contributing to the decision-making process [45]. For LHC, the (Sig = .055) indicates the absence of enough evidence to reject the null hypothesis across the two categories and shows that no long hours are involved in construction jobs. According to [46], owing to the fact that most fieldworks are performed by the male gender, most workers that work from offices work with respect to a flexible time unlike the site works that varies and usually takes longer time. For IMC, the (Sig. = .470) indicates the absence of enough evidence to reject the null hypothesis across the two categories and shows that there is no intimidation of male construction professional owing to their higher number. This is as a result of the discipline instilled in the employees by the organization owing to the high level penalty allocated to such act [47]. Also, the increasing number of WCP and WNCP in the construction industry makes it better than before and also triggers their ability to contribute to decision-making processes of the organization. For ASW, the (Sig. = .153) indicates the absence of enough evidence to reject the null hypothesis across the two categories and shows that there is no allegation of site women not been respected as much as their male counterpart. This exposed that while there is mutual respect amongst the employee, decision-making processes are eventually opened for contribution from both male and female gender working in the construction organization [48]. For SHJ, the (Sig. = .188) indicates the absence of enough evidence to reject the null hypothesis across the two categories and shows that there is no sexual harassment been faced by the female workers. This is related to intimidation as the stiff penalties awaiting offenders makes workers to increasingly becomes focus and maintain professionalism with respect to their works and relationship with the WCP and WNCP at work places [40]. This enhances collaborative working relationship which makes them to be able to contribute to the decision-making of the construction organization [12]. For DBJ, the (Sig. = .637) indicates the absence of enough evidence to reject the null hypothesis across the two categories and shows that there is no desk-bound jobs allocated to female graduates. This is largely because both genders can actually be allocated the desk-bound jobs depending on the situation of the organization [49]. For MNC, the (Sig. = .040) indicates the rejection of the null hypothesis across the two categories and shows that there remains an existence of the masculine nature of construction jobs. This is in agreement with the study of [35], that argued that women faces built environment entrepreneurial barriers owing to the masculine nature of the construction jobs, and shows that with the thought of this, it remains difficult for women to be included in decision-making particularly those works that concerns masculinity in the field. For LCJ, the (Sig. = .016) indicates the rejection of the null hypothesis across the two categories and shows that there are limited construction job opportunities for WCPs and WNCPs. Owing to the increased number of male construction professionals vying for reducing construction job opportunities, male construction professional (MCP) are largely selected ahead of their female counterpart which makes women gender not to have the opportunity to

work with the construction organization talk more of contributing to the decision-making of the organization [40]. For RSW, the (Sig. = .623) indicates the absence of enough evidence to reject null hypothesis across the two categories and shows that there are no restrained suitability of women to construction functions than men. This shows that despite some preferences of MCPs over WCPs, there largely remain little areas of competitiveness as most WCPs can as well do the work of the MCPs. For RAF, the (Sig. = .016) indicates the rejection of the null hypothesis across the two categories and shows that there is a restricted acceptability of female workers at work place. This is triggered by the way nature has positioned male and female gender as well as the preferences for MCPs in many construction organizations. For CFN, the (Sig. = .846) indicates the absence of enough evidence to reject the null hypothesis across the two categories and shows that there is no career focused nature of construction at family expense. This is against the position of previous studies such as [35, 49, 50], who opine that construction organizations careers are not as suitable for women as men owing to the time-consuming nature of the job. But owing to the modernization inherent in the construction organizations practices, it increases the ability of women to work in the organization and thus, will have the opportunity to contribute to decision-making of the organization. For LOF, the (Sig. = .278) indicates the absence of enough evidence to reject the null hypothesis across the two categories and shows that there is no limited opportunities for female graduates in attaining higher managerial positions. This is as a result of the construction organizations increasingly making the opportunities available to all parties as well as the chance for WCPs to contribute to the decision-making process of the organization. For PIC, the (Sig. = .582) indicates the absence of enough evidence to the reject null hypothesis across the two categories and shows that there is no poor image of the construction job. The poor image of the construction sector largely revolves round the longer duration of work as well as its perceived masculine nature [35], but the improvement witnessed in most construction organizations management of their employees with respect to the nature of work has reduced the poor imaging position of the construction sector which has increase the level of women participation and similarly increase their opportunities to contribute to decision-making processes of the organization.

**Table V Hypotheses Test Summary for Internal Factors**

ID	Null Hypotheses	Test	Sig.	Decision
IEC	The distribution of 'No inability to excel at construction works' across categories of group of respondents	Independent Samples, Mann-Whitney U Test	.601	Retain Null hypothesis
IWS	The distribution of 'No inability to work smoothly with contractors and subcontractor' across categories of group of respondents	Independent Samples, Mann-Whitney U Test	.066	Retain Null hypothesis
DLP	The distribution of 'No decapitated leadership potentials' across categories of group of respondents	Independent Samples, Mann-Whitney U Test	.156	Retain Null hypothesis
IPA	The distribution of 'No incapacity to pay attention to the required details' across categories of group of respondents	Independent Samples, Mann-Whitney U Test	.000	Reject Null Hypothesis



LPE	The distribution of 'No lack of proficiency in exhibiting higher competency level' across categories of group of respondents	Independent Samples, Mann-Whitney U Test	.601	Retain Null hypothesis
FCN	The distribution of 'No failure to be competitive where necessary' across categories of group of respondents	Independent Samples, Mann-Whitney U Test	.130	Retain Null hypothesis
LRI	The distribution of 'No logic and reasoning inefficiencies' across categories of group of respondents	Independent Samples, Mann-Whitney U Test	.001	Reject Null Hypothesis
IIM	The distribution of 'No ineffectiveness in the management of construction workers and subordinates' across categories of group of respondents	Independent Samples, Mann-Whitney U Test	.000	Reject Null Hypothesis
ASA	The distribution of 'No assertiveness when situation arises' across categories of group of respondents	Independent Samples, Mann-Whitney U Test	.188	Retain Null hypothesis
PET	The distribution of 'No poor exhibition of technical skills' across categories of group of respondents	Independent Samples, Mann-Whitney U Test	.884	Retain Null hypothesis

The significance level is .05

Source: Researchers Field Survey, (2023)

As indicated in the table IV.V above, varieties of hypotheses were tested with respect to the study's internal factors across the two categories. For IEC, the (Sig. = .601) indicates the absence of enough evidence to reject the null hypothesis across the two categories and shows that there is no inability to excel at construction works. This shows that WCPs can similarly excel in the construction organizations just like their MCPs counterpart in most construction activities [37]. For IWS, the (Sig. = .066) indicates the absence of enough evidence to reject the null hypothesis across the two categories and shows that there is no inability to work smoothly with contractors and subcontractor. This shows that WCPs also have the abilities to work with the contractors and sub-contractors of the construction organizations working on the construction project irrespective of the job [51], which makes them to be able to contribute to the decision-making processes of the organization. For DLP, the (Sig. = .156) indicates the absence of enough evidence to reject the null hypothesis across the two categories and shows that there is no decapitated leadership potentials. As stated in the study of [38], leadership is extremely important to the profit and growth of an organization which is triggered by better decision-making. The fact that WCPs have become construction organizations Managing Directors and Chairwoman is a testament to their inclusion in the decision-making process of these construction organizations. For IPA, the (Sig. = .000) indicates the rejection of the null hypothesis across the two categories and shows that there is at times incapacity to pay attention to the required details. Sometimes, with respect to the technicalities of construction jobs, WCPs find it difficult to contribute and thus, plays a setback role in the desire to include them in the decision making process [52]. For LPE, the (Sig. = .601) indicates the absence of enough evidence

to reject null hypothesis across the two categories and shows that there is no lack of proficiency in exhibiting higher competency level which is accentuated by some WCPs professional rising to a higher ranked position in the construction organizations which can trigger their inclusion in the decision-making process. For FCN, the (Sig. = .130) indicates the absence of enough evidence to reject the null hypothesis across the two categories and shows that there is no failure to be competitive where necessary, which is equally triggered by some WCPs high ranking positions in many construction organizations and contribute to decision-making [7]. For LRI, the (Sig. = .001) indicates the rejection of the null hypothesis across the two categories and shows that there is logic and reasoning inefficiencies. Many times, MCPs takes less time to make decisions and make contributions to the quest of the organization than the WCPs and WNCPs which makes them to be a better contributor to the construction organization decisions than their WCPs counterpart [37]. For IIM, the (Sig. = .000) indicates the rejection of the null hypothesis across the two categories and shows that there is ineffectiveness in the management of construction workers and subordinates. This is reinforced by the perception that MCPs are better at leadership positions than the WCPs by being able to manage effectively and efficiently the resources and labour that will lead to the achievement of the construction organization targets [53]. For ASA, the (Sig. = .188) indicates the absence of enough evidence to reject the null hypothesis across the two categories and shows that there is no assertiveness when situation arises. This shows that most of the WCPs find it difficult to enforce their ideas when it mattered most, and also their inability to stick to a decision when required is sometimes missing which affects their abilities to contribute to decision-making of the construction organizations [54]. For PET, the (Sig. = .884) indicates the absence of enough evidence to reject the null hypothesis across the two categories and shows that there is no poor exhibition of technical skills. Accordingly, most WCPs have requisite technical abilities as their MCPs counterpart which allows them to equally contribute to the decision-making process of the construction organization albeit inconclusively [2], with MCPs contributions mostly valued.

## V. CONCLUSION AND RECOMMENDATION

This study that assesses women in decision-making through a survey of WCPs and WNCPs in construction organizations in Abuja metropolis concludes that most of the WCPs are included in decision-making processes of the construction organizations and only in few cases that decision are taken with MCPs without much contribution from both WCPs and WNCPs. It also concludes that WCPs in many cases finds it difficult to be in leadership positions which makes them not to be able to influence and exert any element of control over the construction organization employees especially for those WCPs in leadership positions within their organizations. The study thus, recommends that there is a continued need for the involvement of the WCPs and WNCPs in the construction organization decision-making processes in order to enhance the prospect of better decisions with respect to diversity. It also recommends



that there is need for the WCPs to work on their leadership capacity to be able to manage, influence and exert some element of control over the construction organization employees especially for those WCPs in leadership positions within their organization in order to reduce the issue of inefficiency and lacuna when it comes to the leadership performances expected of them.

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# Women Empowerment: Together We Can Do It

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**ABSTRACT**—Being able to own our own businesses and make our own decisions is a fundamental human right. It is also a matter of empowerment and self-reliance. We should all strive to be role models for others so that they can follow in our footsteps and achieve the same success we have. To improve the lives of others. We can all do our parts Let us all work towards the goal of gender equality. One day, all female citizens will be able to enjoy the same privileges and opportunities as men. Early in their lives, women are often the victims of various forms of discrimination. This is why it is important that they are given the necessary support and resources to succeed. This can be done through education and training programs In India, there are many initiatives being taken to empower women. This includes providing them with access to education and employment opportunities. The government also promotes gender equality in the workplace by creating supportive and fair working conditions.

**Keywords**—Women Empowerment, Gender Equality.

## I. INTRODUCTION

In India, women face numerous challenges in their daily lives, including discrimination, unequal pay, and limited access to education and employment opportunities. Despite the Indian government implementing various laws and programs aimed at promoting gender equality and women's empowerment, the country still ranks low in various global indices that measure gender equality. For example, the World Economic Forum's Global Gender Gap Report 2021 ranked India at 140th out of 156 countries, with a significant gender gap in areas such as economic participation and political representation. The disparity in the sex ratio, with a significant number of missing girls, is a clear indication of the rampant gender discrimination that

prevails in the country. Female infanticide and foeticide, due to the preference for male children, is a serious concern in India. In addition, women are often subjected to violence, sexual harassment, and rape, which are significant barriers to their overall development and empowerment. However, there is some developments in recent years. Women have made significant strides in various fields, including politics, business, and sports, and are increasingly asserting their rights and demanding equality. The Indian government has also

launched several initiatives, such as the Beti Bachao Beti Padhao scheme and the Mahila E-Haas, aimed at promoting women's empowerment and improving their socio-economic status. In conclusion, despite some progress, India still has a long way to go in terms of gender equality. Addressing deep-seated societal attitudes and beliefs towards women, providing equal access to education and employment opportunities, and ensuring their safety and security are crucial steps towards achieving gender equality in the country. The government, civil society, and all citizens must work together towards creating a more equitable and just society for women

## II. WOMEN IN INDIA

the status of women in India has improved significantly over the years due to various social, political, and legal reforms. India's constitution grants equal rights to women and has provisions for affirmative action in their favor. The idea of women's empowerment has been given importance globally, and India is no exception. Despite the progress made, there are still challenges faced by women in India, such as gender-based violence, discrimination in the workplace, and unequal access

to resources and opportunities. The government, society, and individuals all have a role to play in further empowering women and ensuring gender equality in India.

### III. REASON FOR WOMEN EMPOWERMENT

The need for women empowerment stems from the long history of gender inequality and discrimination against women in many societies, including India. Women have faced significant challenges in terms of access to education, employment opportunities, political representation, and equal treatment under the law. Additionally, they have been subjected to harmful cultural practices, such as early marriage, dowry, and violence. The aim of women empowerment is to create a level playing field between men and women and to ensure that women have equal access to resources, opportunities, and decision-making power. This is important for promoting gender equality and breaking down patriarchal structures that have historically disadvantaged women. Additionally, empowering women

has positive impacts on economic development and poverty reduction. When women are empowered, they are able to contribute more fully to the economy and make valuable contributions to their communities. This can lead to improved livelihoods and better standards of living for families and entire communities. Women empowerment is critical for achieving gender equality and promoting the overall development of society.

### IV. EMPOWERMENT OF WOMEN IN INDIA

The empowerment of women in India has been a gradual process that started with the movement for independence and continued through the years with the efforts of social and political leaders. The Indian Constitution grants equality of sexes and provides special provisions in favor of women through articles such as Article 14 (equality before law), Article 15 (prohibition of discrimination on the basis of sex), Article 15(3) (special provisions for women), Article 42 (just and human conditions of work and maternity relief), and others. However, despite these provisions, women in India faced many challenges and discrimination in various spheres of life such as education, employment, health, and political representation. It was only in the 1970s that the feminist movement gained momentum in India, challenging patriarchy and working towards transforming power relations in favor of women's

rights and gender equality. Since then, there have been many efforts towards women's empowerment in India, including programs and policies aimed at increasing access to education, improving healthcare, promoting gender-sensitive workplaces, and enhancing women's participation in the political process. Today, India has made significant progress in empowering women, and women are increasingly breaking barriers and entering male-dominated fields, leading successful businesses, and participating in the political process. However, there is still a long way to go, and persistent efforts are needed to address the ongoing challenges faced by women in India and to ensure that the principles of equality and justice are upheld.

### V. ACHIEVEMENTS IN GENDER EQUALITY

There have been numerous achievements in promoting gender equality globally. Some of the key ones include: 1. Legal rights: Many countries have passed laws to protect the rights of women and promote gender equality. For example, the elimination of discrimination against women and girls has been a key goal of the United Nations since its inception, and several international conventions and treaties have been adopted to this end. 2. Education: There have been significant improvements in the education of girls and women in many parts of the world. In many countries, girls now have equal access to education, and the gender gap in literacy rates has been closing in recent decades. 3. Political representation: Women have made significant gains in political representation in many countries, with increasing numbers of women holding elected office and participating in the decision-making processes that shape their societies. 4. Economic participation: Women are now participating in the workforce in greater numbers and

are increasingly entering into non-traditional occupations. The gender pay gap has also been closing in many countries, although it still persists in many places. 5. Health: There have been significant improvements in the health of women and girls, with increased access to maternal health services and a reduction in maternal mortality rates in many countries. These are just a few examples of the achievements that have been made in promoting gender equality around the world. However, it is important to note that despite these advances, there is still much work to be done to ensure that all women and girls have the opportunity to enjoy their rights and live free from discrimination.

### VI. ECONOMIC EMPOWERMENT

Economic empowerment of women refers to the process of enabling women to participate in, contribute to, and benefit from economic growth and development. This involves providing women with equal access to resources, opportunities, and services, as well as removing any gender-based barriers that limit their ability to participate fully in the economy. Some of the key achievements in this area include: 1. Increased labor force participation: The number of women participating in the labor force has increased significantly in recent years, particularly in developing countries. 2. Improved access to education: Women are increasingly able to access education and training, which can help them to enter new occupations and increase their earning potential. 3. Greater access to financial services: Women are gaining greater access to financial services, such as credit, savings, and insurance, which can help them to build assets, manage risks, and grow their businesses. 4. Advances in legislation: Governments have introduced a number of laws and policies aimed at promoting gender equality in the workplace, including equal pay legislation and measures to address workplace discrimination. 5. Increased representation in leadership positions: Women are increasingly taking on leadership roles in the public and private sectors, and their representation on company boards is growing. These achievements are important steps towards achieving gender equality and improving the economic well-being of women and their families. However, there is still a long way to go to close the gender gap in the economy and ensure that all women have the opportunity to participate fully and benefit from economic growth and development.

#### VII.ACCESS TO EDUCATION

Access to education is a key factor in the empowerment of women. Education provides women with the knowledge, skills, and confidence to participate fully in society and make informed decisions about their lives. When women have access to education, they are more likely to enter the workforce, earn a higher income, and have greater economic security. Education also helps to reduce gender disparities in other areas, such as health and political participation. In many countries, including India, significant progress has been made in recent years to improve access to education for women. This has been achieved through a variety of initiatives, such as the

provision of scholarships, the creation of girl-friendly schools, and the implementation of programs to increase the enrollment of girls in primary and secondary education. However, despite these efforts, many challenges remain in terms of achieving gender equality in education. In many parts of the world, girls are still less likely than boys to enroll in and complete school, and they face a range of barriers that prevent them from accessing quality education. These barriers include poverty, cultural attitudes, and a lack of resources. To further advance gender equality in education, it is important to address these challenges and continue to make investments in programs and initiatives that support girls' education and empower women through access to education.

#### VIII.ACCESS TO PAID WORK

Access to paid work is a key component of economic empowerment for women. When women have the opportunity to earn an income, they can support themselves and their families, build savings, and contribute to their communities. This can also increase their bargaining power within the household and improve their status in society. There has been progress in increasing women's access to paid work in many countries, although there is still a significant gender pay gap in many regions. In addition, women are often concentrated in low-paying and insecure jobs, and face discrimination and barriers in accessing high-paying and leadership positions. To address these challenges, there is a need for policy interventions and programs that promote equal pay for equal work, provide support for women's career advancement, and remove barriers to women's participation in the labor force. This includes measures such as affordable and accessible childcare, flexible work arrangements, and anti-discrimination laws.

#### IX.BRIDGING THE DIGITAL GENDER GAP

Bridging the digital gender gap refers to the effort to ensure equal access to and participation in the digital economy for women and men. This includes equal access to digital technologies and digital skills training, as well as equal opportunities to participate in the digital economy as entrepreneurs, employees, and consumers. Efforts to bridge the digital gender gap have been made in many countries around the world, including India, where initiatives have been launched to increase the number of women in the technology sector and to promote digital literacy among women and girls. In addition, programs have been established to provide digital skills training to women, to help them start their own businesses in the



digital economy, and to increase their participation in the workforce. The benefits of bridging the digital gender gap are numerous. By ensuring equal access to digital technologies and digital skills training, women can better participate in the digital economy and benefit from its opportunities. This, in turn, can help to reduce poverty, increase economic growth, and promote gender equality. Additionally, bridging the digital gender gap can help to empower women, increase their representation in leadership roles, and promote a more inclusive and equitable society.

#### X.CONCLUSION

In conclusion, women's empowerment and gender equality are crucial for creating a fair and equal society. Progress has been made in some areas such as access to education and paid work, but there is still much work to be done. This includes bridging the digital gender gap, improving economic empowerment, and tackling social and cultural attitudes that perpetuate gender inequality. By empowering women and promoting gender equality, we can create a brighter future for all and build a more just and prosperous world.

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# Skill Based Education in Rural Communities

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## ABSTRACT-

*In rural communities, skill-based education is a practical approach to education that focuses on providing job-related skills to increase employability and improve standard of living. It includes vocational education, apprenticeships, and on-the-job training. The goal is to address the skilled worker shortage while also providing alternative career paths for people who may not have access to traditional higher education[3]. Skill-based education in rural areas can benefit local economies and improve residents' quality of life. This type of education prioritizes hands-on experience over theoretical knowledge, allowing students to immediately apply their new skills in the workplace.*

**Keywords-** Rural Communities, Economic growth, Skilled workforce, Mentor of change, Atal innovation mission, Niti aayog.

## I. INTRODUCTION

If we discussed as mentor change in niti aayog about Skill-based education is an approach to learning that focuses on developing practical skills and competencies in specific areas, such as technology, entrepreneurship, or vocational trades. In rural communities, skill-based education can be especially important for creating economic opportunities and reducing poverty [3].

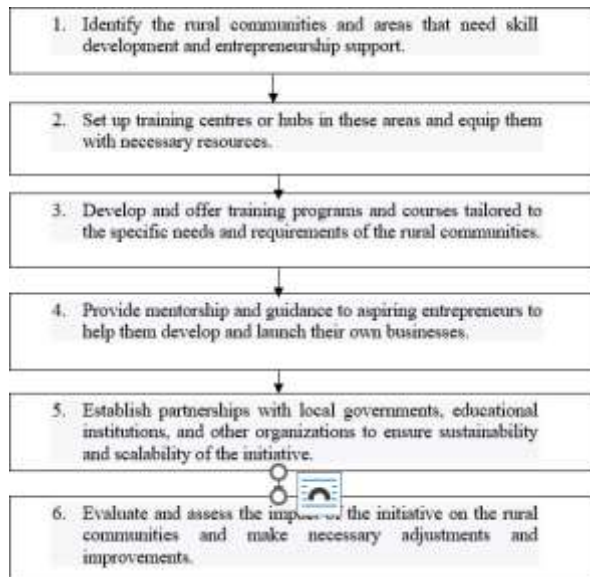
The Atal Innovation Mission (AIM) and NITI Aayog are both initiatives of the Indian government that aim to promote innovation and entrepreneurship in the country. AIM focuses specifically on fostering a culture of innovation and entrepreneurship among young people, while

NITI Aayog is a policy think tank that advises the government on economic and social issues[4]. Together, these organizations have launched several programs and initiatives aimed at promoting skill-based education in rural communities. For example, AIM's Atal Tinkering Labs (ATL) program provides students with access to tools and equipment for hands-on learning and innovation. NITI Aayog's Aspirational Districts program aims to support development in some of the country's most disadvantaged areas by improving access to education, healthcare, and other essential services.[4]

## II. OBJECTIVES

The objective of Atal Innovation Mission (AIM) and NITI Aayog's Skill Based Education in Rural Communities initiative is to promote skill development and entrepreneurship in rural areas of India[5]. This is done by providing access to training and resources for building relevant skills, fostering innovation, and creating job opportunities. The initiative aims to empower rural communities to become self-sufficient and contribute to India's economic growth.

### III . FLOWCHART



**Fig1. Skill Based Education in Rural**

**Communities initiative** Atal Innovation Mission (AIM) and NITI Aayog Identification: This involves the selection and prioritization of rural communities in need of skill development and entrepreneurship support. This step often involves community consultation and needs assessment[6].

1. Setup: After identifying the rural communities, the next step is to establish training centers or hubs. This step involves providing infrastructure, equipment, and other necessary resources.

3. Develop and offer training programs: This step involves creating training programs and courses tailored to meet the specific needs and requirements of the rural communities.

Training programs may cover topics such as basic business skills, marketing, financial management, and product development.

4. Mentorship and guidance: This step involves providing mentorship and guidance to aspiring entrepreneurs to help them develop and launch their own businesses. This could include guidance on business planning, product development, and market research.

5. Establish partnerships: This step involves establishing partnerships with local governments, educational institutions, and other organizations to ensure sustainability and scalability of the initiative. Partnerships help to provide additional resources and support for the initiative.

6. Evaluation and assessment: This step involves evaluating and assessing the impact of the initiative on the rural communities and making necessary adjustments and improvements to the training programs

and other support services. This step helps to ensure that the initiative is meeting its objectives and delivering tangible results.

### IV. Comparison skill-based education in rural area communities up to now

Skill-based education in rural areas has historically faced challenges such as limited resources, inadequate infrastructure, and a lack of trained instructors. However, in recent years, there has been a growing recognition of the importance of providing skill-based education in rural areas, and efforts have been made to address these challenges.

There has been an increasing focus on vocational training programs, which provide practical skills and knowledge to students that can be directly applied in the workforce. These programs often partner with local businesses to provide on-the-job training opportunities and help students develop connections in their local communities.

Additionally, there has been an increasing use of technology to help overcome some of the challenges faced by rural communities. Online learning platforms and video conferencing technology can help connect rural students with expert instructors and resources that may not be available locally.[6]

While there is still progress to be made, these efforts represent a positive trend towards improving skill-based education in rural communities.

skill-based education in rural areas across different regions and countries can be challenging, as there are many factors that can affect the quality and availability of education. However, some possible areas of comparison include:

1. Availability of resources: Rural communities in developing countries often face a lack of resources such as trained instructors, modern technology, and adequate infrastructure, which can limit the quality of skill-based education. In contrast, rural communities in developed countries may have greater access to resources, but may still face challenges such as a lack of funding or a shortage of qualified instructors.
2. Curriculum and training programs: The type of skills and training programs offered in rural communities can vary depending on the local economy and job market. For example, rural areas with a strong agricultural sector may offer training programs in farming and agricultural technology, while areas with a growing tourism industry may focus on hospitality and customer service skills.
3. Collaboration with local businesses: Partnering with local businesses can be a key factor in the success of skill-based education in rural communities. By working with local employers, skill-

based education programs can ensure that their curriculum is relevant to the needs of the local job market and can provide students with opportunities for on-the-job training and networking.

4. Overall, the success of skill-based education in rural areas depends on a variety of factors, including access to resources, collaboration with local businesses, and a curriculum that is relevant to local needs. While there are challenges to providing quality education in rural areas, there are also many opportunities for innovation and collaboration that can help to overcome these challenges.[7]

**V. Methodology:** The methodology for providing skill-based education in rural areas typically involves a combination of strategies to overcome the challenges posed by limited resources and infrastructure. Some common methodologies include:

1. Vocational training programs: These programs provide practical training in specific skills that are in demand in the local job market. Vocational training programs can be designed to meet the specific needs of the community, and may involve partnerships with local businesses to provide students with on-the-job training and employment opportunities.
2. Online and distance learning: Online and distance learning programs can help to overcome the challenge of limited resources and infrastructure by providing access to expert instructors and resources that may not be available locally. These programs can be designed to be flexible and accessible, allowing students to learn at their own pace and from any location with an internet connection.
3. Mobile learning: Mobile learning programs can be used to provide education and training to rural communities that may not have access to traditional classrooms or resources. Mobile learning can involve the use of smartphones, tablets, or other mobile devices to deliver educational content, and can be designed to be interactive and engaging.
4. Community-based learning: Community-based learning programs involve working with local organizations and community leaders to provide education and training that is tailored to the specific needs of the community. These programs can help to build local capacity and create a sense of ownership and investment in the education and training process[8].

Overall, the methodology for providing skill-based education in rural areas should be flexible and

adaptable, and should take into account the unique challenges and opportunities presented by each community. By working with local stakeholders and taking a collaborative approach, it is possible to develop effective and sustainable programs that can help to improve the quality of life and economic opportunities in rural areas.

## VI Purpose

The purpose of the research paper is to provide employability skill training to economically challenged unemployed girl students in rural villages of all our India. The research is aims to address the gap between skills given by formal education and industry expectations, provide mentoring and life and job skills, and assist students in setting and achieving their career goals.

The process involves volunteers reaching out to 10 rural villages to identify 500+ economically challenged unemployed graduates. One-to-one counseling will be conducted to understand the students' career aspirations and family background. The students will be shortlisted based on economic need and merit and informed about the training program guidelines. Initially, 100 students will be selected for training, with the expectation that 50% of the students will successfully complete the program and start their career in the private or public sector within six months of completion[9].

Overall, the research is designed to provide support and training to economically challenged unemployed girl students in rural villages of India, helping them to develop the skills and knowledge needed to succeed in the workforce and achieve their career goals.

## VII. RESULTS

After being Mentor of change, since last four year (2018- 2023) we have come across various activities such as Toycathon, Tinkerpreneur, ATL marathon, Inspired Award, science exhibition. The total number of students participated and benefited through this event is around 838. Table 1 shows list of event Atal innovation and their achievement journey towards the skills Education in communities in pan India.

**Table I:** Atal Tinkering Lab Events participation

S r n o	Ye ar	Event	No of students benefited	Pric e mon ey receiv ed	Remar k
1	2020	Tinkerpreneur	100	25000	Top 100 -  3 teams selected
2	2020	Inspire award	475	30000	
3	2021	Tinkerpreneur	100	Atal Catalyst ISB program sponsored by I venture	Top 20 selected
4	2022	Toycathon bootcamp	123	-	
5	2022	Tinkerpreneur	40	-	Top 100 – 2 team selected

Inspire award student Achievement certificate:

**Table II:** No of Training session conducted

S r n o	Yea r	Event	No of students benefited	No of Training session	Remar k
1	2020	Tinkerpreneur	100	22	For Selected student
2	2020	Inspire award	1300	25	All our india students are presented and invited as panelist for theme proposed by Erehwon orbit shift foundation
3	2021	Tinkerpreneur	100	44	
4	2022	Toycathon bootcamp	123	-	Sponsored by



5	2022	Tinkerpreneur	40000	1	Invited by Niti aagyog, Atal innovati on mission
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Fig 2: Certification of inspire award 2022 [10]

Fig 2[10] shows inspire award selected by state level competition in 2022 and awarded by 10,000. This has been possible through number of training session conducted online and offline mode throughout the years 2020-2022 in fig 3,4,5 respectively. Fig 5 shows recognition so by government of India Niti Aayog which kept us motivating throughout various events and the problem faced during this event was successfully, tackle to help to achieve excellence to the student.



Fig 3. Offline Training session 2022



Fig 4. Offline Training session 2021



Fig 5:A) . Recognition by ATL, NITI AAYOG[5]



Fig 5:B) . Recognition by ATL, NITI AAYOG[5]

**VIII CONCLUSION:** The journey with Atal Innovation mission, Niti Aayog was a wonderful learning experience, it gave us an opportunity to deal, educate, and nurture the students of various sectors and demographic area of India. This Enlightened us great culture and tradition of India and motivated to do a small bit of coordination towards helping society through technical/skill based education. A thought of giving back to community from our learnings in a life. Helped us to build up a big community and reach to various sectors of students and well supported by government of india. India truly nation of unity diversity.

**IX FUTURE SCOPE:** A bigger picture of India can be seen in rural areas apart from poverty it is more about ideas, innovation and solutions. This differs at every location due to geographical solution of India. hence to vast population of the India we all require work towards need of every individual Indian ATL give us a opportunity and work towards to this goal. We are



further expanding are work by participating development work initialed by UNESCO. Truly making Vasudhaiva Kutumbakam

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# Assessing Gender Inequality in the Nigerian Mass Media

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**ABSTRACT**—The expansion in the mass media space requires women involvement for the sustainable progress of the sector. This is because gender equality is required to ensure diversity and subsequently increase the performances of this industry. However, the issue of gender inequality continues to constitute threat to the diversity and increased performances sought by the Nigerian mass media community. This study thus, assessed the gender inequality bedeviling the Nigerian mass media industry in recent times through the review of extant literatures. The result of this study indicates that there still exists paucity of women participation in the Nigerian media industry and that remains a challenge to the diversity and progress sought by the industry. This study concludes that despite the existence of policies that encourages gender equality in work places; many employers usually find it difficult to make effective use of these policy measures and codes as their very existence is largely a public statement of the rights and treatment which are entitled to women. The study recommends that there is need for emphasis on women empowerment to attain senior management positions in the media as well as to train and absorb female graduates of Mass Communication, Journalism and Media studies from Nigerian higher institutions.

**Keywords:** Gender Inequality; Mass Media; Stereotype; Nigeria

## I. INTRODUCTION

According to [1], Media is an acceptable term in this era of globalization. In fact, the rapid expansion of the term and the concept of present form of globalization have been made possible through the information revolution throughout the world. It has been widely recognized that media can play a substantial role in

promoting and disseminating information and are key players in the social and economic development of women. Therefore, media largely reflects the lifestyles, socialization patterns, participation levels, cultural boundaries, political maneuverings, religious manifestations, educational standards, social hierarchy and society images of any given society. According to [2], media play a very important role in society. They report on current events, provide frameworks for interpretation, mobilize citizens with regard to various issues, reproduce predominant culture, society and entertain. Consequently, Media can play a significant role in both propagating social norms and behaviors that justifies violence against women. New media can be a platform for the confirmation of women and girls, from everyday hyper-sexualized, one-dimensional images of women and girls to plain violence. The media industry is a mass and heterogeneous platform which the world looks to which was generally used as a way of general communication for platforms that provide entertainment and information. Nowadays, the media platform has enlarged and become the main source of information acting as a messenger to the public as a powerful tool that cannot be overemphasized. People are encouraged to use media as a tool for learning and to also have basic understandings of how it works. [3], posits that study have found that although the number of women working in the media have been increasing globally, the top positions (producers, executives, chief editors and publishers) are still very male dominated.

Gender inequality is the social phenomenon in which men and women are not treated equally. The treatment may arise from distinctions regarding biology, psychology, or cultural norms prevalent in the society. According to [4], gender inequality has always been a

major issue within the media industry that has had a greater impact on the world. Gender inequality is acknowledging that men and women are not equal and that the gender they are is to have various effects on their experiences and the way they live across different cultures and backgrounds excluding biologically and physical natural differences. Unfortunately, gender inequality in this field has been an ongoing issue and has been creating a lot of controversy ever since. In spite of media being a tool that brings people together, it happens to be one of the biggest factors in pushing gender discrimination to its peak. Some of these gender inequalities have been socially construed and now pose as a barrier to equality. [5], agrees that Gender inequality impacts on both men and women however impact falls mostly on women. It has been made clear over time that the media industry lacks female practitioners and there are fewer numbers of women holding prestigious leadership titles such as role models or inspirations to the female audience. Though, it can be argued that the state of representation for women has grown for the better, not much has changed in the media when it comes to advertisements and news rooms. The dominant idea that women are only valued as sexual objects maintain power by making women seem like they are just a way of propaganda and not valued as people.

[6], further agrees that Media dominates today's society and serves as the biggest source of information and education for the public. People incorporate what they hear and see on the news and often choose news sources that align with their beliefs such as; CNN, NTA, Channels TV, etc. When these news sources fail to represent women in their workforce, they express patriarchal views and shove them onto their audience as well. Thus, this study is designed to:

1. Assess the portrayal of women in the Nigerian Mass media.
2. Determine the extent of women marginalization in the Nigerian mass media.
3. Assess the lack of women leadership roles in the Nigerian Mass media.

## II. LITERATURE REVIEW

### 1. Stereotypes Of Nigerian Women

In Nigeria, like in any other country, television, radio, and print media dominate and direct the public thinking and perception. Since women in politics are a novel thing in the country, one would have thought that the Nigeria media portray women in a more palatable way than stereotyping. The rationale for trivialization of women is expressed by an article written by [7]. He writes: "In Nigeria situation, a lot of historical, social research conducted, indicated the women's place is in the home. Right from childhood, children (male and female) are taught to keep the roles associated with their sexes. For example, a boy cannot

be taught how to cook in the kitchen except after his education he may be interested in catering studies as a professional": To drive this point home he adds; [8], exposed that the Nigerian Constitution is the only document which would have nullified and voided the role of women as mothers in our homes only provides for equality in terms of voting and contesting elections".

What the author means here is that Nigerian women should aspire to seek equality with their male counterparts because the constitution does not relieve them from child-bearing and the domestic duties that society assigned them. [9] points out, "it does not occur to new model of thinking or a new code of society". It should be added that Nigerian presses are evident of this conservative stance [10]. Given such wide spread belief, as expressed by Bitros, it is endorsed by the general population. When this occurs, less powerful groups such as women are at risk of being devalued and stereotyped by the news outlets. As [11] points out that, when a group is construed negatively, it is easier to rally against such group. Such a label makes it psychologically easier to discriminate against the member of the group. Endorsing this viewpoint, [12] writes: A content analysis of mainstream media in Nigeria reveals one dominant orientation. Women are largely seen and not heard. Their faces adorn newspapers. However, on important national and international issues, they fade out. Even when the news is about them, the story only gains prominence if there is a male authority figure or newsmaker on the scene (pp 6-8).

### 2. Representation Of Women In The Media.

An examination of gender and communication in Nigeria generates a lot of misgivings and despondency about the possibility of effecting meaningful change in media representation of women, as the media continue their symbolic annihilation' of women. The Nigerian society is still largely content with retaining cultural and religious practices that dehumanize women and deny them their fundamental human rights. However, the hazards of presenting an overall review of issues and trends in this now vast field are rooted in even more complex questions than differential levels of access and use. One of the most important lessons from feminist media theory over the past twenty years has been that women's experiences of discrimination, and indeed of identity itself, is heavily determined by differences in terms of class, economic status, age, sexuality, religion, race and nation. The inadequacies of 'women and media' studies that conflate the condition of white heterosexual, middle-class women with the condition of all women are now acknowledged, and contemporary media research has tried to grapple with more complex understandings of gender identity and experience. [13].

According to [14], the November 1995 International Comparative Study found that out of 239 organizations studied, only eight (3%) were headed by women. A further eight had female deputy directors. Most of these were small radio companies or news magazines, and almost all were in Latin America [15]. In 2000 the International Federation of Journalists carried out a survey covering 70% of its membership in 39 countries. It found that although more than a third of journalists are women, less than 3% of senior media executives and decision-makers are female [16]. In the newly emerging media industries, the picture does not look much better. A study of the major telecommunications and e-companies in the USA established that only 13% of top executive are women [17]. The European Union's database on women in decision-making shows that in 2001, women held only 9% of senior management jobs in the telecommunications industry in Europe (European Database, 2001).

Perceptions of editorial management as a tough and virile domain, where men in smoke-filled rooms make decisions, are enough to stop some women from trying to become part of a world they regard as alien. Even in Sweden, generally presented to be among the most advanced in terms of gender equity, it seems that women must struggle against male-defined norms to reach a senior media management position [18]. In certain sectors of the media, the overwhelmingly male culture appears to make it most impossible for women to feel comfortable, and thus to thrive professionally. A recent study of employment in British advertising found that the creative branch of the creation and design of adverts—is actually losing women. Only 17% of copywriters are women—down from 20% in 1990. Similarly, only 14% of art directors are women—the lowest level ever recorded [19].

### 3. The Influence Of Gender Stereotypes On The Representation Of Women

According to the Oxford Advanced Learner's Dictionary, "stereotype is a fixed idea or image that many people have of a particular type of person or thing, but which is often not true in reality: cultural / gender / racial stereotypes". [20] "Stereotypes are usually based on prejudice and could be detrimental, especially if they are negative. They may be useful in helping people know what to expect from others but, once adopted, stereotypes are difficult to change. People actually tend to remember information that supports a stereotype but may not recall such that contradicts their stereotypes [15].

The mass media are replete with several female stereotype representations ranging from the "bra-burning feminists to housewives, from sex-crazed Seductresses to neurotic career women" [21]. Each of these representations carries a negative image, some

kind of stigma. They are actually different forms of condemnation. The continuous, portrayal of women as sex objects, teenage girls whose sole function is to provide sexual satisfaction to their male partners or matrons whose only duty is housekeeping, would delude the women into believing that the most they can accomplish in life is becoming housewives, mistresses or homemakers. Such representations can also lead them into seeing themselves as incapable of making significant contributions to society. Consequently, it will affect the women by limiting their efforts towards personal and collective development. The media also portray stereotype representations of men, for example, the "macho man," the "play boy" and the "new man". Instead of denting their image, attracting condemnation, eliciting negative response or weakening male power, these images rather attract some measure of acceptance from the media audience. The "macho – man" look and confident poise of the male models in St. Moritz advertisement and the MTN's "achieve what you want to achieve" advertisement are anything but demeaning. The male "play – boy" image could pass for the female "mistress" image. But as the practice of the media is, the women mistresses have often been criticized and branded all sorts of names including "whores," "seductresses", "dangerous babes", "home – breakers", "husband snatchers". The only female image which would have given the women some positive rating, that is, the image that come close to telling the true story of today's woman – a career woman who tries to combine her job with running her home effectively but with some effort, the media will instead in a derogatory way position her as a "superman" or the "superwoman" who effortlessly combines her career, children, sexual pleasure and leisure pursuits. The pattern of voiceovers in television advertisements have continued to reveal the inequalities in female representation in the media. Many of the advertisements come with male voice dominating, even in products that have very little to do with men. Female voice are heard in areas considered "feminine" such as baby products, house – cleaning detergents, washing powders, sanitary products and some luxury goods targeted at men when the appeal is at a subliminal level. The marginalization of female voices is so visible that some spot announcements considered "very important" can only be taken by a male voice. In many radio stations, disc jockeys are still predominantly males, irrespective of the fact that there is no proof that men are better informed in the area of music. Males also dominate in some desks in the media, such as sports, politics, foreign affairs and the military. Women are considered not ideal for such beats. The obvious question in all of these is: what justification or explanation do media operators have in marginalizing women this much?

Stereotyping according to the world book Encyclopedia 2004: 893, is the act of holding or promoting generalized and oversimplified beliefs about members of a group. These beliefs which commonly involve personality traits, physical appearance, and types of behavior, are called stereotypes. In many cases, the use of stereotypes is unfair and harmful. Some others based on such characteristics as ethnicity, life style, race, sex, and sexual orientation. Common negative stereotypes include the mistaken beliefs that women are overly emotional and that African Americans are lazy. Whenever individuals are organized into groups, people expect group members to share some common qualities. For example, an observer might classify basketball players as tall or children as lively. Such general observations become stereotypes when they are exaggerated and applied to all members of a group without regard to individual characteristics. Stereotypes can provide a basis for prejudice that is, unfair negative attitudes or feelings directed at members of a group. Numerous cultural, sociological, and psychological factors affect the creation and maintenance of stereotypes. Television programmes, motion pictures, and other mass media presentations can influence popular beliefs about certain groups. Families and peer group are probably the most important sources of children's attitudes toward other groups. Stereotyping is the application of a standardized image or concept to members of certain groups, usually based on limited information. Because media cannot show all realities of all things, the choices media practitioners make when presenting specific people and groups may well facilitate or encourage stereotyping. Numerous studies conducted over the last 40 years have demonstrated that women and people of colour are consistently underrepresented in all media. An exhaustive analysis of prime – time programming on all the major television networks published in 2002, for example, came to these conclusions: First, older adults, children, and women are underrepresented on comedies and dramas shown in prime- time network television. Second, white characters, men and middle-aged individuals are over represented. Third, women tend to be overrepresented in younger adulthood, but underrepresented in later middle – age. Fourth, older adults tend to be portrayed in a more negative fashion than young adults. Latino characters were also underrepresented [11].

4. Studies On The Assessment Of The Portrayal Of Women In The Mass Media Women Invisibility In The Media Gender inequality appears to be supported by the way and manner the Nigerian media treats women to the extent that they are mostly ignored, denied or invisible. When they do attain visibility it is done with biases and negative stereotypes, since all they do is to play supportive roles for the natural order. They are given little voices, belittled and

demeaned through various forms of behaviors which further increase their vulnerability. In agreement, [22], observes that an x-ray of media coverage of gender issues in Nigeria depicts an inglorious image of women's exclusion or marginalization and that rather than give fair balanced reports of issues from women's and men's angles, the news media exclude women's voices or portrays them as objects who do not have opinion or only fit for advertising models. He concludes that they are almost never key players in media issues. Women's exclusion from the media is not surprising since the media in Nigeria serve as government mouth pieces or the mouth pieces of their owners who more often than not are men. This seems to legitimize their focus on government activities and male subjects since very few women occupy government positions. Since independence, Nigeria has grappled with the problem of creating a fair, just and equitable political arrangement among its various ethnic groups, while the past three decades have witnessed a global emphasis on women's issues related to empowerment and gender equality. Today in Nigeria the status quo appears to be holding out. The World Economic Forum (WEF)'s Global Gender Gap Report which ranks 128 countries according to the size of their gender gaps, rates Nigeria as one of the lowest ranking countries with 107<sup>th</sup> position as against countries like South Africa which occupy the 20<sup>th</sup> position.

Similarly, the media and Gender Monitor posits that all the millennium development goals the least progress has been made towards achieving gender parity in most spheres of human endeavor including the media where women's participation in the news is still very minimal. This perhaps explains the low status of women in the Nigerian society. The media in addition to being agents or factors of socialization are believed to be the main setters of public agenda or opinion. They chose what they consider important enough for the society to conceive and think about. Consequently, it may not be out of place to consider the media powerful enough to change the imbalance in gender relations in Nigeria as they can through sustained advocacy, serve as veritable tools for dismantling the authoritarian structures which seem to be the root cause of the imbalance by placing the issues high on their agenda. Okunna [23], asserts that women are made invisible through the non-representation of their points of view or perceptions of the world and further explains that even when women do achieve visibility in media content, the manner of their representation reflects the biases and assumptions of those who define the public and therefore media agenda, a phenomenon she described as *mediated invisibility*.

#### 5. Women Participation

The World Association for Christian Communication (WACC), whose sole aim is to promote democratic

structures of communication and seek full and equal participation of women in communication, through its monitoring and advocacy program, the Global Media Monitoring Project (GMMP), conducted a study to determine the extent of women participation in the media worldwide. Results revealed that in Nigeria, men produce an overwhelmingly majority of the messages in the mass media. A staggering 95% of the journalists reporting the news in the country's radio, television and newspapers were male [24]. Participation of women as news subjects remained at 17%, in terms of people in the news, women are equally invisible as findings show a very low participation of women as news subjects. Women appear as news subjects in major topic areas such as politics and government 17% of the time, business and economy 3% of the time and as total news subjects 7% of the time. They are also quoted in newspapers 13% of the time, while they appear in photos 20% of the time [25].

#### 6. The Extent Of Women Marginalization In Mass Media

The marginalization of women in the media is injurious to the globe and the recognition and perception of females in the public eye. Many different forms of media and mass communication stereotype women and deny them of several opportunities. Women in news media are often not given a chance to report on stories, write articles, columns or host talk radio shows. The marginalization often occurs because women rarely hold positions of power in the media industry. Giving women these jobs and roles is just one of many ways that the marginalization of females can work to be reversed. An area of mass communication in which the marginalization of women occurs frequently, news media is just one place where females are limited and overshadowed. Unsurprisingly, numbers of women in the news media have declined since 1998, even though many women are more than capable of performing jobs held in the news media [26]. [27], posits that when women aren't given the opportunity to use their voice in the media, it often turns them away from the field, dropping the numbers of women reporting even further. Over all in 2013, women held less than 30% of all media jobs [28]. This percentage is startling and it is only a glimpse into how women are underrepresented in news media today.

When women gets the opportunity to report and write articles in news media, they are often limited in the stories they are given. [29], detailed in the Women's Media Center report that women are given "pink" topics typically food, family, furniture and fashion. These are traits typically associated with women. They are often called soft stories and 23 percent of these stories are given to women while only 16 percent of "hard" stories are given to women to

report on. [30pp. 18]. Even within the subcategory of "soft" stories women are allowed to report on, they are limited. On issues that are classified as women's issues, men are still more likely to be interviewed and quoted. Women are one-half of the population and one-half of the workforce, yet they are still consistently overshadowed in news media [31]. Limiting women in the media leads to detrimental effects. Media is the middle ground between people and the world and acts with significant control over the general population of Nigeria and the world. Media power is a term classified as the power to tell an audience what to think and feel. [32 pp 4]. Even in sports, media women are not allowed to express themselves and perform in the same way as their male peers. Female reporters in sports are shockingly rare. Talk radio and sport talk radio hosts are overwhelmingly male. When watching live coverage of sports, field reporters are rarely women. Aside from television and movies, women are marginalized in video games and the music industry as well. [33] all female video game characters were said to fit into one of five roles; damsel in distress, fighting toy, sexy sidekick, sexy villainess or background decoration. Portraying women in this way to a dominantly male audience of players in video games only furthers the idea that such attitudes and ideals are okay.

#### III. LACK OF WOMEN LEADERSHIP ROLES IN THE MASS MEDIA

Depriving women of powerful positions within the media only leads to further marginalization and ill-representation of female practitioners in Nigerian Mass media. The lack of women in powerful leadership roles is evident across many different professions and the media is no exception. Regarding news media, women practitioners are constantly deprived of positions of power. News media is a field heavily dominated by male practitioners despite the fact that nearly half of the audience is composed of females. While many factors may help to explain women's difficulty in attaining powerful leadership positions (e.g household and family responsibilities), the present research examine how gender stereotypes prevalent in the media may negatively impact women's responses in leadership situations. Negative stereotypes about women in leadership positions represent one factor that contributes to the large disparity that remains between men and women in top-level leadership positions. This negative stereotypes result in prejudice against women such that they are perceived as less competent leaders and less deserving of powerful leadership roles.

Nigerian media houses are not run in isolation. They are part and parcel of the Nigerian society and women are lagging behind in most sectors. The Nigerian society is a gendered society in which women



journalists according to [34] still remain invisible, while media agenda is still largely male driven. This is not unconnected to societal and religious belief which creates a barrier for women because the media does not operate in isolation and usually the media take on the pattern of the society in which it operates. Another reason for low presence of women in leadership positions is the lack of support from the husband; they have to find a balance to succeed. Family responsibilities requires multiple roles playing. Women are home makers and have enormous responsibilities at the home front in addition to their careers. Managing these tasks in a way that gives a balance presents a challenge. [35] concurred as they noted in their study the failure of the media in addressing the peculiarities of women such as motherhood among other reasons. Many factors are responsible for the dearth of women in executive positions in the mass media. Leadership positions are perceived to be the exclusive preserve of male journalists and practitioners.

#### IV. CONCLUSION

After reviewing relevant literatures on the equality of gender in mass media organizations in Nigeria, this study submits that the two central axes of women's critique of media are quite differently situated in relation to available policies and codes of conduct. Generally speaking, when it comes to issues of employment, things are relatively clear. Many countries have policies, and even legislation, to prevent discrimination in the workplace. These apply to the media industry, just as they do to other occupational sectors. Frequently, media organizations have their own in-house policies and guidelines—sometimes quite elaborate—to ensure that women experience neither direct nor indirect discrimination. Although it is not always easy for employees to make effective use of these policy measures and codes, their very existence is a public statement of the rights and treatment to which women are entitled. Even if policies are implemented inadequately, or sometimes not at all, they do introduce an element of accountability against which organizations can be judged.

However, there is often a legitimate fear that legislation or codes of practice could simply strengthen the power of government to close the gap of unfriendly media in an arbitrary way. In newly emerging democracies, the specter of censorship is very real. For example, the Women's Media Centre in Cambodia believes that the best solution is media education – with programmes aimed at the general public, the media and relevant policy-makers—to build a climate in which the cultural assumptions that

lead to stereotyping and women's oppression are fully understood [35]. Instinctive media relation to the idea of any kind of regulation, even voluntary, usually tends to be negative. From a position outside the media, it is sometimes difficult to understand vigorous opposition to attempt, to introduce codes that reflect taken-for-granted precepts of civil society organizations. While a requirement to ensure “accurate, fair and responsible reporting” may seem self-evident to some, by others it may be perceived as a jeopardizing “fundamental guarantees to freedom of expression and editorial independence” (Index on Censorship, 2002). In this field it is, however, important to work towards frameworks that encourage reflection on the potential conflicts between human rights, freedoms and responsibilities, and which acknowledge that ‘rights’ have a different legal basis from ‘freedoms’.

#### RECOMMENDATIONS

The following recommendations should be made to reduce the tremendous gap between male and female practitioners in the Nigerian mass media;

1. Empower women to attain senior management positions in the media and raise awareness of gender disparities in media management positions in the Nigerian mass media.
2. Give equal rights to news roles on important subject matters to both male and female practitioners, as well as train and absorb female graduates of Mass Communication, journalism and Media studies from Nigerian higher institutions.
3. Create mentors to help other women journalists to attain senior roles within media organizations, as well as build a sustainable network of women journalists to share and exchange information and recruit more mass communication female graduates into the Nigerian mass media industry.

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# Woman Empowerment: Health & Yoga-National Power

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**ABSTRACT**-Yogic lifestyle develops women's real divine stand in the society again and truly becoming "Atmanirbhar" resolves all physical-mental health issues and puts real natural harmonious eternal joy with a deep foundation to strengthen the nation's human strength, human values and power in every aspect.

**Keywords**-Atmanirbhar, Yam-Niyam,

## I. INTRODUCTION

Every human being has a successful person behind him i.e. woman. It's really true. Even it has been said in Indian Ancient literature that "Ek nari nar ko narayan bana dene ki samarthya rakhti hai" and India has grown up many great human beings on the earth with women's divine power. How does this power come? What's the myth behind? Looking at ancient culture, human values, the role of human beings towards nature, eternal harmony, peace, mindfulness, self awareness etc. does all have any correlation with women's health? How nations' hidden driving force and complete sustainability are the factors under the health concern which have never ever been taken into account. If existing societal scenarios goes like this there is darkness ahead & it's a great challenge in front of all and it's too difficult to recover for a long period in the current scenario around the globe. The concerns mentioned have long term hidden implications through ongoing women's health. This paper will look at existing women's quality food intake, daily routine, mental & physical health issues and its impact on the forthcoming generation and further shortly focus on ayurveda [1,2,3], naturopathy [4] & our ancient indian yogic culture[5,6,7] to resolve issues.

## II. HEALTH ASPECTS

"Health is more important than Money", the recent Covid situation gave us real life lessons. Weak physical & mental strength of the body is highly susceptible to bacteria which leads to common lifestyle disease easily. Daytoday's unbalanced lifestyle and negligence on daily routine have a very bad impact on health. Whatever we eat has been processed through our

digestive system and has many complex interdependent functions within different systems of the body [8]. Any one of the systems start malfunctioning which results in either initial stage lifestyle disease where we immediately look for instant remedy and take an allopathic tablet. Our body is made of 5 metaphysical elements and functions in complete harmony with nature which Ayurveda talks about at a very deep level. Unfortunately due to additional allopathic medications internal hormonal & chemical balance disturbs and our body becomes addicted, becomes more habitual with such additional contents and subsequently regular usage of these medications makes complex biochemistry and less immune to environmental changes. In addition, high use of chemicals- pesticide in agriculture products as well as flavor in packaging food adds chemical intake in our body. Less exercise and irregular food intake without knowing "Dincharya & Jivan Charya" makes complete chaos of natural harmonious functions of the internal body system. At the end physical body parts lowers their efficacy and span too and indirectly starts unbalancing mental harmony which is the major cause of all the lifestyle diseases and results into incurable diseases after a longer period become chronic diseases.

## III. WOMAN LIFESTYLE DISEASE & CAUSES

Irregular and inconsistent lifestyle is the main cause behind all the lifestyle diseases. There are a number of aspects which are direct- indirect correlation & impacts on women's health which are never ever taken into account. Although the country has had a great revolution towards modernization and freedom to woman candidature, the ground reality is different. Women working right from the kitchen, industry, service sector to the corporate managerial level is highly appreciable and shows great physical and mental strength in her physical aura. Unfortunately, the picture of poor human values in the society indirectly becomes a pressurized and overstressed environment for women. Woman's body is more complex than a man's body. More biological hormonal changes happen within different stages of the complete life journey [8]. Right

from birth to puberty, pregnancy, menstrual cycle , menopause etc. every stage has complexity and different biochemistry. In all cases daily routine including wake up timing, food intake , exercise, rest, thought process, responsibilities etc all plays a vital role. This daily routine again varies during pregnancy period & menstrual cycle period. Why so much attention is needed here because most of the women candidates are negligent due to lack of true knowledge. Today, we see such negligence in intake of fast food eaten irregularly, packaged food, drinks etc and western culture especially clothes wearing style, glamorous lifestyle, etc. All these small things have greatest concerns in health which is the main cause of many lifestyle diseases nowadays. Every disease has started in four different stages right from Accumulation, Spread, Outbreak and then Symptoms in our body. Body has natural healing systems, unfortunately after crossing these 04 stages symptoms give birth to disease. which again has overburden on different internal body systems and starts making complexity of biochemistry in the body. Today we see a number of disease cases. Where it exactly goes wrong. How these internal biochemistry gets disturbed.

#### A. Use of Social Media & Mobile Radiations

Majority of Young generation does not sleep and wake without the use of a phone. Before sleeping Melatonin hormone plays very important role, unfortunately use of mobile handset blues radiations get saturated in rods in the eyes with high concentration after sunset, late night and reduces secretion of melatonin, which result lack of good sleep, body doesn't get proper rest, result strain on physical body after longer weeks starts affecting on mental body i. e. mental stress. Majority of us never pay attention. After some weeks there becomes an imbalance of Vata-Pitta-Kaffa which is the start of lifestyle disease [1]. Immediately we look for instant solutions and consume allopathic tablets without knowing its long term implications on the body especially women. Electronic wireless gadget's electromagnetic radiation have an adverse impact on the human biological nervous system [9]. most commonly seen Neurodegenerative disorder like Alzheimer, Parkinson's, Immune system degradation, tinnitus & ear damage, irreversible fertility, effect on skin, DNA damage.

#### B. Western Culture and Lifestyle

1. Food Intake: Fast food, packaged items, easily cooked items, Hot- cold drinks with chemical ingredients added flavors for long term consumption disturbs the digestive system of the body &

malfunction within different internal body systems. Indian Ancient literature "Shrimad Bhagvad Geeta" very deeply concentrates on food intake i.e āyuhśattvabalārōgyasukhaprītivivardhanāh.

rasyāh snigdḥāh sthīrā hr̥dyā āhārāh

sāttvikapriyāh□□17.8□□

2. Clothes Wearing : Due to modernization, wearing clothes majorly seen as fashionable like wearing short, sleeveless and stylish fabric impact on woman sensitive and critical skin and easily get exposed to sunlight, polluted air which is the cause of number of skin disease even body's major portion i.e skin has medium to intake ingredient in body and direct infection in endocrine system. Even at a very deep level of dressing style emotional and sensual thoughts of people in physical condition hinder the emotional and mental balance.
3. Use of Washrooms: use of western toilets, stool never gets removed properly from the excretory system which is the main cause of 80% vata-dosha disease.
4. Electronics Appliances: No matter life has become sophisticated in kitchen due to electronics gadgets, it has great extent and root cause of lower exercise, excess intake of food at irregular, storage of variety of excessive food items, habits of cooking fast serviced food items.

#### C. Lack of Knowledge

1. Naturopathy: Every moment we come across nature i.e source of life energy (life force/Prana Energy), due to poor knowledge and negligence towards natural harmonies lifestyle, we fail to pay attention crucially where our body has very deep level tuning with nature and self defense - regenerative biochemical & metabolism in our body.
2. Gomata (cow): Importance of cows is numerous and not measurable, right from milk products which strengthen our immune system, build physical strength. Gomutra helps in curing a number of chronic diseases. Gobar made dhup hawan smugree usage in ritual pooja and vaidik home-hawan purifies air and lowers viral-bacterial sensitivity , washing clothes in Gomutra naturally warm up the clothes, even such washed clothes have lower bacterial contamination.
3. Ayurveda: Word itself talks about "knowledge of Ayu (Age)", Every small action either in home or outside has deep and long period ayurveda consent.
4. Sources of Energy : Human body works on energy received from sources like Sun, Air, Solid material. Due to lack of knowledge, the mind never pays

attention to such life force as our body functions at every heartbeat [10].

5. Panchkarma & Shatkarma: Therapies such as mud, hydro, chromo, air, ether, magneto, message etc are everyday's concern and have coordination with human's metaphysical structure. At primary level lifestyle disease with symptoms are healed very easily which saves money and time from severe treatment of long term disease.

#### D. Daily Routine & Jivan Charya

In Sushrut Samhita sutrasthana 15.10 mentioned "Samadosha, samagnischa, Samadhatumalkriyah, Prasannatmendriyamanah, Swastha iti abhidhiyate". Daily routine and its consistency plays a vital role in strengthening the body as well as maintaining energy level in the body. Regular routine, exercise and proper food intake never put the body in trouble. Majority of women wake up after 6 AM which increases the kaff level in the body where it is supposed to be removed before sun arises. Again sleep after 10PM even late at night which increases vata in the body and ultimately disturbs the body's natural biochemical cycle and metabolism. At the initial level symptoms are seen at a very subtle level, generally women look for medications especially pimple on face, hair loss, rashes on skin, headache, stomach ache, nausea, fatigue, depression, Dizziness, Buzzing in the head, Visual disorders etc. and consistently puts in fear and negativity which leads to many problems. The same short & lack of knowledge applied in families, especially caring child, younger generation too.

#### E. Social Factors

Women have a number of factors where she gets mental stress indirectly. Fear is the main which increases serotonin level in the body and creates complexity in the endocrine system. Relationship issues mainly in the young generation disturbs complete life and has adverse impacts on the physical and mental system of the body. As emotional chaos unbalances the hormonal system in the body at the same level it has a bad impact on the reproductive system after marriage and during baby carrying period too. That again badly results in the baby's physical & mental strengths and lowers the life energy.

#### IV. HEALTH OF WOMEN & NATION'S POWER

It's very straightforward, even our all ancient literature-Shastra, Purans, Ayurveda: Sanhita (Charak Sushrut Sanhita), thoroughly describes a new born baby generation in the woman's womb, also metaphysical, biochemical balance-unbalance conditions and natural treatments in primary as well as in critical situations. New born baby's physical & mental qualities depend on the lifestyle of women she carries right from her birth.

Nowadays, we see women at different ages such as school girls, college girls, working women who are completely out of their natural lifestyle and facing numerous lifestyle problems. Most commonly seen, Polycystic Ovarian Disease(PCOD), Polycystic ovary syndrome (PCOS), varicose veins, Anaemia, Menstruation are the major problems which completely disturbs mental harmony of women and ultimately it has adverse implications on a new born baby, forthcoming school going teenage and so on, at the end nation's human power through her presence in family and social culture. Nation's growth in all aspects depends on the physical & mental strengths of people living in that country. There are different phases of the complete life journey of every human being, where women play a very crucial role which is never ever addressed at all. Right from 3 month's infant to baby delivery period they carry very crucial & greatest aspects of human life including physical & mental strength. "Sanskar" is truly defined in our upanishad. "Matrutva & Vatsalya" [12] is not an artificial role performed by a woman, it has a divinity, full of energy source which builds one of the new personalities in the society and carries real foundation to any country's power. Similarly, women have the greatest role once a child starts learning- listening and going to school. Human values are learnt in school, home & the society has highest commemoration on the mind and that's how qualities of persons start developing. Many factors are there which are part of human values and play a vital role in the family, society. Happiest mind always deserves the best. That happiest mind and feeling has a very deep foundation through the family environment and where a woman's role is greatest, right from cooking, caring, nourishing, handling critical situations, daily routine, her own physical & mental strengths & weakness etc all are major & deep concerns towards growth of personalities especially physical & mental aspects. That the same results qualitative strength of the nation's youth power. That's the term "Atma Nirbhar" which is defined in a true and real sense.

#### V. SOLUTIONS

All the primemost invisible concerns stated above have solutions at root level i.e Yogic Lifestyle & spiritual power. Yoga in every aspect reshapes personality right from physical & mental to divine culture. Early old days it was there. how modernization & lack of true knowledge challenged the situation, but still that's not far away. In patanjali Yogsutra talks about ashtanga yoga, especially Yam-Niyam [5], which is a really great foundation to live a life divinely. Further Asan-Pranayam-Pratyahar [11] develops physical & mental strength and with all divine qualities in every aspect and

creates harmony in one's life. Ideal daily routine and Jivan Charya gives birth to true knowledge and easily gets acquainted with natural resources of energy & gets more tuned with nature where environmental issues get resolved indirectly without any efforts. Nature & human biological cycles & chains get easily tuned and have vice-versa positive-significant impact on each other. That's what Naturopathy talks about. At last with true knowledge ayurveda comes into picture where healthy & harmonious lifestyle, humanity & human values have great deep and direct coordination among them in wide diversity. With this, lifestyle change results in highest physical & mental strengths, puts eternal happiness & satisfaction in forward and makes more and more self confident that's the foundation to become "atmanirbhar". Definitely, "atmanirbhar" has a great stand in any family-society that reflects unbelievable change in human values, especially purity of character with divinity and puts forward a strong long term foundation to build to disseminate pure knowledge on account of four pillars and sustain four to five generations.

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# Gender Equality and Women Empowerment

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**ABSTRACT**—Gender equality and empowerment of women is accepted astronomically as an important aspect of development. In India there is a high gender gap in literacy, high beatnik rate in girl students, high extent of crime against women, high negligence in economic freedom, low crisis in decision making and very low acceptance for their efforts and contribution in agriculture and allied sectors. The outline in the state of Kerala is slightly better than those in other states. It is noticed that the women community was not having a common platform for gender empowerment activities. Gender gaps occur regarding access to education and employment. The power of decision-making at home and the ability of movement of women vary greatly in their age, education and employment status. It has been found that the acceptance of unequal sex norms by women is still common in the society. Rural women are subject to experience domestic violence than urban women. The gender gap is also very huge in political participation. The study concludes that access to education and employment are the only sectioning factors, although the focus on goal attainment build upon largely on the attitudes of people towards gender equality

**Keywords**—Women, Empowerment, Issues, Challenges, Violence against Women Introduction

## I. INTRODUCTION

“The wife is half the men, The best of friends, The root of the three ends of life, And of all that will help in the another world.” - The Mahabharata  
 “Gender equality is also a intent in itself. It is a requirement for meeting the challenge of reducing poorness, promoting sustainable development and building good governance.” - Kofi Annan UN Secretary  
 .General Gender equality signify a society in which

women and men enjoy the same opportunities, outcomes, rights and compulsion in all spheres of life. Equality between men and women exists when both sexes are able to share equally in the circulation power and influence; have equal opportunities for financial independence over work or through setting up businesses; enjoy equal access to education and the opportunity to develop personal longing. A critical aspect of promoting gender equality is the empowerment of women, with a focus on identifying and amends power imbalances and giving women more autonomy to manage their own lives. Women's empowerment is important to sustainable development and the realization of human rights for all. Women's empowerment is the unchaining of women from the ill effects of social, economic, political, caste and gender discrimination. It means giving women the freely rain to make life choices. Women's empowerment does not mean 'empowering women', but equality rather of masculinity. There are various aspects of women empowerment in this regard, such as Human rights or personal rights:- A woman has an presence with senses, imagination and thoughts; She should be able to definite them freely. Personal empowerment means having confidence in speaking and affirm the power to decide to negotiate.

**I. Gender inequality** : It is the social phenomenon in which people are not treated equally on the basis of gender. The treatment may emerge from distinctions regarding biology, psychology, or cultural norms prevalent in the society. Some of these distinctions are on trial grounded, while others issue to be social constructs. While current policies over the world cause inequality among individuals, it is women who are most concerned. Gender inequality weakens women in many fields such as health, education, and business life. Studies discover the different experiences of genders across

many domains including education, life expectancy, personality, interests, family life, careers, and political affiliation. Gender inequality is experienced differently across different cultures and also affects non-binary people.

#### A. Sex Differences\_\_

##### 1. Biology

Natural inequality exist between the sexes based on biological and anatomic factors, particularly differing reproductive roles. Biological differences include chromosomes and hormonal variances. There is a natural difference also in the corresponding physical strengths (on average) of the sexes, both in the lower body and more pronouncely in the upper-body, though this does not miserly that any given man is stronger than any given woman

##### 2. Psychology

Prenatal hormone disclosure influences the extent to which a person exhibits typical masculine or feminine culture. Negligible differences between males and females exist in natural intelligence. Women are significantly less likely to take fortunity than men. Men are also more likely than women to be aggressive, a trait altered by prenatal and possibly ongoing androgen exposure. It has been formulate that these differences combined with physical differences are an reworking representing sexual division of labour

#### B) In the workplace

1. Income disparities linked to job stratification Beyond the board, a number of industries are laminated across the genders. This is the creature of a variety of factors. These include differences in education choices, approved job and industry, work experience, number of hours worked, and breaks in employment (such as for bearing and raising children). Men also typically go into higher paid and higher exposure jobs when compared to women.

2. Professional education and careers The gender difference has narrowed to various degrees since the mid-1960s. Where some 5% of first-year students in professional programs were female in 1965, by 1985 this number had curvet to 40% in law and medicine, and over 30% in dentistry and business school. Before the highly powerful birth control pill was available, women planning professional careers, which required a long-term, upscale commitment, had to "pay the cost of abstinence or cope with considerable doubtfulness regarding pregnancy". This control over their reproductive decisions preferred women to more easily make long-term decisions about their education and professional contingency. Women

are highly underrepresented on boards of directors and in senior stand in the private sector.

#### 3) Gender pay differences

Gender inequalities still occur as social problems and are still growing in places. practice discrimination is when an employer pays different wages to two clearly similar employees, usually on the basis of gender or race. Kampelmann and Rycx (2016) explain two different causes for the differences observed in wages. They explain that employer tastes and desire for foreign workers and/or customers can translate into having a lower demand for them as a whole and as a result offering them lower wages, as well as the inequality in career dynamics, whereas, if there is large differences between outsider workers and "native" workers, it could advantage to wage discrimination for immigrant workers.

#### C. At home

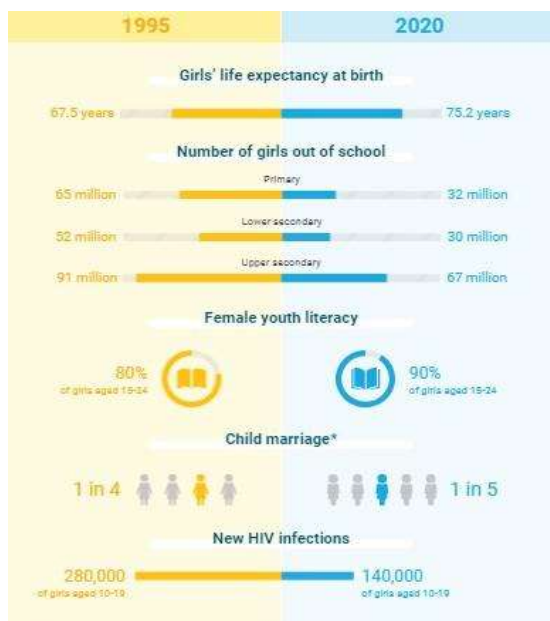
##### 1. Gender roles in parenting and marriage

Gender roles are tediously influenced by biology, with male- female play styles associate with sex hormones, sexual orientation, aggressive traits, and pain. Moreover, females with congenital adrenal hyperplasia indicate increased masculinity and it has been given that rhesus macaque children exhibit preferences for stereo typically male and female toys.

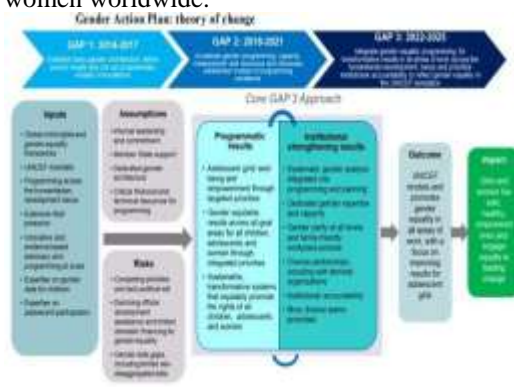
2. Gender inequality in relationships Gender inequality in relationships has been increasing over the years but for the mainly of relationships, the power falsity with the male. Even now men and women shows themselves as divided along gender lines. A study done by Szymanowicz and Furnham, looked at the cultural stereotypes of intelligence in men and women, presenting the gender inequality in self- presentation.

##### 3. Attempts in equalizing household work

In contempt of the increase in women in the labour force since the mid-1900s, classic gender roles are still prevalent in American society. Many women are normal to put their educational and career principals on hold in order to raise a family, while their husbands become first breadwinners. However, few women choose to work and also fulfill a grasped gender role of purge the house and caring for children. Development has been made for girls and young women More and more girls are attending and compatible school, and fewer are getting married or becoming mothers while still children themselves.



Gender Action Plan, 2022-2025- A vision for lasting, transformative change  
 Gender equality means that girls and boys love the same rights, resources, opportunities and insurance. In 2021, UNICEF ushered in a new gender policy (2021–2030) articulating our vision for gender equality in our programs, as well as our workplaces and practices, around the world. The Gender Action Plan (2022–2025) charts UNICEF's way ahead with a series of time-bound impact that deliver lasting, trans formative change for children, adolescents and women worldwide.



II. Women Empowerment: This is very critical for the self- esteem of women and also for the society. To empower women is to empower women. Women can have balanced rights to participate in education, society, economy and politics. Women can connect the society as they are happy by choosing their religious, language, work and other activities. Women empowerment is the most effective power of development in India these days; Women all over the world are actively working as a leader and supreme others in all walks of life. As the whole

world is belonging its breath and praying every single day for an unimaginable escape from.

Women Empowerment Scheme:

Government initiate on women empowerment with some scheme

I. BETI BACHAO BETI PADHAO SCHEME: The objectives of this initiative are: Prevention of gender partisan sex selective elimination, Ensuring survival & protection of the girl child Ensuring education and participation of the girl child

II. ONE STOP CENTER SCHEME: The motto of the Scheme are to give integrated support and assistance to women affected by violence, both in private and public spaces beneath one roof. To facilitate immediate, emergency and non-emergency approach to a range of services consisting medical, legal, psychological and counselling guide under one roof to fight in opposition to any forms of violence against women.

III. Women Helpline Scheme: The objectives of the Scheme are to provide toll-free 24-hours telecom service to women affected by violence seeking support and information. To promote crisis and non-crisis interference through referral to the appropriate agencies such as police/Hospitals/Ambulance services/District Legal Service Authority (DLSA)/Protection Officer (PO)/OSC. To provide report about the appropriate support services, government schemes and programs possible to the woman affected by violence, in her appropriate situation within the local area in which she resides or is employed.

IV. UJJAWALA: To prevent trafficking of women and children for commercial sexual exploitation through social mobilization and involvement of local communities, awareness generation programs, generate public discourse through workshops/seminars and such events and any other innovative activity. To facilitate rescue of victims from the place of their exploitation and place them in safe custody.

V. Sakhi Niwas: The objective of the scheme is to improve availability of safe and conveniently located accommodation for on the job women, with day care facility for their children, wherever possible, in urban, semi urban, or even rural areas where employment privilege for women exist. The scheme is subsidiary projects for development of new hostel buildings, development of existing hostel buildings and hostel buildings in rented premises. The working women's hostel projects being approves under this scheme shall be made available to all working women without any perception with respect to caste, religion, marital status etc., subject to norms prescribed under the scheme. While the projects approved under this scheme are meant for working women, women under training for job may also be accommodated in

such hostels subject to the case that taken together, such trainees should not use more than 30% of the total capacity the hostel and they may be timely in the hostels only when acceptable numbers of working women are not available. Children of working women, expected the age of 18 years for girls and up to the age of 5 years for boys may be accommodated in such hostels with their mothers

VI. SWADHAR Greh: The Ministry of Women and Child Development is implementing the Swadhar Greh Scheme which targets the women victims of unfortunate circumstances who are in need of institutional guide for rehabilitation so that they could lead their life with dignity. The Scheme anticipate providing shelter, food, clothing and health as well as economic and social security for the women gopher of difficult circumstances which consist widows, destitute women and aged women. As Swadhar Greh Scheme is being implemented as a sub-scheme of the Centrally Sponsored Umbrella Scheme "Protection and Empowerment of Women" funds are released through the States, with cost sharing ratio of 60:40 between the Centre and the States excepting for the North Eastern and Himalayan States where it shall be 90:10 and for UTs it is 100% with effect from 1.04.2016.

VII. Nari Shakti Puraskar: In the last decade, there has been concerted effort by the Government to observe and encourage women as reflected through a National Policy for Empowerment of Women in 2001. The problem related to women has captured utmost importance and focussed attention. "Nari Shakti Puraskars" shall shows the Government's commitment en route women with the aim of getting over their legitimate place in the society. It will also provide an opportunity to the current generation to understand the addition of women in building of society and the nation.

VII. NIRBHAYA: The objective of the Mission Shakti is to present to all women and girls including differently-abled, socially and economically marginalized and accessible groups, in need of care and protection, with short term and long-term services and information for their integrated development and empowerment. The components under Mission Shakti have the vast objectives of either protecting or subsidiary women who are victims of violence or in difficult resources or for empowering women.

## II. STATUS OF WOMEN IN INDIA AND NORTHERN PART OF WEST BENGAL

Commonly population of woman is almost half of the total population of India. A country or community cannot be examined civilized where woman are not praise. But in our country laws have been made without discrimination in opposition to women. As a result Indian woman can like high position in our society. They hold attention high

ranking posts like IAS, IPS, IFS, etc. They are also in our defense services. They participate in various sports and games. They provide as different types of peoples' representatives like Panchayat, MLA, MP, Governors and Minister. Woman of modernistic like Mother Teresa, Indira Gandhi, Lata Mangeshkar, Vijaya Lakshmi Pandit, Mamata Banerjee, Pratibha Devisingh Patil, Sushma Swaraj, etc. have executed international fame. Women have also achieved high glory in areas of literature, music and acting. More and more women are connecting the field of science and technology. In fact there is no sphere of activity where woman is improper or incompetent. But the factual status of women, in general, of our country is far below the status of men. Wife burning, torturing for failure of payment of dowry as demanded also continue unabated all over India. It is a thing of great shock that such cases are increasing in every year. The cultivation rate of woman is also lower than that of male persons almost all over India.

## III. NEED OF GENDER SENSITIZATION

Though the women in the society are subjected to achieve multilateral role, yet they are, no problem, discriminated not only in the interval and childhood, but also in every walk of life. Indian women play an exciting role to the development of the country as well as society. In spite of these, they have to face a number of challenges and limitations in their day to day life. All these challenges and limitations hold them to appreciate their potential for personal growth and freedom to live a better and respectable life. The challenges faced by women in Indian circumstances are many like - male dominating society, literacy, domestic violence, putdowns, verbal misdeed, economic abuse, intimidation, early marriage, battering, emotional abuse, eve teasing, dating abuse, dowry violence & bride burring, female kidnapping, affectionate partner violence, spousal abuse, marital rape, sexual aggravation at home & work places, sexual assault, female & women trafficking, physical & mental harassment, family violence, female infanticide & foeticide, teasing, honour killing, women-inequality in decision making, etc. Generally speaking, all the challenges tanked by women and related gender imbalance and inequality are the results of "perceptions of gender ideology". There are several other details for gender problem (1) Individual - (a) lack of awareness, (b) indifference/resistance to change (c) derogation of values and ethics (2) Education - Low level of literacy among women (3) Employment - time management problem (4) Legal/Administration/Govt - (a) Ignorance on laws (b) Insensitivity of police personnel (c) Lack of trained personnel

(5) Political - lack of awareness / participation of women indecision-making (6) Media - it gives low priority to the subject of portraying women as equals in the society.

### III. TEACHERS ROLE IN PROMOTING

#### /ADVANCING GENDER SENSITIZATION

Education of women is the most powerful weapon of change of position in society. Education also brings a reduction in inequalities and functions as a means of bettering their status within the family. To promote the education of women at all levels and for solution of gender partially in providing knowledge and education, established schools, colleges and universities play important role. As boys and girls start developing their gendered identities from birth, so gender sensitization is necessary at the school level. The present day issue also arise due to nuclear or single child families. Earlier when there were joint families, children get to live with each other, sharing and caring for others. But today the outline has changed and these children from nuclear families do not get the values of sharing or caring. They are self centered and give least importance to others. Such children in a classroom situation are unable to show willingness with others and sometimes there may be gender issues in the class. Therefore, there is a great need to sensitize the children society on gender issues so that they are more aware and sensitive towards the issue.

#### IV. STRATEGIES / MEASURES TO PROMOTE GENDER SENSITIZATION

After having deep insight into the socio – economic inequality and understanding the psychological situations of the people different strategies can be planned. Following strategies promote gender sensitization and women empowerment.

1. Providing priorities to women education. It may be mentioned here that University Grant Commission has been promoting the content of women's studies and more specifically setting up Centers of Women's Studies.
2. Providing space for particular children where they can practice orderly ways of interacting with each other and build skills to covenant with conflicts outside the school. For girls in particular, school and classrooms should be spaces to discuss processes of decision making, to examine the basis of their decisions and to make informed choices.
3. Encouraging educational activities in school for instill moral values among children and equal respect for boys and girls.
4. Various safety ratio for girls in the school environment. 5. Seminars, workshops and training program are to be conducted regularly to make the girls aware of their roles and abilities in the family and society and how they have to adorn themselves to face a fruitful professional life.

6. Increasing gender equity by advancing women's access to justice and women human right.

7. Expanding opportunities to workout women's rights in the workplace, community and home.

8. Combating gender based violence.

9. Affirm economic empowerment of woman (such as through rural tourism or classic handloom revive, etc.)

10. Gaining strengthen the capacity of organizations that advocate for gender equity, women empowerment and the omission of gender based violence.

V. Training of women in remote areas, especially in rural areas, with secured mobility.

#### VIOLENCE AGAINST WOMEN IN INDIA

Violence against women in India is physical or sexual violence in opposition to women, especially by men. Common forms of violence against women in India include domestic violence, sexual assault and murder. This act must be done purely to consider violence against women because the victim is a woman. Men with gender imbalance roles often commit these acts. According to India's National Crime Records Bureau, incidents of crime against women have increased, and a crime is committed against a woman every three minutes.

**Murders:-** Dowry killing is the killing or suicide of a married woman due to a dowry dispute. In some cases, the husband and father-in-law constantly try to collect more dowries by harassing and harassing, sometimes the wife has committed suicide or there will be an exchange of gifts, money or property at the daughter's wedding in the family. Most of these suicides have been committed by hanging, poisoning or self-immolation. If the dowry is killed the woman is set on fire, it is called burning the bride. The murder of the bride is often referred to as suicide or accident, sometimes the woman is set on heat in such a way that it looks like she set fire to the kerosene stove while cooking.

Honor killings include denying to enter into a planned marriage, committing adultery, choosing a refused partner from the family, and being a sufferer of rape. In some villages in India, caste councils regularly execute people who do not follow the rules on their caste or tribe. The killing of women incriminated of witchcraft in India continues to this day. Poor women, widows Define abbreviations and acronyms the first time they are used in the text, even after they have been defined in the abstract.

**Sexual crimes:-** India is considered to be the most dangerous country in the world in terms of sexual violence against women. Rape is one of the most common atrocity in India. In the Criminal Law (Amendment) Act, 2013, rape is defined as the intrusion of a man into a woman's physical beauty



without the consent of a man or a woman and not being punished.

**Domestic violence:-** Domestic violence is when one partner misconduct another in an affectionate relationship such as dating, marriage, intimacy or family ties. Domestic violence is also called as domestic violence, marital abuse, assault, domestic violence, dating abuse, and intimate partner violence. Domestic violence can be physical, emotional, verbal, financial and sexual abuse. Domestic violence can be understated, coercive or violent. According to politician Renuka Chaudhary, 70% of women in India are victims of domestic violence.

**Forced and child marriage:-** Girls at risk of being forced into marriage at an early age face a double risk: a child and a woman. Boys and girls generally do not understand the meaning and responsibilities of marriage. Because of such marriages, girls are loaded by their parents and are afraid of losing their sanctity before marriage.

**Acid throwing:-** Acid throwing, also known as acid attack, vitriol attack or vitriol age, is a form of violent attack on women in India. Throwing acid means throwing "acid seeds or alternative corrosive substances" on a person's body for the desire of deforming, maiming, torturing or killing. Acid attacks are usually directed at the victim's face causing skin damage and often exposing or breaking the bone.

## VI. CONCLUSION

Thus from the above discussion it can be concluded that both the genders are equally essential for the sustainable development of any society. Any sort of gap or inequality with respect to the survival rate, individual count, literacy, health, safety, respect and freedom will damage the sanctity and the authentication of human existence. So a continual effort is being put in this direction of creating a more sensitive, strong, rational and progressive society. In this process of gender equality and gender sensitization, education performs a significant role. Actually, gender sensitization would help in clear away many perceptions we have about being a male or female. When a male and female understand each other and are ready to respect each other's feelings and potentiality as individuals without trying to weigh the pros and cons against each other, we would have a better society to live in.

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# A Critical Analysis on Gender Equality and Women Empowerment

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**ABSTRACT**—The term gender refers to the economic, social and cultural attributes and opportunities associated with being male or female. In most societies, being a man or a woman is not simply a matter of different biological and physical characteristics. This paper deals with the importance of gender equality towards achieving the goal of women empowerment. It outlines the gender inequality scenario in India and types of inequalities between men and women. This paper sheds light on the importance of gender equality and role of gender equality in women empowerment, gender concern in development and gender mainstreaming in development.

**Keywords**—Gender Equality, Women Empowerment, Global Scenario

## I. INTRODUCTION

Gender equity is the process of being fair to women and men. To ensure fairness, strategies and measures must often be available to compensate for women's historical and social disadvantages that prevent women and men from otherwise operating on a level playing field. Equity leads to equality. Gender equality requires equal enjoyment by women and men of socially-valued goods, opportunities, resources and rewards. Where gender inequality exists, it is generally women who are excluded or disadvantaged in relation to decision-making and access to economic and social resources.

Therefore, a critical aspect of promoting gender equality is the empowerment of women, with a focus on identifying and redressing power imbalances and giving women more autonomy to manage their own lives. Gender equality does not mean that men and women become the same; only that access to opportunities and life changes is neither dependent on, nor constrained by, their sex. Achieving gender equality requires women's empowerment to ensure that decision-making at private and public levels and

access to resources are no longer weighted in men's favor, so that both women and men can fully participate as equal partners in productive and reproductive life.

## II. GENDER EQUALITY AND WOMEN EMPOWERMENT IN EDUCATION

An analysis of gender equality is very essential to understand the level of women empowerment in Indian society. According to Dijkstra and Hanmer (2000), gender inequality in India refers to health, education, economic and political inequalities between men and women in India. As per the report by Tisdell, Roy and Ghose (2001), various international gender inequality indices rank India differently on each of these factors, as well as on a composite basis, and these indices are controversial. Gender inequalities, and its social causes, impact India's sex ratio, women's health over their lifetimes, their educational attainment, and economic conditions. Gender inequality in India is a multifaceted issue that concerns men and women alike. Some argue that some gender equality measures place men at a disadvantage. However, when India's population is examined as a whole, women are at a disadvantage in several important ways.

It is observed from the data that in India females have more numbers than the males in agriculture employment, infant mortality life expectancy at birth primary school completion rate, ratio to male unemployment rate in terms of ages between 15- 24 years, self-employed level, unemployed level and unemployed youth. In India the males have more numbers than females with respect to completion of secondary school education, secondary school male teachers, ratio of males in primary and secondary education, outstanding loans from banks to purchase a

home, outstanding loan from bank for health care, lower secondary school completion rate, loan from a financial institution in the past year, expected years of schooling, employees in industry, deposits in a typical month, causes of death, by non-communicable diseases, and account at a formal financial institution. It could be noted that women status at the world level has better position than the status of women in India.

As per the report by Rao, E. Krishna (2006), over 50 per cent of Indian labor is employed in agriculture. A majority of rural men work as cultivators, while a majority of women work in livestock maintenance, egg and milk production. It could be noted that about 78 per cent of rural women are engaged in agriculture, compared to 63 per cent men. About 37 per cent of women are cultivators, but they are more active in the irrigation, weeding, winnowing, transplanting and harvesting stages of agriculture. About 70 per cent of farm work was performed by women in India in 2004. Women's labor participation rate is about 47 per cent in India's tea plantations, 46 per cent in cotton cultivation, 45 per cent growing oil seeds and 39 per cent in horticulture.

There is wage inequality between men and women in India. The largest wage gap was in manual plowing operations in 2009, where men were paid Rs. 103 per day, while women were paid Rs.55, a wage gap ratio of 1.87. For sowing the wage gap ratio reduced to 1.38 and for weeding 1.18. For other agriculture operations such as winnowing, threshing and transplanting, the men to female wage ratio varied from 1.16 to 1.28. For sweeping, the 2009 wages were statistically same for men and women in all states of India.

Women are not allowed to have combat roles in the armed forces. According to a study carried out on this issue, a recommendation was made that female officers be excluded from induction in close combat arms, where chances of physical contact with the enemy are high. It is reported that a permanent commission could not be granted to female officers since they have neither been trained for command nor have, they been given the responsibility so far. It shows persistence of disempowerment of women in holding certain occupations in India.

Women have equal rights under the law to own property and receive equal inheritance rights, but in practice, women are at a disadvantage. This is evidenced in the fact that 70 per cent of rural land is owned by men. Laws, such as the Married Women Property Rights Act of 1974 protect women, but few seek legal redress. Although the Hindu Succession Act of 2005 provides equal inheritance rights to ancestral

and jointly owned property, the law is weakly enforced, especially in Northern India. The denial property rights hinder the economic empowerment of women.

India is on target to meet its Millennium Development Goal of gender parity in education by 2015. UNICEF's measure of attendance rate and Gender Equality in Education Index (GEEI) capture the quality of education. Despite some gains, India needs to triple its rate of improvement to reach GEEI score of 95 per cent by 2015 under the Millennium Development Goals. In rural India girls continue to be less educated than the boys. It shows that denial of educational empowerment of girls in India.

This measure of gender inequality considers the gap between men and women in political decision making at the highest levels. On this measure, India has ranked in top 20 countries worldwide for many years, with 9th best in 2013 - a score reflecting less gender inequality in India's political empowerment than Denmark, Switzerland, Germany, France and the United Kingdom. From the prime minister to chief ministers of various states, Indian voters have elected women to its state legislative assemblies and national parliament in large numbers for many decades. Women turnout during India's 2014 parliamentary general elections was 65.63 per cent, compared to 67.09 per cent turnout for men. In 16 states of India, more women voted than men. A total of 260.6 million women exercised their right to vote in AprilMay 2014 elections for India's parliament. India passed 73rd and 74th Constitutional Amendments in 1993, which provides for 33 per cent quotas for women's representation in the local self-government institutions. These amendments were implemented in 1993.

Gender equality is intrinsically linked to sustainable development and is vital to the realization of human rights for all. The gender equality is very essential to achieve the goal of women empowerment. The overall objective of gender equality is a society in which women and men enjoy the same opportunities, rights and obligations in all spheres of life. Equality between men and women exists when both sexes are able to share equally in the distribution of power and influence; have equal opportunities for financial independence through work or through setting up businesses; enjoy equal access to education and the opportunity to develop personal ambitions, interests and talents; share responsibility for the home and children and are completely free from coercion, intimidation and gender-based violence both at work

and at home. Within the context of population and development programs, gender equality is critical because it will enable women and men to make decisions that impact more positively on their reproductive health as well as that of their spouses.

Decision-making with regard to such issues as age at marriage, timing of births, use of contraception and recourse to harmful practices female genital cutting stands to be improved with the achievement of gender equality. However, it is important to acknowledge that where gender inequality exists, it is generally women who are excluded or disadvantaged in relation to decision-making and access to economic and social resources. Therefore, a critical aspect of promoting gender equality is the empowerment of women, with a focus on identifying and redressing power imbalances and giving women more autonomy to manage their own lives. This would enable them to make decisions and take actions to achieve and maintain their own reproductive and sexual health. Gender equality and women's empowerment do not mean that men and women become the same; only that access to opportunities and life changes is neither dependent on, nor constrained by, their sex. The achievement of gender equality implies changes for both men and women. More equitable relationships will need to be based on a redefinition of the rights and responsibilities of women and men in all spheres of life, including the family, the workplace and the society at large. It is therefore crucial not to overlook gender as an aspect of men's social identity. This fact is, indeed, often overlooked, because the tendency is to consider male characteristics and attributes as the norm, and those of women as a variation of the norm. But the lives of men are just as strongly influenced by gender as those of women. Societal norms and practices about "masculinity" and expectations of men as leaders, husbands or sons create demands on men and shape their behavior. Men are too often expected to concentrate on the material needs of their families, rather than on the nurturing and caring roles assigned to women. Socialization in the family and later in schools promotes risk-taking behavior among young men, and this is often reinforced through peer pressure and media stereotypes. So the lifestyles that men's roles demand often result in their being more exposed to greater risks of morbidity and mortality than women. These risks include ones relating to accidents, violence and alcohol consumption. Men also have the right to assume a more nurturing role, and opportunities for them to do so should be promoted. Equally, however, men have responsibilities in regard

to child health and to their own and their partners' sexual and reproductive health. Addressing these rights and responsibilities entails recognizing men's specific health problems, as well as their needs and the conditions that shape them. The adoption of a gender perspective is an important first step; it reveals that there are disadvantages and costs to men accruing from patterns of gender difference. It also underscores that gender equality is concerned not only with the roles, responsibilities and needs of women and men, but also with the interrelationships between them.

### III. EMPOWERING WOMEN

Despite many international agreements affirming their human rights, women are still much more likely than men to be poor and illiterate. They usually have less access than men to medical care, property ownership, credit, training and employment. They are far less likely than men to be politically active and far more likely to be victims of domestic violence. Gender equality is the need of the hour to prevent the violence against women. The ability of women to control their own fertility is absolutely fundamental to women's empowerment and equality. When a woman can plan her family, she can plan the rest of her life. When she is healthy, she can be more productive. And when her reproductive rights—including the right to decide the number, timing and spacing of her children, and to make decisions regarding reproduction free of discrimination, coercion and violence—are promoted and protected, she has freedom to participate more fully and equally in society. Gender equality implies a society in which women and men enjoy the same opportunities, outcomes, rights and obligations in all spheres of life. Equality between men and women exists when both sexes are able to share equally in the distribution of power and influence; have equal opportunities for financial independence through work or through setting up businesses; enjoy equal access to education and the opportunity to develop personal ambitions. A critical aspect of promoting gender equality is the empowerment of women, with a focus on identifying and addressing power imbalances and giving women more autonomy to manage their own lives. Women's empowerment is vital to sustainable development and the realization of human rights for all. Where women's status is low, family size tends to be large, which makes it more difficult for families to thrive. Population and development and reproductive health programmes are more effective when they address the educational opportunities, status and empowerment of women. When women are empowered, whole families benefit, and these benefits

often have ripple effects to future generations. The roles that men and women play in society are not biologically determined, they are socially determined, changing and changeable. Although they may be justified as being required by culture or religion, these roles vary widely by locality and change over time.

**Reproductive health:** Women, for both physiological and social reasons, are more vulnerable than men to reproductive health problems. Reproductive health problems, including maternal mortality and morbidity, represent a major – but preventable cause of death and disability for women in developing countries. Failure to provide information, services and conditions to help women protect their reproduction health therefore constitutes gender-based discrimination and a violation of women's rights to health and life.

**Stewardship of Natural Resources-** Women in India are usually in charge of securing water, food and fuel and of overseeing family health and diet. Therefore, they tend to put into immediate practice whatever they learn about nutrition and preserving the environment and natural resources.

**Economic Empowerment-** In India more women than men live in poverty. Economic disparities persist partly because much of the unpaid work within families and communities falls on the shoulders of women and because they face discrimination in the economic sphere.

**Educational Empowerment -** About two thirds of the illiterate adults in India are female. Higher levels of women's education are strongly associated with both lower infant mortality and lower fertility, as well as with higher levels of education and economic opportunity for their children.

**Political Empowerment -** Social and legal institutions still do not guarantee women equality in basic legal and human rights, in access to or control of land or other resources, in employment and earning, and social and political participation. Laws against domestic violence are often not enforced on behalf of women. **Gender Equality in the Convention on the Elimination of all Forms of Discrimination against Women -** The Convention defines discrimination against women as "any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field. Such situation leads to women empowerment. By accepting the Convention, States commit themselves

to undertake a series of measures to end discrimination against women in all forms, including: to incorporate the principle of equality of men and women in their legal system, abolish all discriminatory laws and adopt appropriate ones prohibiting discrimination against women; to establish tribunals and other public institutions to ensure the effective protection of women against discrimination; and to ensure elimination of all acts of discrimination against women by persons, organizations or enterprises.

#### IV. CONCLUSION

It could be seen clearly from the above discussion that gender equality is very essential to achieve the goal of women empowerment. It is observed that women in India have been subjected to various types of discrimination and disabilities towards enjoyment of benefits of development consequent upon disempowerment. Hence the empowerment of women could be possible through attainment of gender equality. In order to promote gender equality in socio economic development, the following measures can be considered. Expansion of women's participation in policy decision-making processes, Reconsideration of social systems and practices and raise awareness from a gender equal perspective, Promotion of understanding of the significance of gender equality for men, Promotion of understanding of gender equality from childhood, Securing equal opportunities and treatment between men and women in employment, Promotion of equal and balanced treatment aimed at equal wage for work of equal value , Promotion of gender equality aimed at bringing about vibrant agricultural, forestry, and fisheries communities, Promotion of prevention of spousal violence and protection for victims, Comprehensive policy development for women's lifelong health, Health support that corresponds to gender difference, Enhancement of education and learning to promote gender equality and facilitate diversity of choice , Gender equality in science and technology and academic fields , Promotion of gender equality in the area of regional development, disaster prevention, environment, and others , Expansion of Women's Participation in Policy and Decision-making Processes in All Fields in Society , Prohibition of gender discrimination during all stages of employment and management , Promotion of Measures to Secure Equal Opportunities and Treatment between Men and Women in Employment , Improvement of Women's Education and Learning Activities to Achieve , Women's Empowerment.

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# The Rise and fall of Celebrated Women Leaders in India: Selective Case Studies

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**ABSTRACT**—Women in India occupy a very respectable and divine position right from the traditional times because of the rich history, traditions and values of the Indian civilization. They contribute so much for the family bonding and welfare. As the time passed by, women in India had started coming out of the traditional boundaries and started proving their mettle in each and every field and are being widely recognized for their managerial talents and capabilities around the world. They had taken the reins of many MNC's and started leading them efficiently and made the country proud in the international arena. Unfortunately, there are some mishaps that took place in the recent times which had literally shook the Indian Corporate World and had made the entire world look back at the success saga of women leaders in India with hesitation. Though this is unwarranted, this should be taken as a lesson to learn and point to ponder in the future. This paper which is conceptual in nature tries to enlighten its readers on the Rise and Fall of such Indian Women Leaders Mrs. Chanda Kochar who is the former MD and CEO of ICICI Bank and Mrs. Chitra Ramakrishna who is the former CEO of the National Stock Exchange and there by cautioning the upcoming Women Leaders on the fair and transparent corporate behavior for which our women leaders are prominent right from the inception.

**Keywords**—Women, Leadership, Transparency, Welfare, Shareholders, Regulations, Development.

## I. INTRODUCTION

There was a slow and steady increase of Women in the board of corporate sector at India. It is 17 % in India when compared to 35% in UK and 27% in US and Canada as per the latest Credit Suisse Gender Diversity Report. Women are leading the companies in top management positions in 6% of the companies in India as compared to 13% in UK, US and Canada.

Research also shows that there is an increase in the characteristics such as Creativity, Inclusivity and Stability in the companies that are being led by women. Employees with better skills, less employee turnover ratio and more emphasis towards social responsibility is also more in the companies that are being led by women. In case if there is lack of diversity, then the number of women in corporate positions is being reduced which may result in loss of motivation and inspiration to the upcoming women leaders. Diverse leadership also results in Higher ROI and Higher margins wherein companies can march ahead progressively. The profits and shareholder value of such companies had been slowly inclining when compared to the companies with less diversity or no diversity. SEBI, the market regulator had brought in a new regulation in March 2018, which mandates the first 1000 companies with huge market capitalization should have an Women as a board member who should act as an Independent Director. Country like India, which had become a competitor for better economy should have more women leaders on Board, however it is not up to the market because of the traditional patriarchal rules and regulations that the country is having in the past.

## II CHALLENGES/BARRIERS FOR WOMEN LEADERS IN INDIA:

- Access to Capital should be better and easy and good level of motivation and support from the mentors, peers and family members is required.
- Women should be treated fairly with dignity and respect and they should be taken in a priority mode even in the male dominated sectors.



- There should be change in the notion of the people and everyone should believe that Women are as serious as men and even more serious than men when it comes to work and accomplishment of goals.
- Everyone should certainly believe in and agree in the fact that Women are better learners when compared to men.
- There should be a support system where women are inspired and motivated to learn and achieve the goals.
- The traditional thinking pattern should undergo mental revolution and women should be given a warm welcome where they can prove their mettle and achieve self sustainability.
- Harassment at Workplace should be compensated with the Cordial and Friendly relationship at the Workplace.
- Women need to balance their family life and work life and then only they can be successful in their personal and professional lives.
- Women should be updated in the male dominated sectors like Marketing and they should be given a fair and free hand in terms of mobility too.

### III. CASE1: RISE AND FALL OF CHANDA KOCHAR, EX MD AND CEO OF ICICI BANK

She was termed and widely acclaimed as an icon and poster women for the concept of Women Empowerment and Women Leadership in India, for which she was not able to do the justice. She was accused of violating the internal policies and misconduct in the India's third largest lender ICICI Bank. There was a thorough investigation that had been ordered and it was found that she had not performed her duties well and failed to make mandatory disclosures and she violated the internal policies there by arising the situation of conflict of interest. The bank had decided to take back the bonuses that had been paid to her during the periods 2009-2018 which had been estimated at millions of dollars. She took the leadership of the bank in 2009 and went on leave from June 2018 and finally she had put off her papers in October 2018 when the investigation against her was still going on. This was certainly the most disgraceful exit that one can aspire for. She was undoubtedly the most prominent and influential leaders of her time at one point of time and her debacle had certainly created a lot of negative impact of the Women Community especially Women leaders in the Indian Corporate sector. She started her career in 1984 as a trainee at ICICI Bank after completing her MBA. She witnessed the successful journey of ICICI from a small institution to becoming the India's third largest lender. Under the guidance of Mr. KV Kamath during the period of 1990-2000 she had

completed many tasks at ICICI successfully. At the age of 48 years, she overtook many candidates and became the CEO of ICICI bank. She was very strong and having complete authority in her working style and was less inclined towards the inclusive leadership like her mentors. She had made the bank successfully come over the 2008 global recession. She was very particular and detail in her approach and in her style of functioning and interacting in the public arena. She had a very good PR team and made sure that her public profile was very attentive and attractive. She was very fond of saris and diamonds and her dressing attire was always matching to the tone of the occasion that she attends including very significant platforms like World Economic Forum at Davos. The sad state of affairs for her started in 2016 when she had been accused of conflict of interest where she had disclosed the operations of her husband's business to one of her clients. By 2018, the seriousness of the matter began to rise and caught the media attention. The main issue was sanctioning a loan of \$456 Million to Videocon Industries violating the internal policies of the bank and getting an investment from the owner of Videocon Mr. Dhoot to the business of Mrs. Kochar's husband. It's being termed as a quid pro co case. Very soon, there were statements of condemning from Mr. Kochar and Mr. Dhoot saying that there was nothing wrong and the whole issue was being blown out of proportion and the loan was being given to Videocon on the basis of merit only. ICICI too initially had not paid much attention to the same, however after repeated requests and demands from the shareholders, an internal inquiry had been constituted. Even then Mrs. Kochar declined to resign and instead decided to go on leave and later she resigned. However after the inquiry committee headed by former Supreme Court judge found the irregularities, the management of the bank decided to treat her resignation as termination and Mrs. Kochar had issued a statement saying that she was utterly disappointed with the decision of the bank. The entire fiasco had become a lesson for the boards of the companies in across the globe and in particular in India. CBI had then made an entry into the case and had booked an official criminal case against Mr & Mrs Kochar. She had been accused of cheating, dishonesty and misusing her official position for her own benefits. CBI had even filed a case against Mr. Dhoot of Videocon too.

#### *A. Lessons to Learn from Mrs. Kochar episode:*

- Boards and Management should be independent and they should not be puppets in the hands of anyone.
- RBI should make a continuous monitoring and make sure that debacles such as these should not be repeated.

- There should be a cap on the tenure of the CEO.
- We should be careful and responsible while defending an high profile person in front of media.
- The interests of the organization are always superior when compared to the self interests.

*B. Case 2: Rise and Fall of Chitra Ramakrishna, Former CEO of National Stock Exchange:*

Chitra Ramakrishna, who was 59 years old was a CA and was associated with NSE right from its start from 1991. She was accredited to the growth of NSE over the years, but unfortunately saw a steeper fall than abnormal rise these days. She has been reprimanded and accused by the market regulator SEBI for more than 3 times due to her suspicious activities during her tenure as CEO of NSE. The latest and recent bitter angle bought ot by SEBI accuses Chitra of associating with an unknown ‘Yogi’ or ‘Siddha Purusha’ and thereby causing irregularities in the management and conduct of NSE. Chitra had played a very key and phenomenal role at NSE over the years and contributed well to its growth and strengthening of NSE, particularly at a time when BSE was hit by the harshad Mehta scandal. Chitra and the former VC of NSE Mr. Ravi Narain from IDBI where mentored and brought to light by Mr. SS Nadakarni, who went on to head the SEBI at a later stage. She was also associated with SEBI in 1985 before joining NSE and she had basically started her career at IDBI in 1985. Chitra and Narain had the credit of setting up NSE under the leadership of Mr. RH Patil, the first MD of NSE. After completing the tenure of Narain at NSE, she was being promoted as the CEO of NSE from 1st April, 2013. Narain, Patil and Chitra had played a very commendable role

in setting up and strengthening of NSE as one of the primary market structure in the country. On 2nd December, 2016 Chitra resigned to hear post due to some differences with the board members and after her resignation there are some charges that are brought on her on the grounds of irregularities. The Co- location case at NSE is the main center point of this entire debacle where there are some cases that some of the brokers had got better access and profits than others because of the unwarranted connection to the system and hardware specs. She was asked to refund the quarter of her salary and was prohibited from associating with any listed company or a market institution for a period of 5 years. Even NSE was also fined by SEBI for changing the financial perks norms of Chitra during her resignation. She had earned a hefty amount running into crores of rupees during her stint at NSE as its CEO. She along

with Narain were penalized by SEBI in the appointment of Mr. Anand Subramanian as the groups operating officer and advisor to the MD. SEBI had brought to the light the sad state of affairs that are being carried at NSE during the tenure of Chitra which were so stunning and unfortunate. The most surprising and stunning fact is that she was being led and guided for 20 years by a faceless ‘Yogi’ who used to dwell in the Himalayas. She had become a puppet in the hand of that yogi for 20 years and ran the show as per his directions. Even after SEBI had started taking action against her, she had still sought guidance from the yogi to overcome these hurdles as per the email sent to him on 25th Sept, 2016. She was very much under the trans of that yogi and ran the show at NSE as per his guidance until the end of her tenure. All the key and significant info had been shared to him by her from 2014 to 2016 to his mail id: [rigyajursama@outlook.com](mailto:rigyajursama@outlook.com)

Yogi was responsible for the appointment of Subramanian as the Operating officer by influencing her decision and also in paying Mr. Subramanian a very hefty compensation, for which he is not at all eligible as per his skill set and qualifications. SEBI had got into the action and was trying to settle the things at NSE and bring the operations at NSE back to normalcy. It was very sad and sorrow to know that it was an unknown yogi who had run the prestigious NSE in India from behind the screen by influencing Chitra Ramakrishna from 2013-16. It was certainly a debacle and fiasco for which we should be feeling ashamed. She says that she has known yogi for many years and she doesn’t have any locational coordinates, where he is available right now. She says that she is in touch with yogi for 20 years and he had given her an email id through which they can have conversations with each other. She had agreed to SEBI that she might have given him many inputs relating to SEBI over the years.

*C. Lessons to Learn from Mrs. Chitra Ramakrishna episode:*

- People in leadership positions need to be impartial and unaffected by anyone.
- Leaders should be transparent.
- Market regulators should be vigilant.
- Leaders should not forget their base from which they had started their journey.
- Leaders should not be vulnerable; they should be strong, cautious and diligent.

#### IV. CONCLUSION

There was no hesitation and one can unanimously say that Women Empowerment and Women Leadership is the need of the hour in order to march ahead progressively. However debacles such as above are creating a second thought on the same and it’s high time for us to learn the lessons from

these fiascos and make sure that they don't repeat in the future. Market regulators should be vigilant and alert at all times and try to abolish such irregularities. Whistle blowing mechanism needs to be encouraged, however with utmost responsibility, respect and caution. Govts should take strict measures and punish the involved without any hesitation so that it becomes a lesson for the future. Women too should handle their positions with utmost dignity, responsibility and vigilance. They should be transparent and should not be in a position to be influenced by anyone. They should be able to always cherish the noble traditions, culture, heritage of India along with the respectable position they enjoy in the Indian society. Finally, mistakes are prone to happen, and it is up to us on how we would be able to learn from the mistakes, jump back to action and achieve glory. India is always known for its dignity and respect towards women and continue to do the same in the coming days too.

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# Analysing Menstrual Hygiene Management among Women and Adolescent Girls

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## **ABSTRACT:**

*The Menstrual Hygiene Management (MHM) is a very essential aspect of hygiene for women as well as adolescent girls between menarche and menopause. Adolescence is a critical period in which physical, emotional, cognitive, and social changes occur, including the monthly occurrence of menstruation of adolescent girls. Most of the society people consider menstruation and menstrual blood as taboos and impure. Such consideration prevents/ stop many women and adolescent girls from proper health education, knowledge and information's related to menstrual health and hygiene, which forces them to develop their ways of managing the event. The goal / objective of the study is to describe the experiences and perceptions of women and adolescent girls on menstrual hygiene management.*

**Keywords:** Menstruation, Menstrual hygiene management

## **I. INTRODUCTION**

Menstrual hygiene management (MHM) is a common problem for every woman and adolescent girls of every family belonging to low and middle income countries (LMICs), particularly when attending school and working women. Poor water, sanitation and hygiene (WASH) facilities in schools and work place of women, inadequate puberty education and lack of hygienic items (absorbents) cause girls and women to experience/ feel menstruation as shameful and uncomfortable. Qualitative studies report girls and women fear and humiliation from leaking of blood and body odour and lead menstruating girls and women to absent themselves from school and office, with the little quantitative data confirming cultural taboos add to girls and women difficulties, which prevent them from seeking help and causes restrictions on their diet and activities while menstruating. Due to insufficient MHM causes health symptoms involving the urinary and genital tracts. Recent concern for MHM, spearheaded through work to improve washrooms in schools and office has

focused on the need for dignity and privacy, on raising awareness to break the silence for making safe and effective MHM absorbents available. The latter includes separate toilets for girls and ladies, water, sanitary napkins and cleansing materials, and safe disposal of sanitary materials.

India is a country of contrasts, with extreme wealth and poverty and gender-bias, which results in significant variation in health indicators among girls and women. Of the total population of women and adolescent girls only few students and women go to schools and offices, with poor MHM practices and cultural taboos which considered to be impediments to their school and office attendance. The relevance of MHM to the health, well-being, achievements on their work area of women and educational achievements of girls, the Government of India has initiated an array of policies and programmes, which is implemented at state level. Varieties of MHM studies have been independently conducted across India, examining the prevalence of social, educational and health problems faced by girls and women with poor MHM.

From the whole population one-third of the school-going adolescent girls practiced good menstrual hygiene. The main contributors of this are mother's education, father's education, family size, and living status of children. The administrators and policy makers were recommended to provide specific education on menstrual hygiene to both parents. Similarly, local government needs to subsidize hygiene towels for school adolescents and women too.

## **II. OBJECTIVE OF THE STUDY**

01. To assess the status of menstrual hygiene management (MHM) among women and adolescent girls.
02. To increase access to use of high-quality sanitary napkins to adolescent girls and women in rural areas.

03. To ensure safe disposal of sanitary napkins in an environment friendly manner.

#### JUSTIFICATION OF THE STUDY:

Menstruation is a normal physiological process of females at reproductive age. But then also it is surrounded with social taboos and supernatural beliefs. The poor education, knowledge and understanding of menstruation may lead to unsafe hygienic practice that in terms can increase the risk of reproductive and genital-urinary tract infections, cervical cancer, school and office drop-out, poor academic performance and overall poor quality of life. In spite of its various affects, the knowledge and hygienic practice of women and adolescent girls towards menstruation is not well addressed, particularly among school adolescent girls. Adolescence has been recognized as a special period which requires specific attention as it marks the onset of menarche, an important and good hygienic practices during menstruation are crucial to maintain a healthy and wealthy life.

#### STRENGTH OF THE STUDY:

This study combines current knowledge on menstrual hygiene management (MHM) among adolescent's girls and women of Raigarh Chhattisgarh.

The review provides a wide perspective, evaluating multiple outcomes, such as awareness of menarche, source of knowledge on MHM, MHM absorbents used, restrictions during menstruation, and school and office absenteeism.

The quality of studies and lack of information on school sanitation-imposed limitations on the type of analyses that could be conducted and on the interpretation of results.

Despite the caveats, our data suggest that such studies can provide data relevant for the development of MHM packages which support girls' and women menstrual needs.

#### LIMITATION OF THE STUDY

The study is restricted to Raigarh district only.

The study is limited on women and adolescent girls.

#### III. REVIEW AND LITERATURE:

Melaku Yalew (4 august 2021) The study shows the prevalence of poor menstrual hygiene practice was high and knowledge regarding menstrual hygiene and management was significantly associated with poor menstrual hygiene practices.

Diego A. S. Silva (24 July 2020) The study reveals one-third of the school-going adolescent girls practiced good menstrual hygiene. The main contributors of this are mother and father education, family size, and living status of children. The administrators and policy makers were recommended and advise to provide specific education on menstrual hygiene to both parents.

Joyce chinyama (5 January 2019) The study shows when menstruating, schoolgirls in rural Zambia would rather stay home than they used to be uncomfortable, inactive and embarrassed due to inadequate MHM facilities at school. A friendly as well as supportive MHM environment should provide education, absorbent sanitary materials and adequate WASH facilities is essential to providing equal opportunity for all girls.

BMC Women Health In the immediate aftermath (2 February 2018) The study reveals during earthquake, women and girls are completely depended on the use of locally available resources as adsorbents during menstruation. Immediate relief activities by humanitarian agencies, lacked MHM activities. Re use of sanitary cloth is a way to address the menstrual hygiene needs in the post-disaster situations in Nepal.

Anna Maria van Eijk et al. BMJ Open (2016) The study shows the MHM programmes in India is needed. Education on awareness, access to hygienic absorbents and disposal of MHM items need to be addressed to the families.

#### IV. METHODOLOGY

The research procedures followed have been distinctly described under the following sub-heads.

- Selection of Locale- Dulpur, Raigarh will be taken purposively for the present study as the researcher is from the district and feasibility of conducting the research.

- Selection of Sample – The age 13 – 70 year who were at the age of puberty or have already knowledge of mensuration by adopting Systematic random sampling.

- Sample size – 50

- Sampling method – Random Sampling will be used to conduct the survey. A sample selected from a population in such a way that every member of the population has an equal chance of being selected and selection of any individual does not influence the selection of any other.

- Tools of the study – Questionnaire is used to collect the data. Only after pre-testing and final correction, the questionnaire will be supplied online via pdf form or via the documents form and applied for data collection.

- Tabulation of data – Every information from all respondents would collected by the help of questionnaire , will be arranged into simple tabular form makes comparison easy.

- Method of analysis – It is related to the study which include percentage is used for the analysis of the data.

Percentage = no. of respondents / total number of respondents

#### RESULT:

In table 01 the age of respondents is shown and the total no. Of respondents are 50. The age varies of the respondents and the data were collected through

questionnaire. The age group is of adolescent girls and women are given below:

TABLE 01  
Background characteristics of respondents.

Age	16 - 26	27 - 36	37 - 46	47 - 56
<b>Respondents</b>	34	05	08	03
<b>Percentage (%)</b>	68%	10%	16%	06%

The above table shows no. Of adolescent girl respondents are more than the adult women. 68% respondents are adolescent girls and 32% respondents are adult women.

TABLE 02  
Distribution of adolescent girls and women by knowledge, perception and experiences of menstruations.

Perception of sanitary pads uses:

Indicator	No.Of Respondents	Percentage
<b>Positive</b>	39	78%
<b>Negative</b>	11	22%

How long is your average period length:

Indicator	No.Of Respondents	Percentage
<b>03 days</b>	00	00%
<b>05 days</b>	43	86%
<b>07 days</b>	07	14%

Is it normal to have periods twice in a month:

Indicator	No.Of Respondents	Percentage
<b>Yes</b>	00	00%
<b>No</b>	50	100%

Who buy your sanitary pads:

Indicator	No.Of Respondents	Percentage
<b>Respondent herself</b>	34	68%
<b>Mother</b>	00	00%
<b>Sister</b>	06	12%
<b>Father</b>	10	20%
<b>Brother</b>	00	00%
<b>Friends</b>	00	00%

Your typical periods last for:

Indicator	No.Of Respondents	Percentage
<b>A week</b>	45	90%
<b>03 days</b>	00	00%
<b>03-05 days</b>	05	10%

Menstruations painful:

Indicator	No.Of Respondents	Percentage
<b>Yes</b>	22	44%
<b>No</b>	15	30%
<b>Sometime</b>	13	26%

Do you feel shy during buying sanitary material from shop:

Indicator	No.Of Respondents	Percentage
<b>Yes</b>	30	60%
<b>No</b>	20	40%

Is your blood flows is always heavy:

Indicator	No.Of Respondents	Percentage
<b>True</b>	47	94%
<b>False</b>	03	06%

Your blood losses during period:

Indicator	No.Of Respondents	Percentage
<b>03-05 ml</b>	13	26%
<b>05-80 ml</b>	37	74%
<b>90-150 ml</b>	00	00%

Get sanitary pads from:

Indicator	No.Of Respondents	Percentage
<b>Medical shop</b>	25	50%
<b>Shop</b>	25	50%

Here the hygiene management practice of adolescent girls and women were shown. In which 78% respondents use sanitary pads as a absorbents material and 22% use something other than sanitary pad like old clothes and they reuse the cloth also. 86% of the respondents period last for 5 days and 14% respondents period last for 7 days. The respondents also know that having periods twice a month is not normal. 68% respondents buy the sanitary pads by themselves and 12% respondents ask their sister to get sanitary pads and 20 % respondents says their father to brought sanitary pads for themselves. The respondents sometimes suffer from typical periods which lies for a week. 44% respondents suffer from painful menstruation and 26% do not suffer from pain while 12% respondents feels pain sometimes and sometimes they don't feel pain. 60% respondents feel shy during buying the sanitary napkins and 40 % do not feel shy. 94 % respondents suffer from heavy flow while 6 % respondents flow is normal. Half of respondent get their napkins from medical shop while half of respondents buy from general grocery store as per their convenience.



TABLE 03

Menstrual hygiene management practice of adolescent girls and women.

Absorbents used:

Indicators of MHM Practice	No.Of Respondents	Percentage
<b>Sanitary pads</b>	44	88%
<b>Sometime pads/clothes</b>	03	06%
<b>Old clothes</b>	03	06%

Reuse of cloth:

Indicators of MHM Practice	No.Of Respondents	Percentage
<b>No</b>	47	94%
<b>Yes</b>	03	06%

Washing materials:

Indicators of MHM Practice	No.Of Respondents	Percentage
<b>Water &amp; soap</b>	50	100%
<b>Water &amp; antiseptic</b>	00	00%
<b>Water, soap &amp; antiseptic</b>	00	00%
<b>Water only</b>	00	00%

Washing clothes before reuse:

Indicators of MHM Practice	No.Of Respondents	Percentage
<b>No</b>	00	00%
<b>Yes</b>	03	06%

Frequency of changing absorbents:

Indicators of MHM Practice	No.Of Respondents	Percentage
<b>Three or more time</b>	34	68%
<b>Less then three time</b>	16	32%

Place of drying washed cloths before reuse:

Indicators of MHM Practice	No.Of Respondents	Percentage
<b>By keeping in bed or other clothes</b>	00	00%
<b>In shaded &amp; close place</b>	02	04%
<b>In open &amp; sunny place</b>	01	02%
<b>In shaded but open place</b>	00	00%

Genitalia washing during menstruations:

Indicators of MHM Practice	No.Of Respondents	Percentage
<b>Yes</b>	50	100%

<b>No</b>	00	00%
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Frequency of washing genitalia during menstruations:

Indicators of MHM Practice	No.Of Respondents	Percentage
<b>Four or more time</b>	30	60%
<b>Less then four time</b>	20	40%

Sanitary products available:

Indicators of MHM Practice	No.Of Respondents	Percentage
<b>Tampons</b>	03	06%
<b>Commercial sanitary pads</b>	47	94%
<b>Menstrual cup</b>	00	00%
<b>Bamboo fibre pad</b>	00	00%
<b>Banana fibre pad</b>	00	00%
<b>All</b>	00	00%

Ways of disposing sanitary materials:

Indicators of MHM Practice	No.Of Respondents	Percentage
<b>Flushed low in the toilet</b>	00	00%
<b>Wrap in paper &amp; put in dustbin</b>	50	100%
<b>Both the above</b>	00	00%
<b>None</b>	00	00%

You wash your hand after changing:

Indicators of MHM Practice	No.Of Respondents	Percentage
<b>Yes</b>	45	90%
<b>No</b>	00	00%
<b>Sometime</b>	05	10%

What if sanitary pads not available:

Indicators of MHM Practice	No.Of Respondents	Percentage
<b>Toilet paper</b>	00	00%
<b>Dipper</b>	00	00%
<b>Sanitary towel</b>	50	100%
<b>All</b>	00	00%

Genitalia washing materials:

Indicators of MHM Practice	No.Of Respondents	Percentage
<b>Water &amp; soap</b>	34	68%
<b>Water &amp; antiseptic</b>	00	00%
<b>Water, soap &amp; antiseptic</b>	00	00%

<b>Water only</b>	16	32%
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The above table shows that 88 % of the respondents use sanitary pads and 6% respondents use clothes or pad as per availability and their convenience or occasionally while 6% respondents use only clothes during menstruation. All the respondents use shop and water only for washing cloths hand and genital area. Only 6 % respondents use old cloths and they reuse the cloths and also they use to wash the cloths properly. 68 % of respondents use to change the sanitary napkins for three and more times and 32 % respondents use to change for less than 3 times. 60 % of the total respondents use to wash genital area for four or more times and 40% wash genital area for less than 4 times. 94 % of respondents know only about the sanitary pads and 6% of respondents know about tampons while they are not aware of menstrual cup , bamboo fibre , banana fibre. They have proper knowledge about how to dispose the sanitary napkins they all use to wrap it in the paper and put it on the dustbin. 90 % of population use to wash their hand after changing the pad or cloth while 10 % of respondents sometimes wash their hand and sometimes they don't wash their hands. If their will be no available of sanitary pads then they will use the sanitary towels. 68 % use to wash genitalia with water and soap while 32 % use to wash only with water.

## DISCUSSION

This mixed methods of the study highlights the experiences of women and young girls related to menstrual hygiene management. Although menstrual hygiene management needs are only specific to all the group of the population, which appear as an immediate pressing requisite for the women and adolescent girls affected and as such, they should be seen. The quantitate findings of the study reveal that MHM as a priority that was not immediately addressed, however women and girls also list MHM material as less pressing compared to other general needs because they feel ashamed to say in front of others. The data of the study presents evidence that for most of the menstruating women, it indeed was a challenge in timely accessing the material as well as availability of private space for the MHM activities. Our study reiterates the importance of MHM activities for women and adolescent girls and highlights the necessity to design culturally appropriate , should have proper knowledge and sustainable interventions embedded within well-planned interventions to support women and young girls.

Ensuring essential amount of water available for personal use, provision of ready-made hygienic kits which contains all the essential medicines, first aid and sanitary pads, and ensuring women safety and dignity in using the toilets and wash areas are fundamental rights of every woman as well as adolescent girls.

The participatory research methods could encourage the evidence-base, particularly around personal preferences and socio-cultural aspects of menstrual hygiene management, from the quantitative data and facilitated its understanding.

## V. CONCLUSION

The study shows many women and girls are still unaware of many absorbents used during the menstruation. Many women still use old clothes. They don't use to dry the clothes on roof or in open areas, instead of that they use to hide and dry in shaded place. The respondents don't use any shops or any genital wash during and after the menstruation. Many women faces pain during the menstruation. 60% of the respondents feels shy while buying the sanitary pads. And respondents also face heavy flow and many of them don't use to wash the genital area during menstruation.

The study gives evidence that MHM activities are very rarely prioritized in immediate relief works. We know that menstruation comes along with cultural and religious taboo, the MHM needs is present as a silent need, which is addressed by the use of local materials and resources in immediate post-disaster situations in Nepal. The choice of materials for adsorbents is based on the availability of materials and the privacy for MHM activities While disposable pads are considered more convenient and hygienic, the use of culturally appropriate, local materials and gender sensitive methods of reusable sanitary towels could be considered by relief workers as sustainable and environmental friendly method.

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# Women Empowerment in Finance: A Catalyst for Economic Growth

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**ABSTRACT**—The finance sector is an important engine for economic growth and development, but gender inequality in this sector remains a persistent challenge. Empowering women in finance is critical for unlocking the potential of half the world's population and driving economic growth and prosperity. This paper examines the gender gap in finance and its implications for economic growth. The paper highlights the barriers that prevent women from accessing financial services and products, as well as the social and cultural norms that reinforce gender discrimination and limit women's economic opportunities. This paper also examines the benefits of empowering women in finance and the policy implications for promoting gender equality in the finance sector. The study concludes by outlining a number of policy consequences for advancing gender equity in the finance industry, including increasing financial inclusion, boosting financial literacy among women, and decreasing gender discrimination in the workplace. By removing these obstacles, lawmakers can contribute to the development of a more just and sustainable global economy, enabling women to realize their maximum economic potential.

**Index Terms**—finance sector, economic growth, women in finance, empowering women, sustainable economy, benefits, barriers, leadership diversity

## I. INTRODUCTION

The study "Women Empowerment in Finance: A Catalyst for Economic Growth" explores how boosting the proportion of women working in finance

can promote economic growth and development. The purpose of this paper is to show how gender variety in finance benefits the industry and to offer suggestions for laws and procedures that can help advance women's equality in this industry.

The variety of subjects covered in the paper includes the advantages of gender diversity in leadership and decision-making, the difficulties and obstacles that women encounter when trying to join and advance in the field, and the best ways to encourage gender equity and inclusion. The study also looks at the possible economic advantages of empowering women in finance, including improved economic development, productivity, and creativity.

In recent years, as study has shown the possible advantages of gender diversity in the financial industry, the subject of women in finance and economic growth has attracted more and more focus.

The under representation of women in the financial industry, especially in positions of leadership and decision-making, is referred to as the gender gap in finance. Despite recent improvements, women are still disproportionately absent in the world of business. For instance, a 2020 study from the Chartered Financial Analyst (CFA)[38] Institute discovered that only 18% of top investment positions worldwide are held by women.

According to studies, diversifying leadership and decision-making jobs to include more women can boost financial success, boost innovation, and lower

risk in the financial industry. Companies with more gender-diverse leadership teams, for instance, were found to be more likely to achieve above-average revenue and to beat their industry rivals, according to a McKinsey & Company study[33].

Encouraging women in business can also have wider economic advantages. According to the Gender Gap Report from the World Economic Forum, reducing the gender disparity in economic could boost the global Economy by billions of dollars. The increased economic involvement of women can also have a beneficial societal impact, such as bettering schooling and health results for women and their families.

In spite of the possible advantages of gender diversity in finance, women continue to be underrepresented in the field, especially in top positions. Women encounter a number of obstacles when trying to enter and progress in the financial industry, including discrimination, unconscious bias, and a dearth of networks and mentoring opportunities. Unlocking the full potential of women's contributions to economic growth and development requires addressing these barriers and supporting gender equality and inclusion in finance.

Therefore, closing the gender pay disparity in finance is essential if women are to fully contribute to economic progress

and development. This entails boosting the proportion of women in positions of leadership and decision-making, removing structural barriers to entry and progression, and advancing gender equality and inclusion in finance, among other things. By doing this, we can encourage the development of more inclusive financial systems that more accurately represent the requirements and viewpoints of all societal members.

#### I.LITERATURE REVIEW

This literature review includes a wide range of sources related to gender diversity in finance, entrepreneurship, and corporate governance.

Oxfam (2019)[1] discusses the power of financial inclusion for women entrepreneurs, highlighting the need for equal access to finance and resources for women to overcome barriers to economic growth. The United Nations Development Program (UNDP) (2019)[2] also emphasizes the importance of gender equality for sustainable development, emphasizing the role of women in economic, social, and environmental spheres. The World Bank (2018)[3] provides an overview of women's legal rights and protections in various countries, while the World Economic Forum (2019) publishes an annual report on the global gender gap in multiple areas, including economic participation and opportunity.

Several studies explore the relationship between gender diversity and firm performance. Kachi and Kocak (2019)[5] provide evidence of the positive relationship between gender diversity and firm performance in Turkey. Terjesen, Sealy, and Singh (2019)[7] review the research on women directors on corporate boards, identifying gaps in the literature and providing a research agenda for future studies. Tsai and Huang (2019)[8] provide evidence of the positive influence of board diversity on firm performance in Taiwan. Zhu, Liu, and Li (2021)[9] find a positive relationship between women in top management and board gender diversity on firm performance in China. Aebi, Sabato, and Schmid (2021)[10] examine the relationship between gender diversity in executive positions and risk-taking in the financial industry.

Adams and Ferreira (2019)[11] explore the critical mass of women on corporate boards and its impact on firm performance. Nielsen, Huse, and Møller (2021)[14] provide a review of the literature on women directors and firm performance, highlighting the mixed results found in empirical studies. Deloitte (2021)[12] and McKinsey & Company (2019)[13] provide reports on the advancement of women in corporate leadership positions.

Several sources focus specifically on gender diversity in finance. Catalyst (2019)[15], EY (2020)[16], and the Financial Women's Association (FWA) (2019)[17] discuss initiatives to advance women in financial services. The International Finance Corporation (IFC) (2020)[18] emphasizes the potential for women in finance to contribute to sustainable development. Morgan Stanley (2021)[20] and Oliver Wyman (2019)[21] provide reports on the benefits of gender diversity in financial services. The United Nations Capital Development Fund (UNCDF) (2020)[22], Ernst & Young (2021)[23], and the

European Banking Authority (EBA) (2021)[24] also discuss the importance of gender diversity in the financial sector.

Finally, several sources provide an overview of diversity and inclusion in the workplace more broadly. McKinsey & Company (2020)[30] and S&P Global Market Intelligence (2021)[32] highlight the business case for diversity and inclusion. The International Monetary Fund (IMF) (2020)[25], Morgan Stanley (2019)[26], Peterson Institute for International Economics (2019)[27], and PwC (2021)[28] provide reports on the benefits of gender diversity in various sectors.

Overall, these sources demonstrate a growing awareness of the importance of gender diversity in finance, entrepreneurship, and corporate governance, and highlight the potential benefits for individuals and organizations alike.

## II. THE GENDER GAP IN FINANCE: IMPLICATIONS FOR ECONOMIC GROWTH

### A. An Overview of the current state of gender diversity in finance and of women's representation in the financial sector

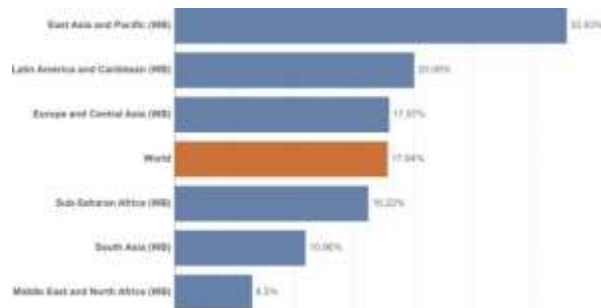


Fig. 1. Share of firms with a female top manager, 2020: Top manager refers to the highest ranking manager or CEO of the establishment. This person may be the owner if she works as the manager of the firm. The results are based on survey of more than 10,000 private firms.

Worldwide, men are more likely to run businesses than women. Gender diversity in finance varies by sub-sector and geography, although women remain underrepresented in the financial industry as a whole. Some noteworthy statistics and trends are as follows: Women currently hold 33.6% of next-generation roles, 21.2% of senior leadership roles, and 22.5% of C-suite positions in Canada. Women are increasingly represented at all levels of society in the US. Women hold 23% of senior leadership positions and 32% of C-suite jobs, respectively. In France, over the preceding five years, the government has passed a number of laws, or "obligations," to encourage gender equality in the workplace. 9 Women hold 21.4% of C-suite positions currently, and 28% are expected by 2030. France, like other nations including European nations, is a proponent of utilizing quotas to promote change. The UK has made strides towards gender equity in the financial services sector and is likely to do so in the future. For instance, the proportion of female CEOs in the banking sector increased from 1.7% in 2001 to 9.7% in 2020. Women are playing ever larger roles across all job categories in China Mainland. At the moment, women hold 17.4% of senior executive positions. India's FSI C-suite segment has also grown by 5% over the past two decades.

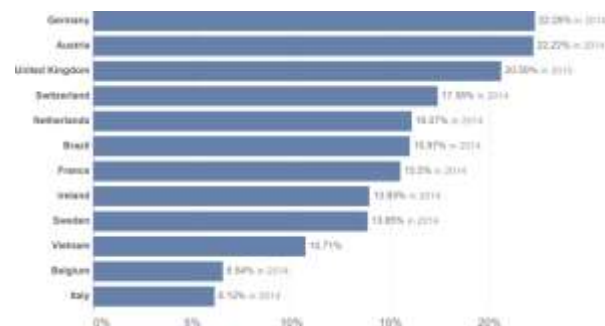


Fig. 2. Un-adjusted gender gap in average hourly wages, 2016. Gender wage gap, un-adjusted for worker characteristics. Estimates correspond to the difference between average earnings of men and women, expressed as a percentage of average earnings of men.

But, accounts are also an especially important indicator of financial inclusion because almost all formal financial activity is associated with an account. According to the research[45], 47 percent of women own accounts internationally, compared to 55 percent of men. Despite the fact that account ownership is practically ubiquitous in high-income nations, just 37% of women and 46% of men are banked in poor countries. Regionally, the gender difference is greatest in South Asia, where 41% of men have an account compared to 25% of women. The estimates shown in Fig. 2. are based on average hourly wages of men and women (stated as a percentage of average hourly earnings of males) and account for all employees, whether they are employed full-time or part-time. Women earn less than men in the majority of countries, and the amount of this discrepancy varies greatly from one nation to the next.

### B. Analysis of the barriers and challenges faced by women in finance

Women in finance face numerous and well-documented obstacles and difficulties due to their gender. Some of the most notable are listed below:

1. Gender bias: Women in finance often face gender bias in terms of their capabilities, commitment, and competence. This can take the form of discrimination in employment and promotion, unequal remuneration, and limited access to opportunities for advancement.
2. Stereotypes: Due to preconceived notions about how well women handle high-stress, high-stakes job conditions, women in finance may be perceived as less capable or devoted than their male colleagues.
3. Lack of resources and networks: Women in finance may find it difficult to establish the contacts and connections necessary for professional growth. This may be because male-dominated businesses frequently rely on



informal networks that women might not have access to.

4. **Work-life balance:** Women in finance, like women in other fields, frequently struggle to strike a balance between their professional and personal responsibilities. Women may find it challenging to maintain a healthy work-life balance in the long hours and high-pressure environment of finance.
5. **Absence of role models:** It may be difficult for women in finance to locate female mentors and role models, which can make it more challenging for them to see themselves in leadership positions.
6. **Cultural norms:** Due to conventional gender roles and expectations in some cultures, women may encounter additional obstacles to enter and advance in finance.
7. **Workplace culture:** Many financial organizations have a male-dominated culture that can make a workplace hostile or unwelcoming for women, which can be a barrier to their success.

It will take a concentrated effort from both individual women in finance and the financial industry as a whole to overcome these obstacles and problems. Increased representation of women in leadership roles, networking and mentorship opportunities for women, and the adoption of laws that encourage working mothers and work-life balance are among initiatives that have been successful in removing these barriers. A more inclusive workplace culture and tackling gender bias and stereotypes in the workplace can also assist to make the financial sector a more inviting and equitable place for women.

### *C. Analysis of the potential economic benefits of increased gender diversity in finance*

There are several potential economic benefits of gender equality in finance, including:

1. **Increased diversity of perspectives:** When more women are involved in decision-making processes in finance, there is a greater diversity of perspectives and ideas, which can lead to better outcomes for businesses and the economy as a whole.
- 2) **Improved financial performance:** Research has shown that companies with more women in leadership positions tend to have better financial performance. The study, titled "Is Gender Diversity Profitable? Evidence from a Global Survey," [36] examined the relationship between gender diversity in leadership positions and firm financial performance. The study analyzed data from nearly 22,000 companies in 91 countries and found that having more women in leadership positions was associated with higher firm profitability. Specifically, the study found that

companies with at least 30% women in leadership positions had net profit margins that were 6 percentage points higher than companies with no women in leadership positions. The study also found that gender diversity was associated with higher productivity, increased innovation, and better decision-making. This is likely due to a combination of factors, including the increased diversity of perspectives and the fact that companies that prioritize gender equality are often better at attracting and retaining top talent.

3. **Increased innovation:** Studies have shown that companies with more diverse work-forces are more innovative and better at problem-solving. This can lead to the development of new products and services that can drive economic growth. This is because women bring diverse perspectives to the table. Women have different life experiences than men, and these experiences can inform their approach to problem-solving and decision-making. Moreover, women tend to have higher levels of education than men in many countries, and they often bring different skills and perspectives to the workforce. This can lead to improved productivity and innovation, development of new ideas and approaches that may not have been considered otherwise. Moreover, women tend to be more collaborative than men, and this can lead to greater cooperation and knowledge-sharing in the workplace. [46] [47] [48]

4. **Better risk management:** Research has shown that women tend to be more risk-averse than men, and this can lead to more prudent risk management in the financial industry. This can help to avoid costly mistakes and promote more sustainable growth. [43][44]

5. **Improved customer service:** Women are often more attuned to the needs and preferences of female customers, who are an increasingly important market in the financial industry. This can lead to the development of products and services that better meet the needs of this important customer segment.

6. **Improved reputation:** Companies that prioritize gender equality are often viewed more favorably by consumers, investors, and other stakeholders. This can lead to increased trust and improved reputation, which can have a positive impact on financial performance.

7. **Empowering women in the economy and closing gender gaps in the world of work are critical to achieving the 2030 Agenda for Sustainable Development, which was adopted by all United Nations Member States in 2015. By empowering women in the economy and closing gender gaps in the world of work, we can create more inclusive and sustainable societies that benefit everyone. This can help to reduce poverty, improve health and education outcomes, promote economic growth, and build more peaceful and resilient communities.**

8. When more women work, economies tend to grow and become more productive. When women earn the same amount as men for doing the same work, it can increase their household income, which can lead to higher spending on goods and services. This increased spending can, in turn, stimulate economic growth and create jobs. When women are paid fairly for their work, they are more likely to enter and stay in the workforce. This can lead to a larger pool of skilled workers, which can help to increase productivity and spur innovation.

Women often work in low-paying jobs and are more likely to live in poverty than men. When employees feel that they are being paid fairly, they are more likely to be motivated and engaged in their work. Thus, When more women have access to good jobs with fair pay, there can be increased productivity and innovation. Women tend to spend more of their income on education, health care, and household goods and services than men. When more women work and earn a steady income, this can lead to increased consumer spending, which can drive economic growth.

Additionally, when more women participate in the workforce, this can help to promote gender equality and reduce discrimination against women. This can lead to a more just and equitable society, which can benefit everyone. When women are paid fairly, they are less likely to need social welfare programs to support themselves and their families. This can lead to a more efficient use of public resources and can free up funds for other investments in the economy.

Gender equality improvements would result in an extra 10.5 million jobs by 2050, benefiting both men and women. Approximately 70% of these jobs would be filled by women, but in the long term, female and male employment rates would equalise, reaching an 80% employment rate by 2050. According to the International Labour Organization (ILO), if women's participation in the labor force were to increase to the same level as men's, it could add \$12 trillion to global GDP by 2025. A study [34] [35] by McKinsey & Company found that advancing gender equality in the workplace could add \$12 trillion to global GDP by 2025. The World Economic Forum's Global Gender Gap Report 2021 found that closing the global gender gap in economic participation and opportunity could add \$172 trillion to the world economy by 2050. The United Nations Development Program (UNDP) estimates that women's increased participation in the labor force can boost GDP growth by 3-8%. A study [27] by the Peterson Institute for International Economics found that companies with at least 30% women in leadership positions have net profit margins that are 6 percentage points higher than those without women in leadership positions.

Overall, these statistics demonstrate the significant economic benefits that can be gained from advancing women's economic participation and achieving greater gender equality in the workplace.

### III. THE BUSINESS CASE FOR WOMEN'S LEADERSHIP IN FINANCE

#### A. *Analysis of the impact of women in leadership positions on financial performance*

A growing corpus of research suggests that gender diversity in leadership teams can have a beneficial influence on financial outcomes, and several studies have examined the effect of women in leadership roles on financial success. In 2019, there were 29% more women in senior managerial roles globally. In 2020, it remained constant before rising to 31% in 2021.

Compared to males, women typically offer distinct views, experiences, and skills to the table. This may result in more inventive and varied problem-solving methods as well as improved decision-making procedures. The gender prejudice that can exist in companies can be lessened by having women in executive roles. This may result in a more welcoming atmosphere where everyone is respected and given an equal chance to participate. According to studies, businesses with more women in executive roles typically perform better financially. A study [27] by the Peterson Center for International Economics, for instance, discovered that businesses with at least 30% female executives had a net profit margin that was 6 percentage points higher than businesses with no women in leadership roles. According to research [41][42], female leaders typically have a greater propensity for change than their male peers. Women in leadership positions may employ more collaborative and participatory communication methods, which may result in a more involved and inspired workforce. This approach focuses on hearing and reacting to the requirements and suggestions of staff members, which can increase team confidence and support and boost employee engagement, job satisfaction, and organizational commitment levels. which, in the end, may result in improved performance and outcomes for the company as a whole. In addition, women are frequently taught to be more compassionate and nurturing, which can transfer into a leadership style that prioritises establishing rapport and encouraging close bonds with team members.

It has been discovered that female leaders exhibit more contingent compensation behaviour, which entails rewarding and motivating team members when they reach or surpass standards. This can inspire workers and foster a feeling of shared responsibility and ownership. Effective communication has become even more crucial in today's business climate as remote work and virtual teamwork have grown. Effective

female leaders can close communication gaps and make sure that their team members feel linked and involved, even when working from different locations or time zones.

Female leaders are also more likely to adopt a servant leadership approach, which prioritizes serving the needs of the team rather than their own needs or interests. This approach emphasizes coaching, mentoring, and empowering team members to achieve their full potential. Thus, female mentors are more likely to provide support, guidance, and career development opportunities to female mentees. This can help to maintain a sense of team cohesion and enhance overall business performance. In addition, women leaders may be better equipped to mentor diverse teams and provide a more inclusive workplace culture.

Companies with more women in senior management positions tend to have smaller gender pay gaps. This is likely because women in leadership positions can use their influence to advocate for equal pay policies and practices within their organizations. They may also be more likely to hire and promote women into higher-paying roles, thus reducing the gender pay gap at all levels. Furthermore, when women are in leadership roles, it can challenge traditional gender stereotypes and biases that contribute to the gender pay gap. By demonstrating that women can be effective leaders and deserving of equal pay, they can help to break down the barriers that have historically held women back.

Finally, having women in leadership positions can also help to attract and retain top talent. Research [16][40] has shown that young women are more likely to want to work for companies that have strong diversity and inclusion programs, and having women in leadership positions can be a visible sign of this commitment. In a workplace study [37], 21% of businesses are more likely to experience above-average profitability if the workforce is gender-diverse.

However, employing more women in leadership roles can not only provide the benefits we've listed already but, instead, help achieve a wider goal and close the pay gap more effectively.

#### *B. An Overview of the benefits of gender diversity in decision-making and risk management*

Teams of decision-makers comprising members of different genders offer a range of perspectives, experiences, and expertise to the table. This leads to informed decision-making and the potential effects on many stakeholders are better understood. Teams with a variety of viewpoints and experiences are better able to recognise and address issues. They can notice potential blind spots or biases in the decision-making process and are more likely to take into account a variety of alternatives and viewpoints. Gender-

diverse teams frequently bring various ideas and ways to solve problems, which increases creativity and innovation. This can produce more innovative answers and concepts that might not have been thought of otherwise. They are less prone to experience a scenario in which members adopt the dominant viewpoint of the group, and are better able to recognise and question presumptions that could result in subpar decision-making. This can lead to greater decision quality and better outcomes. According to research [39] improvements in organizational performance have been linked to gender-diverse decision-making teams. Businesses with more gender diversity in their leadership teams are more likely to be successful, inventive, and risk-averse.

Gender-diverse teams provide a wider variety of perspectives and experiences to risk management, which helps discover possible dangers that a homogeneous group might ignore. This diversity may enable a more thorough comprehension of the potential effects of various hazards on various stakeholders. Teams made up of members with different backgrounds and viewpoints may assess risks more fully and discover any biases or blind spots in the risk management process. This may result in better risk mitigation techniques and more accurate risk evaluations. By detecting and reducing possible hazards more efficiently, they can increase organizational resilience. This can assist companies in lessening the effects of unforeseen catastrophes and improving their ability to adjust to changing conditions.

### **IV. BREAKING BARRIERS: PROMOTING GENDER EQUALITY IN FINANCE THROUGH TECHNOLOGY AND POLICY**

#### *A. Policy implications for promoting gender equality in the finance sector*

There are various things that can be done to advance gender equality in the finance industry:

1. **Mentorship and sponsorship programs:** These programs can help women negotiate the challenges and barriers they may face in the finance industry by providing them with advice, support, and networking opportunities.
2. **Recruitment and retention strategies:** Financial institutions can create strategies to recruit and keep more women in finance, such as improving diversity and inclusion training, providing flexible work arrangements, and addressing pay gaps and promotion biases.
3. **Leadership development programs:** Leadership development programs can assist women in finance in developing the skills, knowledge, and confidence

required to thrive in leadership and decision-making positions.

4. Promoting diversity in hiring: Financial institutions can take steps to increase the diversity of their applicant pools by actively looking for qualified women candidates, teaching hiring managers about unconscious prejudice, and using gender-neutral language in job descriptions.

5. Creating supportive workplace cultures: Financial institutions can improve the supportiveness and inclusiveness of their workplace environments by putting in place policies and programs that address issues like bias, harassment, and other forms of intolerance, as well as by giving employees opportunities to voice their opinions and get involved.

6. Promoting financial literacy and education: Encouraging financial literacy and education for women by giving women the knowledge and skills they need to manage their money can help them make wise decisions, boost their confidence in doing so, and give them access to financial services.

7. Encouraging women to pursue finance-related degrees: Building a pipeline of bright and qualified women for future jobs in finance can be accomplished by encouraging and supporting more women to pursue degrees in finance, accounting, economics, or related disciplines.

8. Providing networking opportunities: Giving women in finance the chance to network through events like women's leadership conferences, business gatherings, and professional organizations can aid women in developing relationships and contacts in the sector and advancing their careers.

9. Promoting work-life balance: In order to help women balance their job and personal responsibilities, financial institutions can support work-life balance by providing flexible work schedules, parental leave policies, and other family-friendly benefits.

10. Addressing unconscious bias: By offering managers and staff training and education, financial organizations can address unconscious bias in hiring, promotions, and performance reviews.

11. Increasing transparency and accountability: Setting objectives and reporting on their progress towards reaching them will help financial institutions make their diversity and inclusion initiatives more transparent and accountable.

12. Engaging men as allies: Men can be allies in promoting gender equity and inclusion in finance by enlisting their support. This will help the sector as a whole by fostering a more welcoming and inclusive atmosphere.

Thus, In order to increase gender equality in the finance industry, various initiatives can be taken such as mentorship and sponsorship programs, recruitment

and retention strategies, leadership development programs, promoting diversity

in hiring, creating supportive workplace cultures, promoting financial literacy and education, encouraging women to pursue finance-related degrees, providing networking opportunities, promoting work-life balance, addressing unconscious bias, increasing transparency and accountability, and engaging men as allies.

#### *B. Tech and Gender Equality in Finance*

Technology can play an important role in increasing gender equality in finance by:

1. Eliminating bias in hiring: By screening resumes and finding qualified applicants based on objective criteria, rather than gender or other irrelevant factors, technology tools like artificial intelligence (AI) can help eliminate unconscious biases from the recruitment process.
2. Providing access to financial services: Women who may have historically been underserved by the financial industry can now have more access to financial services and products thanks to technology. Even in areas with few actual bank branches, women can perform financial transactions more conveniently and securely thanks to mobile banking and digital payment platforms.
3. Improving data collection and analysis: Financial institutions can use technology to gather and analyse more detailed information about the gender distribution of their staff, pay disparities, and promotion rates. This information can be used to measure the success of diversity and inclusion efforts as well as pinpoint areas where improvement is required.
4. Promoting remote work: The change to remote work has been accelerated by the COVID-19 pandemic, which can be especially advantageous for women who may have caregiving obligations. Regardless of where they are located, workers can effectively cooperate and stay connected with one another thanks to technology tools like video conferencing and project management software.
5. Providing training and development opportunities: Women in finance can have access to professional development opportunities through online learning platforms and virtual training programs, which can be especially helpful for those who face geographic or other obstacles to attending conventional training program.
6. Encouraging entrepreneurship: By giving them access to e-commerce platforms, online marketing tools, and other resources that can aid in the launch and expansion of their

companies, technology can empower women entrepreneurs.

7. Reducing the gender pay gap: Blockchain technology can be used to develop open and secure payment systems that guarantee gender-neutral equal pay for equal labour.
8. Providing mentorship and networking opportunities: Social media platforms and virtual communities can provide women in finance with access to mentorship and networking opportunities that may have been difficult to access otherwise. These virtual networks can also provide a sense of community and support for women who may feel isolated in male-dominated industries.
9. Increasing transparency and accountability: Technology can be used to create more transparent and accountable workplaces, where data is shared openly and performance metrics are tracked in real-time. This can help ensure that women are evaluated based on objective criteria and are given equal opportunities to advance their careers.
10. Creating awareness: Social media and online campaigns can be used to raise awareness about the importance of gender equality in finance and to promote diversity and inclusion initiatives. These campaigns can help to create a more supportive and inclusive culture within financial institutions, and can also help attract and retain top female talent.

Financial organizations can improve the workplace environment for women by utilizing technology in these ways, which will also boost innovation and efficiency in the financial industry.

*C. A Review of successful initiatives and programs that have increased women's participation and advancement in finance:* Women have become more involved in and advanced in finance thanks to a number of effective initiatives and programs. Mentoring programs have been effective in boosting female involvement and advancement in the financial sector. These initiatives connect senior female professionals with emerging female talent and offer them assistance, direction, and advice on navigating their careers. The Women in Banking and Finance (WIBF) mentoring program and the 100 Women in Finance's NextGen initiative are two instances of mentorship programs. Sponsorship initiatives go beyond mentoring and entail senior executives supporting and advancing the careers of their less experienced female coworkers. These initiatives are quite successful at removing obstacles and opening doors for women in finance. One illustration is the Women on the Move initiative at JPMorgan Bank, which offers high-potential women in the organisation sponsorship

and development opportunities. Promoting the advancement of women in finance by offering training and development initiatives that address gender prejudices and promote their professional growth. This is exemplified by Goldman Sachs' Returnship program, which offers training, mentorship, and networking opportunities for women wishing to return to the profession after taking a career break.

Flexible work schedules, such as remote work, flexible hours, and job sharing, can aid women in juggling their professional and personal responsibilities and promote their involvement in the financial sector. This is demonstrated by Citigroup's Flexibility Citi program, which offers flexible work schedules to workers who require them. Networking events can assist women in finance in forming connections with their coworkers as well as potential mentors and sponsors. For instance, the Women in Finance Network at Deutsche Bank organises gatherings that bring together women working in the field and give them the chance to meet and share knowledge. Increasing women's participation and advancement in finance has been a success of these initiatives and programs.

They address some of the obstacles that women encounter in the field.

#### *D. Organizations and Countries that have successfully implemented these Best Practices*

A number of organizations and nations have successfully employed the above strategies to enhance women's participation and advancement in finance. A Women's Leadership Council, a Women's Executive Development Program, and a Women's Next Level Leadership Program are just a few of the programs that Bank of America has put in place to promote women in the finance industry. Women at all levels of the business can take use of the mentorship, networking, and training possibilities provided by these initiatives. Some organizations and businesses in the United States have put measures into place to boost the participation of women in the financial sector. For instance, the CFA Institute has started a Women in Investment Management Initiative that offers networking opportunities, mentorship, and training to women working in the investment management sector. Moreover, organizations like JPMorgan Chase, Goldman Sachs, and Citigroup have put in place sponsorship program and flexible work schedules to promote women in finance.

The Women in Finance Awards and the Women in Finance Mentoring Program are just two of the programs the Australian government has put in place to support women in the financial sector. These initiatives give female financial professionals opportunities for mentoring, networking, and

recognition. The Women in Finance Charter, which requires businesses to assist the advancement of women into senior positions in finance, is one of the numerous measures the United Kingdom has put into place to support women in the field.

A number of businesses and organizations there have put policies into place to boost the involvement of women in the financial sector. For instance, ICICI Bank has started a Women Manager's Leadership Program, which gives women in leadership roles chances for mentoring and training. The Mahila E-Haat initiative, which the Indian government also started, offers a digital platform for female entrepreneurs to sell their goods and services. These are only a few instances of institutions and nations that have effectively adopted strategies to boost women's involvement and growth in the financial sector. These efforts demonstrate that women can flourish and excel in the finance sector with the appropriate assistance and resources.

#### V. CASE STUDIES: WOMEN IN FINANCE AND ECONOMIC GROWTH

Fidelity Investments' CEO since 2014, Abigail Johnson has overseen the organization's rapid expansion. Fidelity has extended its options under her direction to include fresh goods and services like robo-advisory and trading in digital assets. Johnson has also boosted Fidelity's investments in technology and creativity, setting it up for future success. She has also worked hard to encourage gender diversity within the organization, and she has set a target of having 30% more women in top positions by 2025. Johnson's success serves as a reminder of the value of invention and market adaptation. She also emphasizes how encouraging gender diversity in executive positions can result in better decision-making and enhanced business success.

President of Citibank Jane Fraser is another such woman. The first woman to head a significant Wall Street firm was Jane Fraser, who took over as CEO of Citigroup in 2021. She has a proven track record of achievement within the organization, having once significantly increased the company's Latin American division's revenue. Sustainability, digital change, and enhancing Citigroup's risk management procedures are Fraser's top priorities. She has also pledged to close the gender pay gap and increase the percentage of women and minorities in senior roles. The achievement of Fraser demonstrates the significance of giving sustainability, risk management, and diversity and inclusion initiatives top priority in promoting economic development. She also exemplifies the advantages of developing talent within the company and making sure that women are given an equitable chance to progress to leadership roles.

In 2019, Gita Gopinath became the first woman to occupy the post of Chief Economist at the IMF. She is a recognised authority in macroeconomics and foreign finance, with a specialization in emerging economies. Gopinath has been an outspoken supporter of laws that foster economic expansion and development in developing nations, such as laws to lessen income disparity and broaden financial inclusion. The accomplishment of Gopinath shows the significance of knowledge and a thorough comprehension of economic issues in fostering economic development. Her support for measures that encourage economic growth and development emphasizes the significance of a balanced approach to economic planning that takes both short-term and long-term objectives into consideration.

These case studies highlight the significance of encouraging sustainability, innovation, and variety in fostering economic development. They also emphasise the advantages of supporting women's leadership and strength while fighting for gender diversity in leadership positions.

#### VI. CONCLUSION

In conclusion, our study emphasizes the significant contribution that women may make to the finance industry as well as the potential economic advantages of more gender diversity in this sector. We observed the current condition of gender diversity in finance, the representation of women in the financial industry, and the rise of women in key financial roles at all levels. Yet, data like Accounts also imply that women generally earn less than males in most nations, and the magnitude of this disparity varies substantially between countries. Due to their gender, women in the finance industry face a variety of well-documented barriers and challenges, including stereotypes, gender bias in terms of their abilities, a lack of resources and networks, difficulty juggling work and family obligations, a lack of role models, and male-dominated

workplace culture. According to our research, empowering women in finance can not only contribute to more inclusive and equal workplaces but also open up enormous prospects for economic growth. Greater diversity of viewpoints, improved financial results, increased creativity, better risk management, better customer service, improved reputation, and more are just a few of the possible economic benefits of gender equality in finance.

We also observed how women in leadership roles affected financial performance and methods for advancing gender equality in finance through technology and policies. We should encourage financial literacy and education for women by providing them with the essential knowledge and skills in order to improve gender equality in the



finance sector. Financial inclusion should be increased and discrimination against women should be eliminated in the labour market. We found that there are several key factors that can help to empower women in finance, including Mentoring programs, Sponsorship initiatives, training and development initiatives and Flexible work schedules that promote work-life balance and support diversity and inclusion and in turn increase women's participation and advancement in finance.

Although the findings of our study are encouraging, much more work needs to be done before women in finance can reach their full potential. In order to advance gender diversity in this industry and assist in the creation of more inclusive and equitable workplaces, we urge policymakers, business executives, and other stakeholders to take action. In short, encouraging women in finance is not only the correct thing to do, but it is also essential for promoting economic progress and ensuring that everyone has a brighter future. Together, we can realise the full potential of women in finance and contribute to the development of a more inclusive and equitable society.

#### VII. RECOMMENDATIONS FOR POLICYMAKERS, FINANCIAL INSTITUTIONS, AND OTHER STAKEHOLDERS TO PROMOTE WOMEN'S EMPOWERMENT IN FINANCE

Policymakers, financial institutions, and other stakeholders are advised to support women's financial empowerment and optimise economic growth potential by following these suggestions:

Adopt work-life balance rules and initiatives. Many women struggle to strike a balance between their professional and personal obligations, which might impede their growth in the banking industry. By providing flexible work schedules, parental leave regulations, and other benefits that support employees' well-being, policymakers and financial institutions can encourage work-life balance.

Provide possibilities for mentoring and networking: Women sometimes lack these resources in the banking industry, which might impede their ability to advance in their careers. By offering networking opportunities and mentorship, financial institutions and other stakeholders can support women's empowerment in the field of finance, especially for those who hold junior and mid-level roles.

Make an investment in training and development programs. Women may encounter obstacles to job growth in finance because they lack access to such programs. By funding training and development initiatives that help women's professional advancement and skill development, policymakers and financial institutions may encourage women's empowerment in the finance industry.

Encourage diversity and inclusion in the workplace: By fostering a more diverse and inclusive workplace, we may encourage women's financial empowerment and open doors for economic success. The implementation of policies that support diversity, equity, and inclusion as well as making sure that hiring and promotion procedures are just and equitable are just a few of the actions that financial institutions and other stakeholders can take to promote diversity and inclusion in the workplace.

Encourage more women to pursue financial careers: Getting more women into finance is one method to support women's empowerment therein. The promotion of finance as a viable career choice for women, financial support for education and training, and networking opportunities for young women interested in finance are just a few of the actions that policymakers, financial institutions, and other stakeholders can take to encourage more women to pursue careers in finance. Policymakers, financial institutions, and other stakeholders may encourage women's financial empowerment and increase the potential for economic growth by putting these proposals into practice.

#### VIII. IMPLICATIONS FOR FUTURE RESEARCH AND POLICY DEVELOPMENT

Implications for future research and policy creation based on the subject of women's financial empowerment: The specific difficulties that women in the finance industry encounter require further study. While some of the difficulties that women encounter in the finance industry have been highlighted by previous research, additional study is required to identify the precise roadblocks that keep women from progressing in this field. This study could assist financial institutions and governments in creating focused programs and regulations to remove these obstacles.

The connection between gender diversity and financial performance may be examined in further research: Even though there is some evidence that gender diversity in the banking industry can increase financial performance, further research is required to fully understand this link. The exact ways in which gender diversity can affect financial performance may be better understood through future research, which may then guide policy development and decision-making.

Further study is required to determine how mentoring and networking programs affect participants: Although mentorship and networking programs have been recognised as crucial elements in advancing women's financial empowerment, additional study is required to fully grasp their precise effects. Future research could help to identify the most effective

mentorship and networking strategies for promoting women's career advancement in finance.

Policymakers and financial institutions need to keep an eye on developments in gender equity and diversity: Even though the finance industry has made strides in encouraging gender diversity and equity,

more work has to be done to reach real equality. To encourage more inclusion and fairness in the area, policymakers and financial institutions should keep an eye on developments in gender diversity and equity and make necessary adjustments to laws and procedures.

We can encourage greater gender diversity and equity in the finance industry by focusing on these research and policy development areas. This will help women in finance reach their full potential and contribute to overall economic growth and prosperity.

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# An Analysis of The Impact of Women Entrepreneurs on The Socio-Economic Development of The Region, With a Special Focus on The North Maharashtra Region

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## **ABSTRACT:**

*Women form the basis of economic systems worldwide. Women play an important role in stimulating national economic growth. In recent years, research on women's entrepreneurship has grown immensely, gaining broad consensus among scholars. This contributes to understanding all the factors that explain women's difficulties when starting an entrepreneurial career. It is known that women face many problems when starting their own business. Gender inequality forces women to stay in the safety zone of entrepreneurship rather than the danger zone. This article attempts to explain the factors responsible for the gender gap in entrepreneurship. This article also discusses various issues facing women entrepreneurs. Due to the low proportion of women entrepreneurs in the region, this affects the socio-economic situation of the region. However, various barriers make it impossible for women to fully exploit their potential.*

**Keywords:** Women, Entrepreneurship, Gender gap, Socio-economic development

## **1. INTRODUCTION:**

Entrepreneurship is the act of being an entrepreneur, which can be defined as "someone who uses innovation, finance, and business acumen to turn innovations into economic goods" Entrepreneurship uses what Schumpeter called "the storm of creative destruction" to replace, in whole or in part, inferior innovations in markets and industries. At the same time, new products, including new business models, are created. In this way, creative destruction is largely responsible for the dynamism of industries and long-term economic growth. It is the management of risk-taking appropriate to the opportunity, and through communication and management skills, to mobilize the human,

financial and material resources necessary to make a project a success.

**Concept of Entrepreneur :** The word 'entrepreneur' derives from the French word "entreprendre" (to undertake) and was applied in the early 16th century to individuals involved in military expeditions.

**Definition of Women Entrepreneur:**

"Women entrepreneur is any women who organizes and manages any enterprise, especially a business."

"Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise."

"A small scale industrial unit or industry –related service or business enterprise, managed by one or more women entrepreneurs in a concern, in which they will individually or jointly have a share capital of not less than 51% as shareholders of the private limited company, members of co-operative society".

- Government of India has defined women entrepreneurs

India ranks 135th out of 146 countries in the India gender gap review 2022. The study, which assesses the state of gender-related corporate policies and practices in India, also ranks India last among the BRIC countries and only ahead of Pakistan in south Asia.

"women, who make up half of India's human capital, need to be more effectively integrated into the economy to increase India's long-term competitive potential. The world economic forum's survey of some of India's largest companies shows that to achieve this integration, Indian companies must set targets and improve policies to close pay gaps and promote work-life balance," said Saadia Zahidi, co-author of the study.

"It is important to point out that we need more cross-fertilization, cooperation and collaboration between different sectors of society.

## 2. LITERATURE REVIEW:

Women can be considered the fastest growing entrepreneurs in the world (Brush and Cooper, 2012; Patil and Deshpande, 2018). It is now recognized that female entrepreneurship is an important indicator of global development.

Women entrepreneurs play an important role in job creation, wealth creation, poverty alleviation, human development, education, health and nation building, especially in developing countries. There are many success stories of women entrepreneurs discussed in the literature and identified major obstacles in their path (Byrne et al., 2019; Neumeyer et al., 2019). No economy can achieve full and sustained success without women entrepreneurs.

Suriyamurthy et al. (2009) pointed out the difficulties faced by women entrepreneurs in developing countries. The need to work with other companies is emphasized, especially in low- and middle-income countries, as they make important contributions to global economic development.

Manisha R. (2014) Research shows that despite difficulties, Indian women find opportunities for empowerment and growth through self-help organizations, NGOs, banks, development agencies, government assistance and microfinance or the private sector.

4344 also foresees that the role of women will be very important in competition with developed countries, which are a major source of power, as well as with diverse consumer groups.

Sorsa et al. (2015) found in one study that women's involvement in economic development as entrepreneurs and self-employed persons empowers at least one worker. In addition to manufacturing and trade, women entrepreneurs are employed in the service sector. The number of self-employed women doubled between 2000 and 2010.

These women work from home in traditional fields such as fabrics, clothing and tobacco, while others prefer to work as street vendors.

Barriers to women's economic activity, such as social norms or access to credit, can be reduced through higher education programs and training to create women's enterprises.

Jennings and Cash (2006) show that empirical research has a strong basis, showing that it relates to social and human capital; motivation; goals and criteria for success; China's strategic choices differ on certain fundamental points. Women business owners may be at a

disadvantage in accessing various types of venture capital, given their personal background and work experience as well as the socio-economic and cultural context in which their business operates.

Cajon et al. (2010) show that there is a tendency to stereotype entrepreneurs as confident, result-oriented, and risk-taking men. These stereotypes are reflected in leadership positions. The study found that 4,444 successful female and male entrepreneurs had similar motivations, shared 4,444 visions of success, and were funded by the same sources. From these similarities, it is understandable that men and women may be on equal footing to become successful entrepreneurs.

Kaur et al. (2016) studied the perceptions of female students to analyze the role of higher education in the psychological, economic and social empowerment of women. Studies have shown that higher education plays an important role in the process of social, psychological and economic advancement of women, which is positively associated with women's empowerment.

Mamata Bannur and Renuka Teli (2012) stated in their study that the most important factors that contribute to the creation and growth of businesses are the availability of specific skills to work on specific projects (89%), self-confidence (78% est ), husband/family cooperation in the beginning (63%), loan availability (60%), good client attitude (40%) and adequate training (60%).

## 3. RESEARCH METHODOLOGY:

Research Objectives:

Research women's perspectives to understand their perceptions of women-led businesses. Investigate women's perspectives to understand motivating factors related to women's empowerment and women-led businesses

Identify perceptions of barriers associated with women-led businesses.

Sampling: The study was based on primary and secondary data.

Primary data was collected to understand the opinions of 180 female respondents out of female respondents in different districts of Maharashtra including Jalgaon, Dhule and Nandurbar.

Jalgaon, the main financial hub with a good number of female entrepreneurs; Dhule is considered as one of the places with largest centre of education and literate population; and Nandurbar is the women-led businesses and

grassroots work. The data was collected in a single format, 60 respondents from each region, including sections such as students, entrepreneurial connections, self-employed. Respondents (women) were selected in the 18-65 age group who had an affiliation with entrepreneurship, or were involved in direct or indirect activities related to self-employment, in business development or to other activities Any course/study relevant to business creation.

This study used probability sampling techniques, including random sampling

References were collected from key respondents and, using references, further interviews were conducted with a sample of respondents based on similar characteristics and criteria.

previous initiatives, projects and studies on female entrepreneurship were reviewed through secondary data.

For this, government and national portals as well as international publications and magazines are used as references.

A structured, unmasked questionnaire was used as the data collection tool. The objectives of the study were clarified to the respondents and the data were collected using a structured questionnaire consisting of a set of 20 questions whose observations were recorded on a simple Likert scale to identify the different understandings of women's perspectives.

Factors include :Their needs to be more emphasis on women-led businesses in rural and poor areas” through understanding women's perceptions of comparative urban and rural conditions.“Female students in institutions of higher education should be trained to follow programs ”to analyze their place in higher education programs and to form companies that emphasize female leadership."Women-led businesses promote product and process innovation" was taken into account to understand their thought process about innovations and practices of women-led businesses."Women entrepreneurs can compete with men on an equal footing" because competence is one of the important factors when comparing with men it is also one of the important factors to show trust and verify their outlook."Female CEOs can be better entrepreneurs" studied the perceptions of entrepreneurship of respondents.

"In general, there are many barriers to women's entrepreneurship “The obvious presence of barriers is seen when talking about women-led businesses, so 's views on perceived barriers are very important. Tool used: SPSS is used to analyze the data. The tool allowed this study to explore and analyze a large amount of raw data

collected from 180 respondents to identify patterns, trends, and opportunities for deeper analysis in visual representations.

Discussion:

According to the analysis of this study, 48% of the total sample is consistent with , which is a positive reflection of the fact that 4 women business drivers hold the same view that they are as important as entrepreneurship in general. While 32% of respondents were neutral on the drivers of women-led businesses and business in general, 20% of respondents thought the drivers of women-led businesses and business in general were diverse.

**Problem Solving and Negotiation Skills:**

Entrepreneurs face many challenges when starting a business.

This is a particularly challenging challenge for women entrepreneurs due to various external social and environmental constraints. Therefore, to meet the challenge, entrepreneurs usually need problem-solving and negotiation skills. Entrepreneurship, acceptance, problem-solving awareness, and negotiation ability of women were compared with the frequency of men in the sample.

**Problems of Women's Entrepreneurship:**

1. The biggest stumbling block for women entrepreneurs is that they are women. A sort of patriarchal social order dominated by men is a component of their road to business success. Male members believe that funding a business run by a woman is risky.
2. Financial institutions are sceptical of women's entrepreneurial abilities. Bankers believe that female psychos are more dangerous than male psychos. Bankers offer unrealistic and unreasonable guarantees to gain credit for women entrepreneurs.
3. Women in developing countries have limited access to money because they are concentrated in poor rural areas with limited borrowing capacity (Starcher, 1996; UNIDO, 1995a) and lack of material security. Few women own material possessions.
4. Dual responsibility is also an important issue for women entrepreneurs. Women have to perform both family and social duties and work. As a result, a serious conflict arises between home and work, and the resulting high level of stress hinders her success, independence and development. Married women must balance work and family. Moreover, the

- success of the business depends on the support the family provides to the woman in the business process. control.
5. Another argument is that female entrepreneurs have low management skills. They must rely on office workers and brokers to succeed, especially in marketing and sales. Marketing implies mobility and confidence to communicate with the outside world, these two qualities are discouraged in women due to social conditions.
  6. Women entrepreneurs are adept at providing services quickly and in a timely manner, but lack the organizational skills compared to male entrepreneurs, and therefore must face constraints from competition. Women are less convinced than male entrepreneurs that it is possible to travel day and night, even across different regions and states. This means that the freedom of expression and movement of women entrepreneurs is low.
  7. Knowledge of the availability of alternative raw materials and high negotiation skills are basic requirements for conducting business. Ignorance of raw material availability and lack of negotiating and negotiating skills are factors affecting women entrepreneurs' business.
  8. Knowledge of the latest technological developments, know-how and level of education of the individual are important factors influencing the business. They don't know or don't have the skills to use new technologies, and they often cannot do the research and get the training they need. It should be useful or even accessible to women (Women Entrepreneurs in Poorest Countries, 2001).
  9. Low literacy rates prevent women from participating in business activities. Lack of education hampers gaps in technical and marketing knowledge. A low level of education gives women a low level of confidence and autonomy to engage in business, which includes constant risk-taking and expert strategic concessions.
  10. Women have less achievement motivation than men. Low levels of education and self-confidence lead to low levels of achievement and motivation for women to participate in and run businesses.
  11. Finally, the high cost of some business operations negatively impacts the development of women entrepreneurs. Due to factors such as installing new equipment when expanding production facilities, it is not easy for female entrepreneurs to enter new fields.
4. Key Findings:
- Some of the key constraints women entrepreneurs in the region face when trying to enter the field include:
- Lack of confidence: Women are insecure about their strengths and capabilities.
- The family members and the society are reluctant to stand beside their entrepreneurial growth.
- Socio- Cultural Barriers: Women's family and personal obligations are sometimes a great barrier for succeeding in business career.
- Market-oriented risks - Stiff competition in the market and lack of mobility of women make the dependence of women entrepreneurs on middleman indispensable.
- Motivational factors - Self motivation can be realized through a mind set for a successful business, attitude to take up risk and behavior towards the business society by shouldering the social responsibilities.
- Knowledge in Business Administration - Women must be educated and trained constantly to acquire the skills and knowledge in all the functional areas of business management.
- Identify available resources. Women are hesitant to seek access to meet their financial and marketing needs.
- We found the following observations in this area. poverty line. With traditional values emphasizing helping those in need, the upper and middle classes benefited from the IT economy are beginning to give back help to communities in need.
- Corporations such as Infosys have taken the issues to heart and formed the Infosys Foundation, together with organizations such as Women Empowerment Project (WEP) work to improve the lives of the rural communities. To eradicate poverty, women were identified as the most critical change agents. Research show that raising a woman's income through training, education, and micro-credit lending raises household income, and improve overall living standards of the community. As a result, numerous.
- Measures to promote and Develop Women Entrepreneurship:
- Recommendations for creating an enabling environment for Women Entrepreneurship



Policy approach A gender-sensitive approach to public policies - gender mainstreaming – creates real opportunities to increase the role of women in business, understand their disadvantages and remove the barriers they face.

This requires simultaneous intervention.

Governments should promote values, eliminate prejudice and actively shape the process through action, awards, competitions and sponsorship programs. It is a systemic initiative for women. If each participant involved is simultaneously on all three levels, real change can be achieved by eliminating social and economic gender inequality. (Kebe Haji, 2016).

Registration procedures and formalities for business, legal and financial assistance, concessions, grants, reliefs for governmental and non-governmental organizations should be simplified. Women entrepreneurs should be encouraged to participate in fairs, conferences and exhibitions. The government and NGOs should strive to raise awareness of policies, strategies and programs National-level forums should be established to facilitate the discussion of issues and grievances faced by women entrepreneurs and to propose a possible policy framework to address the same issues.

Financial support:

Despite the existence of various plans and programs targeting women ignorance of women's entrepreneurship programs. Therefore, there is an urgent need to publicize these programs through events.

An appropriate approach on the part of bank officials can alleviate the issues faced by women entrepreneurs for accessing finance under a particular scheme. Financial institutions should be given quota to fulfill for lending. This lending needs to be collateral free and with minimum formalities.

Market Linkage

Marketing assistance should be developed by promoting linkages between women enterprises of various sizes, by way of legitimate subcontracting and where appropriate, franchising or other forms of inter-firm cooperation. Organizing women enterprises for export marketing should be encouraged through coordinated efforts, assisting in quality standards, and by providing information of foreign markets as well as by assisting them in overseas representation. (Shah 2013)

Technical and infrastructural support

Governments can establish priorities for the allocation of infrastructure such as industrial land, hangars or any other infrastructure for carrying out income-generating activities.

Universities and educational institutions can play an important role in disseminating knowledge about the technology needs of women in business. Financial institutions should be encouraged to help women entrepreneurs meet their skills needs.

Other measures:

Removing social and cultural barriers:

A paradigm shift in attitudes is essential to truly reap the benefits of the program. There is a need to persuade women to use the skills and knowledge they can use to build successful organizations.

The portrayal of role models in the media can positively motivate women to avoid social barriers and demonstrate entrepreneurship.

training learning modules should be updated periodically to meet operational requirements. Systems must be designed to measure and deliver demand-based learning. Develop learning materials by assessing skills, abilities and prior knowledge. Quality schools should instill entrepreneurial ideas in girls and help them develop a strong entrepreneurial spirit.

Based on the analysis above, this situation requires collaboration between social enterprises, foundations, government committees and agencies, consultants, and the media.

Working with the media to raise awareness of this concept and educate the public will be beneficial on both the micro and macro level.

Right efforts on from all areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities.

Following efforts can be taken into account for effective development of women entrepreneurs in the region.

- Consider women as specific target group for all developmental programmers.
- Top educational institutions and initiatives must also extend to women in the government sector.
- Appropriate management education programs must be provided to the women's community.
- Encourages women's participation in decision-making.
- Vocational training should be expanded to women's communities so that they can understand the production process and production management.
- Advanced Education in Women's Polytechnic and Industrial Technical Schools.
- Skills are developed in training and production seminars.

- Professional Competency and Leadership Training for Women Entrepreneurs.
- Continuous monitoring and improvement of programmer training.
- Activities to nurture women should aim at women's competitiveness and profitability.
- Women's development enterprises must have access to a permanent fund.
- Financial institutions should provide more working capital support to both small and large businesses.
- Government agencies provide infrastructure in the form of industrial sites and hangars for industrial creation.
- Entrepreneurship Education is a well-designed course that builds confidence through action games and should begin at the high school level.
- More government initiatives to motivate women entrepreneurs to engage in small businesses.
- Participation of non-governmental organizations in programs to educate and advise women on entrepreneurship issues.

## 5. Conclusion:

Women are an integral part of every country's economic development. Their social and economic contributions are credible. The economic aspects of women are well taken into account in order to realize their potential and ability to make a positive contribution to the country's development. Therefore, in recent years, various measures have been taken to promote women's participation in economic activities, and among them, promotion of women's entrepreneurship is one of them. This study aimed to understand the perceptions of women's stages of empowerment by potential and existing beneficiaries.

Despite the existence of development programs aimed at women, progress has been slow.

Barriers to public acceptance, lack of financial support, and awareness of vocational training have been met. Therefore, the purpose of this study is to suggest ways to reduce the barriers faced by female entrepreneurs.

This paper concludes that the North Maharashtra region has a lower proportion of female entrepreneurs.

Therefore, the government should provide certain opportunities for female entrepreneurs to grow. In order to reduce the gender gap in entrepreneurship, it is necessary to provide

financial support for women's entrepreneurship, vocational education, and free access to information on obstacles to information access.

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# Women Entrepreneurs: A New Approach to Women Empowerment

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## ABSTRACT

—Almost half of the world's population are women. So world is speaking about empowering the women. India is one of the country who strongly believe in women empowerment. Women entrepreneurship is the new way of women empowerment. Government of India is supporting this mission by framing new policies for women startup. They are also benefiting from the effects of globalization, which are felt both domestically and abroad. Yet the women are part of obstacle running race. This paper proposes the various opportunities and challenges faced by women to become an entrepreneur. Various case studies are discussed to understand the success of women as an entrepreneur. The discussion reveals that the time has come women's are preferring entrepreneurship as a empowering tool by adopting the innovation driven entrepreneurialism along with necessity driven entrepreneurialism.

**Keywords**—Women Entrepreneures, Women Empowerment, Gender Equality.

## I. INTRODUCTION

Firstly, it is often thought that women are not as intelligent as men when it comes to business. Secondly, it is often thought that women do not have the resources or knowledge to start or run a business.

However, there are a number of reasons why women can be successful entrepreneurs. Firstly, women often have a different way of thinking than men which can make them better at solving problems. Secondly, women are often better at networking which can help them find resources and contacts. Thirdly, women are often better at taking care of others which can help them build relationships and businesses. Finally, women often have a lot of passion and motivation which can help them succeed in business. Today more than 60 million women in the country are digital savvy, many more can become digital and productive for country's economic growth.

There are many pathways to women empowerment, but all of them share a common goal: to give women the opportunity to be full and effective members of society. Possible paths to women empowerment include:

- Educating women and girls on their rights and responsibilities through educational programs and awareness campaigns.

- Providing access to contraception, health care, and reproductive rights, empower women to make informed choices about their pregnancies and births.
- Encouraging women to enter into and work in traditionally male-dominated fields, thereby breaking down barriers and stereotypes that have hindered women's progress.
- Fostering female entrepreneurship, encouraging women to start their own businesses and think outside the traditional "female spheres" of home, family, and work.
- Providing safe and affordable spaces for women to escape domestic violence and abuse.
- Working to end gender-based discrimination, whether it's in the workplace, the home, or social settings.

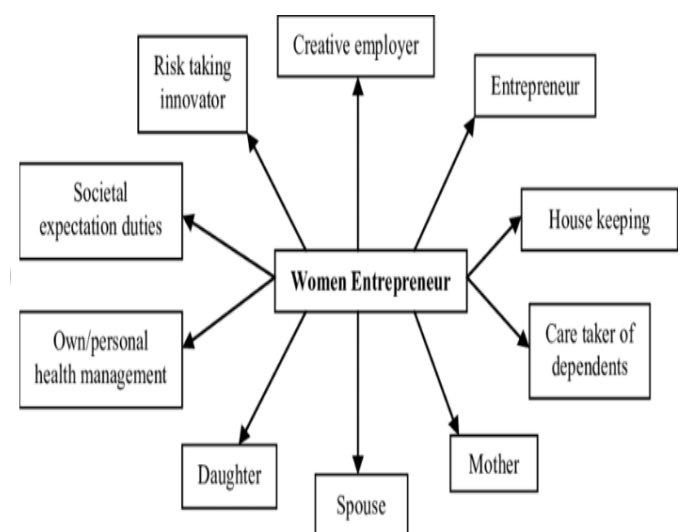


Figure 1: Entrepreneurial women and her multidimensional roles

Women entrepreneurs has to go through multidimensional roles as shown in Figure 1. For girls to make significant progress, entrepreneurial education must begin when they are

in elementary school. Through practical experience and contacts with female role models, we must not only impart to them the financial and other abilities they will require to succeed, but also help women develop a positive self-image as entrepreneurs and leaders.

Figure 2 shows the women involvement in business globally which shows that India has only 2.6% women entrepreneurs who started their business due to necessity.

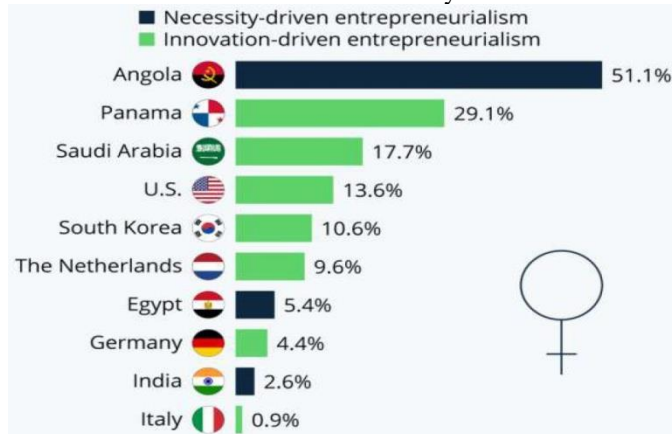


Figure 2: Women in Business Globally (Source: Global Entrepreneurship Monitor)

## II. OPPORTUNITIES

There is an opportunity for women entrepreneur in India. In India, women have increased representation in the workforce and are now able to start their own businesses. Women entrepreneurs can take advantage of this opportunity to make a positive impact on their community and economy.

Additionally, India has a strong ecosystem and support system for women entrepreneurs, which makes starting and growing a business easier.

The Indian government has been doing its part in promoting women's participation in the workforce and as business leaders. The years 2022 saw several such initiatives coming into place. Very recently the government's public policy think tank NITI Aayog launched its very own Women Entrepreneurship Platform (WEP) 3.0 web portal. The portal's sole aim is to support Indian women entrepreneurs.

"The platform will target to onboard 2.5 lakh women entrepreneurs, engage with 500 partners and host over 200 capacity-building online and offline events," stated the NITI Aayog at the launch.

Top five sources for funds as a female entrepreneur [3]

### 1. Bhartiya Mahila Business Bank Loan

Bhartiya Mahila Bank, a subunit of State Bank of India, provides women with an SME business loan of up to Rs. 20 crores to set up their own manufacturing units or as working

capital loans. There are different schemes of loans at suitable rate of interests.

**2. Cent Kalyani Scheme** A loan from the Central Bank of India, women can avail the Cent Kalyani Scheme credit to set up their own SME in agriculture, cottage industry, manufacturing, trade or retail. The Cent Kalyani Scheme offers up to Rs. 1 crore to women for setting up a new business, expanding an existing one or as working capital loans. The loan is an unsecured business loan, that is, it is collateral free, with a maximum tenure of 7 years.

### 3. Dena Shakti Scheme

Launched by the Government of India under Dena Bank, the Dena Shakti Scheme sanctions loans of up to Rs. 20 lakhs for women in manufacturing, retail, agriculture or education businesses.

### 4. Mahila Udyam Nidhi (MUN) Scheme

The Small industrial Development Bank of India (SIDBI) issues financial assistance to women entrepreneurs at affordable interest rates under this scheme.

### 5. Stree Shakti Package for Women Entrepreneurs

This scheme is specifically for women entrepreneurs enrolled in their state's Entrepreneurship Development Programme. EDP is an initiative by India's Ministry of Skill Development and Entrepreneurship to hone business skills among first-generation entrepreneurs. Female business owners can take out a loan of up to Rs. 50 lakhs from the State Bank of India under this scheme.

So there are number of initiatives taken by Government of India for the women entrepreneurs to become successful in their life.

## III. CHALLENGES

In many ways, being an entrepreneur is the perfect job for women – it's challenging, demanding and provides a high level of autonomy. However, there are a number of challenges that women entrepreneurs face, which can make pursuing a business career difficult [2],

- Gender discrimination. Women entrepreneurs are regularly subject to gender discrimination at all stages of the business process, from recruitment to appraisals to contract negotiations. This can be a major barrier to success, particularly if you're looking to scale your business.
- Low levels of investment. Female-owned businesses tend to receive lower levels of investment than male-owned businesses, and this can be a major obstacle to accessing the necessary resources and funding to grow your business.

- Limited support infrastructure. Female entrepreneurs often have to work harder to attract and retain the support of colleagues, clients and suppliers. This can be a challenge when you're trying to build a successful business from scratch.
- Limited access to capital. Female entrepreneurs often have to battle perceptions that they aren't capable of managing a business's high debt levels and complex financial structures. This can be a major barrier to accessing the necessary funding to grow your business.
- Difficult relationship with employees. Female entrepreneurs often have to contend with a hostile or disengaging relationship with their employees, which can be a major barrier to retaining talented staff and building a successful business.
- Excessive work

#### IV. CASE STUDIES

In India, though women introduction into business is a relatively new occurrence as that of the developed countries, India placed 41st overall out of 43 countries in the Global Entrepreneurship Monitor 2021, giving it a fairly low ranking. However, there are also more women business owners in India than ever before. Some of the case studies are presented below [4]:

TABLE I. CASE STUDIES OF DIFFERENT SUCCESSFUL WOMEN ENTREPRENEURS

DOMAIN OF STARTUP	NAME OF ENTREPRENEUR	EDUCATION	HOME TOWN	REMARK
Multi-Designer store	Pooja Gupta	MCom from Kanpur University	Kanpur	She lost her father suddenly to a cardiac arrest. Didn't had luxury back then to take on an internship and gain experience like others
Common wealth Wrestling	Ritu Phogat	10th Standard	Babali, Haryana	Didn't had to many career options. People didn't took her seriously

				back then.
Fashion Designer	Kavya Singh Kundu	Fashion Designing NIFT, Delhi	Kolkata	Few acquaintances saw her work as a tailoring venture and not a brand. Assumed her business is production and not design based
Provide the legal rights resource for citizens during pandemic	Sharon Mathew	Law, Gandhinagar National Law University	Gandhinagar	The collation of all relevant orders, directions, circulars, notifications, etc., passed by various ministries, governments and courts has been a challenge
Mobile Commerce Technologies	Sudha K Varadajan	PSG Technology College, Coimbatore	Coimbatore	Science is a field you keep learning in. I learn even today; it is a perennial learning curve. The master's course was an automatic extension of my love for the subject, my desire to know more and to be better
Investor, Author and Producer	Natasha Malpani Oswal	University of Cambridge, MBA at Stanford University		She says the idea of Boundless Media came to her with the idea of telling stories for a new India. Natasha adds she wanted to build a creative



				house that focused on quality over quantity when it came to making shows and films.
MMA Wrestling	Nihari ka Singh	Engineering from IIT Delhi, MBA from IIM Bangalore	Delhi	The challenges I've seen at ONE are more around how there are so many naysayers and non-believers out there dedicated to putting down a person or company which is trying to achieve something crazy.
Content Creator	Mrinal Jha	Bachelor of Commerce - Bcom Finance+AI0	UP	Their upcoming series The Socho Project – claims to be India's first-ever musical web series, and is the maiden project under the MAJ banner

It is observed that there are number of women entrepreneurs who started their business because of certain demise or sudden loss of earning family member as shown in the above table but became a successful entrepreneurs later on.

## V. DISCUSSIONS

The availability of support for women founders, and entrepreneurs more broadly, has grown over the last decade. This includes accelerators focused on skills development, government funds for women in business, corporate programs, university seed funding initiatives and women-targeted investor networks.

Till date, women have demonstrated their critical significance in fields like politics, administration, engineering, medicine, technology, social work, and education. Thus, a woman entrepreneur is a self-assured, inventive, and creative woman who aspires to both her own financial independence and the simultaneous creation of work opportunities for others. With this one can look into Women Entrepreneurship as an emerging way for women empowerment. Increasing involvement of women in entrepreneurship can be an important empowerment tool.

The visibility and confidence gained through the experiences of building a business is beneficial in breaking through social constraints and harmful gender norms, and encourages more women to consider entrepreneurship.

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## Evaluation of Physical Fitness of College Girl Students in Terms of BMI – A Study of ANR College, Gudivada

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### ABSTRACT

*The physical fitness studies reporting specifically on girl students were very few; students' uses relatively few fitness tests as a reflection of their physical fitness, which could not comprehensively evaluate their exact level of physical fitness. The present study evaluated the weight of girl students and to determine their status of weight. The present paper set the objectives to study the height and weight status of the girl students, to analyze the level of physical fitness by determining the Body Mass Index (BMI) ranges and to offer necessary suggestion to improve their physical health status. The data for the study is collected through primary sources of data i.e. from 116 girl students using the Google forms and calculated BMI using MS-Excel and determined the weight status using the BMI Charts for adults or girls of 18 or above age groups as prescribed by the Centre for Disease Control and prevention (CDC), USA. Hence the present paper aimed to calculate BMI for the college girl students of ANR College (Autonomous), Gudivada, as this will help the girl student to aware of their weight status as well as in assessing their health status, physical fitness. If health is good women can strive for betterment or empowerment for themselves and to their respective families. One educated healthy women can do better for the society.*

**keywords:** BMI, underweight, healthy weight, overweight, obese.

### 1. INTRODUCTION

The physical fitness studies reporting specifically on girl students were very few; students' uses relatively few fitness tests as a reflection of their physical fitness, which could not comprehensively evaluate their exact level of physical fitness. It is essential to assess the height and weight of girls and assess the weight status of the girl students. It should be understood that when the

students are not as per their prescribed weight, that, when it is lower or higher than what is considered healthy for a given height is described as underweight or overweight or obesity respectively impacting their physical fitness. Body Mass Index (BMI) is one such screening tool for assessing underweight, overweight and obesity. Obesity is a common, serious, and costly chronic disease of adults and children. It is essential for each and every college going students to determine their weight if found Underweight, Overweight and Obese they should put efforts on either to improve their weight or reducing their weight to a healthy weight level and should think strategically for making healthy eating plans, physical exercises, meditation, yoga or any other approach suitable for them in order to access an active and affordable living for oneself. Hence the present paper aimed specifically to calculate BMI for the college girl students as this will help in assessing their physical fitness, level of health status and can also help them to strive for empowerment for oneself and to their respective families.

### 2. REVIEW OF LITERATURE

A. Sai Padma, M.K. Sukumaran, S. Padma, D. Rajani, S. Vanitha (2016) in their study determined the levels of haemoglobin and BMI for the college girls as this will help in assessing their health status with respect to anaemia and obesity. The study was performed on 200 girl students of age group 18-22 years were evaluated for hemoglobin levels and 195 of the same students for their BMI levels. Their study concluded that early detection and effective awareness programs are very much necessary to educate the college girl students in managing conditions like anemia, obesity and other related health complications.

Xiaobin Chen<sup>1</sup>, Jie Cui<sup>1</sup>, Yuyuan Zhang and Wenjia Peng (2020) aimed to investigate the cross-sectional relationship between BMI and a physical fitness

index (PFI) based on six indicators of fitness in Chinese college students, BMI was calculated to classify individuals into underweight, normal weight, overweight, and obesity groups. Z-scores based on sex-specific mean and standard deviation were calculated, and the sum of z-scores for the six fitness tests was used as a PFI. Their study found that more male than female students were overweight or obese, but more female than male students were normal weight. Underweight, overweight and obese students had poorer performance in physical fitness index than normal weight students. Future prospective, longitudinal cohort studies to identify the causal relations and potential mechanism in a good manner are required.

### 3. OBJECTIVES & METHODOLOGY

The present paper set the objectives:

- to gather the height and weight status of the girl students and calculate BMI
- to analyze the level of physical fitness by determining the BMI ranges and
- to offer necessary suggestions to improve their physical health status.

#### Methodology:

The data for the study is collected through primary sources of data i.e. gathered directly from 116 girl students of ANR College, Gudivada, a semi-urban region using the Google forms and calculated BMI using MS-Excel and determined the weight status using the BMI Charts for adults or girls of 18 years or above age groups as prescribed by the Centre for Disease Control and prevention (CDC), USA.

#### ABOUT BMI

BMI is a person's weight in kilograms (or pounds) divided by the square of height in meters (or feet). A high BMI can indicate high body fatness. BMI screens for weight categories that may lead to health problems, but it does not diagnose the body fatness or health of an individual.

#### CALCULATION OF ADULTS BMI

To calculate BMI, determine one's height and weight and use the formula as given below:

$$\text{BMI} = \text{weight (kg)} / [\text{height (m)}]^2$$

Or

$$\text{BMI} = [\text{weight (kg)} / \text{height (cm)} / \text{height (cm)}] \times 10,000$$

With the metric system, the formula for BMI is weight in kilograms divided by height in meters squared. Since height is commonly measured in centimeters, an alternate calculation formula, dividing the weight in kilograms by the height in centimeters squared, and then multiplying the result by 10,000, can be used. Once after reaching the result value analyses the physical fitness status by using the below indicators.

- If the calculated BMI is:

Less than 18.5, it falls within the underweight range.

Between 18.5 to < 25, it falls within the healthy weight range.

Between 25.0 to <30, it falls within the overweight range.

If it is 30.0 or higher, it falls within the obesity range.

Obesity is frequently subdivided into categories:

- Class 1: BMI of 30 to < 35
- Class 2: BMI of 35 to < 40
- Class 3: BMI of 40 or higher.
- Class 3 obesity is sometimes categorized as "severe" obesity.

For adults 20 years old and older, BMI is interpreted using standard weight status categories. These categories are the same for men and women of all body types and ages. The standard weight status categories associated with BMI ranges for adults are shown in the following table.

**Table1. Adults BMI Range and Weight Status**

BMI	Weight Status
Below 18.5	Underweight
18.5 – 24.9	Healthy Weight
25.0 – 29.9	Overweight
30.0 and Above	Obesity

### 4. Results and Discussion:

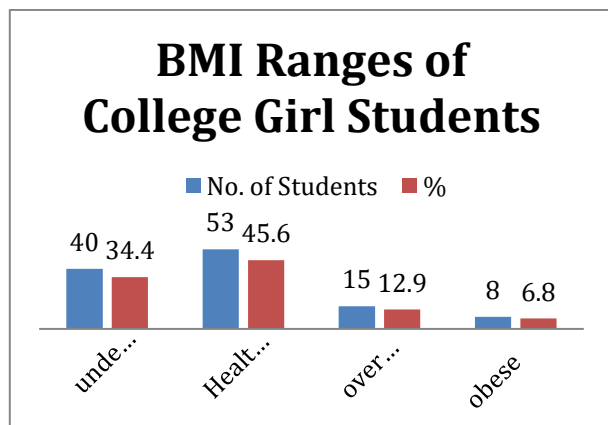
From the data collected through a random sample of 116 Girl students of ANR College (Autonomous), Gudivada, Krishna District, A.P., Degree and P G levels ranging between 18 to 24 years age groups their height value in centimeters and weight in kilograms the following BMI range values are determined and presented in the Table 2 and Chart1:

**Table2. BMI Ranges and Weight Status of ANR College Girl Students**

BMI Ranges		
Weight Status	No. of Students	% of Students
Underweight	40	34.5
Healthy weight	53	45.7
over weight	15	12.9
obese	8	6.9
<b>Total</b>	<b>116</b>	<b>100</b>

Source: ANR College Girl Students\*

**Chart1. BMI Ranges and Weight Status of ANR College Girl Students**



From the above Table 2 and Chart1 it is found that majority i.e. 45.6% of the girl students of ANR College (Autonomous), Gudivada region BMI values are found to be within the range of healthy weight, whereas 34.4% girl students BMI values are found to be underweight, 12.9% found to be overweight and only 6.9% girl students are found to be obese. So, it can be concluded that the majority girl students of semi urban region are found to be healthy weight, whereas for 34.4% girl students there is a need to improve their weight and reach a level of healthy weight for being physically fit to perform their activities well. Only a very few students of semi urban region fall under overweight or obese.

## 5. CONCLUSION

Maintaining healthy weight is possible through a planned diet program or building a healthy lifestyle with proper eating patterns, regular physical activity, and stress management. It is not directly advisable for taking medications or other conditions may also make it harder to possess correct weight. For any concerns about one's weight or clarifications on physical fitness problems one has to talk with their health care provider. To deal with the conditions of underweight or overweight should be with made possible by developing suitable procedure or approaches that lead to reach healthy weight. As gaining weight or losing weight is not so easy, one should follow their identified approaches with self-compassion, commitment, readiness and self-motivation. As soon as reaching the status of healthy weight one should rely on healthy eating and physical activity to help maintain health over the long term.

From the present study of sample girl students of semi urban region majority are with healthy weights, followed with underweight problem. Hence, there is a need to improve their weight and reach the status of healthy weight for being physically fit to perform their activities well. Only a very few students of semi urban region suffer with the problems of overweight or obese. Therefore, it is suggested to every girl student to learn new eating and physical activity habits that will help the

students live a healthier lifestyle. These habits can helps to maintain the weight all through the life time. Along with these it is also necessary to create a supportive environment, both in terms of physical environment and healthy relationships with the people around in one's life can help to attain the physical health as well as all round growth of the college girl students.

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## Changing Aspects of Malabar and Muslim Women Empowerment

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**ABSTRACT:** *Malabar Muslim women have always been in the mainstream of discussions because of historical reasons and backwardness of the region brought about as a result of the colonisation under the British rule. Colonial suppression, discrimination based on gender and oppressive measures of the fundamental religious clergy made the condition of Muslim women very pathetic without basic needs of education and learning. Muslim women in Malabar region lacked possibility of acquiring education and learning because of the religious fundamentalism and patriarchy. But with the advancement in the exposure of the people of the region brought about through Gulf migration education of women was encouraged. The condition of the woman changed as a result of the exposure of the migrants in the Gulf region and the realisation of the real essence of the religion. This paper attempt analyse the changing aspects of Muslim women empowerment in the Malabar region.*

**Keywords:** *Malabar, Muslim, Women Empowerment, Religious Fundamentalism, Patriarchy.*

### 1. INTRODUCTION

Even from the beginning of discussion for the formation Malappuram district debates, protests and controversies fumed in the political sphere of Kerala state. Most of the people in Kerala alleged EMS Namboodiripad of favouring the

Muslim minorities of the state and creating a district of their own for the cheap vote bank political gambling. The present Malappuram district is always under the surveillance of suspicion. The north-south geographic division seemed to be diminished with the creation of Kerala state but the psychological division still exist in the minds of the people with all its

manifestations. The merging of Travancore, Cochin and Malabar to form United Kerala state give way to the formation of a state based on language, but the cultural differences still exists. The language plays a pivotal role in unifying the people but the evident differences in arts, culture and religion people and create rift in their minds. In the colonial times Travancore and Cochin was ruled by the native kings who were under the British Kingdom. But Malabar was ruled directly by imperial Britain as the resistance from the Malabar people towards the colonial aggression was stern and ferocious. The Malabar Resistance (Rebellion) of 1921 against the evil rule of the British was coloured with communal hue by the British rulers to create rift between the Muslim and Hindu communities. Ferocious Malabar Resistance was painted as an aggression towards the Hindu minorities of the region by the Muslim majority. Stories of atrocities of mass murder, rape and loot began to appear in the original documents of British rule and it became the historical evidence for the communal colour of the resistance. Even from colonial times Travancore and Cochin regions took Malabar as a Muslim populated region with hostility towards the Hindu and Christian minorities. after the independence and with the creation of Malappuram district which was highly populated by the Muslims the communal flavour so far painted on the Malabar region was painted on the district as it became the stronghold of both the Muslim organisations and the political parties who stood for the community welfare. The district also contributed great communist leaders to the land as a result of fight against the feudal exploitation. The district was backward in many aspects before the migration to the gulf countries began in the 1980. Though the region-rich with natural resources-was having foreign trade relations with many countries even before the hegemony of British rule, poverty and hardships ruled the district even after the liberation of the country from the colonial rule. Arabs and the traders from Middle East countries brought their goods to the Kerala

coast and they carried away the spices, especially black pepper which was essential for their sustenance in their harsh climatic conditions. Europeans demolished these trade relations and the links of cultural exchange and established their monopoly over the sea spilling blood over the saline blue waters. Through exploitative trade and intrusion Imperialists made the region backward with poverty, hardships and ignorance.

With the formation of Kerala state, to alleviate poverty and hardships, the rulers concentrated on the distribution of feudal lands to the poor working class and passed the Land Reform Bill in the state assembly. But the benefits of the bill went to a middle class who were the tenants of the feudal time. The benefit never reached the poor working class of the society as their hardships and poverty remained without any changes. A new middle class with the control over the ownership of land was created especially in Malabar.

The rulers of Travancore and Cochin tried to uplift their subjects with reformative action by providing quality education and literacy. They started schools and colleges to uplift the people from the darkness of superstitions and from the clouds of caste system. Colonial rule in Malabar crushed the hopes of the people and put them backward in aspects. So after independence and the formation of the state Travancore and Kochi regions were far ahead in progress and development because of the advancement in education. Naturally the educated class of the Travancore and Cochin regions began to dominate in the administration of the state and the benefits of the development flowed to that region. The Malabar region remained illiterate and ignorant with superstitions and exploitation of the religious clergy advocating hostility towards modern education system.

Malabar region fought with the British not only with their might but through all its manifestations. While the British banned all martial arts of the Malabar region especially Kalaripayattu the people were unable to practice and teach the art form. The martial art was the pivot which made the people of Malabar strong in body and mind to fight against the British. But the shrewd Malabar created a new art form called Kolkali with the steps and tactics of Kalaripayattu accompanied with songs of valour and fervour. Kolkali helped Malabar people to rejuvenate the steps and tactics of kalaripayattu and gave them rejuvenation for their body and mind. For British Kolkali was just an art form practiced with some songs and two sticks in hand. They could only sense the sound of the song and the sticks beating together and was unable to identify the soul of the form.

The hostility towards the foreign rule was so harsh that the people of Malabar hated everything foreign. Malabar succeeded in

establishing the belief that 'English is the fume of hell' and English modern education will enslave the people to the foreign power. So they used Arabic as their primary language and created a new language for official communication and for religious learning by using Arabic scripts and Malayalam pronunciation called Arabi-Malayalam. This helped the Muslim majority of the region to learn the religion and exhort the people on the necessity of fighting the British rule in the region. They could keep the confidentiality of official communication among themselves so that the British could not breach into it. The epicentre of Malabar Resistance, which the British called as Malabar Riot, happened to be in the Malappuram district when it was created after the independence of the motherland.

Colonial historiographies give a communal shade to the Malabar resistance as their policy was 'divide and rule'. Malabar was densely populated with majority of Muslims while the Cochin and Travancore region were Hindu majority regions. The resistance of Malabar against the British was painted as a communal riot organised and executed by the atrocious Muslims against the Hindu minority. Fabricated and exaggerated stories of Muslims massacring Hindu men, raping their women and looting their houses spread among Hindu majority regions.

According to post-colonial Kerala historians Malabar resistance of 1921 had three main reasons (...). Firstly, Malabar Muslims hated the British who toppled the Muslim Caliphate in Turkey. In the First World War, the British conquered Turkey and dethroned the Caliph who was considered as the leader of the whole Muslim community of the world. This instigated hatred among the Malabar Muslims towards the British rule. The Khilafat movement, which fought for reinstating Caliphate, influenced the Malabar Muslims and they decided to fight the British rulers of the region. Second reason for the resistance against British was the new tenant system imposed in Malabar. The three layered tenancy system for agriculture was replaced by multi layered tenant system which resulted in multi layered exploitation of the poor working class. The new tenant system imposed by the British made the life of poor working class to cripple and they decided to agitate and protest against the British who were responsible for their pathetic condition. The system created hostility between the working class and the new feudal lord who benefited from the new system. While the poverty and hardships of the working class deepened the new feudal landlord became richer and richer as a result of wide range exploitation. The working class generated hatred both towards the landlord and towards the British who intern was the ultimate beneficiary of the new system. Khilafat Movement, new land tenant



system and the hatred towards the foreign rule combined to ignite the flames of fury against the British.

In the beginning, the resistance in Malabar was so strong that the British could not step into the territory as Malabar established their own country and printed their own passports. But more force came from different parts of the country and crushed the resistance with iron hands. The British executed the leaders, massacred the protesters and suppressed the agitators through severe suppressive measures and even banished the freedom fighters to the cellular jails of Andaman Islands.

The British not only suppressed the freedom fight with the military might but also propagated the fabricated communal shaded interpretations of the resistance to the different parts of the country. Stories of mass murder of Hindu elite class man and dumping the dead bodies in the wells, looting their palaces and burning them into ashes, raping Hindu elite women and then killing them to dump in the outskirts and the remote corners. Stories spread even from the nooks and corners of Malabar to very ears of Hindus and Muslims in Kochi and Travancore region. They heard exaggerated stories of the merciless Malabar Muslims' atrocities against Hindu community. They could imagine the tonsured, well-built Muslim man with chequered lungi and the typical green belt with a dagger fixed on the hand left side unleashing all types of cruelties against the Hindu community of Malabar. Stories of Malabar Mappila using their daggers to open Hindu pregnant woman's stomach and taking the babies out and killing the unborn babies on the tip of spears. Majority of the people believed in the stories cooked in the British minds and the supporters of British tried every hand to spread the picture of atrocious Mappila men unleashing their capacities of merciless killing against the Hindu minority. Stories of mass murder, rape, loot and lawlessness influenced the Hindus of Cochin and Travancore even after the attainment of freedom. But actually the resistance was against the policies of the British government and the supporters of imperial rule which suppressed the people of Malabar.

Though the state was formed in 1956 based on the criteria of language, merging Malabar Cochin and Travancore, the stories of Mappila atrocities remained in the minds of the people as colonial historiography became the prime source of evidence. Malabar historians failed to explore the real scheme and the consequences of Malabar resistance as the people were far behind Cochin and Travancore regions in the fields of education, literacy and intellectual development. Later, post-colonial historiography unveiled the real scheme, reasons, and consequences of Malabar rebellion along with role and impact of the resistance in the history of Indian Independence Struggle. But the

communal stigma on Malabar created by colonial historiography remain seven after decades of Indian Independence and formation of unified Kerala state. The stigma on the whole Malabar passed on to Malappuram district as the milestones and pivotal regions of Malabar rebellion happened to be in the district. Places like Nilambur, Pookkottur, Tirur, and Tirurangadi belonged to Malappuram district the where resistance was at its zenith at the time of Malabar rebellion. Postcolonial historiography explored the facts behind Malabar rebellion and challenged the misinterpretations of British historiography unravelling monumental struggle of Malabar for the liberation of the motherland from the imperial shackles. But the common people who are away from the academic explorations and intellectual enterprises could not realise the facts behind Malabar resistance (Mohammed 86). Thus, the communal colour remained in the Kerala society and the common people of Cochin and Travancore generated hostility towards Malappuram slang, culture, and religion. Still popular Malabar and Malappuram discourses carries the picture of the cruel merciless mappila with a dagger who is eager to attack the Hindu minority of the region, though the analogy diminished from the social and political sphere of Kerala even before decades. The district is considered as a place of violence with a little tolerance towards the Hindu minority and towards the people of Cochin and Travancore region. So the people of Cochin and Malabar region unwilling to mingle with the people of Malappuram and they are afraid to work in these areas thinking of the hostility and violence of the past.

But with the growing need of human resource in the gulf region the people from Malabar migrated to the gulf countries with the beginning of 1980. This gulf migration brought about great change in the economic, social and political spheres of the region.. "Gulf money not only led to higher rates of consumers behaviour in Malabar but also to higher levels of literacy and education" (Abdelhalim 138).The remittance from the foreign countries brought economic development along with the realisation of the value of education in the society. While the state attained cent percent literacy the Malabar region was on the paths towards development with the flow of gulf money and the advancement towards higher education. But religious fundamentalism was blocking the people from progress and development as the clergy tried to exploit the people utilising the ideas and tricks of anti-colonial struggle. The colonial resistance found the English language and education as the tools of enslaving the community and the region took a hostile attitude towards English language literature and British education system. The clergy made use of these ideas towards language, literature and education and tried to exploit the

ignorant people encouraging superstition in the society. But the progressive social reformers and organisations led the people of the region especially Malappuram district towards progress and development with high enrolment in higher education especially from the part of girls education. Now the district is far ahead in the field of development and higher education than the fellow districts of the state. But the stigma still remains in the minds of the people from Cochin and Travancore.

The stigma is basically on the life of Muslim women in Malappuram. it is the superstitious clergy with their exploitative minds wanted to control the women in the community and confine them to the inner corners of their houses. It is an accepted fact that the religious clergy of the region wanted to expand their rhythm of exploitation by spreading superstitious beliefs among the community and they focused on controlling and confining the women folk of the community and making them the tools for domestic works and for the process of reproduction alone(Aravamudan 161). This resulted in the backwardness of Muslim women in Malabar in the many aspects of the social, economic, political and family life. They were considered by the mainstream society and especially the mainstream media as victims of discrimination based on religious fundamentalism and patriarchy. Though the picture changed with the migration from the

Malabar region to the Gulf countries and the women from Malabar began to educate themselves accomplishing in gaining laurels of success from different prestigious higher education institutions of the country and the global atmosphere Malabar Muslim women are still considered as the victims of religious fundamentalism and Muslim patriarchy (Varghese61). The stigma on the Muslim women in the Malappuram district and especially in the Malabar region is the result of their exposure towards the mainstream society in their special attire called the Parda. But the women of the region could access all the success even with the speciality in dress. The stigma on Muslim women is the result of growing Islamophobia in the global context.

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# Funding for Women Innovators and Entrepreneurs in India

## A Way Towards Women Empowerment

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### ABSTRACT:

*India as a whole is seeing a rise in the technical and commercial status of women. They are gradually working for the good of society as well as their families and are no longer bound to the four walls. Nonetheless, given the unfortunate status of women in India, it is important to support any possible business ventures by women, since they are more resilient and stronger than men and can help to plant the seeds of a better future. There has never been a better time in India to start a business, despite the fact that women still face obstacles in their homes and in society. The government has started programmes to make it simpler for women to start businesses. This paper examines the situation of women entrepreneurs in India, various government funding programmes, funds by NGOs, agencies, among others.*

**Keywords—women; entrepreneur; innovator, funds**

### I. INTRODUCTION

The Finance Minister Nirmala Sitharaman was adamant that India was the only nation that could address the gender imbalance in the startup ecosystem, which appeared to be a global issue, during YourStory's flagship event TechSparks 2022, which was held in November of last year. The finance minister had said, "Naari Shakti is the herald of our bright future," while presenting the Union Budget 2022. In September 2022, Prime Minister Narendra Modi stated that women entrepreneurs had gotten 70% of the Rs 19 lakh crore in loans given to small companies in the nation while speaking to a meeting of self-help groups (SHGs) in Karahal, Madhya Pradesh. In December 2019, PM Modi praised the initiatives of women business owners from Phulpur and Kadiapur in Allahabad, Uttar Pradesh, in his monthly radio programme Mann ki Baat. Understanding how the federal government, state governments, and other organisations support women's entrepreneurship is crucial in this situation.

The most important facts about women business owners in India include the 8.19 million people who

work for themselves there and the 13.45 million people who are employed as a result of Indian women business owners. In 2017, only 2% of startup funding went to female founders. [1] Everyone should aim to connect with inventive, innovative women business owners who are passionate about reimagining the next generation of products and a better future. Those who are close to women should promote the significant impact that women have on the economy of the nation, support women's missions, and push for women's entrepreneurship and empowerment. Additionally, they ought to aim to promote networking with business mentors while educating aspiring and nascent entrepreneurs on insights and trivia about the industry.

### II. GOVERNMENT FUNDING AGENCIES

#### A. Women Entrepreneurship Platform (WEP):

promoting female entrepreneurship. The Startup India initiative unveiled numerous programmes in January 2016 with the aim of assisting entrepreneurs and creating a strong startup ecosystem. A committed group that answers to the Department for Industry Policy and Promotion oversees these programmes (DPIIT). In order to bring together women from various regions of India and develop an ecosystem to support their entrepreneurial aspirations, NITI Aayog introduced the Women Entrepreneurship Platform (WEP) in 2018. This single access platform was created by WEP. Being an aggregator platform, WEP develops significant alliances to offer its users information, workshops, campaigns, and opportunities for learning and development.

#### B. Bharatiya Mahila Bank

A commercial lending programme for businesswomen looking to launch a small or medium enterprise (SME) in retail or the real estate industry. The maximum loan amount available to female business owners is up to Rs 20 crore, and they also receive a 0.25% discount

count off the standard interest rate of at least 10.15%. For micro and small businesses, the Credit Guarantee Fund Trust (CGTMSE): It makes collateral free financing available to the micro- and small business sector. No collateral security is needed for loans up to Rs 1 crore. Manufacturing companies run by women may be eligible for up to Rs 20 crore in credit.

#### C. The Dena Shakti

*Scheme:* With a loan sum of up to Rs 20 lakh available for horticulture, retail exchange, education, and housing, it offers financial assistance to female entrepreneurs. Under microcredit programmes, a further microcredit of up to Rs 50,000 may be accessed. Also, there is a 0.25% reduction for female business owners who make up the majority of the company's shareholders. Business Loans from the Bharathiya Mahila Bank: For women who have huge dreams despite having few resources, Bharathiya Mahila Bank was founded. It offers loans of up to ₹20 crores to female entrepreneurs looking to start a manufacturing business. If the loan amount sought is less than ₹1 crore, collateral is not required. Even after the Bharatiya Mahila Bank amalgamated with the State Bank of India, the loan programme that began in 2017 remains in place.

#### D. Udyogini

*Scheme:* It enables underprivileged women entrepreneurs to acquire financial support to launch a business. It was established under the Women Development Corporation. It allows women between the ages of 18 and 45 who have a family income of no more than Rs. 45,000 per year to apply for loans up to Rs. 1 lakh. Moreover, women who fall under the SC/ST category would receive a grant equal to 30% of the advance amount or Rs 10,000, whichever is less. Women in the general category, however, are only eligible for an allowance of Rs. 7,500 or 20% of the credit amount, whichever is less. According to rumours, the Karnataka State Women Development Corporation was the organisation that first implemented this programme, which has since been implemented by several banks in various forms.

#### E. The Mahila Udyam Nidhi Program

It supports female entrepreneurs by providing them with the cash flow they need to keep their enterprises operating through the small industrial development bank of India (SIDBI). The funds supplied under this plan may be utilised for production, manufacturing, and service-related purposes, and may be eligible for a credit of up to Rs 10,00,000 towards the launch of a small business.

#### F. Stree Shakti Scheme

Programme by the State Bank of India (SBI) for women entrepreneurs, it supports female business owners and managers of retail businesses as well as businesses run by professionals and independent contractors, such as doctors and operators of beauty

salons. Women who hold more than 50% of a majority-owned business are eligible for a credit of up to Rs 20 lakh. On credits worth more than Rs 2 lakh, the bank offers a 0.50% discount on the interest rate. For credits up to Rs. 5 lakh, security is not required.

#### G. Cent Kalyani Scheme

The Central Bank of India has a programme called Cent Kalyani for ladies just like you. Loans up to 100 lakhs are authorised under the programme without requiring any collateral or processing charges. Every other sort of business, aside from self-help organisations, retail commerce, and educational and training institutions, is eligible for this programme.

#### H. Mudra Yojana:

Mudra Yojana is a programme that might help women who want to launch or grow their small businesses. Despite not being a programme specifically for women, it is nonetheless quite advantageous. Women business owners are eligible to apply for loans between Rs. 5,000 and Rs. 10 lakh. It is perfect for opening up beauty salons, a small business, or a homebased operation. No collateral or guarantor is required to apply for this loan. The scheme is divided into three categories:

- Shishu: loans up to ₹50,000/-
- Kishor: loans above ₹50,000/- and up to ₹5 lakh
- Tarun: loans above ₹5 lakh and up to ₹10 lakh

### III. VC AGENCIES

The environment for women entrepreneurs in India has transformed during the last few years. And India is witnessing a revolution in the number of female entrepreneurs in this age of startups, digitalization, and globalisation. While being less prevalent (7 out of 100 entrepreneurs in India are female), female entrepreneurs are not only going head-to-head with their male counterparts but are also outperforming them in terms of ideas and execution strategies. Indian women entrepreneurs are therefore anticipated to rise by 90% over the following five years.

According to a report by Bain and Company and Google, women entrepreneurs in India can create 150 million employments by 2030. There is no denying the brilliance of Indian women entrepreneurs, but barely 1.5% of the country's startup investment goes to companies with female founders. During the past several years, a number of women-focused venture capital funds have developed in order to address the funding issue, give Indian female entrepreneurs a small boost, and create opportunities for them to succeed. There is no denying the brilliance of Indian women entrepreneurs, but barely 1.5% of the country's startup investment goes to companies with female founders. To solve the funding issue and provide a little push and opportunity to let Indian female

entrepreneurs flourish, several women-focused VC funds have emerged over the past few years.

#### *Kalaari Capital*

Kalaari Capital is an early-stage venture capital firm with a technology focus that is based in Bengaluru. Since 2006, Kalaari Capital has aided creative businesspeople by developing distinctive solutions that have transformed how Indians live, work, consume, and conduct business. By generating exponential value for the economy through its CXXO programme, Kalaari Capital is levelling the playing field for female founder CEOs in shaping India's digital future. Women founders have access to funding, networking opportunities, and industry expert mentoring through the CXXO Program, which boosts their chances of success. The company is bringing decades of experience to accelerate start-up at scale and build strong, long-term ties with founders as India's start-up environment undergoes a significant change. Via the CXXO initiative, Kalaari Capital has sponsored more than 110 start-ups, including women-led businesses like Aastey, Kindlife, Samosa Party, and Creative Galileo.

#### *She Capital*

She Capital, a 2018 startup VC fund, supports exceptional female startups from the Seed through Series A stage. The company is enabling the next generation of high-growth female-focused businesses to scale while offering business opportunities and mentoring services to improve their entrepreneurial skills. The firm is supported by the Small Industries Development Bank of India and international and local family offices. The company makes investments in start-ups that have at least one female cofounder or executive who has an equity stake and plays a significant role. Clovia, Samosa Singh, ELEV8, and Spark Studio have all received funding.

##### *1) Saha Fund*

2) It is the first venture capital fund for women entrepreneurs in the world, investing in early-stage businesses that support women's entrepreneurship, employment, diversity, and technology. The VC fund supports women's economic participation through value investing and investments in world-class businesses led by exceptional women entrepreneurs. The company has supported a number of women-led firms, including Fitternity (bought by CureFit), MyAlly (acquired by Phenom People), LoveLocal, and Joules to Watts. It invests across healthcare, finance, education, future of work technology, and consumer tech.

##### *3) AWE (ACHIEVING WOMEN EQUITY) Funds*

Encourages scalable, sustainable, and gender-equitable growth with the intention of having a good impact on everyone in the economy. It makes investments in companies with a focus on innovation that are run or influenced by women.

The company is particularly focused on sectors where it can boost female participation while using its networks to enhance the value of the enterprises in its portfolio in the areas of healthcare, food and agriculture, sustainability (Green Energy & Water), education, fintech, and others.

#### *Strong Her Ventures*

The first worldwide women focused tech fund was Saha Fund, which prioritises pre-seed and early-stage tech

driven businesses. This fund is the second one. The VC fund, established by Ankita Vashistha in response to the Saha Fund's success, offers money, contacts, a community, and ongoing learning opportunities for women in the fields of fintech, the future of work, healthcare, consumer goods, and web 3.0. Around 1 million women, 5,000 startups, and 1,000 entrepreneurs will interact with its women-led Arise Accelerator, which will invest in more than 200 firms. This has invested in a number of startups, including Myava.in., Jify.co, Basis, Owntrail.com, Gladful, Cora, Ready Set Jet, Velmeni.ai, and Meolaa.

## IV. CHALLENGES WITH CONCLUSIONS

Women business owners confront greater obstacles, whether it's gaining access to banking services or utilising digital transformation services to improve and optimise their organisational effectiveness. Several people have become entrepreneurs as a result of the pandemic, including many women who are already making an impact as successful and creative disruptors. They do, however, encounter twice as many obstacles as their male counterparts. And even though there are an increasing number of organisations, banks, NGOs, and councils for women's empowerment that work to support and empower female entrepreneurs, the assistance is typically restricted to improving their access to funding, networking opportunities, and business skill mentoring. support for female entrepreneurs in terms of embracing technology and digital literacy.

Women who own businesses in inner cities and rural areas are particularly hard struck since they also have to overcome cultural gender obstacles. These female business owners require specialised tech support in areas like: monetary technology specialised help with financial technology, including payment gateway integration, linkages and payments made through apps, cyber security, and data protection. Few business owners are fortunate enough to have a lender or investor for their organisation. Some are forced to use credit cards, raise money on their own, or bootstrap their firms. Women-owned businesses are among the most prevalent ones that get minimal investment. Women are frequently denied loans due to cultural and gender bias; many institutions favour male-owned businesses.

All organisations nowadays, large and small, have an internet presence and a presence on mobile devices. Increasing your brand's visibility online will help you establish a strong digital identity, increase customer

interaction, raise awareness, and serve as a communication channel between internal and external clients. Building a strong digital presence on your own or with the assistance of an unqualified friend or employee may not only prove useless, but it can also backfire for women entrepreneurs who are new to the industry. The proper specialist is therefore essential, especially for a young firm, to lead and aid in the development of a cost-effective and efficient digital identity. Connected women who have access to technology are essential for a nation's economic development. Half of the world's population is made up of women, who also hold half of the world's potential for development, opportunity, and the creation of stable economies. Women who use the internet can extend their options for employment, start new projects, and spur social change.

## VI. CONCLUSION

While women-owned businesses generate 8-10% more revenue than male-owned businesses of the same age in the same industries, only 5% of women-owned businesses receive venture capitalist funding, compared to 77 percent of male-owned enterprises. The government is trying to close this gap with these programmes. The ability of women to succeed in business has always been beyond question, but societal hurdles have always been substantial. With the support of these programmes, we hope to strengthen our country and create a truly free-market economy.

## SUGGESTIONS

To mentor women business owners through a variety of initiatives and activities, such as entrepreneurial and incubator workshops, awareness campaigns, fundraising events, roadshows, and exhibitions, business coaching, the Connect Academy, technology development programmes, matchmaking, microfinancing, and government funding sources.

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# Women Entrepreneurship: Challenges and Opportunities

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**ABSTRACT**— This paper explores the challenges and opportunities facing women entrepreneurs in today's business landscape. Women-owned businesses have seen significant growth in recent years, but still face numerous obstacles in starting and scaling their ventures. Through a review of existing literature and case studies of successful women entrepreneurs, this paper examines the gender-specific challenges faced by women in entrepreneurship, including limited access to funding, societal and cultural biases, and a lack of female role models and mentors. The paper also highlights the unique strengths and advantages that women bring to entrepreneurship, such as their ability to innovate and collaborate, and their focus on social responsibility and sustainable business practices. Finally, the paper provides recommendations for how policymakers, investors, and entrepreneurs can work together to support and empower women in business, creating a more inclusive and diverse entrepreneurial ecosystem that benefits everyone.

**Keywords**— Entrepreneurs, Policymakers, Investors, Gender, Women, Ecosystem

to innovate and collaborate, and their focus on social responsibility and sustainable business practices. We will also present case studies of successful women entrepreneurs, in order to showcase the ways in which women have overcome challenges and leveraged their strengths to achieve business success.

Finally, we will provide recommendations for how policymakers, investors, and entrepreneurs can work together to support and empower women in business. This includes policies and initiatives that increase access to capital, mentorship and networking opportunities, and programs that promote gender diversity and inclusivity in entrepreneurship. By exploring the challenges and opportunities facing women entrepreneurs and providing recommendations for how to support and empower them, this paper aims to contribute to a more inclusive and diverse entrepreneurial ecosystem, one that benefits everyone.

## I. INTRODUCTION

The role of women in education and research has undergone significant transformation over the past few decades. Historically, women were excluded from formal education and restricted to domestic roles. However, with the emergence of feminist movements and changing societal norms, women's participation in education and research has become more prevalent. Today, women have become an integral part of these fields, making important contributions to the advancement of knowledge and society as a whole.

Entrepreneurship is considered to be a key driver of economic growth and innovation, and in recent years, women have made significant strides in starting and scaling their own businesses. Despite these gains, women-owned businesses still face numerous challenges, such as limited access to capital, lack of female role models and mentors, and cultural and societal biases. Therefore, it is important to explore the unique challenges and opportunities facing women entrepreneurs, in order to better understand how to support and empower them.

The purpose of this paper is to examine the challenges and opportunities facing women entrepreneurs in today's business landscape. To achieve this, we will begin by providing an overview of the current state of women entrepreneurship, including its growth trends and economic impact. We will then delve into the specific challenges faced by women entrepreneurs, such as access to funding, balancing work and family obligations, and navigating cultural and societal biases.

Next, we will highlight the unique strengths and advantages that women bring to entrepreneurship, including their ability

### WOMEN ENTREPRENEUR: CHALLENGES

Women entrepreneurs face several challenges in their entrepreneurial journey, some of which are as follows *1.Lack of access to financial resources*: One of the primary challenges faced by women entrepreneurs is the lack of access to financial resources. Women entrepreneurs often face difficulty in obtaining loans or

venture capital, which is essential for starting and growing a business. This is due to the prevalent gender bias that exists in the financial sector, where women are considered high-risk borrowers.

*.Lack of access to networks and mentors*: Networks and mentors are essential for obtaining business opportunities, building partnerships, and receiving guidance and support. However, women entrepreneurs often face difficulties in accessing such networks due to the existing gender gap in the business world. This lack of access to networks and mentors often limits the growth potential of women entrepreneurs.

*3.Work-life balance*: Women entrepreneurs often face the burden of managing both their business and personal responsibilities. This can lead to burnout and a lack of motivation to continue with the entrepreneurial journey. This is especially true for women entrepreneurs who are also mothers or primary caregivers, as they have to juggle their business and family responsibilities simultaneously.

*4.Gender bias*: Women entrepreneurs often face gender bias and discrimination in the business world. They are often not taken seriously or are expected to conform to traditional gender roles, which can limit their opportunities and growth potential.

*5.Access to markets*: Women entrepreneurs often face challenges in accessing markets, especially in male-dominated industries. They may face difficulties in building relationships with suppliers and customers or may not have access to the same business opportunities as their male counterparts.

*6.Lack of role models*: Women entrepreneurs often face a lack of role models and may not have access to female entrepreneurs who can serve as mentors and provide guidance and support.

Overall, these challenges can make it difficult for women entrepreneurs to succeed and grow their businesses. However, there are opportunities available for women entrepreneurs, and with the right support and

resources, they can overcome these challenges and achieve success.

## II. WOMEN ENTREPRENEUR: OPPORTUNITIES

Despite the challenges faced by women entrepreneurs, there are several opportunities available for them. Here are some specific opportunities

*1. Government support:* Governments are recognizing the importance of women entrepreneurs and are taking initiatives to support them through financial assistance, training programs, and mentorship. This support can help women entrepreneurs overcome the financial challenges and access networks and mentors, which can lead to business growth and success.

*2. Changing social norms and attitudes towards women's entrepreneurship:* The traditional mindset that women should focus on domestic responsibilities is slowly changing, and more women are taking up entrepreneurship as a career option. This changing mindset is creating a more conducive environment for women entrepreneurs, where they are recognized for their contribution to the economy and society.

*3. Collaborations and partnerships:* Women entrepreneurs can collaborate and partner with other businesses, including male entrepreneurs, to access markets and customers, share resources, and learn from each other.

*4. Access to education and training:* Education and training programs are available to help women entrepreneurs acquire the necessary skills and knowledge to start and grow their businesses.

*5. Support from organizations and networks:* Women entrepreneurs can access support from organizations and networks that are specifically designed to support women entrepreneurs. These organizations and networks can provide mentorship, funding, and other resources that can help women entrepreneurs overcome the challenges they face

*6. Access to technology:* The advent of technology has created opportunities for women

entrepreneurs to start and grow their businesses. Online platforms and e-commerce have made it easier for women entrepreneurs to access markets and customers

*7. Diversity and inclusion consulting:* Many companies are looking to increase diversity and inclusion in their workplaces. Women entrepreneurs with expertise in this area can provide consulting services to help companies develop and implement strategies to create more diverse and inclusive work environments.

*Health and wellness:* Women entrepreneurs can start businesses in the health and wellness industry, offering services such as yoga, nutrition coaching, and wellness retreats. With growing interest in self-care and wellness, there is a growing demand for these types of services.

*8. Sustainable and eco-friendly products:* With increasing concern for the environment, there is a growing demand for sustainable and eco-friendly products. Women entrepreneurs can start businesses offering products such as sustainable fashion, natural skincare, and eco-friendly cleaning products.

*9. Home-based businesses:* With the rise of e-commerce and remote work, there are many opportunities for women entrepreneurs to start home-based businesses. Examples of home-based businesses include online retail, freelance writing, and virtual assistant services.

*10. Technology startups:* Women entrepreneurs can start technology startups in areas such as fintech, e-commerce, and software development. By leveraging technology, women entrepreneurs can start businesses with low overhead costs and access global markets.

*11. Food and beverage:* Women entrepreneurs can start food and beverage businesses such as food trucks, specialty coffee shops, and artisanal bakeries. With growing interest in locally sourced and organic foods, there is a growing demand for these types of businesses. Overall, these opportunities can help women entrepreneurs achieve success and contribute to economic development and growth.

### III. GOVERNMENT SUPPORT FOR WOMEN

Governments around the world are recognizing the importance of promoting women's entrepreneurship and are taking several initiatives to support and encourage women entrepreneurs. Some of the government support for women entrepreneurship are:

*1. Financial assistance:* Governments provide financial assistance to women entrepreneurs through grants, loans, and subsidies. These financial resources can help women entrepreneurs to start and grow their businesses.

*2. Training programs:* Governments provide training programs to women entrepreneurs to help them acquire the necessary skills and knowledge required to start and run their businesses. These training programs cover various aspects of business management, including marketing, finance, and operations.

*3. Incubation and Acceleration programs:* Governments provide incubation and acceleration programs to help women entrepreneurs turn their business ideas into viable businesses. These programs provide access to mentors, resources, and networks that can help women entrepreneurs to develop their business plans and grow their businesses.

*4. Access to markets:* Governments provide access to markets for women entrepreneurs by setting up women-only marketplaces, providing procurement opportunities, and encouraging corporations to buy from women-owned businesses.

*5. Policy support:* Governments create policies that support women entrepreneurship, including tax incentives, regulatory reforms, and affirmative action policies. These policies create an enabling environment for women entrepreneurs and encourage their participation in the economy.

*6. Women entrepreneurship cells:* Governments establish women entrepreneurship cells to provide support and guidance to women entrepreneurs. These cells act as a one-stop-shop for women entrepreneurs to access

information, resources, and support.

Overall, government support for women entrepreneurship plays a crucial role in creating a conducive environment for women entrepreneurs to start and grow their businesses. By providing financial assistance, training programs, access to markets, policy support, and establishing women entrepreneurship cells, governments can promote women's entrepreneurship and contribute to economic development and growth.

### IV. CONCLUSION

Women entrepreneurship has become an important topic of discussion in recent years due to the significant contributions made by women entrepreneurs to the economy and society. Women entrepreneurs play a vital role in the creation of employment opportunities, innovation, and social change. However, women entrepreneurs face several challenges that hinder their growth and success. These challenges include the lack of access to financial resources, networks, and mentors, as well as the burden of managing work-life balance. Despite these challenges, there are several opportunities available for women entrepreneurs, including government support, changing social norms, and attitudes towards women's entrepreneurship, access to technology, collaborations and partnerships, access to education and training, and support from organizations and networks. In conclusion, while the challenges faced by women entrepreneurs are significant, the opportunities available to them provide a promising outlook for the future of women's entrepreneurship. By overcoming these challenges and capitalizing on these opportunities, women entrepreneurs can contribute to economic development and growth, create employment opportunities, and drive social change. Governments, organizations, and networks must continue to support and promote women's entrepreneurship to create a more inclusive and equitable business environment.

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# Consumer Behaviour with the Financial Sector - A Gender-Based Preference Analysis With a Focus on Bengaluru City

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**ABSTRACT**—Consumer behavior research plays a crucial role in understanding and predicting the subject of purchase, purchase intentions, and purchase frequency. With the introduction of various financial products every year, it becomes essential for individuals to plan and invest their finances wisely. To dominate the competitive handicap in the marketplace, marketers must understand consumer behavior and preferences that influence buying decisions. This research aims to determine the influence of gender on consumer buying behavior towards various financial services. A survey study was conducted to explore the key factors affecting consumer buying behavior towards financial services, and the questionnaire was validated using the Cronbach's Alpha test. A convenience sample of 384 respondents was selected, and descriptive analysis was used to summarize their demographic characteristics. Exploratory factor analysis was employed to uncover eight underlying factors that prompt consumers towards various financial services, which accounted for around three-fifths of the total variance explained. Factors such as financial service characteristics, living standards of people in Bengaluru, e-marketing, increasing competition, and education ratio in Bengaluru are some of the key determinants of consumer buying behavior for financial services in Bengaluru.

**Keywords**— Financial Services, Buying behavior, Standard of living

## I. INTRODUCTION

The notion that individuals frequently purchase things based on their subjective perceived worth rather than their primary purpose is one of the core premises for studying consumer behavior. There is a great

demand for and availability of financial services in Bangalore because it is India's financial center. In

Bangalore, there is a sizable market for buyers and suppliers of financial services. Institutional and ultimate consumers are financial buyers in Bangalore (DeSarbo et al., 1996). Bangalore is home to numerous large corporations and MNCs, institutional consumers of financial products. Additionally, Bangalore is home to several large and small financial institution businesses, such as banks, stock exchanges, insurance companies, investment banks, etc.

India's extensive financial services sector is expanding quickly due to supply and demand factors (such as rising disposable incomes and individualized financial solutions) (new service providers in existing markets, new financial solutions and products, etc.). Several significant subsegments make up the Indian financial services business. These range from tiny local businesses to major global corporations and include mutual funds, pension funds, insurance companies, stock brokers, wealth managers, financial advising firms, and commercial banks (Tifferet & Herstein, 2012). In addition, the services serve a wide range of clients, including private companies, government agencies, and people.

- **Banking:** Through this service, people and businesses can deposit money and apply for loans. There are many different kinds of banking solutions, such as retail, investment, community, and commercial.

- **Insurance:** Businesses that provide insurance protect against monetary losses. Life, health, and auto insurance are some examples of common insurance coverage.

- **Mutual Funds:** Professionals administer mutual funds, which have annual management fees. Investments made through mutual funds are also diversified, which lowers risk.



- **Advisory:** Financial advisors assist clients in reaching their financial objectives. They support their clients in areas including due diligence, valuation services, and budget, savings, insurance, and tax solutions.

- **Stock Market:** Dealing in securities transactions, effective price discovery, security and transaction validity, liquidity management, investor protection, etc. are all functions of a stock market.

- **Bonds, debentures, mortgages, and treasury bills** are a few examples of typical debt instruments. Debt instruments offer fixed and higher yields and can be used for short- or long-term investments.

- **Audit:** A financial audit is a financial service that examines and assesses an organization's financial accounts that remain accurate and fair. A financial statement that has been audited guarantees adherence to legal obligations and inspires trust among stakeholders.

- **Tax Consultancy:** Tax consultancy is a financial service that offers guidance on reducing taxes following the law and regulations.

- **Restructuring of Capital** these services, which are largely provided to businesses, include changing capital structures (debt and equity) to increase profitability or address emergencies like bankruptcies, volatile markets, liquidity shortages, or hostile takeovers.

- **Portfolio Management:** Through portfolio managers who assess and optimize investments for clients across a wide range of assets, this segment offers highly specialized and personalized solutions that help customers attain their financial goals (debt, equity, insurance, real estate, etc.)

## Consumers Behaviour

Consumer behavior studies how people spend their available resources (time, money, and effort) on goods for consumption (Vohs & Faber, 2007). It comprises an investigation into what they purchase, why they do so, when they do so, where they do it, how frequently they purchase it, and how frequently they use it. When making a purchase, factors like timing, the economy, long-term planning, the influence of marketing, after-purchase experiences, and prior regrets are considered (Mai et al., 2003).

How Gender Difference Determines Buying Behaviour?

There are certain essential distinctions that may be made between males and females. There are distinct characteristics for each sex, with women exhibiting greater sensitivity, warmth, and anxiety than men. Nevertheless, these characteristics are subject to

change, based not just on the context in which they are displayed but also on a number of socioeconomic and cultural circumstances. However, male traits are usually emotional stability, dominance, rule consciousness, and attentiveness. In 2004 (Dittmar et al.) Men and women tackle challenges differently yet with comparable intentions. Women communicate and discuss problems because they are interested in how they are resolved. For men, resolving a conflict shows their aptitude and dedication to a partnership (Dittmar et al., 2004).

The following are the primary ramifications for women:

- Advertisements are frequently more comprehensive.
- Women value subtle distinctions.
- Women prefer conversational, cooperative discussion.
- Women favor vivid colors and powerful imagery.
- Girls in advertisements prefer soft music and other more feminine traits.
- The following are the primary implications for men:
- Advertisements typically highlight one key item. Men often notice one or two indications that are quite obvious.
- Men need to be taught the larger picture since they think in macrocosms.
- Complex metaphors are less likely to be understood by men.
- Men appreciate commercial humor and tend to be more obnoxious and confrontational.
- Men find "chatty" advertising annoying. Instead, they favor precise language and hard data.
- Images and colors don't seem to have much of an impact on men.

## II. REVIEW OF LITERATURE

Consumers go through the information search phase to seek further knowledge to address the identified issue. Consumers will look for information in their surroundings to aid in their decision-making. 2020 (Ahn & Kwon) The process of finding information can be divided into two categories. First, the pre-purchase search phase is the time before a customer makes a purchase when looking for information to fulfill their requirements or address their problems. This process starts once the consumer becomes aware of their needs or issues. (2017) Japutra et al. Additionally, an ongoing

search is a procedure customers use to explore the material for fun and stay current on new items or

		n	%
Gender	Male	201	52.3438
	Female	183	47.6563
Age	20-30 Years	36	9.375
	31-40 Years	112	29.1667
	41 -50 Years	137	35.6771
	50 Years & above	99	25.7813
Education	Post Graduate & Above	111	28.9063
	Graduate	212	55.2083
	12th Pass	35	9.11458
	Below HSC.	26	6.77083
Occupation	Salaried	217	56.5104
	Business	121	31.5104
	Freelancer	35	9.11458
	Retired personnel	11	2.86458
Income Level	2-5 Lakh	78	20.3125
	5-8 Lakh	238	61.9792
	8-12 Lakh	45	11.7188
	12 Lakh and above	23	5.98958

current market conditions. Liu and others, 2022) One of the most important aspects influencing customers' decision-making is their gender (Pacheco et al., 2022). It explains men and women interact socially, their respective duties and responsibilities, and the expectations that are held about the traits, skills, and likely actions of both men and women (femininity and masculinity), which are learned over time and vary both within and between cultures (Japutra et al., 2020). Males and females undoubtedly have distinct preferences for and methods of obtaining different things. Therefore, consumer behaviors are significantly influenced by gender (Badgaiyan et al., 2016). Furthermore, the variations between men and women in terms of expectations wants, needs, lifestyles, etc. impact how they consume (Gupta & Hyde, 2013). According to (Ouma et al., 2017), the availability and use of mobile phones for financial services increase the likelihood that households will save money. (2003) Howcroft et al. Therefore, it is crucial that financial service providers comprehend their clients' attitudes to change how consumers make decisions when buying financial products. Although investors' perceptions of investment

risk and expected returns, key factors in financial decision-making (Jordan & Kaas, 2002), have not yet been examined in advertising, these product-related assessments can be influenced by marketing and therefore serve as substitute indicators of advertising.

According to Lawrence and Elphinstone (2020), products are androgynous or sex-typed. A product is said to be sex-typed if it adopts masculine or feminine traits. Hot Wheels for boys and Barbies for females, to put it simply. Research on the examination of family decision-making roles was conducted by (Amos et al., 2014). They identified three stages of decision-making: problem detection, information search, and final decision.

They discovered that depending on the decision-making stage and product category, the roles and relative effects of husbands and wives varied. (Bither and others, 1969)

(Doney & Cannon, 1997) discovered that shared decisions are becoming more common when buying things like cars, televisions, and financial planning. This might be brought on by women working more often and their education levels growing. (Dwyer et al., 1987) demonstrate that formerly dominated by one gender, household decision-making sectors were also becoming more impacted by the other gender.

### Objectives of the study

- To investigate respondents' preferences for different financial services based on their gender when making purchases.
- Researching the major variables influencing consumer decisions about different financial services.

### Need for the study

The subject of gender variations in financial decision-making has received much attention. Numerous studies have found that generally speaking, women are less risk-seeking than men. In the meantime, women's purchasing power in the global economy is rising quickly. They make up a large chunk of US consumer spending and control 40% of global wealth in financial assets. However, beyond a few broad generalizations, we know very little about the disparities between men's and women's financial institutions.. For example, do women have more bank satisfaction than men do? When seeking funding, are males more prone to use digital channels than physical ones? And what, if any, differences exist in the likelihood that they will transfer financial institutions?

### III. RESEARCH METHODOLOGY

A short Bangalore-based survey was used to gather primary data. The sample size was 384 Bangalore residents. The method of answer collection used was non-random sampling. Furthermore, frequency and percentage tables were used to present data analysis. Multiple reference books, journals, published and unpublished reports, newspapers, and websites were used to gather secondary data.

#### Data analysis and Interpretation

#### Descriptive Statistics

Table: Factor analysis for factors prompting consumers towards various financial services

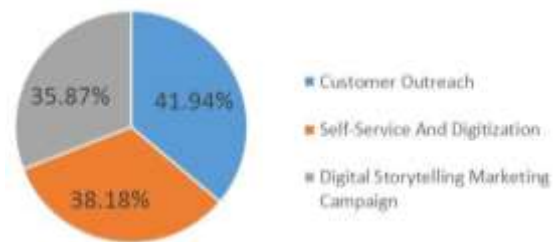
Factor Number	Factor Name	Total	Eigen Value	Items	Item Loading
1	Customer Outreach	2.242	2.3456	Financial Literacy Through Customer Interaction	0.832
				Educational Materials Made Available	0.735
				Developing A Financial Literacy Program	0.698
				Profit From Increased Patronage In The Process	0.755
2	Self-Service	1.779	0.982	Geographic Location	0.756
				Purchasing Preferences	0.699
				Spending Habits	0.658
3	Digital Storytelling Marketing Campaign	1.626	0.856	Deliver Exceptional Customer Experience	0.741
4	Become a Trusted Advisor	1.325	0.764	Spending, And Stalled Plans For Expansion	0.741
				Small Businesses Interact With Banks	0.789
				Financial Advisor Offering Holistic Services Designed To Help	0.832
5	Omnichannel Customer Experience	1.389	0.645	Mobile Devices	0.811
				Becoming Entirely Digital	0.632
				Visit Physical Branch Locations	0.678
6	Live service	1.225	0.623	Implement Self-Service Capabilities	0.688
				24/7 Support	0.754
	And Digitization			Social Media Activity	0.752
				Upselling And Cross-Selling Products	0.865

	e Op po rtu nit ies	6	3	Mobile Banking Experience	0.852		% of respo ndent s who stated the criteri on as either very impor tant or impor tant	S t r o n g l y  A g r e e	A g r e e	N e u t r a l	D i s a g r e e	S t r o n g l y  D i s a g r e e	T o t a l  V a l u e ;  ( % )	
7	E m p l o y e e s S u c c e s s	1 . 1 1 6	5 . 9 3 4	Equipping Your Frontline Staff	0.741	Facto rs for prefe rring finan cial servi ces								
				Gamification, Technology	0.777									
				Policies And Procedures To Relevant Industry	0.632									
8	So lic it Cu sto me r Fe ed ba ck	1 . 0 5 3	5 . 0 2 1	Knows Your Customers Better Than Your Customers	0.698	Cust omer Outr each	86%	1 7 8	1 2 5	6 3	7	1 1	4 1 . 9 4 %	1
				Educated Guess	0.865									
								Establish Check- Ins Across All Touchpoints	0.655	Self- Servi ce And Digit ization	79%	1 6 6	1 0 9	2 8
Factor analysis data						Digit al Story tellin g Mark eting Cam paign	67%	1 5 4	1 0 2	4 6	3 8	4 4	3 5 . 8 7 %	3
Only eight criteria, each with an eigenvalue above one, influence how consumers choose between different financial services. 61.673% of all variations in consumer adoption may be attributed to the index for the current solution. As a result of our ability to reduce the number of selection criteria, the extraction is fairly														

#### Factor analysis data

Only eight criteria, each with an eigenvalue above one, influence how consumers choose between different financial services. 61.673% of all variations in consumer adoption may be attributed to the index for the current solution. As a result of our ability to reduce the number of selection criteria, the extraction is fairly good. (That is, going from 21 statements to 8 underlying factors). One component accounts for 23.456% of the variation, while factors 2, 3, 4, 5, 6, 7 and 8 each account for 9.832%, 8.956%, 7.664%, 6.475%, 6.233%, 5.934%, and 5.021% of the variation. Principle component factor analysis with varimax rotation and Kaiser normalization was used because of numerous factors. Eight characteristics influencing consumer behavior toward different financial services were identified by factor analysis, and their names were chosen based on their frequency. The factor's name, eigenvalue, factor number, and item loading were all detailed, as shown in the table above.

Diagram



#### Hypothesis Testing

To study gender-based preferences in Consumer Buying Behaviour of the respondents towards various financial services, the researcher has formed the following hypothesis.

H<sub>0</sub> : There is no significant difference in the preferences of male and females respondents toward the purchase of various financial services

H1 : There is a significant difference in the preferences of male and females respondents toward the purchase of various financial services

Mathematically  $H_0 : P_M = P_F$  vs  $H_1 : P_M \neq P_F$

	Population Proportion of male respondents ( $P_M$ ) towards	Population Proportion of Female respondents ( $P_F$ )	Z value	p-value	Decision
Preferences of respondents towards the purchase of various financial services	0.79	0.43	3.976	0.0000	<b>Reject <math>H_0</math> i.e. (<math>P_M &gt; P_F</math>)</b>

Here level of significance is 5%

There is a significant difference in the Perceptions of males and females towards respondents' purchase of various financial services. The null hypothesis with the z test as the p-value (0.0000) is less than the significance level (0.05). According to the female respondents, financial knowledge is not as good a predictor as financial confidence. Women also give their present financial service provider poor reviews for the level of convenience they receive. Women don't feel comfortable talking about money with other people, and married couples don't always agree on managing their finances.

#### IV. CONCLUSIONS

Even though they make less money than males, women are lauded more if they have a job. Compared to what men get after their spouses, husbands of working women show greater appreciation to them. Men's and women's incomes influence the economy of thankfulness. In the study, it was discovered that some internal factors impacted the delivery of financial services. These included capital costs, technological advancements, market information, and creative banking solutions. Others included unique assets, customer service procedures, and customer interaction and openness. In the financial services sector, efficiency, the capacity to price risk, and trust are three different critical success criteria. Although the categories haven't changed much in decades, the interpretations have. The study concluded that banks

need to innovate and lower their capital costs. Others included exclusive resources, client communication and transparency policies, customer care procedures, macroeconomic shocks, political pressures, and societal issues that affect the provision of financial services.

According to the study, Bangalore's financial services users exhibit highly unpredictable behavior. Even if they counsel their friends and family for financial services, they prefer a company with a positive reputation in the industry. Additionally, they want the corporation to provide security for their money even though they want returns as the main service of the product. Accordingly, it can be inferred from the study that consumer behavior in Bangalore is not consistent and uniform when purchasing financial services. Customers rely on friends and family to purchase financial services, sometimes due to a lack of knowledge about the company and a lack of confidence in the financial services provided by these companies.

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# A comparative study on Gender Equality and Women Empowerment in India vs Nigeria

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## ABSTRACT

*Gender equality and women's empowerment are essential components of sustainable development, yet women continue to face significant challenges, including discrimination, violence, and marginalization. This research paper explores the progress that has been made towards gender equality, the challenges that women face, and the policies and initiatives that can support women's empowerment in India and Nigeria. The Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), affirmative action policies, and women's rights organizations are examples of efforts towards gender equality. Initiatives to empower women, including education, healthcare, economic opportunities, and political participation, are crucial for achieving gender equality and empowering women. Despite progress, there is still much work to be done to ensure that women's full potential is realized and that they can participate fully in society. Gender inequality and women's lack of empowerment are major issues in both India and Nigeria. Women in both countries face similar challenges, including discrimination, violence, limited access to education and healthcare, and limited economic opportunities. Both countries have made progress towards gender equality, but women in both countries continue to face significant challenges. Policies and initiatives that support women's empowerment, including education, healthcare, economic opportunities, and political participation, are crucial for achieving gender equality and empowering women in both India and Nigeria. This research paper compares the challenges that women face in India and Nigeria, the progress made towards gender equality, and the policies and initiatives that can support women's empowerment in both countries*

**Keywords:** Gender-based violence, women's rights, equal opportunities, women in leadership, gender-sensitive policies, education for girls, women's health, gender equality laws

## I. INTRODUCTION

Gender inequality and women's lack of empowerment are major issues that have persisted in society for centuries. Women have been subjected to various

forms of discrimination, violence, and marginalization, and their full potential has not been utilized in many areas. Gender equality and women's empowerment have been recognized as essential components of sustainable development, and there have been several efforts to address these issues. This research paper will explore the challenges that women face, the progress that has been made towards gender equality, and the policies and initiatives that can support women's empowerment. Gender inequality and women's lack of empowerment are major issues in both India and Nigeria. Both countries have made progress towards gender equality, but women in both countries continue to face significant challenges. This research paper will compare the challenges that women face in India and Nigeria, the progress made towards gender equality, and the policies and initiatives that can support women's empowerment in both countries.

## II. EASE OF USE

### A. Challenges Faced by Women in India and Nigeria:

Women have been subjected to various forms of discrimination and violence, including sexual harassment, domestic violence, forced marriage, and human trafficking. Women also face significant barriers to accessing education, healthcare, and job opportunities, particularly in developing countries. In many societies, women's roles are limited to domestic tasks and childbearing, which can limit their social, economic, and political participation. Women also face biases and stereotypes that can prevent them from achieving their full potential.

Women in India and Nigeria face similar challenges, including discrimination, violence, limited access to education and healthcare, and limited economic opportunities. In both countries, women's participation in decision-making positions is limited, and traditional gender roles and patriarchal norms often restrict women's choices and opportunities.



Women in both countries also face cultural and social barriers that limit their participation in society, particularly in rural areas.

#### *B. Progress towards Gender Equality in India and Nigeria:*

There have been several efforts to promote gender equality and women's empowerment, including legal and policy frameworks, advocacy campaigns, and educational programs. The Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) is a significant international agreement that aims to eliminate discrimination against women and promote gender equality. Many countries have also implemented affirmative action policies, such as quotas and reservations, to increase women's representation in decision-making positions. Women's rights organizations have also played a vital role in advocating for gender equality and empowering women.

Both India and Nigeria have made progress towards gender equality in recent years. Both countries have implemented various policies and initiatives to address gender-based violence and increase women's representation in decision-making positions. For example, India has implemented the Protection of Women from Domestic Violence Act, 2005, and the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, while Nigeria has implemented the Violence Against Persons (Prohibition) Act, 2015, and the National Gender Policy.

#### *C. Initiatives to Empower Women in India and Nigeria:*

There are various initiatives that can support women's empowerment, including education, access to healthcare, economic opportunities, and political participation. Education can provide women with the skills and knowledge to participate fully in society and increase their economic opportunities. Healthcare can improve women's health outcomes and reduce maternal mortality rates. Economic opportunities, such as microfinance and entrepreneurship programs, can enable women to start businesses and become financially independent. Political participation, including women's representation in decision-making positions, can ensure that women's voices are heard and that policies are developed to address their needs.

There are various initiatives in both India and Nigeria that can support women's empowerment, including education, access to healthcare, economic opportunities, and political participation. In India, various programs have been implemented to improve access to education for girls, including the Sarva Shiksha Abhiyan and the Beti Bachao, Beti Padhao initiative. In Nigeria, initiatives such as the Girls' Education Project and the Safe Schools Initiative have been implemented to improve access to education for girls.

Both countries have also implemented various initiatives to improve maternal and child health. In India, the National Health Mission aims to improve access to healthcare for women and children, while in Nigeria, the National Strategic Health Development Plan II and the Midwives Service Scheme have been implemented to improve maternal and child health.

Economic opportunities, such as microfinance and entrepreneurship programs, can enable women to start businesses and become financially independent. In India, various initiatives have been implemented to support women entrepreneurs, including the Stand-Up India scheme and the Mahila E-Haat platform. In Nigeria, initiatives such as the National Women's Fund and the Women's Empowerment Fund have been implemented to support women entrepreneurs.

Political participation, including women's representation in decision-making positions, can ensure that women's voices are heard and that policies are developed to address their needs. In India, the government has implemented various initiatives to increase women's political participation, including the reservation of seats for women in local government. In Nigeria, the National Gender Policy and the Gender and Equal Opportunities Bill have been implemented to increase women's political participation.

#### *D. Differences of Gender Equality and Women Empowerment in India vs Nigeria*

India and Nigeria are two countries with distinct cultural, economic, and political backgrounds. While both countries face challenges in achieving gender equality and women's empowerment, the nature and scope of these challenges differ significantly.

In India, women have made significant strides in recent years, particularly in education and politics. India has had a female president, a female prime minister, and several prominent female politicians at the national and state levels. However, gender-based violence and discrimination continue to be major issues, with women facing discrimination in areas such as employment, property ownership, and inheritance rights. In addition, women in India often face societal pressure to conform to traditional gender roles and expectations.

In contrast, Nigeria faces significant challenges in achieving gender equality and women's empowerment, with a higher prevalence of violence and discrimination against women. Gender-based violence is a widespread problem in Nigeria, with practices such as female genital mutilation and child marriage still common. Women also face significant barriers to education, employment, and political participation. Despite these challenges, however, there have been some positive developments, including the adoption of laws and policies aimed at protecting women's rights and promoting gender equality.

There are significant differences between the two countries in terms of their progress and challenges.

- **Gender Equality Index:** According to the Gender Inequality Index (GII) 2021, India ranks 140th out of 162 countries, while Nigeria ranks 167th. The GII takes into account factors such as reproductive health, empowerment, and economic activity to measure gender inequality.

- **Female Literacy Rate:** In India, the literacy rate among females is 70.3%, while in Nigeria, it is 50.4%. This means that more women in India have access to education, which is a crucial factor in women's empowerment.

- **Political Representation:** In India, women make up only 23.7% of the parliament, while in Nigeria, they make up 6.7%. While both countries have low representation of women in politics, India is comparatively better.

- **Violence against Women:** Both India and Nigeria have high rates of violence against women, including domestic violence, rape, and sexual harassment. However, India has seen an increase in reporting of such crimes due to the #MeToo movement and the implementation of stricter laws.

- **Economic Empowerment:** Women in India have made significant strides in terms of economic empowerment, with many taking up leadership positions in the corporate sector. In Nigeria, however, women face many barriers to economic empowerment, including limited access to credit, lack of formal education, and cultural norms that limit their role in the economy.

- **Cultural Norms:** Both India and Nigeria have deeply ingrained patriarchal cultural norms that limit women's opportunities and rights. However, in Nigeria, these cultural norms are often tied to religious beliefs, which can make it more challenging to challenge them

#### *E. Comparison of Gender Equality and Women Empowerment*

Both India and Nigeria have made progress in promoting gender equality and women's empowerment, but there are significant differences in the nature and scope of the challenges faced by women in these countries.

In terms of education, both India and Nigeria have made significant strides in recent years. The literacy rate for women in India has improved significantly, with over 65% of women now able to read and write. In Nigeria, the literacy rate for women is slightly lower at around 59%. However, both countries still face challenges in ensuring access to education for all girls, particularly in rural areas.

When it comes to political representation, India has had a female president and prime minister, while Nigeria has never had a female head of state. However, women in Nigeria have been appointed to prominent political positions, including the current

finance minister and the former minister of environment.

In terms of economic empowerment, both countries still face significant challenges. Women in India are more likely to be employed in the informal sector, with limited access to formal employment and opportunities for entrepreneurship. In Nigeria, women face significant barriers to accessing credit and capital for business ventures.

Both India and Nigeria have high rates of violence against women, with gender-based violence being a significant issue in both countries. However, the nature of this violence differs. In India, violence against women is often rooted in cultural and societal norms, including dowry-related violence, acid attacks, and honor killings. In Nigeria, women face a higher risk of sexual violence, including rape, domestic violence, and trafficking.

Overall, while there are similarities in the challenges faced by women in India and Nigeria, there are also significant differences in the nature and scope of these challenges. Both countries need to take further steps to promote gender equality and women's empowerment, including improving access to education, economic opportunities, and political representation, as well as addressing issues of violence and discrimination against women.

#### *F. Challenges of Gender Equality and Women Empowerment*

Some of the key challenges in both countries include:

- **Patriarchal norms and beliefs:** Both India and Nigeria have deeply ingrained patriarchal cultural norms that limit women's opportunities and rights. These norms manifest in various forms, including restricted access to education, limited political representation, and social norms that place women in subordinate roles to men.

- **Violence against women:** Both countries also face high rates of violence against women, including domestic violence, rape, and sexual harassment. In both India and Nigeria, many incidents of violence go unreported due to fear of stigma or retribution.

- **Lack of access to education:** In both countries, many girls and women lack access to education, which limits their opportunities for economic and social empowerment. This lack of access to education is particularly acute in rural areas, where poverty and traditional gender roles can make it challenging for girls to attend school.

- **Economic empowerment:** While women in India have made significant strides in economic empowerment, there are still significant barriers to accessing formal employment and leadership positions. In Nigeria, women face even greater challenges, including limited access to credit, lack of formal education, and cultural norms that limit their role in the economy.

- Political representation: Women are severely underrepresented in political leadership roles in both India and Nigeria. This lack of representation makes it challenging for women's voices to be heard and for policies to be enacted that promote gender equality and women's empowerment.
- Lack of legal protection: In both countries, there are gaps in the legal framework that protect women's rights, particularly in the areas of violence against women and discrimination in the workplace

### III. CONCLUSION

Gender equality and women's empowerment are essential for achieving sustainable development and promoting social justice. Despite progress towards gender equality, women continue to face significant challenges, and there is still much work to be done. Policies and initiatives that support women's empowerment, including education, healthcare, economic opportunities, and political participation, are crucial for achieving gender equality and empowering women. Gender equality and women's empowerment are crucial for achieving sustainable development and promoting social justice in both India and Nigeria. Both countries have made progress towards gender equality, but women in both countries continue to face significant challenges. Policies and initiatives that support women's empowerment, including education, healthcare, economic opportunities, and political participation, are crucial for achieving gender equality and empowering women in both India and Nigeria.

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# Role of Seed Cycling and Indian Traditional Diet in Hormonal Balance in Adolescent Girls

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## ABSTRACT:

*With the prevalence of hectic lifestyle and stressful environment, teenage girls worldwide are experiencing lot of hormonal problems. Chief hormonal problems include PCOS, PCOD, early menarche, menstrual pain and abdominal cramps along with irregular menstrual cycle. In the current case studies, 5 girls from 3 different states of India, in the age group of 15-20 with different family background, culture and food habits were selected. These girls complained of variety of symptoms like abdominal cramps during menstrual cycle, irregular periods, obesity, facial hair, PCOS and PCOD. Complete family history, food habits and physical activity of these girls was analyzed thoroughly. Nutritional intervention along with lifestyle modification was keenly monitored for these girls over a period of 6 months. The dietary intervention for these problems was mainly framed as per their Indian traditional food habits keeping in view their cultural background and lifestyle. At the end of 3 months, the levels of LH, FSH, Testosterone and Progesterone were checked in these girls and a positive hormonal balance was observed. The girls were interviewed and most of them stated improvement in their health state with less irregularity in periods, no abdominal cramps or discomfort and also weight loss was noted. Further research on nutritional intervention in adolescent with use of traditional Indian diet comprising of variety of seeds and spices could pave way for newer solutions for these rampantly spreading hormonal problems.*

**Keywords:** PCOD, PCOS, LH, FSH, Testosterone, Progesterone, Nutritional intervention, Traditional Indian diet.

## I. INTRODUCTION

In recent times sedentary lifestyle and increased usage of processed foods has led to the incidence of women health problems related to hormonal imbalances. Adolescent girls are facing a lot of health issues like PCOD, PCOS, obesity, early menarche, irregular menstrual cycles, abdominal cramps, acne, anemia, fatigue, migraine etc. These symptoms result in decreased fertility in coming years like inability to conceive, frequent miscarriages. Hormonal imbalances in women will trigger mood swings, irritability, anxiety and various obesity-related problems like susceptibility to Diabetes, Hypothyroid etc. Along with these many other mental health issues like lack of confidence, low self-esteem, decreased productivity etc. are also found.

## II. METHODS

Detailed analysis of the dietary patterns, food habits and physical activity of 3 girls aged 15-20 years, from 3 different states-namely Telangana, Andhra Pradesh and Maharashtra were done using questionnaire and face to face interactions and discussions. The adolescent girls used in this study belonged to age group of 15-20 years belonging to 3 different states They belonged to different economic strata and had different levels of physical activity.

After analysis the girls were guided with Diet plans including different seeds containing phytoestrogens and also keeping in view of their traditional Indian diet preferences for a period of 6 months. They were also advised to include any type of physical activity along with dietary changes. The symptoms before

and after the dietary guidance and lifestyle changes were analyzed based on a feedback form response noted every 2 weeks from the girls.

### 1. Case1:

Girl -X, belonging to Hyderabad, Telangana Girl complained of irregular periods with severe abdominal pain. (Once in 2 months).

- Aged -15 years
- Height: 159 cms
- Weight: 62 kgs
- Meal/Food habits: Vegetarian
- Breakfast: 2 Pooris with curry (Potato, Cabbage, Lady's Finger) with oils and spices occasionally upma/dosa (Home-made)
- Lunch: Large bowl of rice with curry and pickle
- Evening snacks: Tea with Biscuits
- Dinner: 2 Wheat rotis with dal.

Girl-X often included processed foods in her diet- 2-3 times a week like Pizza, Burger, French Fries, Pastries, Noodles and soft drinks, energy drinks, (Especially from School canteens).

#### Physical activity:

She is seldom involved in sports, gym, yoga or any kind of physical activity. Screen timings, Binge watching, sedentary continuous sitting habits

Emotional health: Showed signs of mood swings, irritability and fatigue.

### 2. Case 2:

Girl – Y Belonging from Mumbai, Maharashtra. Girl complained of amenorrhea (absence of Periods), overweight, acne, Facial hair, PCOD.

- Aged- 19 years
- Height-162cms
- Weight -72 kgs
- Meal/Food habits: non-vegetarian
- Breakfast: Omllette, packed ready to eat snacks. Highly caffeinated drinks (Redbull, Coffee)
- Lunch: Chicken biryani, Naan, Fish fry, Outside Ordered foods mostly

- Evening snacks: Often goes for street foods like Wada pav, Samosa chaat, Butter Masala dosa Coffee, Cream Biscuits, Chocolates, Chips etc.
- Dinner: Instant Noodles, Burgers, Fried rice etc.
- Sometimes Desserts/Snacks late night: Ice creams, Milk shakes, Chocolates, Cakes etc.

#### Physical activity:

She is seldom involved in sports, gym, yoga or any kind of physical activity. Screen timings, Binge watching, sedentary continuous sitting habits.

Emotional health: She is very anxious, stressed about her weight, acne, facial hair etc. Leading to episodes of extreme stress and depression.

### 3. Case 3:

Girl Z, living in Vizag, Andhra Pradesh Girl complained of Irregular periods with heavy bleeding and abdominal cramps.

- Aged :20 years
- Height: 170cms
- Weight: 59 kgs
- Meal/Food habits: Vegetarian
- Breakfast: Idly/upma/Dosa etc. (Home - made)
- Lunch: Sambhar rice, dal, green leafy vegetables, curd etc. (Home-made)
- Dinner: Millet Rotis with curry, dal and buttermilk.

#### Physical activity:

Involved in helping her mom in household chores like Carrying water buckets, washing, brooming, moping etc. Also goes for a morning walk with Grandparents.

Emotional health: She showed lesser mood swings but extreme pain and weakness during periods. Anxious around pre-menstrual period.

## **III. DIETARY ANALYSIS**

Based on the responses given by girls on their food habits and physical activities levels, each one of them were given diet counselling and a customized Diet plan and lifestyle modification plan to be followed

for a period of 6 months. They were kept on a seed cycling diet based on their menstrual cycle to improve their hormonal balance.



Picture courtesy: True elements.

#### ❖ Diet Analysis for Girl-X:

The analysis showed that the girl included more of oily foods and less of fiber and fruits in diet. Essential fatty acids like omega 3, omega 6 were meagre in the diet. Packed and processed foods like biscuits were high in the diet.

##### Diet Plan for Girl-X:

- Breakfast: Healthy high protein, high fiber snacks with less oil, (Coconut oil, olive oil) like moong dal chilla, besan palak chilla etc. Salads with chia seeds, pumpkin seeds, sunflower seeds and flax seeds (As per cycle pattern).
- Mid-morning snack; Fruits with black raisins.
- Lunch: Millet roti/ khichdi with high fiber curry, salads, buttermilk etc.
- Evening snacks: Sprouts, bhelpuri, fruits etc.
- Dinner: Brown rice with green leafy vegetables
- Intake of Fenugreek seeds, cinnamon and black pepper into meal making was advised.

##### Lifestyle modification:

Inclusion of any intense workouts, like cardio, cycling, swimming, Zumba dancing at least for 45 minutes 4-5 days a week.

#### ❖ Diet analysis for Girl -Y:

It was found that the girl was more into consumption of ready to eat foods, processed,

junk foods, street foods high in salt and oil content. Fruits, fibers were meagre in the diet. Dry fruits, essential fats were absent from diet and high caffeine and sugar consumption was seen.

##### Diet Plan for Girl-Y:

- Breakfast: Healthy high protein, high fiber snacks with less oil, (Coconut oil, olive oil) like, brown bread omlette, moong dal chilla, besan palak chilla etc. Salads with chia seeds, pumpkin seeds, sunflower seeds and flax seeds (As per cycle pattern).
- Mid-morning snack; Fruits with black raisins.
- Lunch: Millet roti/ khichdi with high fiber curry or chicken curry, roasted fish, salads, buttermilk etc.
- Evening snacks: Sprouts, bhelpuri, fruits etc.
- Dinner: Brown rice with green leafy vegetables.
- Intake of Fenugreek seeds, cinnamon and black pepper into meal making was advised.

##### Lifestyle modification:

Inclusion of any intense workouts, like cardio, cycling, swimming, Zumba dancing at least for 45 minutes 4-5 days a week. Stress management techniques like meditation, pranayama, music, painting etc. were encouraged.

#### ❖ Diet Analysis of Girl- Z:

It was found that the dietary habits of the girl were found comparably better than other two cases, but essential fats and phytoestrogens were still missing in the diet.

##### Diet Plan for Girl-Z:

- Breakfast: Continue with the home-made fermented foods like idly, dosa, upma etc. Salads with chia seeds, pumpkin seeds, sunflower seeds and flax seeds (As per cycle pattern).
- Mid-morning snack; Fruits with black raisins.
- Lunch: Millet roti/ khichdi with high fiber curry, salads, buttermilk with sabza seeds etc.

- Evening snacks: Sprouts, bhelpuri, fruits etc.
- Dinner: Brown rice with green leafy vegetables.
- Intake of Fenugreek seeds, cinnamon and black pepper into meal making was advised.

#### Lifestyle modification:

Inclusion of any intense workouts, like cardio, cycling, swimming, Zumba dancing at least for 45 minutes 4-5 days a week. Continue with household chores and morning walk.

(The data was collected by me from my clients during past 6 months from July-Dec 2022 and the names of the girls were kept anonymous for personal privacy issues.)

### **IV. CONCLUSION**

By inclusion of different phytoestrogens and essential fatty acids like omega 3 and omega 6 fatty acids in the diet along with lifestyle modifications has helped in bringing down the symptoms related hormonal imbalance in adolescent girls aged between 15-20 years. Inclusion of different seeds as per the menstrual cycle phase helps in creating a hormone balance leading to decrease in symptoms related to PCOS, PCOD, Amenorrhea etc.

Although complete elimination of symptoms was not observed at the end of 6 months but the results were encouraging to pave way for natural seed cycling treatment methods in future.

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# Role of Women in The Discipline of Predicting Protein Structure

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**ABSTRACT**—Women play an important role in the discipline of predicting protein structure. The field of prediction of protein structure is a branch of structural biology that aims to predict the three-dimensional protein structures depending on the sequences of amino acid. Proteins are necessary for living, and determining a protein's function requires knowledge of its structure. Even though this represents a small portion of the billions of known protein sequences, a thorough exploratory effort has established the structures of about 100,000 distinct proteins. This review emphasizes the significant issues with (i) ab initio protein structure determination, (ii) de novo protein design, (iii) comparative modeling, and (iv) AI based techniques. The recent advancements in ab initio prediction of protein structure procedures are a result of the use of deep learning approaches to create protein backbone structure from amino acid sequence. The key approaches for template-based (TBM) and free modeling (FM) protein structure modeling are covered in this study, along with a few tools created for each approach. This study also explores the role of distinguished women in the discipline of predicting protein structure and appreciates the achievements of women researchers and academicians.

**Keywords**—Prediction of protein structure (PSP), Deep Learning, Machine Learning, Secondary Protein Structure.

## I. INTRODUCTION

In their natural context, proteins appear to be three-dimensional linear chains of amino acids with a distinctive three-dimensional design. The protein's innate structure is what enables it to carry out its biological activity. According to Anfinsen's thermodynamic hypothesis, protein folding is a purely physical process that is wholly determined by the amino acid sequence of the protein and the environment. Proteins are not built into their native forms by a biological process like protein synthesis [1]. According to Anfinsen's hypothesis, it is theoretically possible to predict protein structure both by checking to see if a free energy prototype exists and by finding the global minimum of this function. There are multiple structural levels in a protein.

The paper structured as follow: Section 2 provides an overview of prediction of protein structure, which is broken down into the categories of ab initio prediction of protein structure, de novo prediction of protein structure, comparative modeling in prediction of protein structure, prediction of protein structure using machine learning, and deep learning. Section 3 offers advice for the future while section 4 explore the role of women in the discipline of predicting protein structure. The paper concludes in Section 5 at last.

## II. LITERATURE SURVEY

There are many methods for predicting protein structures. Four categories of structure prediction techniques exist: (i)

Ab-initio (ii) De novo (iii)Comparative Modeling (iv) AI-based prediction of protein structure.

### A. Ab initio prediction of protein structure

Predicting the structure of proteins from their amino acid sequence remained extremely difficult despite years of research. If systemic homologs do not occur or do appear but cannot be recognized, new designs should be produced. Understanding the physicochemical principles that govern how proteins evolve in nature can be accomplished with the aid of the ab initio modeling approach, which is necessary for a thorough resolution of the prediction of protein structure problem.

The following are the successful ab initio structure prediction techniques protein: A method called C-QUARK has been introduced for simulations of replica-exchange Monte Carlo fragment assembly that integrate multiple deep learning and coevolution-dependent contact maps [2]. In addition, a large number of complex deep learning architectures (DNSS2) have been created to improve secondary structure prediction. The vast majority of deep learning architectures for predicting protein secondary structure appear to be unique [3].

Deuterium-hydrogen exchange HDX-NMR data is a suitable candidate to be supplemented with computational methods for prediction of protein structure because it encodes information about

protein structure [4]. After that, high-quality fragment libraries can be produced using the contextual deep learning algorithms [5]. The cumulative hierarchy of structure DeepFragLib has been configured to reduce complexity quantitatively while increasing computing efficiency. In addition, GalaxyTongDock appears to be a web service for docking of rigid-body of ab initio rule based protein-protein interactions that, like ZDOCK, achieves with improved energy variables [6].

### B. De Novo Prediction of protein structure

Prediction of protein structure from sequence has been the subject of intense study for millennia due to the importance of the entire issue and the well-established systematic as well as computational basis [7]. The next sections address the current de novo protein structure methodologies. While developments in inter-residue contact/distance prediction rely on deep learning, the separate space produced by fragment arrangement can no longer execute the distance constraint [8]. Meta contact appears to be a widely used method for improving contact prediction accuracy while also significantly reducing noise from a single contact map by combining different contact maps into one [9]. Sequence optimization, scoring function modeling, de novo development of tunable backbone architectures, and functional models are all covered [10]. Also, it is wise to incorporate local abstract convex underestimation into modal exploration to improve the algorithm's effectiveness and accuracy [11]. Moreover, the CoDiFold makes use of an improved energy function that integrates interaction with distance profiles but a multi-mutation process to improve PSP accuracy [12]. Additionally, the system of evolutionary algorithms includes a two-step distance feature-dependent optimization strategy (TDFO) for de novo prediction of protein structure [13].

### C. Comparative Modeling

Prediction of protein structure is an important issue in structural bioinformatics. Much progress has also been made in the protein design field, with significant examples showing how data from neural network models may be used to assist the creation of functional proteins. As a result of genome sequencing activities, the number of known protein sequences has multiplied [14]. A model for predicting protein structure has been created, and it includes a modified continuous coin betting optimizer, a modified recurrent neural network, and a 1D-Convent [15].

The tools made for each strategy and outlines the important template-free protein structure model-dependent methodologies [16]. In addition, a database of protein Penta fragments has been developed based on theories regarding the molecular vector machine of the protein [17].

### D. AI-based prediction of protein structure

In computational biology, systems biology, and bioinformatics, machine learning techniques were frequently used. The use of artificial intelligence (AI) techniques in data-driven approaches enables highly complex protein and pathway models [18]. Recent research on guided progression, which also makes use of AI to swiftly generate mutant libraries, must have been the main focus of studies on AI-assisted protein design and engineering. A Deep Neural Network (DNN) methodology has also been established for determining whether a medicine of interest interacts with a protein ligand well [19]. Recent research on guided progression, which also makes use of AI to swiftly generate mutant libraries, must have been the main focus of studies on AI-assisted protein design and engineering. A Deep Neural Network (DNN) methodology has also been established for determining whether a medicine of interest interacts with a protein ligand well [20].

## III. FUTURE WORK

The further advancements in ML algorithms is beneficial in in-cell structural. Because of this, accurate protein complex prediction will likely continue to be difficult in the future, depending on new platforms to incorporate data from many sources. The creation of much more complex and composite processes, such as synthetic cellular signaling frameworks, motors, and controllable molecular machines based on newly designed, has also been made possible by new developments in the design of fundamental processes like ligand binding, protein-protein interaction, membrane tracking, and induced switching.

A potential avenue for our future research is finding a way to balance the restricted energy and the increased rationality of conformations. Enhancing the search strategy and the potential energy function in future studies. To completely analyze the peptide format generated by protein-ligand interactions, reinforcement learning and deep learning algorithms will be combined in the future.

## ROLE OF WOMEN IN PREDICTION OF PROTEIN STRUCTURE

Women have made significant contributions to this field, both in terms of developing new computational methods and in applying these methods to solve important biological problems. Some notable women who have made significant contributions to prediction of protein structure include:

1. Christine Orengo: British bioinformatician Dr. Christine Orengo has significantly advanced the science of predicting protein structure. She is a fellow of the Royal Society and a professor at University College London. Dr. Orengo has created a number of techniques for figuring out the functions of proteins by studying their structures. She is well known for her contributions to the CATH database, a popular

tool for classifying protein structures. She has also created techniques for predicting interactions between proteins and their ligands. For her contributions to computational biology and bioinformatics, Dr. Orengo has won various accolades and awards, including the Biochemical Society Award and the European Bioinformatics Institute (EMBL-EBI) Award for Outstanding Contribution to Bioinformatics. Many young women interested in jobs in computational biology and related fields look up to her as a mentor and role model.

2. **Debora Marks:** Assistant professor and computational biologist Dr. Debora Marks works at Harvard Medical School. She has developed computational techniques to investigate the links between protein sequence, structure, and function, and has made major contributions to the field of prediction of protein structure. Dr. Marks has created techniques for forecasting the stability and function of proteins from sequence data as well as techniques for predicting the consequences of mutations. Also, she has created strategies for predicting protein-protein interactions and creating proteins with specific properties. Dr. Mark has won numerous honors and prizes for her contributions to computational biology, including the National Science Foundation's CAREER Award, the Sloan Research Fellowship, and the NIH Director's New Innovator Award. She is an outspoken supporter of inclusivity and diversity in STEM disciplines and acts as a mentor and role model for many young women who are considering careers in computational biology and similar fields.

3. **Maya Topf:** Dr. Maya Topf is a professor at Birkbeck, University of London, and a computational structural biologist. Particularly in the fields of molecular dynamics simulations and cryo-electron microscopy (cryo-EM) image processing, she has made substantial contributions to the science of prediction of protein structure. Cryo-EM is a potent approach for discovering protein structures at almost atomic resolution, and Dr. Topf has developed computational algorithms for their interpretation. She conducted research that resulted in the creation of the RELION software suite, one of the most used software tools for processing cryo-EM images. Using molecular dynamics simulations, she has also created techniques for predicting protein-protein and protein-ligand interactions. For her contributions to computational and structural biology, Dr. Topf has won multiple prizes, including the British Biophysical Society's Early Career Award and the President's Medal of the Royal Society of Biology. She is an outspoken supporter of women in science and acts as a mentor and role model for numerous young girls who are considering careers in computational biology and similar subjects.

4. **Dr. Ruth Nussinov:** Biophysicist and computational biologist Dr. Ruth Nussinov has significantly advanced the science of prediction of protein structure. She is a renowned investigator for the NIH and a professor at Tel Aviv University at the moment. Dr. Nussinov has created computational techniques for analyzing protein dynamics and forecasting protein-protein interactions. The domain of Protein folding, protein protein interactions, and the mechanisms underlying protein function have all been improved by her study. She has also created techniques for forecasting how mutations would affect the stability and functionality of proteins.

Dr. Nussinov has won various accolades and awards for her contributions to computational biology, including the Senior Scientist Award from the International Society for Computational Bioscience and the Emily M. Gray Award from the Biophysical Society. She is an outspoken supporter of women in science and acts as a mentor and role model for numerous young girls who are considering careers in computational biology and similar subjects.

5. **Dr. Janet Thornton:** Biochemist and computational biologist Dr. Janet Thornton has significantly influenced the field of prediction of protein structure. She is a fellow of the Royal Society and a senior scientist at the European Bioinformatics Institute (EMBL-EBI). Dr. Thornton has developed computational methods for studying protein function and structure and has contributed to the development of several widely used resources for the protein structure analysis, including SCOP and CATH databases. She has also developed methods for predicting the effects of mutations on the stability of protein and function, and for predicting protein-protein interactions.

Dr. Thornton has won numerous accolades and prizes for her contributions to computational biology and bioinformatics, including the European Crystallography Prize, the Gold Medal from the European Molecular Biology Organization (EMBO), and the Biochemical Society Award. She is an outspoken supporter of women in science and acts as a mentor and role model for numerous young girls who are considering careers in computational biology and similar subjects.

6. **Dr. Helen M. Berman:** The topic of protein structure prediction has been substantially impacted by biochemist and structural biologist Dr. Helen M. Berman. She was the emeritus director of the Protein Data Bank and is currently a professor at Rutgers University (PDB).

For the purpose of analyzing protein structures and forecasting the impact of mutations on protein stability and function, Dr. Berman has created computational algorithms. She has also contributed significantly to the creation and administration of the Protein Data Bank (PDB), an important tool for the

storage and sharing of information about protein structures. The PDB has expanded tremendously and developed become a crucial tool for the scientific community under her direction. Dr. Berman has won multiple accolades for her contributions to structural biology and bioinformatics, including the Fankuchen Prize from the American Crystallographic Association, the Stein and Moore Award from the Protein Society, and the Garvan-Olin Medal from the American Chemical Society. She is an outspoken supporter of women in science and acts as a mentor and role model for numerous young girls who are considering careers in structural biology and similar subjects.

7. Dr. Jane Richardson :Biochemist and computational biologist Dr. Jane Richardson has significantly influenced the field of prediction of protein structure. She is currently an emeritus professor at Duke University and a National Academy of Sciences member.

Dr. Richardson has created computational techniques for analyzing the structure of proteins and foretelling how mutations would affect their stability and functionality. She is renowned in particular for her groundbreaking research on the Ramachandran plot, a tool for examining the geometry of protein structures. Her studies have improved our knowledge of how proteins fold and interact with one another.

Dr. Richardson has won various honors and prizes for her contributions to computational biology and biochemistry, including the National Medal of Science and the Protein Society's Dorothy Crowfoot Hodgkin Award. She is an outspoken supporter of women in science and acts as a mentor and role model for numerous young women who are considering careers in biochemistry and similar subjects.

The contribution analysis of above distinguished women is reflected in Table I as shown below:

TABLE I. ROLE OF WOMEN IN PREDICTION OF PROTEIN STRUCTURE[21]

Name of Women Scientist/ Academician	Google Scholar Specifications		
	Citation	H index	i10-index
Christine Orengo	37412	92	220
Debora Marks	27711	52	79
Maya Topf	7855	51	96
Ruth Nussinov	71010	132	643
Dr. Janet Thornton	135211	147	452
Helen M. Berman	77092	92	233
Dr. Jane Richardson	75243	64	123

These women are ideal role models for other women interested in pursuing careers in computational biology, biochemistry, and related subjects since they have made significant contributions to the field.

#### IV. CONCLUSION

The number of functions that can be accomplished will dramatically rise when approaches are developed to expand the region of tunable backbones. Although a large number of ab initio, de novo protein functions were produced, a sizable fraction of functionalities cannot be produced on a regular basis. Emerging artificial intelligence technologies in this field provide the benefits. The template based comparative modeling method is proved to be more accurate. AI systems can create new proteins by synthesizing data already available into statistical designs.

The important goal of computational protein design is to produce the necessary structure as well as new protein specific actions or properties. Prediction using templates is typically quicker than experimental techniques.

Some notable women mentioned in this study have not only made significant contributions to the field of prediction of protein structure but have also served as role models and mentors for the next generation of women scientists. As more women enter the field of structural biology, it is likely that they will continue to make important contributions to prediction of protein structure and other areas of research.

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# Success Stories of Different Countries on Women Empowerment and Gender Equality

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**ABSTRACT**—This paper discusses various success stories across different countries. In past there was an era when women did not had any existence, they did not got enough opportunities, not had a right in decision making, instead of all such difficulties and struggles they overcome up and not only they themselves grow but also with society and made realistic growth in all domains.

## I. INTRODUCTION

During covid pandemic we understood the importance of doctors when there are medical facilities are abundantly available. But during crown rule it was really challenging for women to be educated because of lack in educational facilities.

Though after all this challenges **Dr. Anandibai Gopalrao Joshi** (31 March 1865 – 26 February 1887) gain mastery over medicine and became the first Indian female doctor of western medicine.

**Kamala Devi Harris** born October 20, 1964 is an American politician and attorney who is the 49th and current vice president of United States. She is the first female vice president and the highest-ranking female official in U.S. history, as well as the first African American and first Asian American vice president.

## Michelle Obama

She is an American attorney and author who served as the first lady of the United States from 2009 to 2017 as the wife of President Barack Obama. She was the first African-American woman to serve in this position.

## II. DR. ANANDIBAI GOPALRAO JOSHI

Anandi Gopal Joshi is the first woman of Indian origin to graduate with a degree in medicine in the US. She became an inspiration to generations of

women to pursue their further education. The motivation behind her journey was that because of lack of medical facilities her 10 days child had been died. At a time when education to women was not given much importance, Anandi Joshi secured a degree in medicine at the age of 21 from Women's Medical College of Pennsylvania, now known as Drexel University College of Medicine. After getting married at the age of nine, her husband Gopalrao Joshi took a leading role to educate her wife. He inspired Anandi to pursue a degree in Western Medicine but no medical colleges in America agreed to give a chance to an orthodox brahmin. Such mentality of people exist nowadays also. But the support she got from her husband had made it all possible.

She made the long journey to New York by ship as planes were not popular at that time. Anandi (young lady) wrote a letter to the Medical College of Pennsylvania seeking for admission into their medical programme.

“(The) determination which has brought me to your country against the combined opposition of my friends and caste ought to go a long way towards helping me to carry out the purpose for which I came, that is to render to my poor suffering country women the true medical aid they so sadly stand in need of and which they would rather die than accept at the hands of a male physician. The voice of humanity is with me and I must not fail. My soul is moved to help the many who cannot help themselves,” these are the words which she wrote to the superintendent.

The Superintendent, inspired by her hardships that she endured to reach USA for a degree, offered her a seat with a scholarship of \$600 for the entire program.

She secured her MD degree in 1886 with Kei Okami of Japan and Tabat Islambooly of Syria. All three became the first woman from their respective



countries to obtain a degree in Western medicine. She did her thesis on 'Obstetrics among the Aryan Hindoos'. Her work received praise from Kesari editor Lokmanya Tilak and even Queen Victoria sent her a congratulatory message.

"I know how in the face of all the difficulties you went to a foreign country and acquired knowledge with such diligence. You are one of the greatest women of our modern era. It came to my knowledge that you need money desperately. I am a newspaper editor. I do not have a large income. Even then I wish to give you one hundred rupees." Tilak wrote in his letter. Joshi with a dream of opening a medical college for women came back to India in 1886. She received a grand welcome and was appointed as physician-in-charge of the female ward of the Albert Edward Hospital, Kolhapur. Anandi breathed her last at a young age of just 22 years due to tuberculosis on February 26, 1887.

Hence her success had become a great inspiration to all women in the world. I as a woman should always admire her and try to give my all for the benefit of the people of the world. In honour to India's first female doctor, Institute for Research and Documentation in Social Sciences (IRDS), Lucknow, gives an award after her name – Anandibai Joshi award for Medicine.

The Maharashtra Government also awards young women working on women's health with Anandibai fellowships.

### III. KAMALA DEVI HARRIS

Harris is a member of the Democratic Party and, she has also served as the attorney general of California and as a United States Senator. This woman has broken various barriers and has paved the path for all the youngsters. As a senator and an attorney general, she has worked on many critical issues and eradicated problems from their roots.

Kamala was born to Shyamala Gopalan and Donald J. Harris in California. Her mother is an Indian and who came to America to study nutrition and endocrinology. Harris's father is from British Jamaica and, he was an economics professor at Stanford University. As a child, her mother introduced her to Hinduism and, she often visited India with her family. Harris got influenced by her maternal grandfather PV Gopalan who is a Retd Indian civil servant. She also often visited her father's family in Jamaica. However, her parents divorced when she was just seven years old. Of course, Harris has faced challenges along the way, and will no doubt encounter more. As California's top cop in a criminal justice system stacked against people of color, her attempts to walk the line between law enforcement and a racial justice movement sparked by police brutality have been wobbly.

She had been an inspiration to all the youths especially to all women in the world.

### IV. MICHELLE OBAMA

**Michelle LaVaughn Robinson Obama**<sup>[1]</sup> (born January 17, 1964) is an American attorney and author who served as the first lady of the United States from 2009 to 2017 as the wife of President Barack Obama. She was the first African-American woman to serve in this position.

Raised on the South side of Chicago, Obama is a graduate of Princeton University and Harvard Law School. In her early legal career, she worked at the law firm Sidley Austin where she met Barack Obama. She subsequently worked in nonprofits and as the associate dean of Student Services at the University of Chicago as well as the vice president for Community and External Affairs of the the University of Chicago . Michelle married Barack in 1992, and together they have two daughters.

Obama campaigned for her husband's presidential bid throughout 2007 and 2008, delivering a keynote address at the 2008 Democratic National Convention. She has subsequently delivered acclaimed speeches at the 2012, 2016, and 2020 conventions. As first lady, Obama served as a role model for women and worked as an advocate for poverty awareness, education, nutrition, physical activity, and healthy eating. She supported American designers and was considered a fashion icon.

After her husband's presidential, Obama's influence has remained high. In 2020, Obama topped Gallup's poll of the most admired women in America for the third year running.

### V. GENDER EQUALITY

In today's modern world also there exist inequality among men and women .The best example towards this topic is the Case of Sabarimala temple where entry of women is prohibited .

Sabarimala is a temple dedicated to Shasta in Athanamthitta District, Kerala, India. Women and girls of reproductive age were traditionally not permitted to worship there, as Shasta is a celibate deity. A Kerala high court provided a legal justification for this tradition, and from 1991 on, women were legally forbidden to enter the temple. The majority concluded that the barring of women from Sabarimala violated the fundamental rights of women aged 10 to 50. They further claimed that devotees of Lord Ayyappa did not form a new religious denomination. The custom, according to Justices Misra, Khanwilkar, and Chandrachud was not an essential religious practice. While the majority of the judges did not expressly indicate if the tradition violated the right to equality under



Article 14, they did state that the practice was discriminatory under Article 15. According to Justice Chandrachud, the protection against untouchability is broad and includes any type of social exclusion based on ideals of 'purity.' Furthermore, Rule 3(b) of the Public Worship Rules, permitted the practice of prohibiting women as unconstitutional. In the Judgment matrix, SCO breaks down each judge's decision on key questions in the case.

The court ruled by a 4:1 majority that the practice infringed the fundamental rights to equality, liberty, and religious freedom, as well as Articles 14, 15, 19(1), 21, and 25. (1)

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# Role of Women in National Development-India

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**ABSTRACT**—Women are considered as a conducive part for the betterment of nations. According to the recent study only 14% of women have an active participation in the country development in various professions like politics, engineering, scientist in research and development, etc. In National development role of women is a pivotal subject exercising the mind of policy maker, planners and administrators. It has also been included as an important theme of solemn consideration by the international bodies and commissions of policy making where precedence to women in the utilization of human resources and development is a prime factor. For the improving the sustainable development women's equality is a notable concern, in order to empower more girls and women. As a result, there is need to have better improvement in the health, education various opportunities in different sectors.

**Keywords**—conductive part, development, national development, policy maker, solemn consideration, sustainable development.

## I. INTRODUCTION

Women contribution in development is an important consideration. However, in the terms of ethical and psychological way women's have immense struggle for human rights. The social existing order assigned to women are the role of sister, wife, mother under the sovereignty of father, husband, son and brothers. In traditional society the main functions assigned to women are childrearing, procreation and domestic chores. Though, in India women have shown to be the family values of custodians and homemaker they have also demonstrated and offered the competence of leadership position and managing affairs of public. In current scenario, it has been noted that women are engaged as well as involved in various activities and job in numerous sectors. As in now women are have became aware of the rights, also they have attempt to punched it out with men in all areas of stabs. Thus, by giving women equal access of opportunities and education, it empower them to consequently grow in education also enable women to take on leadership roles.

## II. CONTRIBUTION OF WOMEN IN DEVELOPMENT

Throughout history, the women central role in society has assured the development stability and long term improvement of the nation. Women are the initial caretaker of children and elders in the family. The studies of international states that when the political and economical organization of a society change, women hold on the lead in assisting the family to adjust to new changes, challenges and to new realities. They play an significant role in corroborating changes in family life. Women have incontestable contribution in transition of society from unlearned to literate. Today education has became a primary key for nation's ability in achieving the development and sustainable targets. According to the research study education enhances the women and girls status, expansively raises the living standard, increases the productivity of agriculture, demote the growth rate of population and ameliorate the protection of environment. Regardless of enormous obstacles, small scale women businesses form economic base for next generation, together with prolonging the lifeline of family.

## III. EXCEPTIONALLY PERFORMED AREA BY WOMEN

1. Sindhutai Sapkal (Social Activist): Raising Orphaned Children (Padma Shri 2021).
2. Mary Kom (Sports): From the country first woman who won a medal at the Olympics in boxing.
3. Shakuntala Devi (Education): Guinness World Record for Fastest Human Computation.
4. Avani Chaturvedi (Defence): Indian 1<sup>st</sup> Woman who flied a solo fighter aircraft (MiG-21 Bison)
5. Tulsi Godwa (Environmentalism): Encyclopaedia of Forest (Padma Shri 2021).
6. Tessy Thomas (Space Technology): India Missile Woman (Agni- V missile project).

7. Gita Gopinath (International Organisations): She is the Woman who is the 1<sup>st</sup> Chief Economist at the IMF (International Monetary Fund).
8. PV Sindhu (Sports): Indian 1<sup>st</sup> woman who claimed two Olympic medals (Silver- Rio 2016) and (Bronze- Tokyo 2020).

#### IV. THE FACTORS THAT DOWNSIDES WOMEN PARTICIPATION

1. The report of research signifies that female scientists have low prestige compared with male, have less earning, low lab space, incompetent work on degree of science graduation.
2. Moreover they are faced with larger obstacles in grant receiving hence apply for limited grants.
3. The opportunities which provide to work in elevated-profile project, which encompasses in attending conferences abroad are leaned to access the informal network by women.
4. Hence the work experience is lacked which could have grown their rank and furnishes the access of development model in wide range.
5. Often gender discrimination is experience by women when they feel assessed or selected on basis on membership of group either than abilities and record of work.
6. Another major factor is the male female gap in literacy rate. Though the government has ensured education equal opportunity for women and men, in the rural areas still a very poor ratio of literacy is observed.

#### V. SCHEMES FOR ENCOURAGING ROLE OF WOMEN PARTICIPATION IN INDIA

- 1) NIRBHAYA (2012): It ensures the security and safety for women. It provides the confidentiality to the identity of women.
- 2) One-Stop Centre Scheme (2015): Women who are affected by violence are provided assistance under this scheme. Against crime FIR filing is also encouraged under this scheme. Along with it under it counselling and psychi-social supporting is provided.
- 3) Beti Bachao Beti Padhao Scheme (2015): Ensure the girl child quality of education. Also it ensure safety, protection and survival to girl child.
- 4) Nari Shakti Puraskar (2016): According to it the place of women are strengthen in the society. As

well as it prompt and support institutions which works for empowerment of women in society.

- 5) Mahila E-Haat (2016): It provides opportunities for women online entrepreneurship. Also, for online business education to women are provided.
- 6) Mahila Police Volunteers (2016): It gives the support to the women in fighting against crime. All the incidences like harassment of dowry, child marriage, familial violence, etc. are reported under it.
- 7) Ujjawala Scheme (2016): By this scheme trafficking of children and women are precluded. It provides the rescuing facility to the victims, take them to the safe place and recuperation services are given to the assaulted woman or girl.
- 8) Women Helpline Scheme (2016): It avail the facilities of giving 24-hours services if telecom to women who are suffering from as violation and sexual assault. Also, broadcasting the information about the essential schemes of government, services of support, and assist program for assault affected women.
- 9) Mahila Shakti Kendras (2017): It maintain positive atmosphere for female with access to basic needs like education, healthcare, employment, etc. It also includes various opportunities at the district and block level.
- 10) SWADHAR Greh (2018): Under this scheme guidance to women and legal aid is provided. Also it caters to the basic need of shelter, food, health and clothing of women

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# A Study on Gender Inequality in Education & Research Areas in India

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**ABSTRACT**—This research paper is describing gender inequality in the education field and research areas. This review also differentiates genders on different levels of learning. The main focus of this study is to find impact of gender inequality in all research areas of education field because the reality checks for gender inequality of education field and research areas are highly regressive in India.

**Keywords**—Gender inequality, education, research

## I. INTRODUCTION

Gender inequality refers to bifurcation of men's and women in an educational field in terms of economic, social and political. Education plays an important role in human's life for males and females both. All human beings should be treated equally in all aspects. In India women are still facing lots of issues to get education especially in rural areas. Gender inequality should be removed from all sectors specially from education and research areas to give all human rights to women to make them stronger economically and socially. Gender inequality should be removed in education and research areas by decreasing the poverty, health awareness, development of economy, implementing technology in rural areas and maintaining the production and consumption of all resources in India. All these aspects are possible only if all human beings should have an equal education and research system in India. [1]. Each and Everyone deserves to reach her or his potential, but gender inequalities in their lives tamper this reality. In India girls and boys observes gender inequality in their daily life hence it results to imbalance in opportunities to girls and boys.

## II. NEED OF EDUCATION AND RESEARCH FOR MEN AND WOMEN

### A. Providing a sustainable policy

It is important to provide a sustainable policy to all human beings to give a better impact in entire

education system of India because gender inequality is creating an impact on growth of entire country. Human rights act should goal to achieve 100% literacy.

### B. Advantages and Disadvantages of Gender Inequality

Most important issue in India is to maintain sex ratio. In most of the arguments it has proven that many of women are having disadvantages of non-equal education system. Women generally found lagging behind men in education and research areas in India which results the contribution of women towards economic system falls short. Inequalities in access to education system result in socioeconomic inequalities in the society in access to labor market information it observes that women is less in empowerment which causes a great loss to the entire society [2]. Due to this gender inequality India starts decreasing its rank in the world economic forum's Gender Gap Index in educational field, economic participation and health and survival.

## III. INEQUALITIES IN ACCESS TO EDUCATION

### A. Economic performance if gender inequality exists.

Major concern is that political institutions is not promoting girls' education through various schemes. A negative link is created a number between gender inequality and economic growth.

### B. Ratio of working environment

● Economic performance is harmed if gender inequality exists because it reduces the average amount of human capital. It is directly affecting the talent of women by hiring qualified girls instead of boys in industries.

- The marginal returns of educating girls should be higher than the boys i.e. restricting the girls from education and taking forward boys only that will affect the economic performance.

- Women should come forward and promote the female education for next generation to reduce the child morality levels.

- Gender equality will increase the abilities of the countries to emerge and grow in competitive export.

- Employment of any country will get effected if there is a gender gap in the education system specially in the manufacturing sector where employers should be highly qualified but girls are not having preference for hiring.

- Women are discriminated in hiring system they get offered less salary as they are not strong enough for labor market. So, hiring industries should offer same salaries and it will lead to more focus of women education with respect to boys. Girls' education system

- should be more lucrative which might lead to higher demands of women education.

- Gender inequality should not be measured on the same scale of education and employment they should be measured separately. For e.g., one can think about education policy and leads to achieve universal education system and it will reduce the gender gaps, while women are still facing hurdles to employment in the labor market. [3]

### C. Gender Inequality in research areas

Women should promote to educational localism because men prefer more likely than women to go in different countries and take professional training and education. It is required to increase the exposure of local institutions and higher proficiency. [4] Gender Inequality is the major concern and it is needed to understand the problem and required an action to take with disciplines. Society expectations constrains the career choices of both males and females.

India was the 5<sup>th</sup> largest research producer in 2017 according to Scopus, but gender inequality index was 30<sup>th</sup> largest research producers according to united nations development programme so it is very important to understand the concern behind gender equality in India because still women are underrepresented. [5]

### D. Limitations with gender inequality India is facing

- Gender inequality is leading women's access to resources and also affecting the life prospect of future generations.

- Table 1 shown below is describing the literacy rate of male and females.

Year	Male	Female	Total
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1961	34.44	12.95	24.02
1971	39.45	18.69	29.95
1981	56.50	29.85	43.67
1991	64.13	39.29	52.21
2001	75.85	54.16	65.38
2011	82.14	65.46	74.04

- Uneducated mothers are not aware the best nutritional choices for their children's due to lack of education these type of serious issues occurs. In a comparison of higher educational attainment and lower education attainment had a less control over their families, food choices due to lack of knowledge in eating healthy. All these aspects lead to malnutrition and anemia among children

- Women are lagging behind due to lack of knowledge to make their own choice and this leads to marry them early forcefully. India is having miserable records of having child marriages about 24 million.

- There are several solutions through gender inequality should be reduced however the simple reasons are too hard to understand the problem and provide a solution to it. Still gender equality and women empowerment should be increased in India to create awareness cultural/fundamental restricting mindset shifting and to provide a wide access to public services without discrimination on a gender basis. Entire society should come forward to decrease the gender gap specially the government agencies, private sector, civil society and will provide a system accountability for education and research system of India. [6]

## IV. ACKNOWLEDGMENT

I would like to thanks HOD Printing Engineering to encourage me to write this paper. I would like to extend my sincere thanks to our I/C Principal Dr M.R Tarambale for providing us this platform to write and present paper on Gender inequality in education and research areas in India.

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# Role of Women in Education and Research

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**ABSTRACT**— This paper examines the rich and complex history of women's literature, tracing its evolution from the past to the present, and exploring its potential for the future. The paper begins by looking at the ways in which women's writing has been silenced and marginalized throughout history, and how women writers have used literature as a means of resistance and empowerment. It then turns to the present day, exploring the ways in which women writers continue to challenge and disrupt traditional literary norms, and the impact this is having on the broader literary landscape. Finally, the paper considers the future of women's literature, looking at the ways in which new technologies and changing social norms are likely to shape the direction of women's writing in the years to come. Overall, the paper argues that women's literature has played a crucial role in shaping our understanding of the world, and that it will continue to do so in the future, providing a vital voice for women's experiences and perspectives. By exploring the complex interplay of social and cultural factors that shape women's experiences, this chapter will demonstrate how women's literature can offer a vital platform for challenging and disrupting dominant norms, and for creating new narratives of empowerment and resistance.

**Keywords**— Literature, Empowerment, literary

## I. INTRODUCTION

Women's literature has been an important source of creative expression, social critique, and political resistance throughout history. Yet, women's writing has often been overlooked and undervalued by literary establishments, and women writers have faced significant challenges in getting their work published and recognized. This paper aims to explore the evolution of women's literature from the past to the present, and to consider the potential for women's writing to continue to challenge and disrupt traditional literary norms in the future. The power of women's voices has been a driving force in the evolution of women's literature, with writers using their work to explore the complex intersection of social and cultural factors that shape women's experiences. In recent years, contemporary women's literature has given

voice to a diverse range of experiences, particularly those of women who have been marginalized due to their race, gender, and class. In this chapter, I will examine how women's literature can serve as a powerful tool for both personal and political empowerment, helping to break the silence and illuminate the experiences of those who have been historically excluded from dominant discourses.

## II. HISTORICAL CONTEXT

The history of women's literature is a story of struggle and resistance, as women writers have had to overcome numerous obstacles to get their work published and recognized[3]. Women's writing has often been silenced or marginalized, with women facing significant social and cultural barriers to participation in the literary world. Nonetheless, women writers have used literature as a means of resistance and empowerment, with works such as Mary Wollstonecraft's "A Vindication of the Rights of Woman" (Wollstonecraft, 1792) and Charlotte Brontë's "Jane Eyre" (Brontë, 1847) challenging prevailing ideas about gender and power. The history of women's literature is a rich and diverse one that has been shaped by various social and cultural factors. From early feminist writers such as Mary Wollstonecraft to modern authors like Margaret Atwood, women's literature has often been a tool for social and political activism, allowing women to express their experiences and perspectives in a way that challenges dominant norms. Women's literature has also been influenced by various literary movements, such as the suffrage movement in the early 20th century and the feminist movement in the 1960s and 1970s.

## III. CURRENT TRENDS

In the present day, women writers continue to push boundaries and challenge traditional literary norms. The rise of feminist and intersectional perspectives has led to a proliferation of diverse voices and perspectives in women's literature, with writers such



as Chimamanda Ngozi Adichie (2014), Roxane Gay (2014), and Carmen Maria Machado (2017) using their work to explore issues of gender, race, and sexuality in new and provocative ways. Meanwhile, digital technologies have opened up new opportunities for women's writing to reach wider audiences, with social media platforms providing a space for women to share their work and connect with readers.

#### IV. FUTURE POSSIBILITIES

Looking to the future, the potential for women's literature to continue to challenge and disrupt traditional literary norms is significant. The rise of new technologies such as artificial intelligence and virtual reality may offer new ways for women writers to experiment with form and content, while the ongoing struggle for gender equality is likely to inspire new generations of women writers to push for greater representation and recognition in the literary world. Ultimately, the future of women's literature is likely to be shaped by a complex interplay of social, cultural, and technological factors, with the potential for women's writing to continue to provide a vital voice for women's experiences and perspectives.

#### V. THE INTERSECTION OF RACE, GENDER, AND CLASS

One of the key strengths of contemporary women's literature is its ability to examine the intersection of race, gender, and class in the lives of women. Through their writing, authors such as Toni Morrison, Alice Walker, and Chimamanda Ngozi Adichie have explored the complex ways in which these factors interact to shape women's experiences, often in ways that are invisible or misunderstood by dominant cultural narratives. By centering the experiences of women who have been historically excluded from dominant discourses, these writers have provided a powerful platform for resistance and empowerment.

#### VI. INTERSECTIONALITY AND WOMEN'S LITERATURE

In recent years, contemporary women's literature has focused on the intersection of race, gender, and class, exploring the ways in which these factors interact to shape women's experiences. Through their writing, authors such as Toni Morrison, Alice Walker, and Chimamanda Ngozi Adichie have given voice to the experiences of women who have been historically excluded from dominant cultural narratives. These writers have created new narratives of empowerment and resistance that challenge and disrupt dominant norms.

#### VII. BREAKING THE SILENCE

Central to the power of women's literature is its ability to break the silence and illuminate the experiences of those who have been marginalized or silenced. By giving voice to the experiences of women, particularly those who have been historically

excluded from dominant discourses, women's literature can challenge prevailing norms and create new narratives of empowerment and resistance. This is particularly important in a world where dominant cultural narratives often ignore or erase the experiences of women who do not fit into narrow, patriarchal frameworks. One of the key strengths of contemporary women's literature is its ability to break the silence and illuminate the experiences of those who have been marginalized or silenced. By centering the experiences of women who have been historically excluded from dominant discourses, women's literature can challenge prevailing norms and create new narratives of empowerment and resistance. This is particularly important in a world where dominant cultural narratives often ignore or erase the experiences of women who do not fit into narrow, patriarchal frameworks.

#### VIII. CONCLUSION

Women's literature has a rich and complex history, with women writers using their work to challenge prevailing ideas about gender, power, and social norms [5]. In the present day, women's writing continues to push boundaries and disrupt traditional literary norms, while the future offers new opportunities for experimentation and innovation. Ultimately, women's literature has played and will continue to play a crucial role in shaping our understanding of the world and in providing a platform for women's voices to be heard [1][2][4][7]. Women's literature has played an important role in the history of literature, allowing women to express their experiences and perspectives in a way that challenges dominant norms. In recent years, contemporary women's literature has focused on the intersection of race, gender, and class, giving voice to the experiences of women who have been historically excluded from dominant cultural narratives. By breaking the silence and creating new narratives of empowerment and resistance, women's literature has challenged prevailing norms and provided a vital platform for social and political activism. As we move forward into the future, it is important to continue to support and amplify the voices of women in literature, ensuring that all women have the opportunity to express their experiences and perspectives.

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# Women in Combat – The Bright Future of India

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**ABSTRACT**— India will be among the few countries globally to have broken the gender barrier in armed forces. The argument on women in combat roles in the Armed Forces has been in highlights, though women have proved themselves at various occasions. It has taken many years to come to a state where women are being considered for combat roles. This new era of women empowerment comes with a silver lining. The societal vision of women being in combat and leading from the front is still very blurred. This paper talks about Indian women who outraged all the prejudices and broke all the barriers and defended in combat. Even if the government is supporting women to enter the armed forces, they have to cross the hurdles put forth by society in general. The benefit of involving women soldiers in the armed forces has many advantages and at times women have proved to be a better soldier than men.

**Keywords**— Armed forces, women empowerment, women in combat

## I. INTRODUCTION

The Indian Military Nursing Service was formed by the British Raj in 1888, since then the role of Indian women in the army has begun. But it took more than 100 years to recruit women in the army other than medical roles. The Special Entry scheme was started for women wherein they could serve the country for five years. This was later converted into the Short Service Commission (SSC). Permanent commission was started in 2008 in the armed forces and since 2015 combat air force roles were opened for women in India. In 2020, Indian army started inducting women soldiers and sent out for active duty to field units after one year of training in 2021. During the same period, the Indian Navy has also deployed the first batch of women pilots for active missions. The historic move was made by the government in 2021 where permanent commission was granted for women across all the ten divisions such as Signals, Engineers, Army Aviation, Army Air Defense, Electronics and Mechanical Engineers, Army Service Corps, Army Ordnance Corps and Intelligence. Women could attend military colleges in order to become eligible

for permanent commission. That is a very positive change yet, despite all these advancements, the women in the Indian armed forces that constitute 3% of the Indian army are still not allowed to be a part of the active combat. [1]

**HISTORY OF INDIAN WOMEN IN COMBAT** While historically, fighters and warriors have mostly been males, there have been various accounts of females participating in battles. These fearless female fighters have each made an indelible mark on history. It is dated back to mythological times where women warriors like Vishpala, Lankini(keeper of Lanka) and Shikhandi were well-versed in the art of warfare. In the 11th century Queen Rudrama Devi of Warangal trained in martial arts and defeated Yadavas of Devagiri. Women warriors from South India such as Rani Abbakka, Keladi Chennamma, Kittur Chennamma have defended their territories from Portuguese, Mughals and British East India company respectively. Rajput women from Northern India have also fought fearlessly to defeat Mughals at various instances. Rani Bhavanishankari from kingdom of Bengal, Tarabai from Western India, Razia Sultan from Delhi, Nur Jahan from Ahamadnagar were some of the historic names who have fought for their freedom, defeated the enemy in combat and set the examples for their male counterparts. The great revolt of 1857 had active participation from women. The famous Rani Lakshmibai of Jhansi and her aide Jhalkari Bai, are considered to be epitome of female bravery [2]. The freedom struggle was a phase in Indian history which saw vigorous participation from women all over the country. India has produced many famous women freedom and leaders since time immemorial. In the motherland of Capt. Laxmi Sehgal, Sarojini Naidu and many others it is the matter of time about creating the feminism power in the Armed Forces as well [1].

## II. IDENTIFYING HURDLES

India is one of the countries with the largest armies in the world. India is still a new nation that has the experience concerning the introduction of women in the armed forces. Women have crossed various milestones in all aspects of life. They are also actively coming forward in large numbers to join the defense services but the role of women in combat forces is still a matter of debate today. Earlier they were allowed to only serve for a limited period after joining the service through Short Service Commission [4]. In the recent past, the Supreme Court of India has granted permanent commission to women in armed forces and broke the entire gender stereotype. Still many senior Army personnel doubt this decision. According to them women might not have the mental and physical ability to cope with the stress of being on the front lines? Other reasons include the societal burdens and obligations, spousal postings, hygiene and housing factors. It is believed that men are responsible for securing the borders of the country. In the past, war and combat were related to masculinity values such as courage and strength. On the contrary, women have been seen as weak and vulnerable. The primary duty is only restricted to the house. Women are still in the minority and face many forms of biases in the armed forces. Preconceived view of the male-dominated profession, stubborn career paths, are all hurdles to professional equality in armed forces for women [5]. Combat experience is essential to be an integral part of the armed forces. For women to move from peripheral functions to core and to rise to any position of authority in the hierarchy, combat options must be considered [6].

Many complex threads and conflicting opinions must be resolved before any conclusions can be arrived at. Instead of getting stuck in an emotional debate over such exclusions, it is more important to analyze the basis and the reasons for the same and determine the best way forward. Looking in the past scenario, India has been such a country where the military sector had been dominated by the masculine gender and the women were neglected in this sector which shows a sense of gender inequality [5]. The opposition to women in combat roles arises from a belief that national security will be compromised since women are not as strong and aggressive as men are. Also, their presence is seen as undermining the unit's cohesion, morale and unraveling the slender thread of male bonding [6].

Lack of physical fitness of most women entering the Armed Forces is also affected by prior levels of sports and physical activity. In India there is little culture of sports and games for women and a large majority of women never get an opportunity nor are encouraged to participate in any sports activity. Due to this their muscles and stamina remain underdeveloped and have little scope for improvement. It is further a misconception that all men possess equal strength. Strength and stamina are

qualities that must be determined on an individual basis. The strength or the stamina is not gender specific but it depends on how one has developed it [6]. It is often cited that women lack the fighting spirit and aggressive nature that could win a war. It is believed that women are treated differently by men and men are more protective towards them. It comes naturally for men to be considerate about women and this might distract soldiers from the primary objective of combat.

## III. BENEFITS OF WOMEN IN COMBAT

The main benefit of inducting women into armed forces would be the cultural integration that it would bring about in the mentality of not just the men in troops but also in the mind of the general society [3]. The change must start in order to bring changes in society over time. For many years, almost all professional fields have been primarily male dominated until a shift was gradually brought about by including and accepting women. It is a fact that women are more capable of multi-tasking as compared to men is another benefit of inducting women in the armed forces. They have the mental ability to quickly analyze situations and provide multiple, efficient solutions. Women are capable and can actively make judgment calls while engaging in other activities. This kind of mental skill is quite valuable on the front lines and in leadership roles when quick and important decisions must be made. On the war front wearing gear and vests, women can keep calmness and peace despite all the destruction and surrounding chaos. This quality is not seen in men. Women bring a sense of trust which helps to sneak into enemy territory to grab information. Women have always made the nation proud in every endeavor they have undertaken and it is only a matter of pride to have women serving on the front lines. The inclusion of women in all streams of the army will justify this pride and give it the true meaning.

## IV. THE ROAD AHEAD

The development of any nation is undoubtedly linked to gender parity. Since the past decades, women have come a long way in the military sectors. The Indian Government has been putting all efforts to uplift women in the society for the development of the nation. The process of training women has started from the very roots of the armed forces. Admission of girls in Sainik Schools that train future defense officers, which was initially meant only for boys is evident in the endeavor of the government in achieving gender parity enshrined in the constitution of India. Women's participation in the Indian Armed Forces has changed drastically in number on a positive note, though there are still huge differences compared to their male counterparts [5].

Although women have now been given permanent commission in the armed forces by the Supreme Court, combat roles are still closed for them.

However, there is still a long way to go in achieving equality in the sector in a patriarchal society. There is a need for more policies and frameworks for the induction of women in combat roles as well as an equal number of recruitment of women in the Forces to achieve the equality enshrined in the Constitution of India. There are multiple benefits that women bring to any field they work in and that includes the Armed Forces. The Supreme Court's recent decision ensures equality but more must be done to achieve complete integration.

## V. CONCLUSION

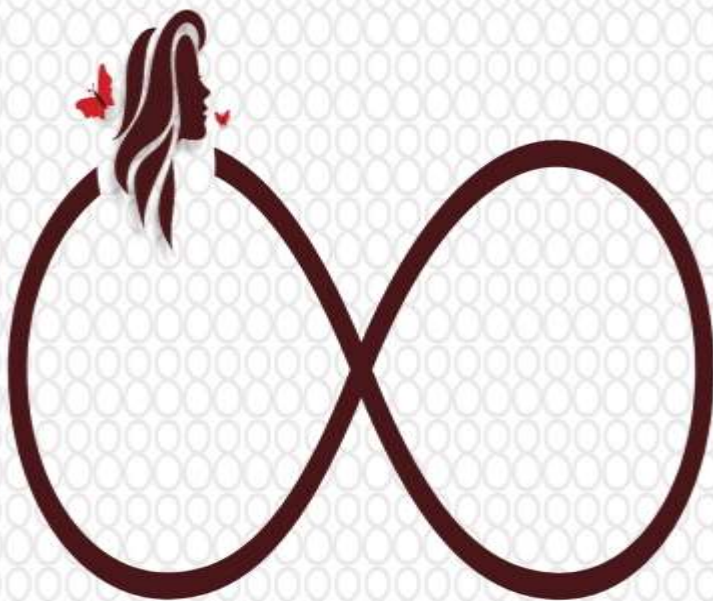
Women have constantly demonstrated their ability to be mentally, physically, and emotionally capable to handle and execute combat roles and leadership positions. The debate is so focused on physical ability that the question of whether women benefit the army is almost ignored. The benefit of an action is sometimes seen over the course of a few years simply because it requires a cultural shift in the mindset as well. Only when an idea is fully accepted can it truly flourish. Women are strong and they can participate in every profession on an equal footing. India is a developing nation and shaping people's thoughts in the right direction will bring a huge change not only economically but socially.

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