

# **WOMEN & ATMANIRBHAR BHARAT**

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**WPP** 

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# WOMEN & ATMANIRBHAR BHARAT

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*To every*  
**Women**  
*who always fights*  
*for herself*  
*and sometimes*  
*for others too.*

## *Acknowledgement*

First of all, we are indebted to the Almighty for giving us a chance to excel in our efforts to complete the national seminar “Women and Atmanirbhar Bharat” on time. We are sincerely grateful to Prof. Savita Gairola, principal, R.C.U. Govt. PG College Uttarkashi, for providing all the required resources for the successful completion of this event. We would like to thanks ICSSR (Indian Council of Social Science Research) for giving us this wonderful opportunity to accomplish this seminar. This edited book is coming out as a collection of papers that came in the seminar on the theme women and their atmanirbharta only or related to the same.

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We will be failing in duty if we do not acknowledge with grateful thanks to the authors referred to in this seminar from various states of India. We would like to express our special thanks to our friends who helped us in finishing this book in limited time. We want to convey our heartfelt appreciation and gratitude to faculty members of commerce for providing us favorable environment in the department to work on this book peacefully.

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Thanking You

- Editors

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01

EDITED BOOK

# WOMEN & ATMANIRBHAR BHARAT

|| 2022 ||

75<sup>th</sup>

## Inclusive Drive Engine for Women Empowerment and Entrepreneurship: Way forward towards Self-Reliant India

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### Abstract

Entrepreneurship, an essential drive engine for economic growth leads the inclusion of societal framework for gender equality which is associated with better development outcomes, such as lower rates of vulnerable employment and extreme poverty among female entrepreneurs. Around the world, due to gender equality, women entrepreneurship is growing rapidly as a backbone of economy. This chapter talked about the role of women in different areas such as MSMEs. This chapter showed the current ratio of women who have been owned the MSMEs, ratio of employment of women in India according to Ministry of MSMEs. Chapter further revealed the state wise female worker population in India. Study concluded that due to strong leadership qualities, women in business are equally skilled as their male counterparts of economic growth and development and women-owned businesses generate 8-10% more revenue than male-owned businesses of the same age in the same industries

*keywords: Women, Employment, MSMEs, Schemes and Entrepreneur.*

### Introduction

Entrepreneurship, an essential drive engine for economic growth leads the inclusion of societal framework for gender equality which is associated with better development outcomes, such as lower rates of vulnerable employment and extreme poverty among female entrepreneurs. Around the world, due to gender equality, women entrepreneurship is growing rapidly as a backbone of economy. As per World Bank, when women are given the same opportunities as men, they enter and remain in the labor force, strengthening economies and enabling development. It also suggests that country's GDP growth rate would be over 9% if more women participated in the workforce. With the changing framework of doing business, women entrepreneurship has come forward to showcase their latent talent in every walk of life, be it FMCG, agriculture, cosmetics, beauty and wellness, e-commerce, medical, healthcare, hospitality, tourism, industries, airline segment and many more. More than 36% of small business worldwide is owned successfully by women, where the growing rate of women-owned business is 5%. 252 million women entrepreneurs worldwide represent 1/3<sup>rd</sup> of business volume. The share of women hired into leadership roles has seen a steady increase, from 33.3% in 2016 to 36.9% in 2022 (WEF, 2022).

With the launch of *Atmanirbhar Bharat Abhiyaan* in 2020, women empowerment has become essential to achieve the goal of becoming self-reliant power hub of economy with a fiscal stimulus of more than Rs. 27 lakh crores provided under this package. As we enter into 75<sup>th</sup> year of independence, Atmanirbhar Bharat brings hope to millions of womenfolk for their self-reliance. Undoubtedly, women have been a source of inclusivity towards India's self-reliant success growth, development. The term 'Independent' and 'self-reliance' have become an important subject towards holistic well-being of women folk. As per the report of Ministry of Women and Child Development, GoI, Empowerment of women is a process that leads women to claim their rights to have access to equal opportunities in economic, cultural and social spheres of life and realise their full potential. Legislative frameworks have been placed for safeguarding the working women professionals, leading to a full freedom on the workplaces.

Ministry of Statistics and Programme Implementation reports finds that 15.7 million women-owned enterprise are active in India, representing 28.7% of the total entrepreneurs in the country, providing employment to 30 million people in India.

Out of 633.88 lakh estimated number of MSMEs, 20.37% owned by female (Ministry of MSME's Annual Report 2021-22) where the



dominance of female owned enterprises was slightly more pronounced in rural areas as compared to urban areas (22.24% as compared to 18.42%). MSMEs are run successfully by women, and a majority of these start-ups are microenterprises and self-financed.

Percentage distribution of MSME’s enterprises owned by Female entrepreneurs and location is listed below in *Table 1*.

**Table - 1**  
**Percentage distribution of enterprises owned by Female**  
**(Sector/Category Wise)**

Category/Location	Female	All
<b>Sector</b>		
Rural	22.24	20.37
Urban	18.42	
<b>Category</b>		
Micro	20.44	20.37
Small	5.26	
Medium	2.67	

**Note :** % distribution of female (sector/category wise) is out of total MSM’s (including male ownership)

**Source:** Annual Report (2021-22). Ministry of MSME’s, GoI

By accelerating the quality and quantity of entrepreneurship among women, they can generate 150-170 million jobs by 2030 (*Table 2*). More women workforce representing power hub of business is a sign of 0.7 trillion dollar in India’s GDP by 2025. As per the report of Boston Consulting Group, start-ups founded or co-founded by women generate 10% more cumulative revenue over a five-year period. These start-ups have a more inclusive work culture and employ more women than men. Moreover, women-led businesses are estimated to grow 90% in the next five years.

**Table-2**  
**Sectoral Employment for Women Entrepreneurs by 2030**

S.No.	Jobs/ Employment (In Millions)	Direct	Indirect	Induced	Total (by 2030)
1	Agriculture	6-8 M	11-13 M	3-4 M	20-25 M
2	Manufacturing	17-20 M	38-40 M	9-10 M	65-70 M
3	Retail	13-15 M	14-16 M	1-2 M	28-32 M
4	Other Services	15-17 M	18-20 M	5-6 M	38-42 M
	Total	<b>50-60 M</b>	<b>80-90 M</b>	<b>18-22 M</b>	<b>150-170 million</b>

**Source :** Bain & Company, Inc. 2019

The total number of female workers in India is 149.8 million and female workers in rural and urban areas are 121.8 and 28.0 million respectively

**(Census, 2011).** Out of total 149.8 million female workers, 35.9 million females are working as cultivators and another 61.5 million are agricultural labourers (Annual Report 2021-22, Ministry of Labour & Employment, GoI). The over-all percentage of female workers stood at 32.1, higher than 29.3% (PIB Report, 2021). Direct employment in the IT services and BPO/ITeS segment is estimated at 4.47 million in 2020-2021 with an addition of 1,38,000 people (consisting of nearly 36 per cent women employees). Indirect job creation is estimated to be over 12.0 million. According to data from NASSCOM, IT & ITeS sector employed 1.8 million women, comprising 36% of the total workforce. An estimated 200,000 women will be hired by the industry in fiscal year 2022.

If we look at the data of Ministry of Statistics & Programme Implementation, State/UT-wise estimated female Worker Population Ratio (WPR) for aged 15 years and above is as listed in Table 3, we find that Himachal Pradesh (63.1); Sikkim (58.5) and Dadar & Nagar Haveli (52.3) tops the list in female WPR. It clearly shows that Himalayan State with the bounty of agri-horti production has high female workers %. Increased WPR among female clearly signifies the Govt. efforts to incorporate a number of protective provisions in the labour laws for equal opportunity and congenial work environment for women workers.

**Table - 3**  
**State/UT wise estimated Female Worker Population Ratio (WPR) in %**

S. No.	State/UT	Female WPR
1.	Andhra Pradesh	37.6
2.	Arunachal Pradesh	20.8
3.	Assam	14.2
4.	Bihar	9.4
5.	Chhattisgarh	52.1
6.	Delhi	14.5
7.	Goa	24.9
8.	Gujarat	30.7
9.	Haryana	14.7
10.	Himachal Pradesh	63.1
11.	Jharkhand	35.2
12.	Karnataka	31.7
13.	Kerala	27.1
14.	Madhya Pradesh	37.2
15.	Maharashtra	37.7
16.	Manipur	26.8
17.	Meghalaya	44.1
18.	Mizoram	34.9

19.	Nagaland	31.1
20.	Odisha	31.8
21.	Punjab	21.8
22.	Rajasthan	37.6
23.	Sikkim	58.5
24.	Tamil Nadu	38.3
25.	Telangana	41.8
26.	Tripura	23.5
27.	Uttarakhand	30.1
28.	Uttar Pradesh	17.2
29.	West Bengal	23.1
30.	Andaman & N. Island	25.9
31.	Chandigarh	18.8
32.	Dadar & Nagar Haveli	52.3
33.	Daman & Diu	34.8
34.	Jammu & Kashmir	33.1
35.	Ladakh	51.1
36.	Lakshadweep	23.1
37.	Puducherry	28.4
	<b>All India Female WPR</b>	<b>28.7</b>

*Source: Periodic Labour Force Survey (PLFS), July 2019- June 2020, M/o Statistics & Programme Implementation & Ministry of Labour & Employment, GoI*

As on March 21, 2022, about 108,250 accounts of women have received advances under 'Stand up India' scheme. An amount of Rs. 24,809 crores have been sanctioned to women entrepreneurs under the same scheme. Similarly, in Ease of Doing Business women entrepreneurship is encouraged by providing assistance in a number of ways. As per McKinsey, the country could add up to \$770 billion – more than 18% – to its GDP by 2025, simply by giving equal opportunities to women. Biocon (Kiran Shaw), Nykaa (Falguni Nayar), Menstrupedia (Aditi Gupta), Shopclues (Radhika Aggarwa), MobiKwik (Upasana Taku), Byju's (Divya Gokulnath), Mama Earth (Ghazal Alagh), Zolo (Isha Choudhry), thrilllophillia (Chitra Gurnani Daga), Limeroad (Suchi Mukherjee), Ampere Electric (Hemalatha Annamala), Sugar cosmetics (Vineeta Singh), Emcure (Namita Thapar), VLCC (Vandana Luthra), Godrej Consumer products (Nisaba Godrej) and many more business venture are either owned and operated by women and many more to add new feather to prove their mettle in business environment in coming years as a successful entrepreneurs.

## **Schemes for Women Entrepreneurship in India**

Table 4 shows an overview of available schemes for promoting women entrepreneurship for economic empowerment.

**Table-4**  
**Schemes for Women Entrepreneurs**

S. No.	Scheme	Sanctioning Amount (Max. ceiling limit)
1.	Mudra Yojana	10 Lakh
2.	Bhartiya Mahila Bank Business Loan	20 Crore
3.	Dena Shakti Scheme	20 Lakh
4.	Udyogini Scheme	3 Lakh
5.	Mahila Udyam Nidhi Scheme	10 Lakh
6.	Women Entrepreneurship Platform (WEP), Government of India initiative by NITI Aayog	Funding & financial assistance, community networking, incubation, entrepreneur skilling and market assistance

This budgetary allocation also includes various development schemes as listed in Table 2. In addition to above, the Government of India has taken various steps to ensure empowerment of women through their social, educational and economic uplifting through various schematic interventions. The Indian government has increased the budget for Women and Child Development by 14% in 2021. It has set aside over Rs. 30,000 crores (US\$ 3.97 billion) in FY21. An independent Women Cell has been set up in the Department of Commerce for economic empowerment of Women. Bharatiya Mahila Bank Business Loan was set up in 2017 to help women access cheap loans and dream big despite their lack of resources. The scheme provides loans of over Rs. 20 crores for women entrepreneurs. Dena Shakti Scheme was launched for women entrepreneurs looking to start their business in certain sectors such as agriculture, retail and manufacturing. The scheme provides loans at an interest rate that is 0.25% below the base rate. The maximum loan application is Rs. 20 lakhs. Udyogini Scheme women is with an annual income of Rs. 1.5 lakh and provides loans of up to Rs. 3 lakhs for women wanting to start a business but have no capital. Women Entrepreneurship Platform is a flagship platform started by NITI Aayog to promote women entrepreneurship. The platform hosts various workshops and educational events to motivate women to start their own business. Pradhan Mantri Mudra Yojana was started to help anyone looking to set up a micro/small enterprise get an institutional credit of up to Rs. 10 lakhs, mostly availed of by women. In order to promote women empowerment, National Career Service (NCS) has

various features for helping women connect with the right opportunities.

### **SAMARTH**

Special Entrepreneurship Promotion Drive for Women by Minister for Micro, Small and Medium Enterprises (MSMEs), GoI has been started. This special skill development and entrepreneurship drive has been launched and allocated for women empowerment. During 2018, 2019 & 2020, more than 1,250 start-ups have been incubated in the Atal Incubation Centers/ Established Incubation Centers out of which 500 are women-led start-ups. Similarly, Ministry of Labour & Employment, conducts various customized training programmes on labour and employment issues for women workers, poverty, employment on regular basis through a through a network of Women Industrial Training institutes, National Vocational Training Institutes and Regional Vocational Training Institutes.

Establishment of New Technology Centres / Extension Centres by Mi-MSME's provide various services like technology support, skilling, incubation and consultancy to women and MSMEs leading to enhancement in employability of the skill seekers.

### **Equity and Access to Women: Harbinger of Make in India Programme**

As the world celebrates International Women Day on 8<sup>th</sup> March every year, gender equality drives path for holistic growth and development of women entrepreneurship providing opportunities for financial independence. Women entrepreneurs bears the hallmark of innovation, ambition, success, change and growth in start-up ecosystem. Start-up India is a flagship initiative of the Government of India, intended to catalyse start-up culture and build a strong and inclusive ecosystem for innovation and entrepreneurship in India. Here it is important to quote 'Make in India' programme, a unique 'Vocal for Local' initiative launched by Govt. of India in 2014, focussing on innovation, incubation, leadership, ambition to make it easy to do business and providing conducive environment to women to showcase their latent talent in emerging sectors of business.

In Hindustan Unilever, gender equality and women empowerment at workplace reflects that woman represents 52% of it's management employees. Policies on 'Women in the workplace' have been adopted by Accenture, IBM India, TCS, Intel, Tech Mahindra, Ernst &Young at a larger scale to support female working professionals. The harbinger of 'Make In India' campaign, women workforce are **using**

**entrepreneurship as a route to financial freedom and self-reliance. To support this, initiative 'Sakhi' has been taken up by Hindustan Zinc with an aim to make rural women self-employable and to economically and socially empower them.**

Government of India has implemented the Umbrella Scheme as an integrated women empowerment program under the name 'Mission Shakti', for addressing the issues of women on a life-cycle continuum basis and for making them equal partners in nation-building through convergence at different levels of governance and a participative approach. Mahila E-Haat scheme of Ministry of Women and Child development also support women entrepreneurs. Similarly, Support to Training and Employment Programme for Women (STEP) also exists to provide competency and capacity building to enable women to be self-employable & entrepreneurs.

With many new initiatives and schemes run by Government of India through various ministries, more and more women are expanding their entrepreneurial horizons and venturing into an unprecedented range of business areas. Ministry of Micro, Small and Medium Enterprises (MSME) is empowering women entrepreneurs through its different schemes helping women spark their talent and build their own identity. 1.38 lakh projects have been set up by the women entrepreneurs under Prime Minister's Employment Generation Programme (PMEGP) Scheme since inception and upto 23.01.2019. The projects set up by women entrepreneurs are about 30% of total projects set up under PMEGP. Under the scheme, women entrepreneurs are covered under Special Category and are entitled to 25% and 35% subsidies for the project set up in urban and rural areas respectively. For women beneficiaries, own contribution is only 5% of the project cost while for general category it is 10%. during 2016-17 and 2017-18, under the Khadi Programme of KVIC, women entrepreneurs have set up 30437 projects for which margin money of 85,305 lakh Rupees have been disbursed.

As per the report of World Bank, 2022 India places among the highest performers in the South Asia region, with a 2022 Women, Business and the Law index score of 74.4 out of 100. Across the eight economies in the South Asia region, the average Women, Business and the Law index score is 63.7 out of 100. Within the region, the highest score observed is 80.6 (Nepal), while Afghanistan has the lowest score, at 38.1. India receives a score of 100 on indicators like Mobility and Workplace on WBL Index 2022. Mobility is the opportunity to freely commute to and from a workplace outside the home, can give women

access to better employment opportunities. India achieves a perfect score on this indicator. Workplace indicator analyzes laws affecting women's decisions to enter and remain in the labor force.

### **Conclusion**

Change is the law of nature. Due to prominent change in the mindset of today's society, women have proven themselves in entrepreneurship. More powerful the Woman, the stronger will be the nation. Due to strongest leadership qualities, women in business are equally skilled as their male counterparts as an important catalyst of economic growth and development. While women-owned businesses generate 8-10% more revenue than male-owned businesses of the same age in the same industries They have the potential to be the biggest force in India's economy. There is no doubting the fact that women have made stupendous efforts to represent the challenging world of entrepreneurship. Their success rate is noteworthy, and their presence in the business environment makes an indelible mark for a growth of business. It is reported that wherever there is a presence of women in business, investment have become a safer option for the companies due to high run potential. This is likely to change in the upcoming years, as female presence in the world of business becomes the norm. However, it cannot be a denying fact that several barriers like access to capital, social security and lack of financial support, freedom and supportive environment hinders the growth of women entrepreneurship. According to World Bank Data report, Women-owned small and medium enterprises (SMEs) represent a small portion of formal SMEs in emerging markets and face many limitations to success. Women have more restrictions to accessing finance and with less favourable terms. Reducing constraints would level the playing field to open more opportunities for women entrepreneurs. Given greater propensity to hire more women, these entrepreneurs have a multiplier effect on overall job creation and female labour force participation. Need of the hour, is the concerted efforts from policy makers that may positively influence the future landscape of women entrepreneurs in India qualitatively and quantitatively.

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02

EDITED BOOK

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|| 2022 ||

75<sup>th</sup>

## Violence Against Women : Key Hurdles For Women Economic Empowerment

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### Abstract:

*“Where women are respected god lives there and where they are disrespected there everything becomes void”.*

Women (“Janani”) are experiencing violence at all ages, all classes, all religions, races, nationalities around the globe. This violence is affecting women everywhere affecting their health hampering their participation, productivity, enjoyment of sexual and reproductive rights. International standards considered violence against women as discrimination due to gender inequality. Researches shows that women who are facing violence by their partners are much at a risk of depression, under weight babies and also facing induced abortions. It is the world's most widespread violation of human rights today committed by men. It can take much form and has a significant impact on development of women. The main objective of this paper is to focus on key issues for this gender discrimination and violence against women.

**Keywords** : Gender Inequality, Violence, Discrimination of Human Rights

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## **Introduction**

The word "violence" is derived from the Latin word "vis," this means "power," and refers to the concepts of restriction and imposing physical dominance on another gender. Violence is mutated and impacted by a wide range of eras, locations, circumstances, and reality. It continued because violence has been tolerated and condemned on Earth since the dawn of humanity, assuming that humanity is still alive in a variety of increasingly complicated, fractured, and articulated forms.

Article 1 of Indian Constitution says, "Any act of gender-based violence that causes or is likely to inflict physical, sexual, or psychological pain or suffering to women, as well as threats of such acts, coercion, or arbitrary deprivations of liberty, whether occurring in public or private life."

Article 2 of Indian Constitution expands on the term by identifying three areas when violence commonly occurs:

1. Domestic violence, such as battering; sexual abuse of female household children; dowry-related violence; marital rape; female genital mutilation and other harmful cultural practices; non-spousal violence; and violence related to exploitation;
2. Community-wide physical, sexual, and psychological violence, such as rape, sexual abuse, sexual harassment and intimidation at work, in educational institutions, and elsewhere; human trafficking; and forced prostitution;
3. State-sanctioned physical, sexual, and psychological violence, regardless of where it occurs.

Around the Globe women are facing gender based violence act such as rape domestic violence murder mutilation sexual abuse. Gender-based violence is a significant issue for illness and death but it was never focused as public health issues. Recently survey by World Bank indicates that gender-based discrimination is responsible for life loss of woman reproductive age. Every woman who is facing such issues is losing one day out of five days of healthy fertilization. Women focus violence is a hidden barrier for the economic and social development of an economy these Incidences erode their energy level make them skepticism compromise with their health issues. Gender issues also restrict woman for participation in society. As per UNIFEM (United

Nation Fund For Woman) females can't lend their creative ideas at the fullest if they are under any pressure. Woman as mother teach their girls to accept males as dominating members in the form of father, brother husband and their responsibility is by permitting them as per male demands. Mothers are in a role of teaching their daughters by accepting rules which has been assigned by society and they are punished for deviant behavior.

Many cross cultural studies shows that all the violence is an important part of all cultures , still there are communities where gender base abuses doesn't exist. These societies has settled example that societal relations can be structured in such a manner which can eliminate or minimize violence against women. Women organizations government has done lot of efforts to support victims and tried to expose violence against women. These efforts made strong confrontation from Police, political systems religions health professionals still the real picture is entirely different from what we see in papers and documents. In many countries protect us became attackers like police money times don't interfere in domestic quarrels and don't consider that beating and abusing a female at home is a crime. In many cases males murder females in the name of honor killing and many females are raped by police military officers and other protective agents of the state.

**"Men are superior to women"** this is the basic reason which posts the men idea of male ownership is present almost in every society and reflects their customs and laws. Hence violence can't be considered only as abbreviation but it is an extension of psychological and physical abuses. Gender violence is not a new concept in the developed countries for decades various women organizations are working against these issues through raising consciousness among females helping the victims and providing them legal aid because of the efforts of this organization violence against women have become a left timid human rights by the United Nations. These efforts gained recognition of violence against women as an international issue. Researches also thrown Light that this violence has created effect on physical and mental health of female's society had made abuse on female is like male female relationship attitudes discussing private matters in public hence we can say that violence against women is a universal concept and it causes and patterns are also same around the world which can be understood and remedial actions can be taken against such acts. Every society has its mechanism in an every society females are suppressed by dominators in the form of husband, son, father, father in law, societies has fixed mechanism from oral traditional system to

formal education and legal methods define standards and behavior which is acceptable for men and women. These entire standards are taught from early childhood age from the family and strengthen throughout community and peer pressure. In many societies specially Indian right from childhood children learn that males are dominant and violence is an easy measure of resolving conflict. Sequence of believes which brand men a right to control women behavior. Matter doesn't and only on violence but it extends to violent death among women. In many countries like Sri Lanka Bangladesh India extra cases for violent death of women is report in reproductive age is suicide homicides complication in induced abortion delay deficits societal reasons. For breaking the cycle of abusive life corrections are required at various levels such as education legislative systems mass media judiciary systems health sectors extra.

### **Objective of the Study**

- To explore the key parametres of violence against women
- To study the impact of violence on women physical and mental health
- To explore the role of government and society in this regard to understand that logical model for understanding violence

### **Research Methodology**

It is an empirical work and conducted in Meerut city of Northern India State Uttar Pradesh 120 women were chosen as sample through snow ball sampling method. Data collection was done through their legal advisors. The study is also based on secondary data collected through various government sources and research papers.

### **Evolution of Problems**

Past couple of decades showing that problems of violence is increasingly considered as an issue of international concern women organizations has brought the matter in front of UN assembly and first resolution was passed in 1985. Since then many meetings were pursued with different agencies such social and economic council commission for status of women committee on crime prevention and control full stop in spite of many efforts at National and international level and taking violence against women as a matter of serious concern many initiatives were taken by human rights human assembly extra still the crime against women are not stopping many women's were are saying in various ways that violence is the major hurdle for them for uplifting their status and providing them empowerment.

## Gender Violence through Life Cycles

Violence against women is due to disparate power relations between males and females in society which can be understood in the gender framework. If we compare sex and gender we can elaborate that sex is a biological category while gender is a societal constructed system which is widely credited according to males and females roles and characteristics. Hence gender roles are related to division of labor where women are expected to do reproductive functions and maintenance of household course. Women's are just if they go against the prescribed societal behavior their gender roles clarifies that women are far from decision-making pass and less access to resources in comparison to males which results in an equal balancing. This discrimination of gender based in equality can be seen in various stages of women lives this life cycle approach with life of girls and females will manifest critical areas of disempowerment.

Stage	Type of violence
Pre-birth	<ul style="list-style-type: none"> <li>• Sex selection murder of female feticide</li> <li>• Bashing during pregnancy which affects physically and emotionally coerced pregnancy</li> </ul>
Infant	<ul style="list-style-type: none"> <li>• Emotional abuse</li> <li>• Physical abuse</li> <li>• Food and medical care of female infant</li> </ul>
Childhood	<ul style="list-style-type: none"> <li>• Sexual abuse by family members and strangers</li> <li>• Prostitution of Child</li> <li>• Child marriages</li> <li>• Generational mutilation</li> </ul>
Adulthood	<ul style="list-style-type: none"> <li>• Courtship violence</li> <li>• Acid throwing</li> <li>• Dating violence (date rapes)</li> <li>• Coerced sex (to earn livelihood)</li> <li>• Sexual abuse at workplace</li> <li>• Forced prostitution</li> <li>• Trafficking</li> <li>• Sexual harassment</li> <li>• Rape</li> </ul>
Maturity	<ul style="list-style-type: none"> <li>• Dowry abuse</li> <li>• marital rape</li> <li>• partur</li> <li>• Homicide</li> <li>• Psychological abuse</li> <li>• Sexual harassment</li> <li>• abuse by life partners</li> </ul>
Elderly age	<ul style="list-style-type: none"> <li>• Mental harassment of widow</li> <li>• Financial exploitation</li> </ul>

	• Sudden changes in wills and deeds
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According to Indian express 1<sup>st</sup> January 22 to around 31000 complaints of crime against women was received in 2021 and almost half was from Uttar Pradesh, out of these total complaints around 11000 was related to the right to live with dignity which takes into account social and emotional abuse of women around 6600 words related to domestic violence and rest are for dowry harassment full stop these complaints were highest since 2014 the main reason for increasing numbers is awareness among women to live with dignity.

**Model for understanding violence**

Generally it has been seen through various articles journals and surveys that violence against women is maximum times committed by their intimate partners. This can be analyzed through ecological model which will explain relationship among individual and environment. One of the basic models for understanding violence is through ecological model approach this model was proposed after rigorous working of authors in figure 1 four variables are there which are most consistently associated for the violence at higher level.

- Acceptance of violence
- Limiting Liberty of females in public and private life of men
- Rigidity and stereotypes systems of masculinity and femininity
- Aggression against women due to male peer relations

Detailed studies shows that there are four reasons which influence the behavior of person and increase the probability of turning them into victims, table below will clarify:

1.	Personal and demographic characteristics	This variable recognizes personal and biological factors which include demographic characteristics like income sex education age also the personality disorders aggressive behavior substance related behavior can also be included
2.	Relationships	Close relations between partner's friends and family members increases the risk of suffering of violent act. Due to imbalance power in relationship it become difficult for victim to leave the relationship due to fear of isolation
3.	Community	Community includes people around to develop social relations such as neighbor's schools workplace. It also depends upon the



		community in which one is moving that impact on mental health of violent attack.
4.	Structure of society	This factor inhibits or incites violence like if seen in society women's are abuse frequently right from childhood. Person learn such traits such societies ties parents rights on children day take suicide as prevention from violence. In societies education economic conditions societal policies also contribute to maintain social inequality among groups.

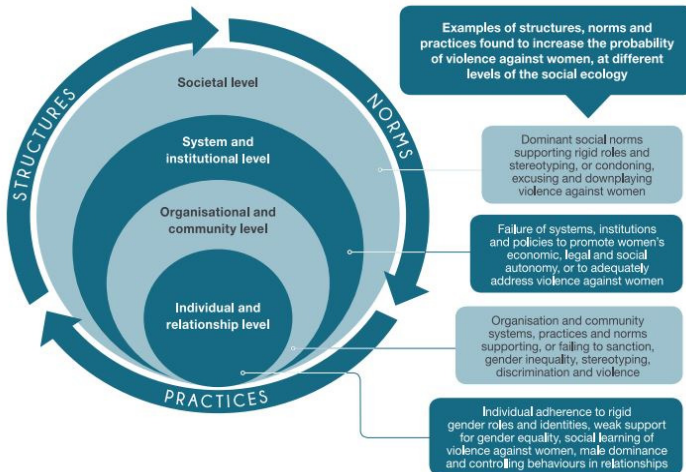


Figure 1 (Image Source: Change the story)

Above figure shows superposition of individuals with relationship with community and society all factors at different level is modifying each other full stop if it take example that probability of Mr X with aggressive personality will be violent inside family or community which is used to serve conflict true violence is higher in Pacific environment. These violent acts are becoming an important public health issue in spite of many programs for victim supports like protection support legal advice educative skill training still the situation of women doesn't made a drastic change in their lives it has been diagnosed at violence is present in all spare of women life.

- Physical violence
- Psychological violence
- Social violence

**Key Issues**

Women’s rights movements keep discussing about violence against women an international agenda for human rights. In 1994 international conference on population and development commitment was given by States to take measure to eradicate exploitation, abuses, violence against women and children but the situation are still same. No doubt data is reduced as due to the awareness program and initiatives taken by government.

**1. Against women is due to uneven power relationships between men and women:**

Woman in almost all countries irrespective of caste class religion experience education status facing violence at all spheres of life at work home school streets in government sectors or at the time of conflicts or crisis. However specific class of women is suffering more such as disable lesbian’s migrants transgender bi sexual. Women specifically with disabilities are exposed to sterilization. Table below will show the form of violence:

Forms of violence	Sexual violence
<ul style="list-style-type: none"> <li>• Dowry related to violence and death honor killing</li> <li>• Femicide</li> <li>• Domestic abuse</li> <li>• Harmful practices like:                             <ul style="list-style-type: none"> <li>➤ Forced child Marriage</li> <li>➤ genital mutilation of females</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Forced nudity</li> <li>• sterilization</li> <li>• Abortions</li> <li>• Sexual harassment</li> <li>• Rapes ( including marital and gang rapes)</li> </ul>

**2. Private matter versus human rights violation**

Government should act with due diligence to respond at all acts of violence government policies are changed with the time and it should focus more on prevention of women and still the facts are hidden in papers will stop the matter of violence is not only a matter of personal concern of family or community but it is a matter of prevention of right of a woman as human being and live with dignity. Data exposes that government failed to guarantee the rights of life of personal security. If we women are taking steps of self defense and are doing provoked crying still she is considered as criminal in the eyes of society

**3. Gender related killing:**

Basic reason for such killing is gender based discrimination Examples of such killing our intimate partner violence converted into murders dowry death honor killing rapes murders death due to harmful practices for stopping this gender-related killings it

requires a multifaceted approach which includes legal administrative policies and other measures which address political economic social and cultural factors.

### **Conclusion**

Violence against women can be any form physical public, mental or emotional. Psychological development of women get affected which cause lack of participation in various activities of social nature. Level of air is so high which can't be eroded after the removal of violence. Women are sensitive emotional creature of God and phobia of violence is so high among them that it does doesn't matter of which age they are adolescence mature or old every time every minute they take decision only according to the safety of environment. This physical and mental violence is affecting the mental health of females in society today's women don't want to get married due to mental harassment which they face after leaving the parental house.

Violence against women is rooted in gender based discrimination stereotype social norms and fear of parents due to physical harm of girls in society. History proves that the concept of violence is not from decade in fact from centuries which are deeply rooted in male's genes of the society and they consider themselves as powerful genius who can take decisions and run the society. **Now** question arises how to evade it is a moral responsibility of females not males to teach a lesson to her male child to respect women. There is an urgent need for women to give empowerment and awareness about their well being and teach them to live with dignity. In spite of being emotional and compromising with her life she should go for practical decisions from brain not from her heart. Requirements are to teach the parents of girls not to teach lesson of compromise. Seven keys for prevention of violence against women are:

### **Respect**

- R- Relation strengthening
- E- Empower women
- S- Safety Assurance
- P- Power in decision making
- E- Environment safe
- C- Child abuse prevention
- T- Transform believes norms and attitudes.

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03

EDITED BOOK

# WOMEN & ATMANIRBHAR BHARAT

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# Women on the Board and Financial Performance: Evidence from Indian Companies

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## Abstract

The highest milestone in a managerial career is frequently being appointed to a corporate board as a director. It has been observed that very few women are appointed to company boards of directors globally. The frequently discussed "glass ceiling" can be blamed in part for the less representation of women on the board of companies. But further investigation is necessary given the extremely less presence of women on boards of the companies. In this paper, we investigated the impact of women on boards on the financial performance of Indian Companies. Multiple regression model is used to find the relationship by controlling the size of the company and industry type. The results show that women on boards have a positive but insignificant impact on the financial performance of selected companies. The present paper argues that the nature of this effect demonstrates the need for gender diversity in the companies and the imperative for equal representation.

**Keywords :** *Women directorship, ROCE, Turnover, Indian Companies,*

## Introduction

The inclusion of women on corporate boards has gained attention in both academic and social circles. As a result, there has been growing social pressure in recent years to increase the number of women serving on these boards. As per the report of Credit Suisse Research Institute (2021), the share of women on the boards of large Indian corporations is increased from 11.4 percent in 2015 to 17.3 percent in 2021 which climbed by 5.9 percentage points. Nevertheless, it is still much lower than the average global rate of 24%. The report also shows that the companies with more women on their boards are also giving more returns to investors. Thus, we can say that the presence of the

women on the board increases the profitability of companies Overall, Europe and North America are the continents which are leading with 34.4 percent and 28.6 percent, respectively in the presence of women on the board. Asia Pacific came in third with 17.3 percent and Latin America had a lower 12.7 percent. The board of directors performs a variety of duties, such as appointing the CEO, supervising and controlling management, giving advice and information, ensuring that rules and regulations are followed, and monitoring compliance. Women directors may have a significant impact on the board's working methods and style, which may therefore have an impact on the performance of the company, according to researchers (Kesner 1988; Farrell and Hersch 2005). While encouraging female inclusion in the boardroom is indisputable for ethical and social reasons, the consequences of more female board involvement on performance are less clear. While some studies suggest a positive correlation between female boardroom representation and company performance, others find no correlation or even a negative correlation. The literature is updated by the contribution of the present paper in which positive but insignificant relation is found between the women on board and financial performance of selected Indian companies and by providing an empirical test on selected top hundred Indian companies listed on Bombay Stock Exchange, India for the period 2011-12 to 2015-16.

The rest of the paper is organised as follows. As our primary theoretical point of reference, we first introduced the gender diversity, women on the board in Indian context, followed by a review of literature. We outline our information, variables, and procedures in the section that follows. The results of our research and analyses are then presented in the next section. We conclude the paper with a discussion of our findings and policy implications in the last part.

### **Literature Review**

It is debatable whether there is an empirical connection between female board representation and company performance. While some research shows a positive relationship between having women on boards and business performance, other studies show a negative relationship, and yet other studies find no relationship at all (Rose 2007; Van Ees et al. 2007). Krishnan and Park (2005) assessed the impact of diversity and return on total assets for 679 businesses from the Fortune 1,000 database. The findings indicated a positive correlation between diversity in management teams and financial performance. Carter et al. (2003) also discovered a statistically significant positive correlation between Tobin's Q and the number of women on the boards

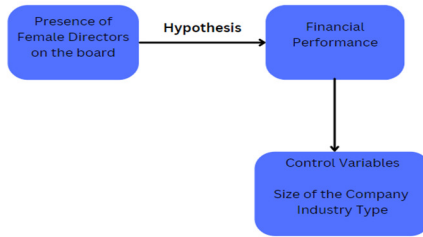
of Fortune 1,000 businesses. However, Rose (2007) did not discover a connection between board diversity and Tobin's Q for Danish Companies.

The three theories agency theory, resource dependency, and gender role theory are the basis from which the concept of increased gender diversity may also improve board effectiveness and performance has developed (Terjesen et al. 2009). According to agency theory, the number of women on a board has an impact on the decisions made by that board, specifically when there are three or more women (Konrad and Kramer 2006; Torchia et al. 2011). There is greater evidence to support the claim that boards with more women have better levels of public transparency, stronger management reporting oversight that enhances earnings quality, and more board development assessments and programmes (Gul et al. 2011, Srinidhi et al. 2011, etc). Female board members are more prepared for meetings and attend more board meetings, claim Pathan and Faff (2013). Increased monitoring is projected to produce better performance outcomes. Resource dependency theory is a second guiding principle, as female directors offer unique and important resources and relationships to their boards (Adams and Ferreira 2009). Early network studies revealed that female managers often have more diversified networks than male managers (Ibarra 1992, 1993). In a global network of interlocking directors, women do not hold particularly high positions, with the exception of those instances where they serve as female directors of family businesses, according to recent research on Italian directors, which contends that women's networks are shaped by the importance of families (Drago et al. 2011). According to the gender role theory (Eagly, 1987), a person's behaviour and its capacity for influence are influenced by their gender. The theory also contends that behaviour of both men and women is evaluated in terms of how it conforms to (or deviates from) expectations of the respective gender. People are more likely to view them favourably when they employ strategies that are in line with their gender (Eagly et al. 1995).

### **Hypothesis of the study**

*H<sub>1</sub>: Ceteris paribus, Presence of female directors on the board positively impacts the financial performance.*

### **Conceptual Model**

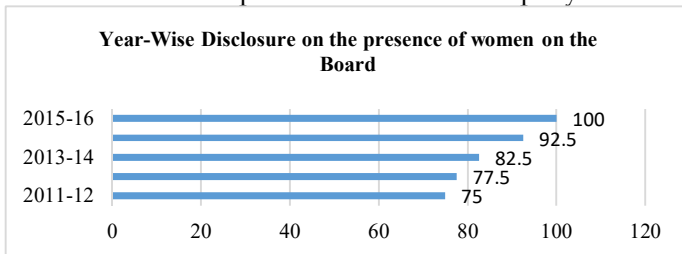


**Research Methodology**

The data is collected from the section of corporate governance which is usually a part of annual reports. The sample includes the top hundred Indian companies listed on BSE from the year 2011-12 to 2015-16. The financial and banking enterprises are excluded from the sample in accordance with the literature's practise. The final sample consists eighty-four Indian companies. Return on capital employed (ROCE) is taken as a dependent variable and the presence of female directors is the independent variable. The variable "Presence of female directors" is measured as their disclosure in the corporate governance section of the annual reports of respective companies. For having female director, 1 is allotted, otherwise 0. The data is collected for the five years and then added the scores of all the five years. In the next step, each company is given the final score on the basis of total disclosure score out of the total no. of years (5 years) [figure1].

*Score for the disclosure of presence of women on the board = total score of five year a company get / total no. of years (5) \*100*

To enhance the internal validity, size of the company (log value of total assets) and industry type as control variables are taken. Multiple regression method is used to examine the impact of presence of women on the board on financial performance of the company.



Source: authors' calculations

**Fig. 1: Year-Wise Disclosure on the presence of women on the Board**



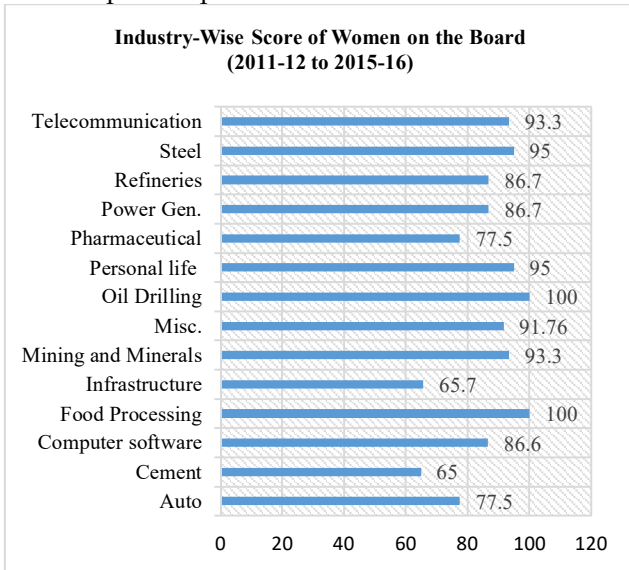
**Regression model and estimation**

$$ROCE = \beta_0 + \beta_1WD + \beta_2LTA + \beta_3IND + e \dots\dots\dots (i)$$

ROCE is the return on capital employed (average of five years) of selected Indian companies. WD is the score for the disclosure of presence of women on the board, LTA is the log value of total assets, IND is industry type

**Empirical Findings and Discussion**

Figure 2 shows the industry-wise score of the presence of women on the board of sample companies.



Source: authors' calculations

**Fig. 2: Industry-Wise Score of Women on the Board**

The oil drilling industry and food processing industry attained 100 percent which shows they have a woman as a director for all the five years, however cement industry and infrastructure has a low score i.e., 65 and 65.7 percent respectively.

**Table 1: Correlation Coefficients for Regression Model**

	WD	LTA	IND
WD	1.000	.145	-.199
LTA	.145*	1.000	-.308
IND	-.199	-.308*	1.000

\* Significant at 0.05

**Table 2: Multiple Regression Analysis**

	Unstandardized Coefficients		T	Sig.	Collinearity Statistics	
	B	Std. Error			Tolerance	VIF
(Constant)	147.076	37.758	3.895	.000	-	-
WD	.119	.082	1.442	.153	.953	1.050
LTA	-12.157	3.291	-3.695	.000	.898	1.114
IND	-.460	.507	-.908	.367	.881	1.135
R = 0.466	R <sup>2</sup> = 0.217		Adjusted R <sup>2</sup> = .186			
Std. Error of the Estimate = 15.88			Durbin-Watson=1.761, F = 7.020 (0.000)			

*Note: Dependent Variable: ROCE*

Table 1 shows the correlation matrices of the selected independent variables. It can be observed from the results that Log value of total assets is positively correlated with women on the board, but the relationship is very weak with .145. However, the industry type is negatively correlated with women on the board and shows weak correlation i.e., -.199.

The present study conducted multiple regression analysis to examine whether presence of women on the board has a positive impact on the financial performance of selected companies. The model was tested for multicollinearity and heteroskedasticity before running the regressions. The results of correlation coefficients and Variance Inflation factors (VIF) show the model is free from the multicollinearity and heteroskedasticity issue ( $r < 0.8$  and  $VIF < 10$ , Gujarati, 2003). The results of the multiple regression analysis show that presence of women directors on the board has a positive but insignificant impact on the return of capital employed (measure of financial performance). The p-value (.153) is more than 0.05, thus the study is failed to reject the null hypothesis. However, among the control variables, size of the company has a negative and significant impact on the financial performance and industry type has a negative but insignificant impact on the financial performance.

Table 2 shows the results of multiple regression analysis obtained for this study. The result shows that the R square value is .466 which reflects the explanatory power of the model (whole set of variables). It is suggesting that predicting variables can explain 46.6% of the return on capital employed (ROCE) in the sample Indian companies which shows that all the explanatory variables in the model are important. The F value is 7.020 which is significant at 0.000 which shows the model is significant.

## **Conclusion and Policy Implications**

Quite clearly, the results of the present paper indicate that women on the board have insignificant impact on the financial performance of the selected Indian companies. There is some consistency in results with the prior studies. For the S&P 500 companies from 1998 to 2002 and for the 326 Fortune companies in 2003, Carter et al. (2010) found no impact of board diversity on business performance. Additionally, research on listed European companies has looked at the relationship between board diversity and firm performance. Insignificant correlation between board gender diversity and firm value is found by Rose (2007) using a sample of Danish publicly traded companies. The conclusion of the present paper has policy implications since they highlight the need for greater study to determine whether candidates for or members of boards are trying to hide their atypical traits. Since quantitative studies may have great difficulty capturing board members' interpersonal relationships and the complicated nature of the decision-making process on corporate boards, case studies may provide insightful information about the nature of the decision-making process in corporate boards. It might be happened that the financial performance is not reflecting the traits of women on the board (Rose, 2007). The article provides evidence that the educational background of board members has no bearing on a company's performance. One explanation could be that corporate board work does not necessitate a certain educational background. Board members have sufficient human capital to comprehend information presented by the board of managing directors as long as they possess a university degree or equivalent abilities. Human capital can be acquired through extensive commercial experience or a career as a CEO in other companies. This research paper has focused on the relationship between board diversity and business performance on the assumption that gender is essential to a company's ability to succeed financially. There may be additional arguments in favour of corporate boards being more diverse and aligned with society, even though this is not supported by the study.

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04

EDITED BOOK

# WOMEN & ATMANIRBHAR BHARAT

|| 2022 ||

75<sup>th</sup>

## Atmanirbhar Bharat Abhiyaan: Inception, Reception & Ways Forward for Women

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### Abstract

World economy has witnessed unprecedented impedance during past four years due to the COVID-19 pandemic. In the early 2020 the usual trade practices like import export were severely affected due to pandemic resulting in the rupture of the supply chain. Almost every nation in the world witnessed crisis or shortage of essentials those were being imported by them. Alike others Indian economy was also not immune to the circumstances posed by pandemic and showed significant deviations. Soon after reporting its first COVID-19 positive case on 30<sup>th</sup> January 2020, spread of the disease was so rapid that India went on to impose strictest lockdown that remained imposed for months. To cope with such an unprecedented situation in the future the government of India launched 'Atmanirbhar Bharat Abhiyaan'. On 12<sup>th</sup> May 2020, Prime Minister Modi used the phrase, 'Atmanirbhar

Bharat' during his address to the nation and announced a ₹ 20 lakh crore economic package under the 'Aatmanirbhar Bharat Abhiyaan', to aid the country out of the COVID-19 crisis. The campaign was primarily aimed to aid the small businesses and encouraging new entrepreneurs to focus on indigenous technologies and products aligning with 'vocal for local' concept. The campaign has received mixed responses from the analysts and critics; however, went on to serve common citizen in several ways that also includes equal opportunities to the women entrepreneurs as well. We have attempted to quantify participation of women in the frontier research fields pertaining to science, specifically chemistry and have found that the women researchers share a meagre proportion at the global stage. We have further highlighted the other schemes launched by Government of India those are aimed not only to promote participation of women in science and technology but also those aimed to provide safety, security and business opportunities to the Indian women from all social and economical strata. This chapter begins with an introductory account of COVID-19 crisis; followed by a discussion on 'Atmanirbhar Bharat Abhiyaan' and subsequently an outline of the government schemes aimed to women empowerment in numerous ways.

*Keywords : Atmanirbhar Bharat Abhiyaan, Department of Science & Technology, Women Empowerment, Self-Reliant India Campaign*

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## 1. Introduction

Women in India face several challenges ranging from right to live with human dignity, safety at personal or public spaces, to the challenges in moving up in professional career due to certain systemic and structural factors. Arriving at gender equality in all walks of life doesn't seem to be achievable in near future due to various micro and macro level factors operating at social, economical, personal and professional levels. Indeed there exist various policies focussed on creating enabling environment for women in India but lack of appropriate implementation, approach or guidance makes it difficult to fully utilize the former. Drive to achieve gender equality in professional sectors is not only just an important consideration but it is also in the larger interest of holistic progress of the society and the country. In this context, 'Atmanirbhar Bharat Abhiyaan' announced by hon'ble Prime Minister on 12<sup>th</sup> May 2020 could play a pivotal role. Although the 'Atmanirbhar Bharat Abhiyaan' was primarily focussed on to achieve



self-reliance by supporting the citizens and small businesses affected by the COVID-19 pandemic, this campaign has potential to expand across several existing government schemes. A proper alignment of policies designed for women empowerment with 'Atmanirbhar Bharat Abhiyaan' could show synergistic effect to achieve the generic targets of each of them.

In this chapter we begin with a brief account of COVID-19 pandemic that has set context for the 'Atmanirbhar Bharat Abhiyaan'. We also discuss few contrasting reactions this campaign has received. Later we evaluate the representation of women in contemporary frontier scientific research fields. Further we discuss a few schemes that government of India runs for women empowerment in the science & technology sector and finally we give an account of few government schemes those are focussed on empowering women from all sections of the society.

## 2. Brief Account of COVID-19 Crisis

Thousands of virus species have been discovered since 1892 when Dmitri Ivanovsky described a non-bacterial pathogen caused infection in tobacco plants that eventually led to the discovery of first virus by Martinus Beijerinck in 1898. As of the present understanding, viruses are submicroscopic entities those contain either RNA or DNA as their genetic material. They behave as living organism inside a host cell whereas remain inert when outside the host. Independent particle of virus are called virion and consist of genetic material (RNA or DNA), a protein coat called capsid to protect genetic material and in some cases outer envelope self assembled of lipids. Coronaviruses are named so because characteristic appearance of their virions resembles solar corona. These are members of a group of RNA viruses that cause respiratory tract infections in humans and other animals including [SARS](#), [MERS](#) and [COVID-19](#). Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), is the [virus](#) that causes [COVID-19](#) (coronavirus disease 2019). Alike other viruses, SARS-CoV-2 also has several subtypes which are called variants. World Health Organization (WHO) has declared many variants of concern as Alpha, Beta, Gamma, Delta and Omicron.

Coronavirus disease 2019 (COVID-19) is a contagious disease caused by SARS-CoV-2, first case of which was identified in Wuhan (China) in December 2019 and subsequently the virus has rapidly spread worldwide leading to the ongoing pandemic. Symptoms of COVID-19 include fever, cough, headache, fatigue, loss of smell and taste, and

difficulty in breathing etc. It is reported that some of the infected people may not develop noticeable symptoms. While others may develop moderate symptoms like pneumonia or severe to critical symptoms including dyspnea, hypoxia, respiratory failure, shock, multi-organ failure etc which could be life threatening. A total of 61.2 crore cumulative cases of COVID-19 infection and 65.3 lakh deaths due to COVID-19 are reported worldwide as on 19<sup>th</sup> September 2022. Country-wise data is presented in **Table 1**.

**Table-1**

Country-wise data of COVID-19 positive cases and casualties

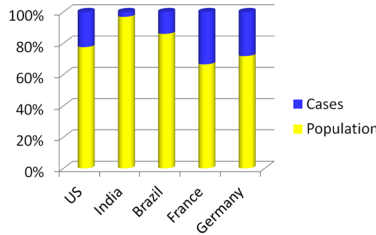
S.No.	Country	No. of Cases	No. of Deaths
1	US	95500000	1050000
2	India	44500000	528000
3	Brazil	34600000	685000
4	France	33900000	151000
5	Germany	32700000	149000

as on 19<sup>th</sup> September 2022.

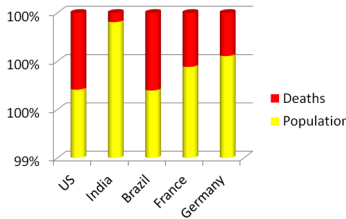
Preventive measures such as physical and social distancing, ventilation of indoor spaces, frequent hand washing, use of facemasks etc. are effective in containing the spread of the disease. Several methods for diagnosing COVID-19 infection have been developed which include detection of the virus' nucleic acid by reverse transcription polymerase chain reaction (RT-PCR), transcription-mediated amplification (TMA), or by reverse transcription loop-mediated isothermal amplification (RT-LAMP) from a nasopharyngeal swab. Several COVID-19 vaccines have also been approved and administered to masses in various countries.

### 3. COVID-19 & Inception of Atmanirbhar Bharat Abhiyaan

Official data released by the Government of India states that as on 19<sup>th</sup> September 2022, there were 4,45,36,459 persons infected by COVID-19 out of which 4,39,62,664 (98.71%) were discharged whereas 5,28,355 (1.19%) succumbed to the disease. Said data release further reveals that a total of 89,17,53,120 persons have been tested so far for the COVID-19 disease whereas a total of 2,16,70,14,127 doses of COVID-19 vaccines are administered in India as on 19<sup>th</sup> September 2022. A comparative depiction of number of COVID-19 cases and COVID-19 caused deaths in India and other badly affected countries is presented in **Figures 1** and **2** respectively.



**Figure 1.** Number of COVID-19 cases reported by badly affected countries as percentage of their respective population.



**Figure 2.** Number of deaths caused by COVID-19 reported by severely affected countries as percentage of their respective population.

This data speaks of huge numbers and indicates that the government of India has adequately managed the COVID-19 crisis as compared to the rest of the world. However, if we look at the early days of the COVID-19 crisis, there have been several traumatic incidences as well. The Government of India confirmed country’s first case of COVID-19 on 30th January 2020 after which a nationwide spread of COVID-19 disease and rapid rise in the cases was noticed. This has led government to impose ‘Janata curfew’ on 22 March 2020 and consecutive phases of the lockdown; Phase 1 (24 March – 14 April), Phase 2 (15 April – 3 May), Phase 3 (4–17 May), and Phase 4 (18–31 May) during 24th March 2020 to 31st May 2020. The ‘Janta curfew’ and ‘lockdown’ were imposed with the insight that these moves would break the transmission cycle of the corona virus and eventually the disease would be controlled. This approach to control the spread of the COVID-19 also had the flipsides in terms of the migrant crises, economic and psychological impacts.

In order to support the COVID-19 affected stumbling economy of the country, government of India adapted the idea of self-reliance. On 12<sup>th</sup> May 2020, Prime Minister Modi used the phrase, ‘Atmanirbhar Bharat’ during his address to the nation. In reference to the COVID-19

pandemic, he said that "the state of the world today teaches us that 'Atmanirbhar Bharat' is the only path. It is said in our scriptures that this is the way, *i.e.*, self-reliant India." Further, the Prime Minister has announced a ₹ 20 lakh crore (nearly 10% of the national GDP) economic package under the 'Aatmanirbhar Bharat Abhiyaan', to aid the country out of the COVID-19 crisis. However, this was not the first instance that Prime Minister Modi used the phrase "self-reliance". Earlier, in the years 2014, 2018 and in early 2022 Prime Minister has used the phrase in context of manufacturing of defence equipment, Digital India program and development of indigenous technologies. There have been mixed responses from the analysts and critics on 'Atmanirbhar Bharat Abhiyaan', a few are underlined in subsequent section.

#### **4. Reception of 'Atmanirbhar Bharat Abhiyaan'**

A section of analysts welcomed the Self-reliant campaign in purview of the increasing focus on the indigenous and local industries. Self-reliant India campaign is also compared with the Swadeshi movement. However, others have raised concerns that the movement would fail alike Swadeshi movement and would push the country to the pre-liberalisation era. Questions are raised as to how the Self-reliant campaign is different than already launched 'Make in India' campaign? As stated earlier, PM Modi has launched 'Atmanirbhar Bharat Abhiyaan' alongside a package of ₹20 lakh crore during his address to the nation on 12<sup>th</sup> May 2020 amidst the ongoing COVID-19 pandemic. This was when the country's economy like the rest of the world was badly hit by the pandemic. Industrial and commercial activities were drastically affected whereas the small scale businesses and sectors like transport, hotel and tourism were badly hit due to the pandemic. This has resulted in depreciating revisions of the country's growth forecast by agencies like International Monetary Fund (IMF) and Reserve Bank of India (RBI). Obviously, 'Atmanirbhar Bharat Abhiyaan' and the package of ₹20 lakh crore was an initiative to cope with the said challenges. PM stressed that self-reliance is crucial for economic recovery and stated that the package would be based on the five pillars- (1) Economy, (2) Infrastructure, (3) Technology-Driven System, (4) Vibrant Demography and (5) Demand. An emphasis was also given on the inclusive nature of the package and that the package would support cottage industries, home industry, small-scale industries, MSMEs, farmers, and common tax-payers.

Reports of engagement of Indian and Chinese army in aggressive melee at Galwan Valley region of the Sino-India border and other parts

of the Line of Actual Control (LAC) were surfaced in the media in the first week of the May 2020 which aroused an anti-china sentiment across the country. In the coming days Indian government had banned hundreds of mobile phone apps of Chinese origin under the Section 69A of the Information Technology Act stating that the banned apps were posing threats to the national security. In the July 2020, Government of India initiated 'AatmaNirbhar Bharat App Innovation Challenge' to create world-class 'Made in India' apps. Hence, some analysts see the 'Atmanirbhar Bharat Abhiyaan' as an anti-China move as the Galwan valley conflict had widened in trade gap between the two countries. Following the aforesaid Galwan Valley skirmish between the troops of the two countries it was suggested by several nationalist bodies that Government should completely boycott the Chinese products or services if it were sincere about the 'Atmanirbhar Bharat Abhiyaan'. However, a complete boycott of Chinese products or services wasn't practically feasible for Government of India which can be elucidated with subsequent trades. Nearly six months after the Galwan Valley skirmish a Chinese construction company was awarded an over ₹1000 crore contract to build a 5.6-km underground stretch of the upcoming Delhi-Meerut Regional Rapid Transit System project. Critics have also termed the 'Atmanirbhar Bharat Abhiyaan' as rebranding of the already existing campaign and accused it to be a mere political gimmick on the grounds of issues such as farm bills, state of unemployment, lack of technologies, and lacuna in education system. However, authors of this chapter understand that a period of 02 years isn't sufficient enough to have conclusive opinion about the success or failure of a campaign of the magnitude and ambition of 'Atmanirbhar Bharat Abhiyaan'. Conversely, we are sure of the huge potential that our country possesses and we are also hopeful that the aligned efforts from all stakeholders would realise the self-reliant and self-sufficient India in coming decades.

## **5. Representation of Women in Science & Technology**

Women make around 28% of the workforce in science, technology, engineering and math (STEM). Studies indicate that the gender gaps are even higher in some of the fastest growing sectors like computer science and engineering. Even in scientific research the representation of women is not adequate. For instance, we have conducted a quick survey of most published authors in some of the cutting-edge research keywords pertaining to Chemistry and Material Science. The results

obtained are presented in **Table 2-4** and suggest that the representation of women in the advanced scientific research fields is far below their expected fair-share.

**Table-2**

Top 20 researchers with highest number of SCI indexed publications with keyword, 'Metal-Organic Framework'. Women researchers are highlighted with bold font.

S.No.	Name of Researchers	No. of Publications
1	Farha, Omar K.	511
2	Zhou, Hong-Cai	324
3	Chen, Banglin	319
4	Wang, Yaoyu	304
5	Serre, Christian	302
6	Kitagawa, Susumu	298
7	Long, Jeffrey R.	292
8	Hupp, Joseph T.	290
9	Morsali, Ali	268
10	Zhang, Jian	262
11	Bu, Xian-He	245
12	Su, Zhong-Min	242
13	Snurr, Randall Q	233
14	Yaghi, Omar M	229
15	Kaskel, Stefan	220
16	Sun, Wei-Yin	218
17	Krishna, Rajamani	213
<b>18</b>	<b>Li, Jing</b>	<b>206</b>
19	Liu, Guocheng	195
20	Wang, Xi	190

**Table-3**

Top 20 researchers with highest number of SCI indexed publications with keyword, 'N-Heterocyclic Carbene'. Women researchers are highlighted with bold font.

S.No.	Name of Researchers	No. of Publications
1	Nolan, Steven P	260
2	Özdemir, İsmail	163
3	Peris, Eduardo	103
4	Cetinkaya, Bekir	97
5	Albrecht, martin	94
6	Kuhn, Fritz E	89
7	Glorius, Frank	85
8	Hahn, F. Ekkehardt	85
9	Ye, Songbo	78
10	Cavallo, Luigi	78
11	Bertrand, Guy	77

12	Bielawski, Christopher W.	74
<b>13</b>	<b>Slawin, Alexandra M Z</b>	<b>68</b>
14	Whittlesey, Michael K.	66
15	Gök, Yetkin	66
16	Huynh, HAN VINH	63
17	Roesky, Herbert W.	62
<b>18</b>	<b>Mahon, Mary F.</b>	<b>62</b>
19	Strassner, Thomas	61
20	Herrmann, Wolfgang A	60

**Table-4**

Top 20 researchers with highest number of SCI indexed publications with keyword, 'Nanoparticles'. Women researchers are highlighted with bold font.

S.No.	Name of Researchers	No. of Publications
1	Mirkin, Chad A	316
2	Compton, Richard G.	199
3	Schatz, George C.	184
4	Liz-Marzán, Luis	153
5	Rotello, Vincent M.	153
6	Weissleder, Ralph	145
7	<b>Halas, Naomi</b>	<b>142</b>
8	Barcikowski, Stephan	137
9	Rotello, Vincent M.	129
10	Somorjai, Gabor A.	127
11	Pop, Ioan	126
12	Kuang, Hua	125
13	Lanza, Gregory M.	124
14	Hayat, Tasawar	122
15	Xu, Chuanlai	122
16	Kotov, Nicholas	115
17	Van Duynne, Richard	112
18	Chen, Shaowei	111
19	Langer, Robert	110
20	Couvreur, Patrick	104

## 6. Women Scientist Programs

Although we did not research the status of Indian female researchers for the selected scientific keywords; nevertheless we believe that the national figures won't be superior to the elucidated global scenario. With a vision to improve participation of women in research endeavours at national and international levels, Government of India has initiated several schemes for female researchers under the aegis of Department of Science & Technology (DST). Some important schemes meant exclusively for women researchers are briefly discussed.

### **6.1 Gender Advancement for Transforming Institutions (GATI)**

Considering the need of gender advancement in STEMM area at institutional level, the GATI program was launched by the Department of Science and Technology (DST) on 28 February 2020, the National Science Day. Universities and other S&T Institutions are invited to participate in pilot of GATI dedicated to the mission to promote gender equity in STEMM domains.

### **6.2 Women Scientists Scheme (WOS)**

Alike any other sector, women constitute an important section of the workforce in the fields of science & technology (S&T). However, a large number of well-qualified women get left out of the S&T activities due to various gender-typical circumstances such as motherhood and family responsibilities. In order to address such 'break in career' issues DST has launched Women Scientists Schemes (WOS) during the year 2002-03. WOS comprise of three different categories of fellowships aimed to benefit women researchers of the age group of 27-57 years who had a break in their career but desired to return to mainstream. Under WOS scheme, women scientists are encouraged to pursue research in frontier areas of science and engineering (WOS-A), on problems of societal relevance (WOS-B) and to take up S&T-based internship followed by self-employment (WOS-C).

### **6.3 Consolidation of University Research for Innovation and Excellence in Women Universities (CURIE)**

DST has started a special programme "Consolidation of University Research for Innovation and Excellence in Women Universities (CURIE)" in the year 2008-09 to support women universities for enhancing their R&D infrastructure. The main objective of the CURIE programme is to train and create world class women scientists in all areas of Basic Sciences & Technology who would be able to carry out cutting-edge research in their respective fields in due course.

### **6.4 Indo-U.S. Fellowship for Women in STEMM**

To provide opportunities to Indian Women Scientists, Engineers & Technologists to undertake international collaborative research in premier institutions in U.S.A, to enhance their research capacities and capabilities, Department announces "**Indo-U.S. Fellowship for Women in STEMM**" (*Science, Technology, Engineering, Mathematics and*



*Medicine*) jointly with Indo-U.S. Science and Technology Forum (IUSSTF).

## **7. Atmanirbhar Bharat Abhiyaan & Women**

The central government and various state governments are running many schemes for the welfare as well as empowerment of women in India. These schemes are designed to cater needs of the women from all age groups and all economic and social sections of the society. Government driven women centric schemes are focussed to ensure access of every woman to the education, healthcare, safety, employment, and financial freedom. Given the fact that 'Atmanirbhar Bharat Abhiyaan' still a young campaign; we hope that alignment of various women centric government schemes with self-reliance drives may offer appreciable results. Hereunder we are presenting a brief account of a few women-centric government schemes. This is unfortunate that some of the listed schemes are presently not functional. However, if properly implemented, these schemes could play direct or indirect yet vital role in achieving goals of the 'Atmanirbhar Bharat Abhiyaan'.

### **7.1 Beti Bachao Beti Padhao Scheme**

The 'Beti Bachao Beti Padhao' Scheme aiming to improve the declining sex ration was launched in January 2015 to ensure survival, protection and education of girl child. Scheme beneficiaries are divided in three groups - Primary, Secondary and Tertiary; for maximum reach of the scheme. Primary group involves married couples, pregnant mothers and parents having a girl child under the age of 10 years. Secondary group encompasses the youth in general, and the medical practitioners, private hospitals, nursing homes, and diagnostic centres. The tertiary group involves all citizen of the country.

Sukanya Samridhhi Yojana (*Girl Child Prosperity Scheme*) is a saving scheme that offers lucrative interest rates to target the parents of girl children to build a fund for the future of their female child. 'Sukanya Samridhhi Yojana' was launched on 22 January 2015 as a part of the 'Beti Bachao, Beti Padhao' campaign and currently provides an interest rate of 7.6% and tax benefits. Sukanya Samridhhi Account can be opened in any post office or nationalized bank in India.

### **7.2 Working Women Hostel & Rajiv Gandhi National Creche Schemes**

Government of India has launched 'Working Women Hostel Scheme' in order to facilitate availability of reliable and safe accommodation for the working women who wish to leave their homes for professional commitments along with day-care facility for their children wherever possible. Government provides grant-in-aid to develop advanced hostel facilities in cities as well as in villages. All single, widowed, married, divorced, or separated women whose husband doesn't reside in the same city or nearby area are beneficiaries of this scheme. A male child of age up to 5 years and a girl child of age up to 18 years could also be accommodated with working women in such facilities.

Another related government scheme that could assist working women for childcare is 'Rajiv Gandhi National Creche Scheme'. This scheme provides daycare facilities to the children (age group of 6 months to 6 years) of working women. The scheme claims to focus on holistic development of child as well as guarantees improving the health and nutrition status of the child. NITI Ayog led study of 'Rajiv Gandhi National Creche Scheme' in the year 2020 recommended to increase the coverage of the creches. However, the number of functional facilities went on declining from 18040 in the year 2017-18 to 8018 in the year 2018-19 to 6458 in the year 2019-2020. Furthermore creches are not functional in the country since COVID-19 outbreak as disclosed in writing by the Union Minister of Women and Child Development, Smt. Smriti Zubin Irani in Rajya Sabha on 22<sup>nd</sup> december 2021.

### **7.3 One Stop Centre & Women Helpline Schemes**

One Stop Centre and Women Helpline are two different schemes that aim to cater women affected of violence. These two schemes are aimed not only to provide necessary support to women when needed but also work towards increasing public awareness about related issues.

One Stop Centre Scheme is a central government sponsored scheme which is funded by Nirbhaya Fund. Under this scheme state governments receive 100% central assistance to protect women affected by gender-based violence including acid attacks, rape, and sexual harassment at public or private spaces. This scheme provides emergency medical aid, legal aid, counselling and other non emergency services under one roof to fight any form of violence against women.

Women Helpline Scheme offers a 24x7 emergency response to the women affected by violence in private or public spaces. All states and Union Territories have worked towards developing a universal helpline number and have come up with a single toll free number - **181** that provides immediate support all across India. Women suffering

from violence in public and private spaces can contact for instant help or rescue through mobile or landline call, text message (SMS) or fax on the toll free number **181**. Internet apps can also be used for the purpose.

#### **7.4 Mahila E-Haat**

Mahila E-Haat is an initiative of the Ministry of Women and Child Development which provides a platform to the women entrepreneurs to showcase their products on an online platform. Using mobile and internet connection women entrepreneurs can display their products with description and photographs. On the other hand buyers can approach the sellers through call, email or other mediums of seller's convenience. Products such as clothing ranges, fashion accessories, paintings, pottery, and home décor etc could be sold by women entrepreneurs through E-Haat portal. Authors could not access the webpage '<http://mahilaahaat-rmk.gov.in>' dedicated to the Mahila E-Haat despite several attempts during 19-21 September 2022. This is suggested that alike several private e-commerce websites, a versatile website with user-friendly GUI must be developed to take this initiative further.

#### **7.5 Rashtriya Mahila Kosh**

Rashtriya Mahila Kosh (RMK) was established by the Government of India in March, 1993 as an autonomous body under the aegis of Ministry of Women & Child Development. It was registered under the Societies Registration Act 1860. RMK is a national level organization (autonomous body) for socio-economic empowerment of women. The operating model currently followed by RMK is that of a facilitating agency wherein RMK provides loans to NGO-MFIs termed as Intermediary Organizations (IMO) which on-lend to Self Help Groups (SHGs) of women. RMK extends micro-credit to the women in the informal sector through a client friendly manner for income generation activities. RMK has taken a number of promotional measures to popularize the concept of micro financing, enterprise development, thrift and credit, formation and strengthening of Women-SHGs through intermediary organizations.

#### **8. Conclusion**

Circumstances originated primarily due to COVID-19 pandemic led government of India to unravel 'Atmanirbhar Bharat Abhiyaan' with a

financial package of ₹ 20 lakh crore. This campaign has triggered a wave of 'Aatmanirbhar Bharat' across the country and has financially supported small businesses and entrepreneurs. So, the 'Aatmanirbhar Bharat Abhiyaan' has provided women with equal opportunity to initiate small businesses or to realise their entrepreneurial ideas in reality. On the flip side, alike most of the countries women in India often struggle with gender biases in social, professional or personal spaces. Representation of women in professional sectors is far behind their fair share which requires to be improved. Achieving gender equality is crucial just not from the women's point of view but this is also in the general interest of the any society or the nation to progress in path of sustainable development. These are various women empowerment schemes in India those can be explored by women to gain social security, financial security, and training related to skill development etc. There are support systems using which a woman can quickly and freely approach government or concerning authority when in distress. There are schemes which ensure their children are safe when they are at work. However, some of these schemes are awaiting post COVID resumption and some require expansion and better implementation strategies. We conclude that a proper alignment of policies designed for women empowerment with 'Aatmanirbhar Bharat Abhiyaan' could show synergistic effect to timely achieve the generic targets of women empowerment as well as the self-reliant India.

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# WOMEN & ATMANIRBHAR BHARAT

|| 2022 ||

75<sup>th</sup>

## Women, Decision Making and Atamnirbhar Bharat

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The crude interpretation of Atamnirbhar in English language is Self-reliant. Atamnirbhar word is made up of two Sanskrit words Aatam (आत्म) and Nirbhar (निर्भर). 'Aatam' means 'Self' while 'Nirbhar' means 'Dependent'. It can also be referred as Svanirbhar (स्व:निर्भर).

### Definition

If we produce what we consume we are not self-reliant, we are self-sufficient but when we produce surplus to our demands, we are self-reliant.

In terms of psychology self-reliance means complete trust on one's cognitive resources to meet life challenges. The ability to handle problems effectively and make productive and error free decisions. The mental conflicts and dilemmas pose challenges to the cognitive resources. In such situations the psychological self-reliance is put to test. The situations are governed by various factors. While making decisions the individual who considers maximum factors is said to be psychological self-reliant. Taking into account maximum factors during the decision making process reduces the chances of errors in the ensuing outcomes. Psychological self-reliance is a high degree of trust upon cognitive faculties. Decision making process employs all-out cognitive resources that put excessive burden on the executive system of the brain thereby rapidly depleting the cognitive energy. The decision-making process is not a single process, rather it is a multifaceted process.

## Introduction

India is moving ahead in all sectors with full throttle. As of now India is the fifth largest economy in the world and expected to advance to the third position by 2029 (Ghosh, 2020). The GDP is growing at double digit rate, employment is being created and India has an overall positive outlook in almost all sectors. And on the occasion of the completion of 75 years of independence we are celebrating 'Azadi ka Amrit Mahotsav' with full fervor and zeal. 'Amrit Kaal' is best fitting sobriquet for the present times. Henceforth, throughout this chapter the phrase Amrit Kaal (AK) will be used for 'present times'. On 12 May 2020 Government of India launched 'Atamnirbhar Bharat Abhiyaan' (Self-reliant India campaign) for which a special package of `20 lakh crores (20 trillion)' had been allocated. The idea of Atamnirbhar Bharat rests upon the assumption that production for self-consumption improves prosperity. Evidence suggests that prosperity is the by-product of self-reliance. The literature has confirmed the positive and significant correlation between self-reliance and prosperity. Being self-reliant is a big deal that needs substantive contribution from all the stakeholders. If you want to grow and sustain the growth then you need to synchronize your boot rhythm with all. The nation grows with the growth of its citizens while maintaining harmony with nature. In the current scenario the Indian growth trajectory is shaped with coordinated and collaborative efforts of each component of India. And women are one of the most important stakeholders in making India self-reliant. Women make up 48% of the Indian population. It rightly said that the quality of psycho-social treatment of women is the barometer of progress of a nation. Women are the axis of growth because it has all necessary traits such as altruism, patience, compassion, behavioural stability, resilience, balanced emotional expression, competitive spirit, leadership and managerial ability. Women by virtue of natural inheritance experience anger less frequently and with lesser intensity. That makes them resilient with abundance of cognitive resources because anger makes an individual deficient in cognitive energy. The women had faced excessive restriction in the past in almost all spheres of life across the globe be it economic, political, education, leadership, health etc. The AK has opened the doors of all avenues for women in India. In actual sense the present time under 'Atamnirbhar Bharat' is AK for women. Though it's a good initiative, our priority should be to first make 50% of our population Atmanirbhar (psycho-socio-economically) then automatically India will become self-reliant. Considering the role of



women in different spheres it becomes imperative to examine the potency of decision making of women in making India Atamnirbhar. Hence, this chapter is an attempt to analyse the following statements:

- (i) **Role of decision making in self-reliance**
- (ii) **Women and Atamnirbhar (आत्मनिर्भर) Bharat**

### **Role of decision making in self-reliance**

Decision making is a function of power. Decision making is implicit in the power. Those who have power are endowed with making decisions. In this context if someone wants to be involved in the decision-making process, it is imperative to provide space in the scheme of power to him. Participation in power tends to improve the level of self-confidence and widens the horizon. It adds colours to the ambition and lifts up self-esteem. These traits combine together to initiate a process of logical thinking resulting in production of creative ideas and solutions. The share in power offers an opportunity to optimally utilize the cognitive resources. Considering the above discussed psychological analogy the first step is to empower women to make them good decision makers in crucial situations. The empowerment of women should start at grassroot level or where they are presently placed in the socio-economical hierarchical structure.

### **Steps of Empowerment**

Empowerment means having autonomy in making decisions, utilizing authority and experience power (Yogendrarajah, 2013). Empowerment having total control over one's life. To achieve empowerment the following steps offer systematic cognitive solutions.

1. First step of empowerment is sharing responsibility. Taking responsibility is the situational trait of personality which has components of dynamism in it. The more the responsibility higher the chances of getting near to the power structure. So, in the process of empowerment, women should be provided adequate space to share responsibility at an early stage of life.

2 The second step involves graceful acceptance of repercussions of responsibility. Acceptance of outcomes enhances confidence and strengthens the 'Self'. The Self has certain ingredients in the form of psycho-social identity, socio-economic success, physiological image, consciousness and unconsciousness. Acceptance helps in raising the level of all of these components of self which subsequently helps in strengthening the self. A strengthened self is an eternal asset.

3. The third step is keeping sufficient space in the cognitive domain for adjustment of behaviour modification. It is a kind of cognitive flexibility. The space in the cognitive domain minimizes the occurrence of the phenomenon of interference. Evidence suggests that the intensity of interference is inversely proportional to the memory. It means lower the interference and higher the chances of retention of a phenomenon, event or information. Again, researchers on memory and its impact on human behaviour observed that memory has positive and significant correlation with self-confidence, self-esteem and self-identity. The individuals with good retention and recall capacity are found to be good decision makers, probably due to the better synthesis and utilization of information and stored facts. A successful decision is a psychological reward that entices the individual to look at things with a positive and optimistic perspective. E L Thorndike in his 'Law of Effect' attested to this fact. The affirmative outlook orients a person towards finding out effective solutions. The reward has a force multiplier effect on human behaviour.

4. The fourth step is learning. The behaviour modification by virtue of interference free information processing makes the modification permanent. And permanent behaviour modification is nothing but learning. The whole cognitive exercise results in learning. The latest learning, when put into practice or expressed through behaviour, makes the experience basket richer.

### **Empowerment, Decision Making and Women**

The empowered are inherently powered to make decisions. Based on this premise if women are empowered or rather, they empower themselves the decision-making trait automatically follows it. Do women enjoy a similar level of freedom in making decisions as men? This is the pertinent question that is being examined in this chapter using available literature. Before we start discussing this question let us reflect upon a few reasons that hinders the taking decisions by women.

- Lack of motivation.
- Lack of important decision-making chances.
- Poor faith in self-belief.
- Financial insecurity, joblessness and limited participation in the workforce.
- Depleted self-confidence.
- Groomed to be dependent from the cradle itself (Socio-cultural factors).

- Difficult to justify if a decision proves to be wrong in the long run.
- Excessive emotional attachment with family makes them refrain from taking decisions because they don't want to cause loss to the family due to decisions taken by them.
- Typical patriarchal social structure.
- Lack of education and occupation.

### **Biological differences**

Are women different from men in terms of brain structure? This important biological aspect needs analysis in light of decision-making ability of men and women. The Haier et al. (2005) provided evidence that men have approximately 6.5 times more gray matter than women, while women have 9 times more white matter than man. The central role of gray matter as suggested by the study is in the processing of information while white matter provides connection among the information processing centers of the brain. This means that men tend to process information faster by virtue of more gray matter while women quickly establish association among the different types of information (hbr.org). The same study also found that the volume of gray matter and white matter significantly correlates with the general intelligence which was tested using Weschler Adult Intelligence scale. The men's cerebrum is larger than of women by 8 to 10% (Filipek et al., 1994; Nopoulos et al., 2000; Passe et al., 1997a,b; Rabinowicz et al., 1999; Witelson et al., 1995. Quoted by Haier et al. 2005). So, it is not that only psycho-socio-cultural factors influences the decision making in men and women, the biological factors too have important role to play in the area.

### **Opportunities Situation**

The women are denied their due in the workforce, the opportunities scope is limited for them. Opportunities make an individual self-reliant in decision making. The higher the number of opportunities, the more options will be available for choice. The work of one's choice allows space to grow and develop with full throttle. The intrinsic motivation is the driving force in cases where an individual gets a job or work of one's choice. The performance and productivity improve, the satisfaction level is higher, behaviour is modulated with happiness and optimism. In this context the opportunities are the major thrust area and women are lacking in this sphere. As per the CII webpage, "The report by McKinsey Global Institute has estimated that just by offering equal opportunities to women, India could add US\$ 770 billion to its GDP by 2025. Yet, the present contribution of women to

the GDP remains at 18%" (ciiblog.in). The report has highlighted the role women can play in overall growth and development of a nation.

### **Household situation**

A study by Maxwell and Vaishnav (2021) reported that when it comes to making decisions regarding children education only 20% women contribute and only 6% humans decide on making costly household equipment whereas as far as cooking is concerned 56% women make the decision what is to be cooked. Women empowerment has positive association with household health and dietary status (Sraboni et al. 2014).

### **Economic situation**

According to the World Economic Forum (2016) only 59% of the gender gap in economic opportunities has been closed around the world. At the current rate of change, it will take another 170 years to close it. Economic Survey Report 2021-22, the Labour Force Participation Rate (LFPR) of females in 2018-19 was only 26.5 per cent, compared to 80.3 per cent for males. Thereby, India must increase women's participation in the workforce to the global average of 48 per cent for becoming Atmanirbhar. India should boost its GDP growth with 27 percent if women did as much formal work as men.

### **Cultural situation**

The cultural ethos and social norms across the cultures groom women in a way which suits these norms. The cultural strategy is well defined and interestingly women enforce more harshly on women. This has led to the development of institutionalized belief systems & self-defeating behaviour which induced an idea of inferiority. Inferiority is the antidote of decision-making. The cultural settings prevent the women from making extensive social networks. The limited social networks (Anukriti et al. 2020) restrict the peer influence and women are less likely to seek advice, suggestion or solution to their health-related problems. This makes them the silent sufferers. A sufferer can't have liberty to be part of the decision-making process. The stereotypical frame of reference in respect of women regarding making decisions is another important cultural factor. As far as decision making regarding financial management is concerned women are stereotypically viewed (UNHR, 2014, Tabassum & Nayak, 2021) as poor decision makers. However, research proved otherwise. The only difference between men and women in decision making is strategy. Women adopt a different strategy than men to make decisions (Powell & Ansic, 1997). The different decision-making approach of female and male did not

have any significant impact upon the performance or ability of the individual.

### **Risk taking situation**

The decision is taken in the present while its repercussions are in the womb of the future. Anticipating the future is a risky game. And on the other hand, decisions are made to predict the future, hence risk is inherent in the decision making. Research suggests that females are less risk taking than males (Powell & Ansic, 1997) therefore before they make decisions, they give second thought. This is also one of the important factors that significantly affects the decision making by women.

### **Women and Atamnirbhar (आत्मनिर्भर) Bharat**

Being self-reliant is a collaborative effort of all cognitive faculties. Similarly, to make India self-reliant each single soul has to contribute towards achieving this goal. Women being 48% in population has a specific role to play in achieving atamnirbharta. The unique behavioural traits of women (Weisberg et al. 2011) make this task somewhat easier. Women are endowed with following traits:

#### **Women are**

- better able to deal with difficult personal relationships,
- sensitive to people's needs,
- oriented towards prevention & solution of conflicts,
- more readily share their views with other people,
- naturally prepared to make efforts to reach agreements,
- good at monitoring and giving feedback more intensively,
- oriented to look at things from different perspective,
- flexible and adaptive in their temperamental set up where they are ready to modify their objective in accordance with the situational demands, are better at handling the mental conflicts and expression of emotions
- Interestingly during AK women are treading the path, they never ever have thought of entering. Women are contributing in making Atamnirbhar Bharat through:
- Learning skills required to process and use local resources efficiently (neem products)
- Offering hospitality to tourists in the form of homestays (Hilly areas)
- Acting as an invincible link in supply chains (Cooperative societies)

- Creating self-help groups and redesigning their and others destiny (Local entrepreneurs)
- Utilizing technology to managing a perfect work life balance (ICT enabled gadgets)
- Making quality and dirt-cheap products suitable for local needs (Madhukam hand sanitizer)
- Learning life skills (health, self-defense, employability training)
- Entry in higher education (3411 IIT UG courses)

The new learnings every day and creating a sustainable thought process is the key in dealing with life challenges. The cognitive stance has to be hardened to get noticed and to be heard. The women have to shout from the top of her intellect to stomp in the AK with strong affirmation. The sufferings have to be cut down with silent mutinies and creative revolutions. When lord Hanuman was tasked to cross the ocean to reach Lanka, He forgets his own inner power, He was reminded of His strength by His fellow soldiers. When He realizes his core strength, he crosses the ocean with ease to reach His goal. Similarly, the women of the day need a song of genuine support from society for realization of her strengths and power. Take another example of Draupadi, she was self-reliant in making her decisions, she never allowed Pandavas to interfere or influence her decisions at any point of time. Her style of resistance was unique and indicative of her complex temperament. She underwent torture of being disrobed yet she resisted with her might and manifested of being self-reliance in decision making and strongest will a women can have. She displayed a high level of resilience that made her epitome of womanhood.

This is what women can learn from Draupadi:

- Never yield whatever adversity may come
- Challenge male hegemony
- Maintain your individuality and self-identity
- Resist the attempts of objectification
- Never hesitate to put up questions come whatever may be
- Acquire extensive knowledge and remain alert
- Challenge biased and prejudiced socio-cultural norms
- Dare to stand and speak up
- If your honour is at stake use every possible action to defend
- Take firm decisions and remain stick to it
- Throw the silence away because it compromises empowerment

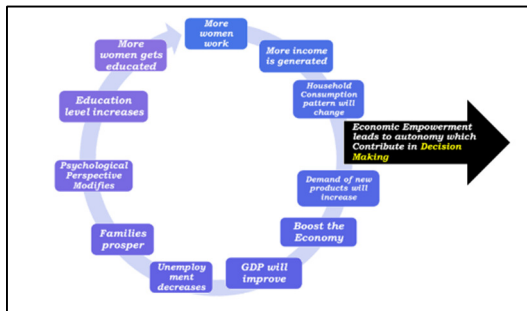
## **Conclusion**

Women are contributing in the way the what little lamp had responded to the sun in following verse written by Rabindra Nath Tagore in ‘Stray Birds’,

“WHO is there to take up my duties?" asked the setting sun.

"I shall do what I can, my Master," said the earthen lamp.

It is not that the prior to ‘Atamnirbhar Bharat Abhiyan’ women didn’t contribute in socio-economic development, rather this abhiyan primarily aims to accelerate the local production for world consumption. Women work at home, as a result, men earn, families prosper, the social system runs smoothly, children grow and prosper and consequently nations grow. However, when they are not given their rightful due in the system, it not only hurts but retards the wheel of development. To add lubrication to the growth wheel the fifty percent population must not only be given their due space and also be freed from invisible shackles. You can not grow unless you are freed to fly.



**Fig 1: Women and Decision-Making Model**

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06

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## ROLE OF EDUCATION IN WOMEN EMPOWERMENT

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### Abstract

The participation of both men and women is essential in the building of every developed society. As a future generation, women have a greater share than men in the responsibility of all-round development from individual to family, society and nation. To ensure this participation, the empowerment of women is necessary and education for empowerment. Radhakrishnan Commission has said – “No society can be educated without women being educated. If there is a compulsion to give general education to either women or men, then this opportunity should be given to women only, because then surely that education will pass through them to the next generation. Education is the first and fundamental means for economic and social empowerment. Education is the only tool by which women can register their strong, equal and useful role in the society. Whatever countries of the world are rich and powerful today, they have progressed on the strength of education. Therefore, educating half of the population of the society i.e. women, which is outside the main stream of development, should be our first priority. The National Policy on Education recognizes that the importance of women's education is necessary not only for equality but also for the process of social development. There is a need to spread education. The government is making efforts for women empowerment through various schemes.

**Keywords :** *Education, Women Empowerment, Obstacles, Laws and Schemes, Achieving.*

## **Introduction**

One thing that was quite famous in the ancient Vedic times, which conveys 'education is what enslaves us' so far education is concerned with women, we can rescript it and can say as "education is what authorised or empowers". As education of women is the most powerful tool of change their position in the society. Or it is the process by which one can gain control over one's destiny and the circumstances of one's life. There have been always number of accident in our society which are deprived of their basic rights in every society. In fact, women are the most important factor of every society. Even though everyone is aware of this fact, no one readily accepts it. As a result, the importance which women should have now in this Era is not on that level at what it should be. Since making women to focus on occupying secondary positions in society, these kinds of mentality always underestimates them and deprives them from their basic rights. So, we can say that education alone can empower women because it approves them of their rights and duties, allows individuals to reach their full potential, to improve their social, verbal participation, privileges, responsibilities and to believe in their own capabilities.

## **Women Empowerment**

The literal meaning of "empowerment" is to endow with power or authority. In this way, empowerment simply means the act of making someone empowered. Similarly, empowering women, empowering them is the task of empowering women. Women empowerment means the development of women's ability to think about themselves and their country by getting rid of family shackles. That is, by women empowerment, we understand from this that women should not depend on anyone else for their decisions and they can take their own decisions about their lives. The words 'women-empowerment' are associated with the struggle of women for social justice and equality. Women empowerment does not mean giving them the power to dominate others and empowering them to establish their superiority. Empowerment for women means that she has the power to recognize her importance and bring her to the status of equal citizens and equal rights. Power to them means that not only indoors; rather, their participation in every level and side of the society can be ensured. The value and participation of their power should also get due recognition by the society. Empowerment of women empowers them to recognize their capabilities and abilities, so that they can help in the service of their country and humanity as a full citizen.

### **Need Of Women Education For Women Empowerment**

The process of teaching learning is called education. Through education, by increasing the knowledge and art skills of man, his genetic qualities can be improved and his behaviour can be acquired. Education makes a person's intellect, strength and conscience excellent. By educating a man, only a man can be educated but by educating a woman, the whole country can be educated. Lack of female education weakens the powerful section of the society. So, women should have full right to education and should not be considered inferior to men. Any country, society and family cannot be imagined without women's education. Children are the future of this country and a woman is her first source of education as a mother. That is why it is very important for a woman to be educated. An educated woman provides the right direction not only to herself but also to the country, society and family. Women's education is very important for the proper social and economic growth of the country. Both men and women are like two sides of the coin and move equally like two wheels of society. Hence both are important elements of growth and development in the country and thus there is a need for equal opportunity in education. Today women are working together with men in every field. Education is one of the basic needs of men and women. Women's education is very important for the future of the country because women are the future of the nation. If women's education is being ignored, it will be ignorant of the bright future of the nation. An educated woman can progress and achieve success in every sphere of life. Only educated women can uproot them from the society by opposing the obstacles in the development of the country like social evils, orthodox practices etc. The importance of women's education is undeniably recognized. This is to be accepted without any argument or deliberation because only through female education can a woman become an object of respect and respect as a man. new National Education Policy 2020 , some provisions have been made to increase the participation of girls and women in education, in which Gender-Inclusive Fund (Para 6.8 NEP 2020) is a new and revolutionary step. Will these provisions be able to take women to the temples of learning by freeing them from the social norms set for them and the burden of domestic work?

- Women's education will be helpful in removing social evils like dowry system, female feticide and harassment at workplace etc.

- Educated women will also be helpful in the economic development of the country.
- Creating an environment to enable women to realize their full potential.
- Providing all human rights and fundamental freedoms to women on an equal basis with men.
- Women's participation in decision making in every sphere of life.
- Health care, quality education, Equal access to guidance, employment, remuneration and social security.
- Elimination of all forms of discrimination and violence against women and girls.

### **Women Empowerment : In Present Scenario And Women Education Status**

According to the 2011 census, the female literacy rate in the country is only 64.46 percent, while the male literacy rate is 82.14 percent. It is noteworthy that India's female literacy rate is much lower than the world average of 79.7 percent. AISHE Report 2019, the share of female enrolment in the higher education sector was almost half (48.6%) of the total enrolment, but the participation of women in the labour force was only at a low of 18.6%. census (2001), the overall sex ratio increased by 6 points to 933 females per 1000 males (Uttarkahnd 963). India has been ranked 108th in the list of 144 countries of the world under the World Economic Forum's Global Gender Index 2017. According to the National Sample Survey (68th Round), the female participation rate in 2011-12 was 25.51%, which was 24.8% in rural areas and only 14.7% in urban areas. Women contribute only 17% to India's Gross Domestic Product (GDP). Presently, the representation of women in Parliament is only 11 per cent. According to the 2011 Census and the National Commission for Protection of Child Rights Report 2018-

- The literacy rate of females in India is significantly lower than that of males. The female literacy rate (64.46 percent) of the country is less than the total literacy rate (74.04 percent) of the country.
- Very few girls are enrolled in schools and many of them drop out in the middle. Also many girls are not able to attend school due to conservative cultural attitude.
- The unemployment rate for young women in the age group of 15-24 years in India is 11.5 percent, while it is 9.8 percent for young men in the same age group.

- According to the report released by the National Commission for Protection of Child Rights in the year 2018, about 39.4 percent girls in the age group of 15-18 years are not registered in any institution for school education and most of them are either engaged in domestic work
- 145 million women are unable to read or write.
- The situation in rural areas of India is more dire than in urban areas.

**Obstacles Of Women Empowerment**

Indian society is a decision society. Where gender discrimination, proper educational program, female feticide, child marriage and disease, gynecology, patriarchal disease and condition of woman, lack of female care, inequalities, especially gynecological problem, to manage household chores there are traditions, beliefs and ideologies like genetics. Which are the challenges for women empowerment in India.

Major Obstacles of Women		
Financial Dowry	Domestic violence	Sexual harassment
Gender discrimination	Low need for achievement	Female infanticide
Low mobility	Lack of Women Education	Social status
Inadequate Nutrition	Financial constraint	Family responsibility

- As long as Indian society will remain male dominated. Till then women will not get equality in the right order. In a male dominated society, women are not allowed to express their views freely.
- Orthodox traditions, which are tried to be justified on the basis of religion and women are being exploited in the name of religion.
- Lack of adequate security environment for women.
- The rate of illiterate women is higher than that of educated women and due to lack of education, they are not able to know about their rights.
- Poverty also creates a huge barrier in women empowerment. Due to poverty, women are not able to get proper education, proper health facilities etc., due to which they are not empowered.

- Women do not have the freedom to go out of the house for education or employment.
- Due to living in the environment of old and orthodox ideologies, women start considering themselves less than men and prove to be unable to change their present social and economic condition.
- Women are discriminated against at the gender level in the workplace. Exploitation in the workplace is also a major obstacle in women empowerment.
- Women are paid less than their male counterparts.
- Problems like illiteracy and drop out of studies among women are also major obstacles in women empowerment.
- Inequality in Education Even in the modern era, the level of education of women is lower than that of men.
- Problems like child marriage, abortion of female fetus, dowry system, domestic violence, sexual harassment, inadequate nutrition, abuse, purdah system etc. are being faced.

## **Constitutional Laws And Schemes For Women Empowerment**

### **1. Laws Relating To Empowerment Of Women**

- The Minimum Wages Act (1948) does not allow discrimination in wages between male and female workers.
- The Mines Act (1952) and the Factories Act (1948) provide that it is mandatory to take care of working time, safety and welfare of women.
- Hindu Marriage Act (1955) has given equal rights in relation to divorce and marriage
- The. The Hindu Succession Act (1956) has given equal rights to women along with men in the property of parents.
- The Immoral Trafficking (Prevention) Act (1956) has provisions for the prevention of trafficking of women and girls for sexual exploitation. ,
- Dowry Prohibition Act (1961) According to the both taking and giving dowry comes under the category of crime.
- Maternity Benefit Act (1961) this act provides paid leave to women so that she can take adequate care of the child.
- The Pregnancy Act (1971) of human pregnancy in certain circumstances. *permits termination*
- Equal Remuneration Act (1976) No one can be discriminated against on the basis of gender.

- The Indecent Representation of Women (Prohibition) Act, 1986 prohibits indecent exposure of women to women in advertisements or by publication, writing, painting or in any other manner.
- The Sati (Prevention) Act (1987) declares the practice of Sati a crime.
- National Commission for Women Act (1990) to study all matters related to constitutional and legal rights, safeguards of women.
- The Domestic Violence Act (2005) provides for protection of women from all forms of physical, sexual, mental, verbal or emotional violence.
- Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act (2013)) Provides protection to women from sexual harassment at all workplaces
- Employees' State Insurance Act (1948), Plantation Labor Act (1951), Bonded Labor System (Abolition) Act (1976), Legal Practitioner (Women) Act (1923), Indian Succession Act (1925), Indian Divorce Act (1896), Special Marriage Act (1954), Foreigners Marriage Act (1969), Indian Evidence Act (1872), Hindu Adoption and Maintenance Act (1956)
- Some other Constitutional Provisions are as Article-14), Article 15(1), Article 15 (3), Article 16), Article 39(a), Article 39(d), Article 42), Article 51A, and (Articles 343(d) & 343(T) etc.

## 2. Schemes For Women Empowerment

- Beti Bachao Beti Padhao Scheme 2015
- One Stop Center Scheme 2015
- Women Helpline Scheme 2016
- Rastriya Mahila Kosh" (Rmk) 1992-93
- Mahila Samridhi Yojana" (Msy) 1993
- Women Empowerment Year 2001
- Mahila E-Haat 2016
- Ujjawala 2016
- Working Women Hostel 1972-73
- Ministry Approves New Projects under Ujjawala Scheme and Continues Existing Projects
- Swadhar Greh (A Scheme for Women in Difficult Circumstances) 2018
- Nari Shakti Puraskar 2016

- Awardees Of Stree Shakti Puruskar , 2014 & Awardees Of Nari Shakti Puruskar
- Awardees of Rajya Mahila Samman & Zila Mahila Samman
- Mahila Shakti Kendras (Msk) 2017
- Nirbhaya 2012
- Mahila Police Volunteers 2016

### **Role of Education in Achieving Women Empowerment**

Women empowerment refers to the autonomy of women to make decisions at par with men in the legal, political, physical, mental, social and economic spheres within the cultural background of their family, community, society and nation. The primary objective of women empowerment is to improve the social and economic condition of women. For the empowerment of women, there is a need to strengthen those aspects, which are directly related to self-reliance and upliftment. Educational, social, economic and political fields are prominent among them. Women's education and women-empowerment are intertwined with each other. A favorable situation for women-empowerment will arise only when education is made its medium. For the significance of women empowerment, it is necessary to accept it in every sphere of human life, from this point of view there are different dimensions of women empowerment. Economic, social, political and religious empowerment etc. Women education has an important role to bring positive attitude and change in various dimensions of women empowerment.

- Education empowers women by inducing a sense of self-reliance in women.
- The power to recognize one's own abilities and abilities is generated.
- Education makes women and men the basis for adopting democracy ideology as well as enhancing tolerance and trust.
- Become aware of the negative effects of social, psychological, cultural, economic and political forces.
- Women's education is necessary to bring some positive changes in the social and economic condition of the country.
- Educated woman will give birth to educated future generation and will have healthy social and economic status. That is, the nation will have a bright future.
- Local and international fora and political Encouraging.



- Education will support comprehensive reforms in support of gender equality.
- To encourage the use of ICT tools and the Internet for studies and research by women.
- Women To financially independent and empowered.
- One of the main reasons for female oppression is to reduce the economic dependence of women on men.
- To equip them with education and technical skills so that their participation in economic remunerative works can be ensured.
- Family and other social practices( patriarchal, customs, culture, religion, rites, many bonds in the name of customs, decision of birth and death, difference in living, education-freedom, division of work, rituals) To release from many bondages.
- Get a strong role, authority and power in the politics of the country so that they can play an important role in running the politics of the country.
- Women's issues, decision ideas, attitudes should get their due place in the country's politics, law and order.
- To understand the external nature of female religion and the reality of ritualistic pomp. What are the duties of women towards religion?

### **Conclusion**

India has become one of the fastest growing countries today. In view of that, India needs to focus on the goal of women empowerment. For women empowerment, one has to understand the challenges of women empowerment. We need a change in the old thinking towards women. Even though in today's society several Indian women have become President, Prime Minister, Administrative Officer, Doctor, Lawyer etc. But still women still need cooperation and help. They still need cooperation in education, safe travel, safe work and social freedom. This work of women empowerment is very important because our socio-economic progress depends on the socio-economic progress of women. Women Empowerment gives strength to women. Which helps them fight for their rights. We all should respect women. They should be given chance to move on. The twenty-first century is the century of happy possibilities in a woman's life. Women are now coming forward in every field. Today's woman has become awake and active now. Presently women have started breaking the stereotypes. This is a happy sign. Though people's thinking is changing, yet more efforts are needed in this direction.

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# The Possibility and Challenges to Indian Feminism in the 21<sup>st</sup> Century

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## Abstract

The debate between 'Global' and 'Local' version of events and situation pertaining to Indian 'Feminism' attains a paradigmatic space when we start theorizing the experiences of individual groups with general circumstances. The challenge posed by 'Local' Feminism movement to the essentialised category of their struggle certainly questions the neo-cultural imperialism imposed in the name of Universalistic categories of woman. But being bonded by the local extremities also blinds us of those possibilities where if not universal sisterhood, but an acceptable solidarity among woman in a world that can only be relatively understood, where absoluteness blocks our sight to the complexities of the richness and diversity of individual experiences. This identity is more ideational if not abstract, more subtle than incomprehensive and it begins to lose its shape when we try to define our consciousness in Manichean terms of Nature/Culture, Man/Woman. We also need to be aware that Hindu civilization that has the biggest share in this cultural heritage will elicit a harsh criticism from detractors, but this plays a very important role in what constitutes Indian-ness. This also entails the acceptance of different viewpoints that contradicts the uniformity of this essential self. Gandhi a great propounder of this identity was only among the few who understood the exact configuration of Indian-ness and hence of Indian will be key to our understanding of drafting the trajectory of such identity. Also psychoanalysis in exploring the vast unconscious psychic structures reveal the patterns through symbols, images in folklore, legends and myths will help in ascertaining how woman in India or in more cynical terms their representation is different from their counterparts in the west, though while accepting the major part of the findings of Freud

and his antecedent as has been done by the famous sociologist and psychoanalyst Sudhir Kakar and Ashish Nandy.

**Keywords:** *Mother-son dyad, Strategic essentialism, Locations*

The debate between 'Global' and 'Local' version of events and situation pertaining to Indian 'Feminism' attains a paradigmatic space when we start theorizing the experiences of individual groups with general circumstances. The challenge posed by 'Local' Feminism movement to the essentialised category of their struggle certainly questions the neo-cultural imperialism imposed in the name of Universalistic categories of woman. But being bonded by the local extremities also blinds us of those possibilities where if not universal sisterhood, but an acceptable solidarity among woman in a world that can only be relatively understood, where absoluteness blocks our sight to the complexities of the richness and diversity of individual experiences.

Women's identity within and across nationalistic boundaries are certainly shaped by the complex mixture of national, religious, racial, ethnic, class and sexual identities. A new Globalised world more accurately a Global village, where no boundaries exist in terms of the exchange of technology, capital, human resource and the effect it bears on the woman of third world in a consumerist culture requires a sort of transgression from these identities, to accommodate new Feministic federations like the South Asian Forum or the Latin American Federation. Critic Madhu Kishwar is very explicit in her criticism of 'Feminism' that according to her is making itself acceptable and true in different cultural locations. She writes:

*The word Feminism means nothing to most Indians, except a microscopic number of highly westernized, elite people. There are no equivalents in any of the Indian language to the term 'feminism'. (32)*

Kishwar explicates the different ethos that characterize the women of India and the West, she tries to explain 'Feminism' in India as the handiwork of few elite class women who in their desperateness of western recognition are trying to theorize the disparate experiences of woman into a uniform leitmotif. But the colonial experiences had a very certain effect on how an identity of an Indian women was transformed under the pretext of whether nationalism or cultural renaissance, we will also see that nationalism itself is an western idea that was popularized in the hey days of European Colonialism. We

earlier have seen that how an elite middle class woman was brought forward in an answer the Western enlightened ideas. A new concept of Indian women was brought forward with the questions of gender were presented as an acclaimed site of national culture. Particularly in Indian context, by invoking the concept of 'Hindustan' as 'Bharat Mata' bounded in chains, the nationalist found the best way to capture the imagination of millions impoverished, to invigorate and mobilize them by creating the other as 'colonial' trying to molest their 'mother'. The reclamation of roots led to the rediscovery of woman, the woman as 'Maa Durga', who can slaughter millions in her rage to protect the dignity of 'Hindustan'. In the process of 'Museumisation', the woman was accorded a status of a perfect housewife who can delve in nationalistic affairs, but her status as that of the harbinger of culture always consigned her the space that was within the boundaries of her house, though the 'statue' was provided with the mobility to display herself whenever asked in the national interest. The identity of a nation is still inscribed in the female body, the women of a nation are asked to carry the burden of its distinct cultural identity.

The patriarchy of anti-colonial era was both modern and traditional, but the compromise between antagonistic orders could not last longer and it resulted in the rise of atavistic surge. The nationalistic identity inscribed on women and the progressive cultural modernity floundered with the passage of time and it finally culminated in various form either with the rise of 'Taliban' the rise of militant 'Cultural Nationalism' in India or the rise of Ayotallah Khomeini in Iran. The reification of cultures in modern times has also underestimated the vast plurality of cultural tradition in favor of a monolithic and homogenous national culture. Critic Partha Chatterjee in his book *The Nation and its Fragments*, writes that; "the nationalist discourse is finally 'a discourse about women; women do not speak here' (133).

Leela Gandhi too concurs with the views that fundamentally both discourses related to women, as that of a nationalistic or colonial are both patriarchal in the sense that when the colonial project was to be initiated the subaltern women was shown as an 'sufferer' with enormous pain given in the name of culture, to prove their humanitarian credentials, also the English women more common the 'Memsahib' were portrayed as someone on a civilizing mission. The colonized place was the space where she was shown to realize her individuality, where she can speak of a homogenous category of

women. The image of 'Memsahib' as a colonizer also came under question, the british literature of the 18<sup>th</sup> and 19<sup>th</sup> century often portrayed women as an angel in the exotic of colonial space. Talking hysterically about locations takes into account culture as an ossified construction that is rigidified and amassed as the sky. Critic Mary. E. John in her article in Discrepant Dislocations writes:

*The heterogeneous, fissiparous and cross-cutting nature of all the relevant categories of community, such as religion or sect, but also caste, region, language and so on, poses a fundamental challenge to any co-herent definition of "Cultural autonomy" that one might want to offer. (58)*

The argument of 'Culture' as a point to prove the relevance of 'Locational' politics again creates a category of common assumptions. An Indian women as a representative of this 'culture' will be marked by the qualities of self-sacrifice, modesty or obedience. The cultural regeneration a lot of times mislead us, it takes us to the place where protest against regressive forces becomes a misnomer. It provides a veneer to the discriminatory tendencies, making them acceptable as an amulet of an entire civilization.

Questions pertaining to the local, national and global perspective are altogether very complicated and contentious issues and in a very correct sense it will have to take into account the text, context and particular view points. Even if we say that Indian ethos are synonymous with a pan Hindu nationalist group it is also a product of decolonization and its concomitant modernity. The question of alternative sexuality namely homosexuals, cross genders and transvestites, no matter how a tabooed subjects these were, we find that they have lately found voice of support among the Feminist debaters, as consciousness of this level was the influence of identity politics in the west. Taking an account of pluralism in Indian context must take a fresh view on the patriarchy and gender realities also in an age of relativity it is very difficult to demarcate where a location ends and the Globalization begins, as it is very difficult to evade the issue pertaining to consumerist culture. The point here is not to disown the difference and appreciate the Western theorist who assumed to be the speaker of whole human race. The argument is here to appreciate some of the western experiences in dealing with the complex issue of difference and commonalities and also discourage the Locational politics of being the custodian of regional spaces and to be a spokesperson of a number of invisible groups. It is to be taken into account that the contribution of Western theorizers in sensitizing

towards gender issues is very significant, this also can be a summary of 'Indian Feminism' to whose theorization it has contributed richly. But as has been discussed we cannot escape from its theorization in Indian context. The question is that whether the Western principles are to be accepted as 'Marxism was adopted by 'Mao'. The gender issue as we see cannot be treated at par with the differences as of between feudal and peasant, bourgeoisie and proletariats or between the colonizers and colonized. The interest groups and their yardstick of achievement are different from principles on which women movements are based. While we see the interest of both man and woman even with determining issues are nearly the same that is the creation of an ambiance that productive and sustaining, in which the challenges and opportunities of the future are accepted in a mutually settled manner. This conclusion is more appropriate especially to the societies of third world countries where even after the periods of rigorous activism the women have chosen to cling to their role in society that calls attention to the mutual respect and faith in organic unity among both sexes.

One more point becomes clear once we try to locate patriarchy and gender with the forces of politics, economy, religion, democracy, socialism and others. These could be the different tentacles of a 'Hydra', a Foucauldian concept of a complex web of power that works by our passive consent and never it appears coercive. It appears very natural to us, guiding all our perspective, lies and trajectory of thoughts. This understanding becomes altogether more important once we find the impasse over some of the new issues like the uniform civil code and the parliamentary reservation. Also we find that the grassroot women movements that embrace issues of gender inequality, but are not confined to such discrimination, the sustenance a lot of time it derives is from the complex relative power relations. A requirement is there for a conceptualization or a re-conceptualization of power relations as such. What women groups want in term of redressal will effectively depend on the changing dynamics of such analysis.

Avoiding the pitfalls of both the politics of 'Localization' and the Essentialising tendency a number of critiques avoid such form of extremities. Critic Chandra Talpade Mohanty calls for political alliance or collaboration across nationalistic and regional boundaries in the context of Third World countries as an 'Imagined Community'. Any honest critique of Globalisation and the consumerist culture that has victimized the women of third World countries provide a uniting force

for such type of 'Imagined Communities'. No matter in order to be identified as a woman a number of intersections will have to be taken into account like the class, race, sexuality and nation. The fundamental challenge for all this is to take all these particulars into account in dealing with gender issues in the third world context. This analysis will bring out the history of all the complex web of power and its implication in Feminism of Third World. She(Mohanty) writes:

*Women of the Two-Third world have always organized against the devastations of globalised capital, just as they have always historically organised anti-colonial and anti-racist movements. In this sense they have always spoken for humanity as a whole. (237)*

Critics like Kapil Kapoor and Awadhesh Kumar Singh are unanimously sure regarding the Indian idea of 'Feminism' that seems more closer to the 'Hindu' or *Sanatana* ideals. They see the criticism of Hindu sanctified traditions if taken as a whole as exemplified in our *Dharamshastras* as totally unwarranted as they find in them the dynamics that is comprehensible enough to encapsulate the whole period of human history ever since the creation of civilization. Kapil Kapoor is of the opinion that the various sources of Hindu laws derived from various authorities like *Manu*, *Yajnavalkya* or *Narada* were written in different periods of time and in different cultural circumstances, so the call for an absolute or monolithic authority of these laws is uncalled for. These laws especially regarding the role of women in society are socio-cultural construction, but they don't seem to belittle their importance in Indian society. They exhort that the truth behind these all laws was essentially humane and we need to understand all these edicts in relative terms in order to avoid the pitfalls of absolutism. Critic Kapil Kapoor in one of his articles writes about *Dharamshastras* as:

*The Dharamashastras are not just perspective texts; they are also the records of widely varying practices and customs. So they differ from each other on crucial issues, thus attesting an acceptance of plurality and the principal of non-absoluteness in social practices. The important point is that in almost all matters, there is just one right way. In these sense, the social code is not rigid. (43)*

Noted Critic Avadhesh Kumar Singh citing the contextual references of Hindu *Dharamshastras* too opines in a similar way, writing about the possibility of an Indian theory of 'Feminism'. He writes that since 'Feminism' is a context specific term any imposition of imported principles are destined to be a failure. He lays down the requirement



for the theory as Westerners have done to prove their point, and he like Kapoor found that any Indian theory will have to be sensitive about the Indian or Hindu ethos that have conditioned and disciplined our thoughts for ages.

The possibility of such a theory will always be questionable, the theories has failed to be widely true in every context more radically as the relativity of Postmodernism has set in. The ongoing 'local' and 'Global' debate heads for the state of Aporia, where not communities but individuals will decide what does it mean to be a man or woman. The social realities and the cultural milieu advances into new eras in creating new scriptures and it is the few individuals who try to mould or interpret it in their own way. The word 'Feminism' connotes different meaning in different cultures, but the question comes whether we can resort to this term and its notion of freedom only in those quarters where they(women) find themselves being unfairly treated. The problem aggravates when we find that 'part' and 'whole' are not isolated entities, we cannot reform one part without the complete upheaval of the system. This could be the possible reason why the institution of marriage though accused of being nourished in exploitation continued to thrive for all these years. Even in our trans human existence our primordial mythical images vindicates the validity of nuptial and filial bonds. Questions like 'Feminism' or no matter whether one is aware of such socio-political developments in any cultural space it could better be understood at an individual level. Systems and structures require rigidity in their explanation and creating another system for redressal again complicates the system, so that nothing tangible comes out and final is always vague.

The extreme results of 'Feminism' are also murky, what we want is an indefinable concept of 'Feminism', the desire for an acquired status of mind asks for individual idiosyncrasies to manifest the idea in themselves. Rigid generalization kills the idea and definition destroys it. The word 'Feminism' exist for that time till we had an another adequate referent to replace it. Thinker Theodor Adorno refers to what he call 'Culture Industry' that is the process of theorization or defining, the great capitalist set up that accommodates every form of art, definition and cultural expression within their realms of commodification. Critic Graham Allen referring to Roland Barthes writes:

*A quick look at our current society in which, with staggering speed, the latest radical form of music or a new mode of political action is represented back to*

*us in terms of advertising campaigns...similarly for Barthes in Writing Degree Zero, modern literature absorbs all forms of writing into itself, like some kind of irresistible vacuum cleaners. (19)*

Thus we have seen the different influences from nationalism to globalization in the different periods of women awareness towards social and their own issues. However what is left is the search of an Indian identity that could define us with respect to the others. Indian doesn't mean to be a mere political definition it encompasses all who are the part of this civilizational heritage. Indian in any jingoist sense will invite criticism it has to be paradigmatic, very inclusive and still able to define the dominant beliefs of gender relations in the society that from the core hasn't changed much even with the passage of so much time. The fundamental question in front of our arguments is whether we will be able to define a comprehensive Indian identity or Indian-ness. This entity will provide us a platform to talk about a essential women self called Indian women. An identity formed because of the cultural effects may be modified by the reinvention of certain constitutes like family, caste or ethnic group, but still some core lies that keeps the minimum original entity intact that can differentiate an 'Indian Identity' from the rest. We are looking for a possibility to identify commonality among vast differences that made even our foreign invaders like Greek and Arabs to address us as an organic whole and for this much has to do with our preoccupation with spirituality. This identity is more ideational if not abstract, more subtle than incomprehensive and it begins to lose its shape when we try to define our consciousness in Manichean terms of Nature/Culture, Man/Woman. We also need to be aware that Hindu civilization that has the biggest share in this cultural heritage will elicit a harsh criticism from detractors, but this plays a very important role in what constitutes Indian-ness. This also entails the acceptance of different viewpoints that contradicts the uniformity of this essential self. Gandhi a great propounder of this identity was only among the few who understood the exact configuration of Indian-ness and hence of Indian will be key to our understanding of drafting the trajectory of such identity. Also psychoanalysis in exploring the vast unconscious psychic structures reveal the patterns through symbols, images in folklore, legends and myths will help in ascertaining how woman in India or in more cynical terms their representation is different from their counterparts in the west, though while accepting the major part of the findings of Freud and his antecedent as has been done by the famous sociologist and psychoanalyst Sudhir Kakar and Ashish Nandy.

Different studies have a number of times proved that since the neolithic agriculture period woman was always associated with tenderness, nurturing and breeding that how she were considered to be the harbinger of entire civilization; the pivotal point upon which rest of its growth and sustenance depended. In India also we find the feminine principle working with fecundity and the unpredictability or the mad fury of nature, while male principle is generally reliable but weak and passive. Ashish Nandy writes this as:

*That is why the deities that preside over these critical sectors of life which one cannot control-such as the success of crop and the occurrence of famine(food), protection against cholera and smallpox(personal survival and childbirth) and child health(perpetuation of race)-are all motherly figures. (35)*

The Indian male lives under such an ambivalence either placating the mad fury of woman or curbing the authority, whether to be merged with it or otherwise living in a fear of retaliation from the feminine principle. This principle is very close to the male child love and hate relationship to the caring and treacherous mother in the Lacanian psychoanalysis. Thus we will find that the mother-son relationship is a pivotal form of gender relationship. This is the principle reason why woman in India gathered around issues of social concern like dowry, price-rise, state violence and other legislation failed to stand against their own issue of emancipation as any such issue would jeopardize their interest in the mother-son dyad. For a mother the son is always a medium of self expression her inherent asset and her other roles as daughter and wife are seriously devalued under the master gender relation. This also forms the background for the so called violence of woman against woman in India that has seriously impaired any forward Feminist movement that could challenge the fundamental socio-cultural institutions. Sudhir Kakar writes:

*One of the dominant narrative of this(Indian) culture is that of devi, the great goddess especially in her manifold expression as mother in the inner world of the Hindu son. In India at least...The great illusion as the goddess is also called. Of course, it is not my intention to deny or underestimate the importance of the powerful mother in western psychoanalysis. All I seek to suggest is that certain forms of the maternal-feminine may be more central in Indian myths and psyche than in western counterpart.(112)*

Another defining identity of Indian gender relationship is the notion of Bisexuality. In Indian understanding of the term is associated with the concept of *Ardhnareshwar* or bisexual God identified with Lord Shiva. It is considered as a vantage point in *Yogic* accomplishment and

artistic pursuits. Here the two sexes merge into each other and the one is aware of the other. This is in striking contrast to the Western ideas where such forms of associations are considered to be the loss of virile power defined under the norms of modernity. Ashish Nandy defines such idea in the artistic representation as, "His creativity also consist in his being able to identify the cosmic feminine principle with his own creative principle with his own internal concept of authority and then defying this authority". (39) He further continues that in India leaving some community where masculine ideals held their sway the potent fear among man is not that they will lose their masculinity. Their fear is that they could be deluded, betrayed and harmed by the all encompassing feminine principle. The myth of *Ardhmareswar* also leads in Hindu society to stress the another idea of *Jodi* that is couple. Like *Ardhmareswar* for a woman husband is not just a partner that would indicate him as another. It conceptualizes *Jodi* as single two person entity. This thought dominates the psyche of Indian woman that is aptly represented in the choice of woman in India to suffer rather to leave the oppressor or to commit suicide than to desert the spouse. The name of *RadheKrishna* and *Sitaram* are a popular part of our consciousness, even the words to share pleasantries though both events were not the ideal unification of sexes.

Another concept of *Brahamcharya* that is of sexual abstinence popular in our ancient texts has a powerful influence on our psyche. *Yogic* accomplishment can never be incomplete unless we have tamed the wild fury of sex that leads towards *Moksha* or salvation. The Hindu system of thought stress the importance for the perseverance of semen, its downward flow during copulation is considered to be a waste, while its conservation through sexual abstinence leads to enlightenment and higher truth as semen is the vital mental and physical energy. Psychoanalyst Sudhir Kakar writes this as:

*Indian mythology too, is replete with stories in which gods, threatened by a human being who is progressing towards immortality by accruing immense capacity through celibacy or meditation, send a heavenly nymph to seduce the ascetic and thereby reducing him to the common human, carnal denominator. (103)*

Traditionally it was upon male to dissuade the advance of male seductress in his forward march towards salvation, it was Gandhi who stressed the role of women in the vital preservation as he found a women more adept in resisting the lure of sex that was just prescribe for procreation. So we find that there are some of the ethos that has

defined the relation between gender in India. Its exclusivity in Indian cultural setting has dictated the lives of women in India for ages. The desexualization, idealization and the centrality of mother-son dyad we see can be one or the other way of marginalizing the role of women by controlling their sexuality; the sexuality that the patriarchy always feared about. Radical feminist call for a strict questioning of these faiths, while as we see in Gandhi he actually expanded the role of feminine ways into political struggle like fasting or taking pain upon oneself that he identified with her vast capacity of endurance. The western notion of emancipation as we see has been able to attract a selected coterie of groups leaving the vast women out of its influence, but questions to the institutionalization of human affairs have always remain unanswered.

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## Study of Ethno-Medicinal Plants beneficial for women health and fitness

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### Abstract

Study of ethnobotany assumes great importance in enhancing our knowledge about the plants grown and used by the native/ethnic and the tribal communities, the diversity produced and assembled by them through generations of informal training for their own sustenance and

different traditional technologies, means and methods adopted by them for conservation of that plant diversity. From family to careers, typically the last area women attend to are their own health. They focus instead on their partners and their children. Women need different supplements, tonics or medicines at different age of their life. There are so many plants which are beneficial for women health like Aloe vera, Ashoka, Ashwagandha, Jatamansi, Shatavari etc. Ethno medicine often provides cheaper options than comparable western drugs and the products are locally available and easily accessible. The aim of present study is to identify traditional medicinal plants used by the inhabitants to treat different women problems and document the associated knowledge of these plants.

**Keyword :** *Ethno-medicinal Plants, women health and diseases.*

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### **Introduction**

Plants are used since long time to cure intense chronic diseases, and also as a source of food, shelter and clothing. Due to very low expense and good results these practices are transmitted through generation to generation and still practiced in different communities. Ethnobotany is the study of how the people of a particular culture and regions make the use of indigenous plants, while the ethnobotanist explores how plants are used for such things as food, shelter, medicine, clothing, hunting and religious ceremonies. It is the science, which studies. The relationship between a given society and its environment and in particular the plant world (Aumeeruddy, 1996). Study of ethnobotany assumes great importance in enhancing our knowledge about the plants grown and used by the native/ethnic and the tribal communities, the diversity produced and assembled by them through generations of informal training for their own sustenance and different traditional technologies, means and methods adopted by them for conservation of that plant diversity.

These valuable medicinal plants contain rich bioactive compounds which serve various pharmacological activity. About 65% of the Indian population depend on traditional medicine. The study area is interesting due to wide geographic and climatic condition and medicinal plants diversity of district Uttarkashi makes this region an especially valuable treasure home of a wide range of wild medicinal and aromatic plants. Ethnomedicinal plants often provides cheaper options than comparable western drugs and the products are locally available and easily accessible.

The aim of present study was to document ethnomedicinal plants for women health in an unexplored region of Uttarakhand. There are number of plants which are used to treat women ailments in study area. Ethnomedicinal practices are more common in developing countries due to socioeconomic factor. India is an agricultural country and approximately 70% population is dependent on agriculture. Despite the fact that traditional knowledge is very important for the women health and fertility, the documentation of this knowledge is very much neglected in remote areas of Uttarakhand. This traditional knowledge has been passed orally from generation to generation but it may be extinct due to current rapid socioeconomic and technological changes. Therefore the documentation of such knowledge is crucial before its extinction for future development.

### **Methodology**

Before starting the research work on medicinal uses of important plant species of the area, the general information about the area was collected from the local women. About 5 villages around the area were visited and surveyed where interviews of about 130 local informants especially women were made.

After initial reconnaissance survey of the area and discussions with the local people, a total of 13 resource persons, comprising of 10 males and 3 females were identified. These are locally referred to as vaid and perform the duties of medicinal practitioner. They had sound knowledge on medicinal plants and were therefore highly rated in the society. Structured questionnaires, interviews and participatory observations were used to illicit information from the resource persons using standard methods. Information on local name of plant, plant part used for curing, method of dosage and administration were recorded.

Information on demographic (age, gender) and ethnobotanical information (medicinal plants and their uses) was gathered from each site by using a semi-structured and close ended questionnaire containing questions such as (1) Do you know the medicinal plants in your local area; If yes, please name them; (2) What is the use of these medicinal plants? How do you use them (as a spice or a medicine) and for which ailment? (3) Which part of these plants are used for medicinal purposes? (4) When do you collect these plants? and (5) Do you collect them for your personal use or for selling them to pharmaceutical companies? Plant collection and data recording for traditional and medicinal uses of these plants in various localities were



primarily done by carrying the collected specimens to local women. The informants were asked questions, in local language regarding traditional uses of plants, their vernacular names, distribution, morphology and economical importance. District Uttarkashi has a varied climate and is quite rich in medicinal herbs, though scattered over a large area. All the plants studied are growing wild and no systematic attempt has been made to collect and cultivate herbs in an appropriate manner.

### Results and discussion

The study reveals that in absence of modern health facility people in the area depend on plants for medicinal purposes. Based on the initial reconnaissance survey and group discussions where emphasis was on identification of knowledgeable resource persons it was found that, information on the medicinal uses of plants now seems to be confined to elder people (above 40 years of age) only. Younger generation is ignorant about the vast medicinal resources available in their surroundings and is more inclined towards market resources. Some plants are listed here.

***Beta vulgaris*** Family Amaranthaceae. Chukandar. It is mixed with *Saccharum officinarum* and frequently used to heal uterine fibroids and for the treatment of menorrhagia. Balick *et al* 2000. It is also used to treat various menstrual disorder.

***Citrus* sp** Family Rutaceae. It is used for the treatment of hot flashes and uterine fibroids. Its fruit is used as a cleanser and used to get rid of infection. Its leaves are used as tea to get rid of hot flashes and to calm nervousness, night sweats. Deive 1979.

***Agave americana* L.** Asparagaceae. Rambans. Its roots are crushed, fermented and used with sugar to treat dysmenorrhea.

***Chenopodium* sp.** Family Chenopodiaceae. Bathua. Its leaves, flowers are used to regulate menses, treat dysmenorrhea and menstrual disorder.

***Allium cepa* L.** Family- Amaryllidaceae. Onion. Its extract is mixed with olive oil and lemon and used orally to treat infertility.

***Jatropha* sp.** Euphorbiaceae. Ratan jot. It helps to regulate menses.

***Urtica dioica* L.** Family Urticaceae. Kandali. Its young leaves are used to treat menstrual flow and menopause.

***Zingiber officinale*** Family Zingiberaceae. Adrak. Its rhizome is used to make tea and used to treat menses.

***Daucus carota*** Family Apiaceae. Gajar. It is used to treat uterine fibroids and is believed to strengthen and clean the uterus by bringing

vitamins and removing impurities, infact it is very useful to treat tumor and cancer as well as to regulate and stimulate menses

***Ocimum sanctum* L.** Family: Lamiaceae. Tulsi. Leaves of *Ocimum sanctum*, buds of *Hibiscus rosa-sinensis*, flowers of *Butea monosperma* and root of Haldi (*Curcuma domestica*) are ground together. One teaspoon of the mixture has to be taken at every morning in empty stomach for one week. This mixture will prevent pregnancy with normal sexual life (Basak *et al.*, 2016). It is also used to regulate menstrual cycle.

***Phyllanthus emblica* L.** Family: Phyllanthaceae. Amla. A mixed paste of fruit along with *Terminalia chebula* Retz., *Phyllanthus emblica* L., *Terminalia bellerica* Roxb., are prepared. It is used to regulate menstrual cycle and used as a contraceptive too (Das *et al.*, 2014).

***Ricinus communis* L.** Family: Euphorbiaceae Arandi. The seeds are grinded into powder form and 1 gram is given to women before intercourse as contraceptive (Shah *et al.*, 2009). Seeds are taken orally with water during menstruation (Zingare, 2012). Seed oil is used locally (Zingare, 2012). 5–10 ml sap of seed is used in menstruation period once daily (Shrivastava *et al.*, 2007). Seeds are used as contraceptive (Dwivedi and Kaul, 2008). Sap of seed in menstruation period if it is taken, prevents conception (Ekka, 2012)

***Ziziphus jujuba* Mill.** Family: Rhamnaceae . Ber. Extract of Ber mixed with 25–50 grams Til oil (*Sesamum indicum*) then boiled for some time, if taken during 4 days of menstrual cycle, women become sterile (Ekka, 2012)

***Tectona grandis* L.f.** Family: Verbenaceae . Teak. The fruits and the young leaves (about 5 each) are to be eaten regularly with either milk or honey after the menses and till the commencement of next menses. It is to be taken early morning in empty stomach (Sinha and Nathawat, 1989).

***Moringa oleifera* Lam.** Family: Moringaceae. Sahjan. The leaf is used as contraceptive in females (Choudhury, 2011). Leaves paste is prepared and mixed with paste of fresh root of *Moringa oleifera* Lam. and in equal ratio. ½ teaspoon mixture is used to prepare 1 tablet and is taken daily in empty stomach after completion of menstrual cycle (Das *et al.*, 2014).

***Geranium wallichianum* D. Don** Family- Geraniaceae . G Powder of dried rootd is used with milk and sugar for the treatment of backache, gout and for strengthening of body muscles and bone relief.

***Cedrus deodara* family Pinaceae.** It is carminative used in pulmonary and urinary disorder. Extract of bark is useful in all kinds of internal disorders and pain.

*Podophyllum hexandrum* Royle. Family Podophyllaceae. It is used in liver disorder. The fruit is edible and also used as a tonic.

*Taxus* Sp Family Taxaceae. Thuner. its bark is used for the treatment of cancer and fibroids.

## Conclusion

The present ethno-botanical survey work reported various species of plant for the first time for the treatment of various diseases and the herbal medicines has become integral component of traditional healthcare system among the tribal communities of Uttarakhand. The highest informant's consensus for hot flashes, menopause, dysmenorrhea, menstrual disorder and urological problems indicated moderate consistency of informant knowledge and could be related to the high prevalence of these disorders in the study area. The efficacy and safety of all the claimed medicinal plants need to be evaluated through pharmaco-chemical studies.

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## Iconic Indian Women in Stem and Their Contributions

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### Abstract

Present study aimed to know about the prime women contributors in the field of STEM (Science, Technology, Engineering, and Mathematics) who left behind all hurdles what tried to pull them down and chose their long way to make India proud. In this study, 15 world famous Indian women scientists have been listed after extensive survey of literature. The rational thinking, societal norms, lack of encouragement and resources, marriage and child responsibility etc.

made harder for women to stay on in this field. These iconic STEMinists were confident, courageous, intelligent and determined. Hence, they overcame all the barriers that came in their way to success and shined out in this field. They made equal contributions in the various discipline of STEM like Medical, Mars mission, Chemistry, Mathematics, Physics, Oceanography, DRDO projects and many more. Although from the few last decades, the focus on women empowerment has increased by Indian government, still the positions occupied in STEM by women are lower than men. However, the gap between number of men and women in science is slowly closing.

*Key words : STEM, Women, Society, Science, Discipline*

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### Introduction

The listed STEMinist played significant role in different disciplines and gave magnificent contributions in the making of “**Aatmanirbhar Bharat**”<sup>6</sup>. The one matter of fact, we all know that the involvement of women plays a key role in societal upliftment. India is one of the countries to produce highest number of scientists and engineers. In spite of this, the data on women scientists is very scanty in history. When we talk about the famous scientists of India, we only remember the names A.P.J. Abdul Kalam, S. Ramanujan, C.V. Raman, Homi J. Bhabha, J.C. Bose. No name of women scientist comes in our mind in the list of famous scientists. According to the report of DST (1999), female PIs were 1073 (28%) and male PIs were 2765 (72%). Although the role of women in science is increasing, but the positions occupied by women still more junior than men. So, this work focuses on the famous iconic Indian women who contributed the most in the field of Science, Technology, Engineering and Mathematics. Reports reveal that female doctoral students experience more stress compared to males<sup>1</sup>. In addition to family responsibilities, female research scholars are affected by the general stress factors like difficulty in management of time & family, financial restrictions, own expectations and recurrent appraisal of research progress<sup>2</sup>. Women undertake manifold roles in their regular life. Balancing the private life with that of professional is a courageous task, which makes them to expose to an internal conflict. Physical as well as psychological health issues arise for women due to stress caused by multiple responsibilities and a scarcity of time and vitality<sup>3</sup>.

As per 2011 Census, the literacy rates for women and men in India are 65.46% and 82.14% respectively. As per 2012-13 statistics from AISHE

(All India Survey on Higher Education), percentages of female enrolment at bachelor's / master's level are 37.84 / 5.42 (Arts), 11.30 / 2.60 (Commerce/Business), 12.09/ 2.31 (Science), 4.46 /0.39 (Technology), 4.06 / 0.22 (Engineering), 9.32 / 15.47 (Law/ Education / Computer / Other). Percentage of women enrolment in universities has grown from 29.2 (1990-91) to 39.4 (200-01). Low fraction of women in prestigious institutions can be attributed to the fact that inertness of parents to spend the amount for girl child<sup>4</sup>. The female Ph.D. awardees increased at a faster rate (9.35 per cent per annum) than male Ph.D. awardees (5.86 per cent per annum) during the period 2012-2017. This has reduced the gender gap in research at Ph.D. level. Number of Ph.D. degrees awarded to female are 8775 in 2012; 9638 in 2013; 8578 in 2014; 9284 in 2015; 12505 in 2016 and 14121 in 2017<sup>5</sup>. Relocation issue is one of the prime reasons for discontinuation of Ph.D. program by women, which leads to gender gap in R&D. Enacting policies related to flexible leave policies for maternity and to take care of the infants will assure the improvement of women scientists. A standing Committee for Promoting Women in Science has constituted by DST, Ministry of Science & Technology, Government of India in March 2016 which tries to create gender empowering atmosphere in science and technology institutions<sup>7</sup>. However, women are becoming aware of their rights and trying best to improve their position in STEM and also getting support from the Indian government<sup>8</sup>. The details of some iconic women who contributed the most in the field of STEM are given here. This information was taken from review of literature, secondary data and internet sources.

### **1. Anandibai Gopalrao Joshi**

Joshi was the first Indian woman physician and the first woman to have graduated with a two-year degree in Western Medicine in the United States. She was married at the age of nine to a widower who was 20 years older to her. The death of her new-born child inspired her to become a physician. She was encouraged by her husband to study medicine. She studied at the Women's Medical College of Pennsylvania in 1886.

### **2. E K Janaki Ammal**

Ammal was the first Indian scientist to have received the Padma Shri Award in 1977, who went on to occupy the reputed post of the director-general of the Botanical Survey of India. In 1900s, Ammal chose botany as her masters' subject, which was an unusual choice for women that

time. She obtained an honors degree in botany from the Presidency College in 1921. She pursued scientific research in cytogenetics that is concerned with how the chromosomes can relate to the cell behavior and phytogeography (the geographic distribution of the plant species). Ammal's most renowned work was on sugarcane and Brinjal.

### **3. Kamala Sohonie**

Sohonie was the first Indian woman to have obtained Ph.D. degree in the scientific discipline. She applied to the IISc for a research fellowship and met with rejection because of being a woman. She was the first female student of Prof. C.V. Raman, who was the then IISc director. Due to her excellent performance, Raman gave her permission to pursue further research. She discovered that every cell of a plant tissue contained the enzyme 'cytochrome C' which was involved in the oxidation of all plant cells.

### **4. Asima Chatterjee**

She was an Indian chemist. She was regarded highly for her works in the fields of organic chemistry and phytochemistry (chemicals derived from plants). She graduated in chemistry from the Scottish Church College of the University of Calcutta in 1936 and then pursued her further research. Her most notable work includes research on vinca alkaloids (derived from the periwinkle that is known for its anti-cancer properties), and the development of anti-epileptic and anti-malarial drugs.

### **5. Rajeshwari Chatterjee**

She was the first woman engineer from the state of Karnataka. She received a government scholarship to study abroad in 1946. She studied at the University of Michigan where she obtained her Master degree from the Department of Electrical Engineering. After obtaining a doctorate degree, she returned to India and joined the Department of Electrical Communication Engineering at [IISc](#) as a faculty member where she along with her husband established microwave research laboratory where they did work on microwave engineering.

### **6. Kalpana Chawla**

Chawla is the first astronaut of Indian origin to have excelled in the space. She first flew on a Space Shuttle Columbia in 1997 as a mission specialist and primary robotic arm operator. She then moved to the United States in 1982 and obtained a Master of Science degree in

Aerospace Engineering from the University of Texas at Arlington in 1984 and earned a second Masters in 1986 and a PhD in aerospace engineering in 1988 from the University of Colorado Boulder. Chawla was one of the crew members who died in the space shuttle Columbia disaster on February 1, 2003. The tragedy occurred when the space shuttle disintegrated while returning into the Earth's atmosphere.

## **7. Indira Hinduja**

Dr. Hinduja carries a doctorate degree in 'Human In Vitro Fertilization and Embryo Transfer' from the Bombay University. She delivered India's first test tube baby on 6<sup>th</sup> August 1986. Dr. Indira Hinduja is an Indian gynecologist, obstetrician and infertility specialist who pioneered the Gamete intrafallopian transfer (GIFT) technique resulting in the birth of India's first GIFT baby on January 4, 1988. She is also credited for developing an oocyte donation technique for menopausal and premature ovarian failure patients, giving the country's first successful baby out of this technique on January 24, 1991.

## **8. Aditi Pant**

She is a successful oceanographer; Dr. Aditi Pant was the first Indian woman to visit Antarctica in 1983 as a part of the Indian expedition to study Geology and Oceanography. Pant was inspired to take up Oceanography when she came across the book *The Open Sea* by Alister Hardy when she was a BSc student at the University of Pune. She got a US government scholarship to study an MS in Marine Sciences in the University of Hawaii. She pursued her Ph.D. from Westfield College, London University. Her Ph.D. thesis was based on the physiology of marine algae. She has worked at the National Institute of Oceanography and the National Chemical Laboratory.

## **9. Shakuntala Devi**

She is known as Human Computer. She wrote many books on astrology, puzzles and mathematics. Her name written on "The Guinness Book of World Records" for intellectual mathematical talent. She was accorded the appellation as 'Human Computer' after she projected her talents in the BBC channel hosted by Leslie Mitchell on October 5, 1950. However, she never liked this title. She said, human mind has incomparably much capabilities than the computer and it is not appropriate to compare human mind with computers.



**10. Seetha Coleman-Kammula**

She is the leading woman in the field of science. She has done her Ph.D. in organic chemistry from Auburn University and post doc research from Princeton University. She is famous as an environmentalist, entrepreneur and innovator. She developed a sustainable method for disposal and recycling of waste products. She established an environmental firm in 2005.

**11. Nandini Harinath**

She is a rocket scientist at the Satellite Centre of ISRO in Bengaluru. She is the Deputy Operation Director on Mars Orbiter Mission, Mangalyan. She was the Mission Director for India's first high-resolution RADAR satellite RISAT2B series. She has received the Astronautical Society of India Space gold medal award, 2019.

**12. Tessy Thomas**

She is known as Missile Women of India. She is the director general of aeronautical systems and former project director for Agni-IV missile, DRDO. She was also project director of mission long range AGNI-V system. She is the first female scientist in India to lead the missile project.

**13. Kiran Mazumdar Shaw**

She is Chairperson and managing director of Biocon limited. She is the first-generation entrepreneur and business leader with over four decades of experience of biotechnology. She started her career in biotechnology in 1978. In 2001 Biocon became the first Indian company to gain the approval of the U.S. [Food and Drug Administration](#) (FDA) for the manufacture of a cholesterol-lowering molecule.

**14. Swati Basu**

She is the former scientific consultant in the office of principal scientific adviser to Government of India and former scientific secretary. She is known as the "Weather Woman" of the country and credited with being the first Indian woman to go to the Arctic North.

**15. Paramjit Khurana**

She is famous in the field of Plant Biotechnology, Molecular Biology and Genomics. She is known for inventing 'All Weather Seeds'. She developed hybrid strains of mulberry, wheat and rice that are drought

resistant, can withstand heat and have a higher UV radiation capacity thus helping farmers who depend on weather conditions for their crops.

**Conclusion**

The data on the role of women scientist in STEM has been very less in our history. The reason might be lack of encouragement and resources, patriarchal behavior in awarding grants, marriage, childbirth. A significant gender gap has persisted throughout the years at all levels of science, technology, engineering and mathematics (STEM) disciplines all over the world. Even though there has been a rapid increase in female enrolment in higher education in most parts of the world, women are still under-represented in STEM fields.



1. Anandibai Gopal Rao Joshi



2. E K Janaki Ammal



3. Kamala Sohoni



4. Asima Chatterjee



5. Rajeshwari Chatterjee



6. Kalpana Chawla



7. Indira Hinduja



8. Aditi Pant



9. Shakuntala Devi



10. Seetha Coleman-Kammula



11. Nandini Harinath



12. Tessy Thomas



13. Kiran Mazumdar Shaw



14. Swati Basu



15. Paramjit Khurana

**Image Source :** Various websites from internet

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## Role of Women in Science and Technology

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### Abstract

Women's participation in science and technology can play an important role in ensuring diversity in research, expanding the pool of talented researchers and bringing new perspectives. In the past, the global community has made a lot of efforts to inspire and attract women in science and technology, yet women are being excluded from fully participating in science. Women are taking admission in higher educational institutions and getting doctorate degrees in science subjects. They are also getting employment in various fields including science and technology and working in the areas of technology has aroused interest and enthusiasm in their mind. Their numbers have increased in these areas. The contribution of women in science and technology is not only significant in enriching their lives, but through participation in these fields, they are contributing to promoting the well being of the community of nation . The main areas that have been

taken into account in this research paper women chemistry , women in physics, women in agriculture and other areas of application of science and technology. Well-structured science teaching curriculum can shape and influence the future of a successful gender inclusive policy in science learning. Despite all the hurdles in fair gender inclusion in this sector, girls are slowly making remarkable progress in advancing science courses and technology. Critical thinking and problem solving skills are needed in the present scenario.

**Keywords :** *Science and Technology Making Remarkable progress Problem-solving skills, Critical thinking*

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### **Introduction .**

In the present day people belonging to all communities, categories and backgrounds are recognizing the importance of education. Education enhances a person's future and knowledge, people believe that by getting education they will be able to maintain their standard of living well. They have a strong desire to educate their children even when their parents are not educated. People coming out of the village, where the system of education has not developed much even today, they migrate to other cities and take admission in reputed educational institutions. Gradually girls are coming from villages to cities for their education. . Science and technology is developing interest not only men, but also women. When they take science as a subject at the higher secondary level, then they are able to choose different fields. These include taking medical, engineering, or science courses at the undergraduate, postgraduate and doctoral level. Research has indicated that taking up science as a subject not only helps individuals to get good job opportunities in their own country, but also prepares them for international certification. On gaining an understanding of the contribution of women in the field of science and technology, it is evident that women develop interest and enthusiasm, only then they participate efficiently. Today, women scientists are playing a leading role as strategists in the fields of biotechnology, space technology and information technology. Research has indicated that many women participate in information sharing, technology transfer, organizational development, financial support and policy development (Gender and Biodiversity, nd). Marie Skodowska-Curie, first woman to win double Nobel Prize in Physics in 1903 and Radiation in 1911 for her work. It also became she was the first woman to win two Nobel Prizes. Women also made useful inventions like disposables. Diapers, white-out, non-

reflective glass, dishwashers, modern petroleum refining methods, and more. They play a catalytic role towards the achievement of the transformative economic, environmental and social changes necessary for sustainable development. But limited access to credit, health care and education is just one of the many challenges they face. In India , Asima Chatterjee was the first woman to be awarded Doctor of Science by the University of Calcutta. .During the Scientific Revolution, some women performed research and experimentation of their own. These women were all upper class, because they had the access to education and science, but they also faced the most opposition from society. In Europe, there has been an increasing number of women acquiring educational qualifications and working in occupations that were long held by men. The fact that women are kept away from knowledge and professions that play an important role in modern society, such as those related to science and technology, is unfair and harmful to women and the entire society that deprives itself of their skills. . The Committee on Science and Technology proposes three main sets of recommendations to improve this situation: first, to improve our knowledge of the place of women in science and technology; Second, improving girls' access to scientific and technological studies and careers, and third, achieving greater equality in relationships between men and women across society. Only 30% of the world's researchers are women. While there is an increasing number of women studying in universities, But a closer look at the data reveals some surprising exceptions. 60% of women have dropped out of the main science subject by the time they go to college. New research shows that many young women lose their initial interest in STEM careers as they grow older. When women work with technology it is essential to ensure that their organizational goals and performance of tasks and tasks are largely compatible with technological innovations. (Cummings, Sabattini, & Carter, 2008).

### **Role of Women in Different Field**

**Women In Education :** The % of female literacy in the India was 54.16 per cent in 2001. Then its rate in the country has increased from 18.33 per cent in 1951 to 74.00 per cent as per 2011 census. Education enables a woman to have greater control over her life and be involved in decision-making processes, highlighting her ability to contribute socially and financially to the well being of her family and community. Better educated women are more aware of nutrition and health care.

Fewer children, marry at a later age, and their children are generally healthy, should they choose to become mothers. A well educated woman provides the skills, knowledge and self-assurance needed to become a better mother, worker and citizen. A well educated woman will also be more productive and well paid at work. Indeed, the return on investment in education is often higher for women than for men. In some cases, students may not feel comfortable using technology, but they are able to develop a proficient understanding with adequate education. However, with the use of mobile technology and learning apps, everything is learning. With the advancement in technology, there have been apps for learning, which are being used to enhance the understanding of various subjects like maths, science, social science and English. Therefore, it is important for the students to regularly use various techniques to enrich their academic concepts. Girls' education is very important for the development of a country.

**Women in Chemistry :** Chemistry, the science that deals with the properties, composition, and structure of substances. **Marie Curie became the first woman to receive the Nobel Prize in Chemistry**, which she received "[for] the discovery of the elements radium and polonium, by the isolation of radium and the study of the nature and compounds of this remarkable element There are currently over 87,198 chemists employed in the United States. Of all the chemists, 40.4% are female, while 59.6% are male. The average age of a working chemist is 41 years. The most common ethnicity of chemists is white (66.1%), followed by Asian (16.7%) and black or African American (7.7%). E. Charpentier and J. A Doudna won the noble prize in chemistry in 2020 "for the development of a method for genome editing." Both are the first women to share the Nobel Prize in chemistry. Among the earth and physical sciences, chemistry had the highest shares of degrees awarded to women: 50.8% at the bachelor's level, 45.4% at the master's level, and 39.0% at the doctoral level in 2018.

**Women in Physics :** Physics is the natural science that studies matter, its fundamental constituents, its motion and behavior through space and time, and the related entities of energy and force. "Physics produces basic knowledge needed for the future technological advances that will continue to force the economic engines of the world and contributes to the technological infrastructure and to the skills needed to take advantage of scientific advances and discoveries. The Polish-born, French-naturalised physicist and chemist woman carried

out pioneering research on radioactivity .Their work on radioactivity, the process by which an unstable atom loses electrons by emitting radiation. The Curies developed a techniques for isolating radioactive isotopes and discovered two radioactive elements, polonium and radium. The German-Swedish physicist in radioactivity and nuclear physics, who first discovered the nuclear fission of uranium. The fission process, which splits the atomic nucleus of uranium to release an enormous amount of energy, was the basis for the nuclear weapons developed by the U.S. in World War II. The German-born American theoretical physicist woman proposed the nuclear shell model of the atomic nucleus and in 1963 became the second woman to win a Nobel Prize in Physics. Goepfert-Mayer’s mathematical model explained why certain numbers of nucleons (protons and neutrons) in a nucleus result in stable atomic configurations. The Australian was a pioneer in radio astronomy, the study of celestial objects at radio frequencies, and radiophysics. The first ever female radio astronomer, Payne-Scott was instrumental in making Australia a global leader in radio astronomy in the 1940s.. The English chemist was highly accomplished in the field of X-ray crystallography, a method of determining molecular and atomic structures using X-ray diffraction patterns. Her expertise was instrumental in producing the first X-ray diffraction images of DNA and confirming its double helix structure. The American astronomer conducted pioneering work on galaxy rotation rates, providing evidence for the existence of dark matter. This provided convincing evidence for dark matter – a hypothetical, invisible form of matter which is central to the current understanding of cosmology. Rubin became a lifelong advocate for women in science and was honoured with the National Medal of Science.

**Women in Engineering :** The Science and Engineering Indicators Report (2022) reported that women represented about 34% of all STEM workers in 2019. In addition, women comprised about 44% of STEM workers with at least a bachelor's degree, a slight increase from 42%. in 2010. Recruiting more female engineers can get better the design of new products and solutions for the benefit of both men and women. Girls as well as boys also need girls engineers as role models to study science and technology based subjects and foster a new generation of technical professionals. According to Time Race for Smart Development report, Algeria is one of the country with the highest Number of female graduates in engineering in the world. The female students constitute only 26 per cent of the total students in engineering



colleges, public and private colleges across India. While this number has remained stable for the past two years, the numbers have declined in the last four years.

**Women in Agricultural :** Agriculture is an important engine of growth and poverty reduction. The sector has underperformed in many countries because of women, who often face a significant constraint in the agricultural and rural economy. We know that in India, agriculture employs about 80 percent of rural women. Empowering and mainstreaming rural women in agriculture can bring a change in the direction of economic development. To develop in agriculture, it is necessary to remove gender inequality. Countries with high income gaps have low levels of land productivity and high potential for food insecurity. Women all over the world including India engage in agricultural occupations that include sowing, harvesting and other types of labor-intensive processes. The document highlights the important role of women in agriculture and rural development. It shows that bridging the gap between men and women in access to agricultural resources would increase yields on women's farms by 20–30 percent and agricultural production in developing countries by 2.5–4 percent, which in turn can reduce the number of malnourished. People lie by 12-17 percent or 100-150 million people.

**Women in Biotechnology :** Biotechnology, the use of biology to solve problems and create useful products. The most prominent area of biotechnology is the production of therapeutic proteins and other drugs through genetic engineering. Dr. Barbara McClintock won the 1983 Nobel Prize in Physiology or Medicine for her discovery of mobile genetic elements – paving the way for breakthroughs in plant breeding and genetic engineering. When she won the Nobel Prize in Physiology or Medicine, McClintock became the first woman to be the sole winner of the award. A bio-entrepreneur and venture capitalist, Green was the first chief executive officer of Hybritech, America's first monoclonal antibody biotechnology company, and helped found or manage eleven medical technology companies. and agriculture, the use of non-food (industrial) crops and other products (such as biodegradable plastics, vegetable oils, biofuels), and environmental uses.

**Women in Health and care :** Women are responsible for 70-80% of all health care provided in India. Women play the leading role of health related awareness of the society. And healthcare providers are playing an important role in educating the society to recognize their health and

nutritional needs. Women have a unique measure of health care challenges and are at greater risk of developing certain conditions and diseases than men. And the leading causes of death include heart disease, cancer and diabetes, all of which are treatable or preventable if detected early. Women account for 70% of the global health and social care workforce. It is estimated that women provide essential health services for approximately 5 billion people worldwide.

## **Conclusions**

Women have played a very important role in the fields of science and technology, but there is still an insufficient number of women in those career fields. Technological change in the world and in our country has greatly influenced the views of women's roles and gender roles. Undoubtedly women have come a long way in improving numbers and increasing percentages in the science, technology, engineering and math (STEM) workforce, but statistics still say the numbers are still lower than men. Women are trying to advance in knowledge from an early age, .Technological change clearly needs women in STEM. Gender considerations are no longer the same as they were in the 1900s. Women are being encouraged to take education instead of cleaning the house and taking care of the children. Women need to step out of their comfort zone and try math and science. Many women are pursuing careers in physiology, liberal studies, nursing and the like, but not enough women are pursuing careers in science, technology, engineering and mathematics. We need women's input in the new technology that has been created. With this it is being said that the role of women in science and technology is very important.

Progression of the fields of science and technology are regarded as indispensable for the development of the country. Research studies have found that women too are choosing these fields and are augmenting their career prospects. It has been found that women with backgrounds of science and technology are able to find better employment opportunities, even in international countries. In the present existence, the use of technology has been recognized to a major extent. In the implementation of various tasks and activities in all fields, technology is made use of to a major extent. The various types of technologies that are used in science are, computers, smartphones, search engines, technologies used for special needs, digital cameras, Microsoft office, 3D printing, Virtual Currencies (Bitcoin), wearable technologies and Massive Open Online Courses (MOOCs). In India, women are selecting Progression of the fields of science and

technology are regarded as indispensable for the development of the country. Research studies have found that women too are choosing these fields and are augmenting their career prospects. It has been found that women with backgrounds of science and technology are able to find better employment opportunities, even in international countries. In the present existence, the use of technology has been recognized to a major extent. In the implementation of various tasks and activities in all fields, technology is made use of to a major extent. The various types of technologies that are used in science are, computers, smartphones, search engines, technologies used for special.

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11

EDITED BOOK

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## Women Empowerment and skill Development

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### Abstract

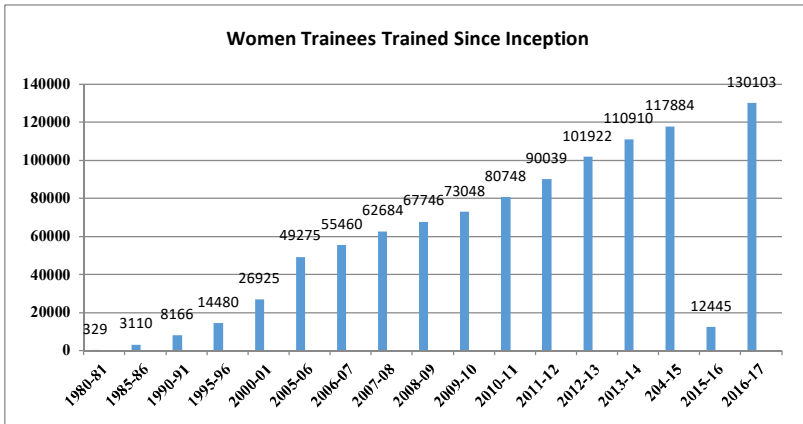
Women empowerment means empowering women by promoting their participation in all sectors to empower them economically, socially and politically to improve their quality of life and bring gender equality. Skill development programme launched by Government will provide them skill confidence to women and will empower them economically and socially. The main objective of this research is to analyses the impact of skill development programmes on women. The study is based on both primary and secondary data. The data is collected from 170 respondents through questionnaire and interpretation is done through SPSS software. The study shows that women are empowered after taken training on skill development.

**Keywords:** *Empowerment, Skill, Training, Women and Programme.*

### Introduction

Women constitute half of the population but still they are not treated equal to men in the society. Women do not actively participate in various programmes due to lack of economic independence and illitetracy. Skill development will be helpful in making them independent. In Developed countries 60-90% of the workforce is skilled but in India only 4.69% of workforce with formal vocational skills. In order to make them skilled various development policies and programmes of government are running by government one of them is skill development programme. National skill development Mission was approved by the union cabinet on 1-july-2015 and officially launched by the Hon'ble Prime Minister on 15-7-2015 on the occasion of World Youth Skills Day. The Mission has been developed to create

convergence across sectors and states in terms of skill training activities. Further to achieve the vision of “Skilled India, the National Skill Development Mission would not only consolidate and coordinate skilling efforts, but also expedite decision making across sectors to achieve skilling at scale with speed and Standards.



*Source : Annual Report 2016-17*

The graphs show that there is continuous improvement in number of trained women since inception. In 1980-85 numbers of women trainees trained are 329 which rose to 130103 in 2016-17. This shows that skill development is empowering women by providing them skill training. It will make them economically and socially independent.

### Objectives

- To study the impact of skill development programme on Women.
- To analyze the change in income of women after receiving training

### Review of Literature

**Batliwala (1994)** has identified three approaches to women’s empowerment: the integrated approach which focuses on women’s survival that address the source of oppression and livelihood needs; the economic development approach which aimed to strengthen women’s economic position and the consciousness approach which organized women into collectives.

**Deepti Agarwal (2001)** in her study suggested many socio-culture and political factors that restrain the women’s participation at the time of

policy formulation. She suggested some policy and programme which can encourage women to directly participate in it.

**Meenakshi Malhotra (2004)** in her study deals with various issues related to empowerment of women in reference to rural women like gender inequalities in labour market and in entrepreneurship, microfinance tool for empowerment and various other programmes to empower them.

### Hypothesis

There is no significant improvement in the income of women after taking on skill development.

### Research Methodology

The study is based on both primary and secondary data. The primary data is collected from 170 respondents through questionnaires and interpretation of data is done through SPSS software. Paired t test is used to analyze the pre and post income after receiving training. Secondary data are collected from various sources.

### Findings and Discussion

#### before

	Frequency	Percent	Valid Percent	Cumulative Percent
less than 1000	50	29.4	29.4	29.4
1000-2000	71	41.8	41.8	71.2
2000-3000	15	8.8	8.8	80.0
Valid 3000-4000	13	7.6	7.6	87.6
4000-5000	11	6.5	6.5	94.1
above 5000	10	5.9	5.9	100.0
Total	170	100.0	100.0	

*Source : spss*

The output shows Monthly Income of members before taking the training. For the purpose of the study monthly income of the respondent were classified into six classes. Output shows that majority of the respondent had monthly income between 1000-2000 and only 10 i.e. 5.9% of the respondent had income above 5000 before taking the training. It reflects the poor income condition of women.

#### After



	Frequency	Percent	Valid Percent	Cumulative Percent
less than 1000	16	9.4	9.4	9.4
1000-2000	20	11.8	11.8	21.2
2000-3000	27	15.9	15.9	37.1
Valid 3000-4000	29	17.1	17.1	54.1
4000-5000	25	14.7	14.7	68.8
above 5000	53	31.2	31.2	100.0
Total	170	100.0	100.0	

Source: Spss

The output shows that after taking the training only 16 i.e. 9.4% women respondent are earning income in 1000-2000 and 53 i.e.31.2% of the women respondent are earning above 6000.It shows good financial condition than before. Before not taking the training majority ofthe respondents were not able to contribute towards their family income as they do not have the skills to undertake employment opportunities. In order to find out the difference in family income before and after taking the training is significant, certain statistical hypothesis is formulated and the analysis is further through paired t test.

**Paired Samples Statistics**

	Mean	N	Std. Deviation	Std. Error Mean
<b>before</b>	1.3765	170	1.44301	.11067
<b>Pair 1</b>				
<b>after</b>	3.0941	170	1.69666	.13013

Source: Spss

**Paired Samples Test**

	Paired Differences				t	df	Sig. (2-tailed)	
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower				Upper
<b>before</b>	1.71765	1.43590	.11013	1.93505	1.50024	15.597	169	.000
<b>Pair 1</b>								
<b>After</b>								

Source: Spss

The output shows Mean and Standard Deviation of pre and post income of the 150 respondent before and after taking the training. Pre Income has Mean and Standard deviation of 1.3765 and 1.44301 respectively. Post Income of the respondent has mean and Standard deviation of 3.0941 and 1.69666 respectively.

**Source : Spss**

Basically, we want to analyze the significant difference between pre incomes and post income of poor women due to credit, we used paired

sample t test as in order to analyze the pre and post situation as in order to analyze pre and post situation, Paired t test is used to analyze.

The output shows that Mean, Standard Deviation and Standard Error mean for two variables procedure for level of change in income before the training scheme and after the training the level of significance for rejecting/accepting the hypothesis.

To examine the statement, we developed hypothesis and agreed upon the Level of significance for rejecting/accepting hypothesis .Survey respondents indicates their perception using six category of income less than 1000,1000-2000,2000-3000,3000-4000, above 5000.we took the null hypothesis, that there has not been significant improvement in the income of the poor due to the training. The analysis in the output shows that in last column the 2-tailed significance value is.000, this is the 'P' value and it is less than the level of 0.05 the significance value which we had set. The calculated value of t is compared with its table value at a given level of significance. If the significance value i.e. 'P' value is less than 0.05, we reject our null hypothesis. Therefore we reject our null hypothesis and concluded that there is a significant difference between the pre and post income of the respondents before and after taking the training. From this study we can conclude that the level of satisfaction is quite higher.

## Conclusion

From the above study it is concluded that skill development is empowering the women. Further before and after condition is analyzed between the pre and post income after receiving training. It is concluded that there is an improvement in the income after taking training on skill development. But still there is a need to focus on problems of skill development so that women can be empowered economically and socially

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# Role of Women Entrepreneurship in the Development of Indian Economy

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## **Abstract**

Women's economic empowerment is central to realizing women's rights and gender equality. It is played an important role in the economic development of the nation. Women in India played a dual role; they handle the domestic front as well as the workplace burden very well. Development of women entrepreneurship is very low in India, especially in rural area. Women were denied the benefits of education. They had no opportunities to develop their natural capacities and became helpless, narrow minded and illiterate. Generally the topic of women in entrepreneurship has been neglected. The general attitude of the people about women entrepreneurs is that they are makers of papadas, pickles, juice, masalas, and other household goods. But today more and more women are taking up entrepreneurial activity especially; non- traditional enterprises are easily managed by women and are done so excellently with them as the decision makers. Due to change in the life style of women they are showing interest to become financially independent. For the development of women entrepreneurship several policies and programs is implementing by the Government of India. The present study focuses on the problems, and challenges faced by women entrepreneurs and role of women entrepreneurs in the development of India economy.

**Keywords :** *Women entrepreneurs, economic development, challenges*

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## **Introduction**

The term entrepreneur is used to describe individuals who not only conceive and organize ventures but also frequently takes a risk in doing so to give practical shape to their idea. Entrepreneurs play a key role in any economy. He is a person who creates a new business, combines capital and labor, bears most of the risks, and enjoys most of

the rewards. In earlier times, this term was reserved for men. Man has always played the mainstream role in development women have not been actively involved in mainstream development even though they represent an equal proportion of the population. In many developing countries, including India, women were denied the benefit of education, and jobs they had no opportunities to develop their natural capacities. But now due to changes in the environment, people are more comfortable accepting the leading role of women in our society, though there are some exceptions. The modification of the social environment of the Indian society every Indian woman increased her educational status and changed her lifestyle. She has competed with men and successfully stood up to them in every walk of life and business is no exception to this.

Women entrepreneurs are those women who think of a business enterprise, initiate it, organize and combine factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running it. The increasing presence of women as entrepreneurs has led to significant business and economic growth in the country. Women-owned business enterprises are playing a significant role in society. Women entrepreneurs create new jobs for themselves and give employment to others and also contribute to improving the standard of living of their families and others. Today's women entrepreneurs do not come only from established business families or the higher-income sections of the population, they come from all walks of life and all parts of the country.

### **Contribution of Women Entrepreneurs in India**

In India, women play dual role women have performed the role of wife, mother, daughter, as well as producers of goods and services, yet their contribution to economic development has been neglected. The different social and cultural roles played by women may place an additional burden on them. Women empowerment and economic development are interlinked, where on the one hand; development alone can play a significant role in driving down inequality between women and men while on the other hand empowering women can benefit development. While development itself will bring about women's empowerment, empowering women will bring about changes in decision-making, which will have a direct impact on development. The general attitude of the people about women entrepreneurs is that they are makers of papads, pickles, juice, masalas, and other household goods but today more and more women are

taking up entrepreneurial activity especially; non-traditional enterprises are easily managed by women and are done so excellently with them as the decision-makers. Although as a nation we have low female labor force participation, women have still contributed to the country's GDP. Women contribute 18% of the country's GDP; with better opportunities for women, the rate can improve.

### **Challenges and Problems faced by Women Entrepreneur**

Some of the challenges and problems faced by women entrepreneurs are discussed below.

#### **1. Poor Funding**

Most of the business enterprises fail due to the shortage of finance. Women entrepreneurs face difficulties in getting finance which is the lifeblood of any venture creation. Female entrepreneurs find very limited access to funding reason that investors never believe in women-led businesses and consider them less creditworthy. Family members hesitate to invest in a business venture which is established by women entrepreneurs. It is also disappointing to see that banks and other Funding agencies do not consider Women Entrepreneurs as proper applicants for setting up their projects. They used their saving to start their business or maybe take the financial help of their family.

#### **2. Family restriction**

Women have performed the role of wife, Mother, daughter, and business women they spend more time with their family members. Society's attitude, support, and approval of husbands seem necessary conditions for women's entry into the business.

#### **3. Lack of Education**

Women are generally denied the benefit of education, especially in rural areas and under developed countries. Due to lack of education and even basic awareness, women are far from technological disruptions, rising and falling markets and business knowledge of any kind.

#### **4. Limited Mobility**

Limited mobility is one of the basic problems of [women entrepreneurs](#). In Indian social system moving in and around the market, is again a tough job for Women Entrepreneurs. The safety of women is a huge global issue. A single woman cannot travel alone or stay at hotels for business purposes be part of crucial meetings or take a flight to another country or city without seeking approval from parents or spouse.

### **5. Lack of Confidence**

“High risk High Gain” In a successful business, the entrepreneur to be able to take some risk. Women have low risk bearing ability they do not have financial freedom and do not have practice in making independent decision. As compare to man they suffer from two disadvantages namely, lack of confidence in their own decision and society’s lack of confidence in women’s ability.

### **6. Lack of Social and Institutional Support**

Women entrepreneurs have face various socio economic problems. Society’s attitude and support are the major determinants of women’s entrepreneurial success. There are many schemes for promoting women entrepreneurs but many women don’t get timely guidance from authorities and not generally aware of the subsidies and incentives available for them.

### **7. Unfavorable Entrepreneurial Environment**

Today Women are equally qualified as men. They easily managed traditional as well as non- traditional enterprises. But the general attitude of the people for women entrepreneurs, to operate in sectors that are historically called “women-friendly”, such as education, beauty care and other household goods.

### **Indian Government Schemes for Women Entrepreneurship**

Below we have provided a list of startup business loans for womens entrepreneurs:

- Mudra Loan for Women
- Annapurna Scheme
- Stree Shakti Yojana
- Dena Shakti Scheme
- Bhartiya Mahila Bank Business Loan
- Mahila Udyam Nidhi Yojana
- Orient Mahila Vikas Yojana Scheme
- Cent Kalyani Scheme
- Udyogini Scheme

### **Conclusion**

Empowering Women is empowering the nation. The social and economic development of women is necessary for the overall economic development of any society or country. Indian women play an important role in initiating the socio-economic progress of the country. Indian society is still male-dominated and women are not treated as equal partners’ they are treated as weak and dependent creatures.

Women are not less capable they need some additional encouragement. From the above discussion, it is clear that women entrepreneurs have to face several problems. Women entering the field of business face many problems and barriers. The shortage of finance and lack of social support can be significant hurdles in setting up and running a business. But now days situation are changing, government take various initiatives to promote women entrepreneur. To boost women-owned businesses in India and promote entrepreneurship the government of India has introduced various schemes for women. These schemes for women will be quite helpful to start their business by providing financial assistance.

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## Financial Literacy of Youth: A Case Study of Dehradun District

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### Abstract

This paper examines the level of financial literacy of youth and its relationship with the demographic characteristics in terms of age, gender, income, education, and occupation. Data has been collected from the 389 respondents of Dehradun city. The findings indicate that financial literacy is poor among the youth. The results suggest that income, gender, age, and education had a significant impact on the level of financial literacy of youth. The gender gap in financial literacy is troubling and puzzling, particularly when women attend colleges and are integrated into the banking system. The study is inconclusive for occupations. This study provides insights to the government and policymakers for making appropriate policies to enhance the financial literacy of youth.

**Keywords :** Financial Literacy, Financial Decision, Demographics, Youth.

### 1. Introduction

Financial literacy refers to the knowledge and understanding of concepts and risks related to financial matters, skills, and the level of confidence to put in such acquaintance and comprehension to make competent financial decisions to enhance the economic well-being of individuals and the community and to enable contribution in trade and industry" (OECD, 2019). "The basic financial literacy is a combination of financial awareness, knowledge, skill, attitude, and behavior necessary to make sound financial and economic decisions for achieving financial wellbeing" (OECD-2011).

Financial awareness is highly significant in a country like India with a unique social and economic context because it helps individuals meet up daily requirements and deal with uncertain situations without raising any additional loans (Shodhganga). "Financial literacy" refers to the basic understanding of financial concepts such as money, interest rates, credit, debit, and so on, as well as their capabilities to apply this knowledge in their daily lives while being aware of the implications of their financial decisions. (Oanea and Dornean, 2012).

Financial literacy has become essential for the average person dealing with day-to-day financial issues such as budgeting and long-term financial planning. Individuals with financial literacy help in managing their finances effectively, resulting in increased profitability and lower expenditures. According to most global researchers, India had the lowest financial literacy. India came in 23rd place out of 28 countries surveyed in the "Global Financial Literacy Barometer" report. According to the report, barely 65 percent of the population is financially literate. In India, financial literacy is especially important due to low general literacy, and the majority of the people remain beyond the formal financial system (Seth et al., 2010).

Financial literacy enables people to effectively deal with today's multifaceted financial situations, resulting in financial growth and progress (Bernanke, 2006). According to Lusardi (2008), financial literacy improves decision-making and consequently better financial results. People who are skilled at managing the financial markets can take up financial decisions that are designed to meet the goals. According to Nelson Mandela, the former president of South Africa (1999) "Youth is a valuable possession of the nation". No development program can be run without them. There is no prospect without youth. Their requirements are huge and urgent. This highlighted the importance of youth in any country.

The purpose of this study was to determine the level of financial literacy among youth. With the increasing complexities of the financial markets, financial awareness is becoming increasingly important for young people. Nowadays, young people face greater financial risks in the form of rational investments, long-term financial planning, and medical coverage (Pisa, 2012). As stated by prior research studies, the desired attention should be placed on those segments of the population who have a low level of financial literacy. Individuals with a low level of financial literacy may experience difficulties on their own as well as in the community. According to Grifoni and Messy (2012), most

developed and developing countries have designed and executed financial literacy policies, with a particular emphasis on youth.

Considering complex financial involvement, the majority of individuals, particularly the youth are incapable of dealing with ever-increasing financial responsibilities. Various research findings found that the majority of people, particularly the younger generation, lack the necessary skills and knowledge about the financial system. Government and employers have delegated responsibility to them for their retirement planning, saving, and investing decisions. (Agarwalla et al., 2012).

Given this backdrop, the study examined the level of financial literacy among youth and the relationship between demographic profile with the level of financial literacy among youth of Dehradun. Understanding how demographics affect the level of financial literacy is crucial for developing policies aimed at reducing the gap and improving savings, finances, and investments among different groups. The association between demographics and financial literacy of youth was studied using Mann and Kruskal Wallis test. The responses of respondents to a list of 08 statements about financial concepts and matters were evaluated to determine the underlying factors. Finally, the study concludes with a summary of findings and conclusions.

## **2. Review Of Literature**

The current study contains reviews of several research findings relating to aspects of financial literacy measurement and its relationship with various demographics in India and overseas.

Worthington (2006) studied the demographic, socioeconomic, and financial parameters such as gender, age, occupation, education, income, savings, and debt to establish the level of financial literacy in Australia. The study employed data from the ANZ Adult Financial Literacy Survey in Australia, which included 3548 people from various demographic, social, and financial backgrounds. The study was carried out using the Ordered Logit Model. Females, the unemployed, and those with less education have low financial literacy, according to the findings. Individuals between the ages of fifty and sixty, those who completed their schooling, and those with more income and savings had higher levels of financial literacy.

Manton et al., (2006) examined the financial awareness among first-year college students in Texas. A total of 407 Texas A&M University students were included in the study. The questionnaire, which was utilized as a study tool, consisted of 20 multiple choice questions about

basic financial concepts such as saving, investing, and risk diversification. For the analysis, descriptive variables such as percentages and frequency were used. The findings revealed that students had a poor degree of financial understanding and that they admitted their lack of knowledge in this area. As a result, policymakers need to provide educational programs that give students with financial information that will assist them in making sound financial decisions. Borden et al., (2008) investigated the impact of a "Credit Wise Cats" seminar on college students' financial attitudes, knowledge, and intentions towards money issues. Using the sample of 93 students, with pre and post-test data the findings revealed that attending a seminar had a positive impact on students' financial skills, financial behavior, and financial attitude toward borrowing.

Using the data of the National Longitudinal Survey of Youth in 1997, Annararia et al., (2009) examined the financial literacy of the young. They showed that financial literacy is the lowest among the young. They concluded that financial literacy is strongly related to socio-demographic characteristics. Agarwalla et al., (2012) investigated financial literacy among young working individuals, retirees, and children. A total of 1001 students, 983 employees, and 983 retirees were included in the survey. The OECD-developed standardized questionnaire was used to assess their degree of financial literacy on three dimensions: financial knowledge, financial attitude, and financial conduct. The data were analyzed using descriptive statistics such as percentages and frequencies. The findings showed that young individuals, employees, and retirees lack essential financial ideas that are used to make day-to-day financial decisions. When it comes to financial behavior, the majority of respondents exhibited favorable financial behavior when dealing with personal financial issues. The majority of respondents had a good attitude toward financial planning, although not all of them.

The reliable themes running through various definitions of financial education, according to Hogarth (2006), include (a) knowledge, education, and information about the issues of managing investments, credit, insurance, and taxes; (b) incorporating concepts of management of funds and (c) applying that knowledge for managing financing risk. Azeez et al., (2020) opined that financial literacy is a technique for people to increase their understanding of financial issues, markets, and products so that they can take effective action to improve their overall wellness and prevent financial difficulties, especially for vulnerable people in rural areas. There is an immediate need to improve youth

understanding and skills about digital financial services and products, particularly in rural and semi-urban areas, as well as enable/support access to digital finance service options.

### **3. Research Methodology**

#### **3.1 Objective Of The Study**

1. To examine the level of financial literacy among youth in Dehradun.
2. To study the relationship between demographic characteristics such as gender, age, income, education, occupation, and financial literacy of Youth.

#### **3.2 Hypotheses Of The Study**

H<sub>0</sub>1: There is no significant difference in the level of financial literacy of youth based on gender.

H<sub>0</sub>2: There is no significant difference in the level of financial literacy of youth based on age.

H<sub>0</sub>3: There is no significant difference in the level of financial literacy of youth based on income.

H<sub>0</sub>4: There is no significant difference in the level of financial literacy of youth based on education.

H<sub>0</sub>5: There is no significant difference in the level of financial literacy of youth based on occupation.

#### **3.3 Research Design**

The population for this study consists of all the youth who reside in Dehradun. The definition of youth differs from county to country. As per Indian National Youth Policy (2003) and the 12<sup>th</sup> Five years plan maximum age for the youth is 35. Therefore, for this study young adults falling in the age group of 18-35 years have been considered. Dehradun is the capital of Uttarakhand and it is more of a multi-ethnic city. Primary data was collected through the survey instrument. For a better understanding, the instrument was kept as simple as possible to get maximum responses. The study was divided into two main sections, questions about the respondent's basic demographic information (gender, age, income, education, and occupation), a structured questionnaire with five simple questions asked in the first section, and questions about the financial literacy were asked in the second section. Purposive sampling was used for selecting the sample. A structured questionnaire was administered and sent to 500 respondents via google Docs and face-to-face. Respondents were asked



to rate each item according to how much they agreed or disagreed with the statement. The degree of agreement was measured using a five-point Likert scale, with 1 denoting "Strongly Disagree," 2 denoting "Disagree," 3 denoting "Neither Agree nor Disagree," and 4 denoting "Agree," and 5 denoting "Strongly Agree." 421 out of 500 questionnaires were received. Out of which 32 were partially filled, therefore, removed from the final analysis. Thus, 389 respondents were considered for the final analysis. SPSS -21 was been used to analyze the data. Mann Whitney and Kruskal Wallis were used for hypothesis testing.

## 4. Results And Discussion

### 4.1 Financial Literacy And Youth

To analyze financial literacy among the youth descriptive statistics such as percentages were used. Based on responses of respondents for the eight items of Financial Literacy, they were categorized into three namely Good, Average, and Poor Financial Literacy. One mark was given for correct response and zero for other cases. Table 1 showed the rank score for different categories. With regards to the overall results of financial literacy, it was concluded that the majority of the youth i.e. 77% fall in poor financial literacy followed by 14 % in average financial literacy. Only 9% showed a Good level of Financial Literacy. This result indicated that almost 91% of the respondents had less financial awareness in terms of saving, financing, and investment decisions. This may create an alarming situation for the individuals themselves and society. They may not be able to take a prudent and better financial decision which leads to asset-liability mismatch and consequently stressed behavior.

Category	Score	Percentage
Poor Financial Literacy	1-2	77%
Average Financial Literacy	3-5	14%
Good Financial Literacy	6-8	9%

### 4.2 Relationship Between Demographics And Youth Financial Literacy.

Table=2 provides the comparative picture of male and female literacy. K-S test did not report the normality of the data. Therefore, Mann Whitney was used for comparative analysis. Analysis shows that the

financial literacy gap exists across the two categories. Males showed a higher level of financial literacy than their counterparts. Thus, we cannot accept the Null hypothesis Ho1. The results that men know better are consistent with the previous findings of Fonseca et al., (2012)

**TABLE 2: MANN-WHITNEY U TEST**

		<b>Mean Rank</b>	<b>U-test (p-value)</b>
<b>Mean Score FL for Gender</b>	Male	333.86	22854 (.05)
	Female	56.10	
<b>Mean Score FL for Age</b>	16-25	102.12	18100.1 (.03)
	26-35	286.88	

and Gustav et al., (2021).

Table-2 also showed the significant difference between the average score of two age groups (16-25 and 26-35) as the p-value is less than .05 at a 5% level of significance. Therefore, we cannot accept Null Hypothesis Ho2. The mean score for the 26-35 age groups was more than their counterpart. Thus, we can infer that age significantly affects Financial Literacy. The probable reason may be that most of the respondents belonging to the 26-35 age group were working professionals and 16-25 were college students. Working youth are more involved in financing and investment decisions. The results are in line with the findings of Manton et al., (2006) who concluded that college students were poor in terms of financial understanding.

Kruskal Wallis test was used to analyze the association between different levels of income and their financial literacy. The result (Table 3) showed a significant difference in the mean score of different levels of Income groups. Thus, we cannot accept Null Hypothesis Ho3. Analysis of results further showed that the level of financial literacy increases with the level of income. This result is consistent with the previous findings of Van Rooji et al., (2012) who concluded that People with a higher level of financial literacy exhibit more wealth. Significant differences were observed among the different levels of education groups regarding financial literacy (Table 3). Thus, we cannot accept Null Hypothesis Ho4. This implies that education compliments financial literacy. The results are in line with the finding of Worthington (2006) that students with less education have low financial literacy. The results are inconclusive concerning the occupation. Thus, we retain null hypothesis Ho5. The results are contrary to the conclusion of Annararia et al., (2009) that occupation affects the level of financial literacy.

**TABLE 3: KRUSKAL WALLIS TEST**

	Groups	Mean Rank	Chi-Square (p-value)
<b>Mean Score of FL for Income</b>	Below 10,000	36.06	78.250 (.000)
	10,001-15,000	50.37	
	15,001-20,000	86.17	
	More than 20,000	215.32	
<b>Mean Score of FL for Education</b>	Primary	32.59	70.280 (.000)
	Secondary	80.93	
	High Secondary	100.32	
	Degree	175.16	
<b>Mean Score of FL for Occupation</b>	Agriculture	74.75	4.412 (.621)
	Business	78.71	
	Private Employee	73.71	
	Government Employee	79.52	
	Student	77.33	

**5. Conclusion**

In a world exhibit with increasing uncertainties, complex financial markets, financial products, and services, a considerable understanding of financial concepts is important. Using a structured questionnaire, this study examined financial literacy among youth and its relationship with demographic characteristics. The results of the study showed that almost 91% of the youth are average to poor financially literate. The economy of a country like India depends on the proper circulation of money. This can be achieved only with the enhancement of youth’s financial knowledge. Similar to previous studies we found gender differences in financial literacy. The study concludes that women are less aware than men on our financial literacy scale. The gender gap in financial literacy is troubling and puzzling, particularly when women attend colleges and are integrated into the banking system after Jan-Dhan Yojna. Specific financial training programs should be introduced for females so that they can improve their personal finance decisions. Education affects the level of financial literacy. Therefore, to increase the level of financial literacy of young minds, education is critical. Practical knowledge of financing concepts should be provided at the college level. Academic institutions, financial institutions, and governments should organize seminars and

workshops for understanding a range of financial topics so that they will be able to make appropriate investment decisions. Further, age and income affect the level of financial literacy. It was concluded that the level of financial literacy increased with the increase in age because practical experiences add to the acquaintance of individuals dealing with financial matters. Respondents with less income showed a low level of financial literacy. There is a need to enhance their financial knowledge about earning management. It will help individuals to maximize their returns which ultimately contributes to the economic growth of the country. We, however, do not find support for an association between occupation and financial literacy. The study was confined to the youth of Dehradun only. Therefore, the findings of the study cannot be generalized. A comparative study among the urban and rural youth is warranted.

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## Women and skill development in Indian Society

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### Abstract

Women are the backbone and the foundation of our society. Skill development has extremely impacted women's empowerment. It has transformed the image of the women's workforce. Women are enduring a substantial and essential part of the workforce in Indian society; they accomplish the double duties of child-bearing responsibilities and play a productive role such in agricultural and non-agricultural activities that generate meaningful income. In the domestic sphere, they perform the task of cooking, cleaning, collecting wood, animal husbandry, and looking after their family members but the salary-based work percentage is very low. Women are active, productive, and silent workers in the Indian economy but very few women have ownership over land or productive properties. Therefore, the main aim of skill development is not only to provide job opportunities but also to upsurge their performance and empower them. The welfare of the nation with skill is the mantra given by Prime Minister Shri Narendra Modi. Skill, Entrepreneurship, and start-up are at the core of the resolve of 'self-reliance' under the 'Atma Nirbhar Bharat Abhiyan'. The National Policy on Skill Development (2009) highlighted equally to skill development among all social groups, especially women. The research paper shows the impact of skill development on women's empowerment in Indian society. The means of Women's empowerment is giving them the power, and freedom to live the way that they want. It allows them to identify their skills, knowledge, and abilities to make their own decisions. Therefore,

various types of skill development and training programs play an important role in empowering women in India.

So, the paper primarily focuses on the role of skill development in women's empowerment in Indian society. The proposed study is mainly descriptive in nature and completely based on secondary data and information collected from relevant books, journals, magazines, research papers, and authentic websites.

**Keywords:** *skill development, responsibilities, empowerment, Indian economy, freedom to live*

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## **Introduction**

Women play an important role in the development of a family and society. For the last few decades, they have been actively participating in various economic & social activities, but their efforts remain unrecognized. Skills, education, and training are crucial components of any strategy to improve agricultural and non-agricultural productivity and rural incomes. Learning business skills as well as life skills like health management, decision making, self-confidence, conflict management and various other things like new products and markets can make a huge difference for many of the rural poor, especially women people. Women often have different training needs than men because, in addition to doing their housework and caring responsibilities, they tend to work as family workers, subsistence farmers, micro-entrepreneurs, or low-paid seasonal workers. Further, women are not only managing their families but are also playing an important role in the development of the entire society. Skills development is a key to improving household productivity, employability, and income-earning opportunities for women and also for enhancing food security and promoting environmentally sustainable rural development and livelihoods. Skills development is a key to success which improves productivity, employability, and earning opportunities. It is the bridge between job and workforce. Women's Empowerment means giving them freedom or power to live the way they want. It allows them to identify their skills, knowledge & abilities to make their own decisions. Women tend to invest a higher proportion of their income in their families and communities than men. Empowering women in business is part of the solution to the financial and economic crisis and is crucial for economic resilience and growth. Women need to identify themselves with self-confidence & esteem.

The confident smile on the faces of women is the measurement of their empowerment.

The study attempts and analyzes women's social status and women's empowerment through skills development and its conceptual framework in India.

### **Need for the study**

Women, particularly rural women have a unique skill and capacity for handling both home and farm but still lack a prominent position mainly due to the social structure of the Indian society. The circumstances of women in India are only seen as doing household chores and bearing children. They are treated as second-class citizens also. Denied access to higher education and dependent on their male peers, they have to bear the brunt of most evils such as dowry, domestic violence, etc. women and girls are not allowed to leave their homes because this is a male society. The solution will be attaining from the above problems is to achieve education and skill development. Women's skill development, awareness of their rights, and building trust in them are central concerns. so, the basic need of the study is to identify skill development concerning women's empowerment in the present Indian society. Here, the researcher specially considered regional natural resources and work-based skill development programs for women. which will be more effective than common skill development programs. All this clearly shows that there is an urgent need to find some alternative as mentioned above paragraph, to tackle this issue. "**Women and skill development in Indian Society**" is a positive preference that brings improves women's condition and self-confidence in Indian society.

### **Literature Review**

Skill development will help actualize this potential. The development and articulation of a national policy on skill development is a matter of priority. Women in India are mainly concentrated in the informal sector and are engaged in low-paid jobs with no security benefits. This represents a lack of employment opportunities and skills for the women workforce. Currently, a majority of the female workforce in India is unskilled, i.e., a very low percentage of women have any kind of formal education. In India, around 65% of women in rural areas and over 30% of women in urban areas lacked basic primary school education (Nagabhushan, n.d.). The government has recognized the need for Skill Development with the 11th. Five-Year Plan provides a



framework to address the situation. The first National skill Development Policy was framed in 2009 and subsequently, a National Skill Development Mission was launched in 2010. The 12 th Five Year Plan observes that Skill development programs in the past have been run mainly by the government, with insufficient connection with the market demand (Gupta & Agarwal, 2018). Women constitute about 48% of the total population of the country. According to India's constitution, women are legal citizens of the country and have equal rights with men. The Indian Constitution not only grants equality to women but also empowers the State to adopt measures of positive discrimination in favor of women so that women can improve their livelihood. The National Mission for Empowerment of Women (NMEW) was launched by the GoI to strengthen general processes that promote the all-around development of women. Women have been taking an increasing interest in recent years in income-generating activities, self-employment, and entrepreneurship that also lead to property rights, political representation, social equality, personal right, family development, market development, community development, and at last nation development(Chaudhary, 2017). Skill building and employability is viewed as a lifelong learning process. It starts from an individual's entry into job through becoming a member of self-directed work team. Being employed means having a job. Employable means having the qualities to maintain employment, progress in work place and able to be employed in different work places (Edakkandi Meethal, 2014) The aim of skill development, particularly in the case of women, is not merely to prepare them for jobs, but also to improve the performance of women workers by enhancing the quality of work in which they are engaged (Nikita and Tauffiqu, 2015). "If we have to promote the development of our country then our mission has to be skill development and skilled India" ... Shri Narendra Modi Skill development (Skill India) initiated by the Indian government is considered to be a major policy agenda in the past few years. Countries having higher & better-skilled people can easily face challenges and grab opportunities in their work (Shah & Birajdar, 2015). Working women contribute to the national income of the country and maintain a sustainable livelihood for families and communities, throughout the world. Women own assets, including land and housing, and play a stronger role in decision-making. In some programs that have been active over many years, there are even reports of declining levels of violence against women (Srivastava & Srivastava, 2017). Women in Uttarakhand are still dependent on interpersonal channels of

communication. They relied on spoken words and traditional means of communication. This is emphasized because of their restricted roles and lack of proper education (Basera & Bhardwaj, 2018). "Encouraging entrepreneurship is one of the most impactful steps we can take in addressing some of the disparities we see today," said UN Women Deputy Executive Director Lakshmi Puri, in her opening remarks. "Empowering young women to become not only wage-earners but also job-creators is imperative for achieving the 2030 Agenda and for eradicating poverty," she added. Skilling is a lifelong process (Deka, 2018). In order to start to address the known skills shortages, it is important for the local population to engage with education and training both within compulsory and post-compulsory education and within the existing workforce (Felce et al., 2016). Nature-based tourism in protected areas of low-income countries can contribute to regional economies, reduce poverty, and help to develop rural areas (Job & Paesler, 2013).

### **Objectives of the study**

1. To study the role of skill development in the enhancement of women's empowerment.
2. To study women's status and involvement in different sectors of the economy.
3. To study skill development based on regional natural resources.

### **Research Methodology**

The present paper is an attempt to analyze the status of women's empowerment in India using various indicators based on data from secondary sources. The proposed study is mainly descriptive in nature. The research has been carried out with secondary data. Here, the data from various research journals, websites, and articles have been collected to understand the impact of skill development on women's empowerment. Some of the practices adopted by the various organizations have been identified. This paper mainly focuses on women's empowerment through skills development.

### **Different statuses of women empowerment**

(A) *Individual level :*

- 1- Self-image
- 2- Self-esteem

- 3- Self-respect
- 4- Self-confidence
- 5- Power Decision Making

(B) *Collective level:* -

- 1- Intellectual understanding in the society
- 2- Bearing Social Responsibility
- 3- Economic and Social Independence
- 4- Social status in the society

### **About skill and women empowerment**

It is necessary to understand the spirit of Swami Vivekananda's words about women. "There is no chance for the welfare of the world unless the condition of women is improved. a bird can't fly on one wing". Skill and knowledge are the driving forces of the economic growth and social development of any country. Deputy Executive director of UN Women honorable Lakshmi Puri said in her opening remark that "*Encouraging entrepreneurship is one of the most impactful steps we see today.*" She added also that "*empowering young women to become not only wage-earners but also job-creators is imperative for achieving the 2030 agenda and for eradicating poverty*". The upgradation of skills is the basic component of the skilling sequence because it is a lifelong process, that enables one to gain power, authority, and affect over other institutions or societies. It is the procedure that enables one to gain the knowledge, skill, and attitude needed to cope with moving worlds and circumstances.

Women's empowerment means empowering women to break free from the chains of limiting beliefs, patterns, and societal or religious conditions that have traditionally oppressed women and rendered them unable to see their true beauty and power. It also refers to increasing women's spiritual, political, social, or economic strength.

### **Skill development for enhancing women's empowerment**

Most Indian women are uneducated. The vocational Training programs aim to provide skills and confidence to women from economically backward families and help them to achieve economic and social independence. There are various fields in which women can increase skills for better empowerment with employment: -

- 1- In the field of Banking and financial services
- 2- Management sector
- 3- In the field of the hospitality industry

- 4- In the field of electronics and communication
- 5- In the field of the media industry
- 6- Information technology
- 7- In the field of the pharmaceuticals industry
- 8- Travel and tourism industry
- 9- In the field of telecom industry

### **Need for Vocational training and education for the skill development of women**

A targeted gender education and training strategy should be in place. Clear targets should be set and there should be a proper collection of gender-disaggregated statistics and qualitative data on education, training, and skills for women and men in rural and urban areas to assess progress. A gender-sensitive learning environment should be provided by including safe school facilities and appropriate separate sanitation facilities. There should be an appropriate timetable and curriculum that reflects rural reality. There should be various scholarships to get girls interested in technical courses. Employment opportunities for trainees after completing the training will attract women and girls to an apprenticeship. The number of female trainers and agricultural advisors should be increased so that rural women have better access to formal and non-formal vocational training. In the current digital India scenario, more knowledge should be provided about accessing science and technology education and ICT like mobile phones, computers and internet facilities so that they can get quality education and training like distance learning. In Cambodia, the Ministry of Education, Youth and Sport, with the support of UNICEF, launched the Child-Friendly Schools initiative in the mid-2000s to promote gender equality. In Asia and Africa, TREE (Training for Rural Economic Empowerment), an ILO community-based training program, is being established to provide employment through skills development to disadvantaged women (Vyas, 2018). In India, Deen Dayal Upadhyay Kaushalya Vikas Yojana (DDU-GKY) focuses on empowering poor women and preparing them for employment in various sectors. Another program called STEP (Support to Training and Employment Program for Women) focuses on women's empowerment through the provision of skills development training and scholarships during the apprenticeship period. Among the states, Manipur received the maximum funding under the program, followed by Madhya Pradesh and Assam. A total of 24,037 female beneficiaries were affected by the program.

### **Skill Development and Regional Natural Resources**

Here, education and skills development are essential to support women entrepreneurs in non-traditional, high-skilled, male-dominated companies and to empower women to overcome the obstacles. India is dominant in terms of natural resources. India is a diversified country and the natural resources available are also regionally diversified, which requires a different type of skill development. The state government must think about the development of regional competence. The state of Uttarakhand has rich diversity with rich natural resources. To create employment opportunities and qualified workers, it is necessary to develop regional competence development.

### **Role of Government to develop women entrepreneurs in India**

Knowledge and skills are the decisive factors for economic growth and social development in any country. After Digital India and Make in India, the NDA government launched a new program, Skill India. Skill India is a campaign launched on 15th July 2015 by Prime Minister Narendra Modi which aims to train over 40 million people in India by 2022 with diverse skills in Entrepreneurship, 2015, Pradhan Mantri Kaushal Vikas Yojana (PMKVY) and Skill Loan Scheme”.

#### **(A) Skill development schemes launched by the government of India**

- 1 Deen Dayal Upadhyaya Grameen Kausalya Yojana
- 2 Pradhan Mantri Kaushal Vikas Yojana
- 3 Financial Assistance for Skill Training of Persons with Disabilities
- 4 National Apprenticeship Promotion Scheme
- 5 Craftsmen Training Scheme
- 6 Apprenticeship Training
- 7 Pradhan Mantri Kaushal Kendra
- 8 Skill Development for Minorities
- 9 Green Skill Development Programme (Honawad & Gangshetty, 2022)

#### **(B) Skill Development for Women, Measure by the Government**

- 1 Training via Training Institutes
- 2 Pradhan Mantri Kaushal Vikas Yojana
- 3 Skill India Mission
- 4 Recognition of Prior Learning (RPL)
- 5 National Skill Development and Policy

- 6 Pradhan Mantri Mahila Kaushal Kendra (PMMKK)
- 7 Entrepreneurial Initiatives
- 8 Deen Dayal Upadhyay Kaushalya Vikas Yojana (DDU-KVY)

There are many problems still faced by Indian women after the attainment of appropriate skills. Even after getting proper training, it is not easy for them to get a simple job due to following reasons:

- 1 There is too much competition for gender bias, especially among women, family issues, and long working hours in the concerning sector.
- 2 Early marriages are traditionally a big problem nowadays and traditional procedures are affecting them that do not allow them to be self-sufficient in their career path.
- 3 When they get a job, many women are paid less than men.
- 4 At the same time, women's safety is once again a constant issue that draws women back.
- 5 Financial support for qualified women is still a major issue.

The participation of the women workforce in the skill development program is very limited. For the progressive implementation of planned skills development is required to turn them into key development factors.

### **Result and Discussion**

Skill development is most important for economic growth and social development. About half the nation's population are females. The studied secondary data found that the majority of the female workforce in India is currently unskilled. The government and its agency partners have taken various measures and initiatives to effectively implement the skills development system for women but due to a lot of obstacles can't achieve their aim. It is found that acceptance of unequal gender norms by women are still prevailing in society, due to this fact most parents do not prefer to educate them. A lack of awareness of and implementation of legal and constitutional provisions is another factor hampering the empowerment process. Most women are unaware of their legal rights. Even conscious women lack the courage to take legal action. The legislation that affects women the most is their situation in marriage and inheritance. With Concerning inheritance rights, women generally do not seek to inherit land left by their parents when their brothers are alive (Seth, 2001). Ministry of Labour and Employment has taken several initiatives in the field of skill development and employment. The initiative of skill

development focusing on specific needs and challenges faced by Indian women is the key to promoting self-employment. These types of schemes gave the priority for skill development in India.

Based on the study, it is suggested that need-based information on regional natural resources based on entrepreneurial skills will prove to be effective for women in any country if proper policy and communication strategy will be adopted by the government. It is also suggested that skill development in different sectors of the economy must be developed to enhance their ability. Different types of Skill enhancement-based programs should be organized concerning regional entrepreneurship for enhancing awareness programs on women's entrepreneurial skills are of huge help in planning and conducting programs for entrepreneurship development among women. The capacity building of women to deal with the issues and challenges in the position of power should be the next step after the reservation of quotas in public institutions. Only then we would be able to witness a positive impact of women's increased participation in the decision-making process at local and national levels. Further, it is necessary also to skill and educate the youth need to be equipped to enable an employment-ready workforce in the future.

India is the largest and most rapidly developed country, but the ability to learn is very low for many cultural and social reasons. Some suggestions mentioned to improve these circumstances are:

- There is a policy need to improve for women by creating more seats in the different sectors of the economy and institutions for them.
- To raise awareness for skills development, digital platforms can be used to empower women.

- The government should take initiatives to make economize and easy policies to empower them like skill-building programs and vocational education that would give them more opportunities to earn their living and become self-employed. There is a need to develop training strategies from a gender perspective, understanding local traditions and customs. Expansion of training institutes in remote areas with employment opportunities for sustainable development.

Many public and private sectors have placed working with women as a core objective of their business and corporate social responsibilities. For a very long time, women and girls represent approximately 50% of the world population. According to Brigham Young, "You educate a man; you educate a man. You educate a woman; you educate a generation."

### **Conclusion**

There is a need to develop gender equality and responsiveness strategies for skill development for women, which should be equal to men. It is important to empower women socially, economically, educationally, politically, and legally for socio-economic development. Skills development had a strong impact on women's empowerment. It has changed the image of the female working world. If women are given the opportunity by society, they are capable to manage. The freedom should be given to them on how they spend their income but, in some places, women need the support of men and their family also. Therefore, we need to work on society as a whole to change people's mindsets to accept trust in women of the family. It is necessary to maintain a high level of literacy, skill development, economic opportunity, and prosperity in society by developing the regular work of representative institutions and government organizations will widen and they will accept the involvement of women as part of progress and modernization.

India moves towards a 'knowledge economy, and it becomes increasingly important for it to focus on the advancement of skills and vocational knowledge and these skills have to be concerned with the emerging economic environment. Further, the need for efficient skills development system is every moment to the demographic surplus transform into skilled workers. For this, we should move our concentration in the right direction. Women's empowerment is necessary for socio-economic development in which skills



development will play an important role in women's empowerment in Indian society.

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EDITED BOOK

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## A Study On Vitamin B-12 Awareness in Uttarakhand

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### Abstract

Vitamin B12 or cobalamin is known as water solution vitamin. It is majorly stored in liver. Vitamin B12 is an essential for metabolic path way. It's deficiency can develop various diseases from various point of views like hematologist, gastroenterologist, neurologist, physician and Dietician et. The current study of vitamin B12 deficiency was carried out to assess the knowledge, attitude and practices among people coming for health checkup. The present study is based on secondary data collected through questionnaire.

**Keywords:** Vitamin B12, Deficiency, patients, Calories etc.

### Introduction

Vitamin B12 or cobalamin is known as a water-soluble vitamin. It is majorly derived from animal Sources for example, dairy, red meat, eggs etc. Intrinsic factor, a glycoprotein which is necessary for the absorption of vitamin B12 in ileum is produced by the parietal cell which is present in the stomach. After being absorbed, Vitamin B12 is being used as a cofactor for certain enzymes. These enzymes are involved in the synthesis of DNA, myelin and fatty acids. It results in deficiency of vitamin B12 can lead to various hematological and neurological symptoms. Vitamin B12 is majorly stored in liver. However, in cases such as lack of intrinsic factor, insufficient dietary intake, mal absorption etc., where this particular Vitamin cannot be adsorbed for a longer period, the liver stores get depleted and further leads to the deficiency of Vitamin B12.

## Etiology

The three major etiologies of Vitamin B12 deficiency are:

- 1 Auto-immune: Pernicious anemia is an auto immune disorder which occurs when the intestine cannot absorb sufficient vitamin B12 properly leading to the decrease in red blood cells. In this condition the antibodies attack the healthy body cells. Vitamin B12 generally combines with a protein called intrinsic factor in the stomach. This combination is further absorbed in a part of gut called as distal ileum. In this condition, the body makes the immune system attack the cells present in the stomach that produces intrinsic factor. This phenomenon makes the body unable to absorb vitamin B12. Hence, leading to the deficiency.
- 2 Mal absorption: Any patient that has a history of gastric bypass surgery may develop the risk of vitamin B12 deficiency. It is because, the parietal cell present in the stomach produces a protein called intrinsic factor. After the surgery, the new pathway bypasses the site of intrinsic factor production leading to the deficiency of Vitamin B12.
- 3 Any damage to the terminal ileum i.e., during surgical resection due to Cohn's disease, will affect the absorption of Vitamin B12 in the patients having normal production of the
- 4 Intrinsic factor. Other damages to the intestine that involves inflammation due to celiac disease may also lead to deficiency of Vitamin B12.
- 5 Insufficient dietary intake: As Vitamin B12 is majorly present in the animal sources, patient following strict vegan diet may develop the deficiency of Vitamin B12 due to the lack of the consumption of Vitamin B12 rich sources.

## Complications

The Vitamin B12 deficiency may have various complications that majorly involves:

### Coronary failure

- 1 Increased risk of gastric cancer
- 2 Severe disabling of neurological functions
- 3 High risk of developing various autoimmune disorders that involves type 1 diabetes, arthritis etc.

Food	Micrograms (mcg) per serving
Nutritional yeasts, fortified with 100% of the DV* for vitamin B12, 1 serving	6.0
Salmon, sockeye, cooked, 85 gm	4.8
Tuna fish, light, canned in water, 85 gm	2.5

Breakfast cereals, fortified with 25% of the DV* for vitamin B12, 1 serving	1.5
Milk, low-fat, 1 cup	1.2
Yogurt, fruit, low-fat, 225 gm	1.1

### Sources of Vitamin B12

Vitamin B12 is naturally found in animal products, including fish, meat, poultry, eggs, milk, and milk products. Vitamin B12 is generally not present in plant foods, but fortified breakfast cereals are a readily available source of vitamin B12 with high bioavailability for vegetarians.

**Table 1.1 Vitamin b12 food sources**

Cheese, Swiss	0.9
Egg, whole, hard boiled, 1 large	0.6
Chicken, breast meat, roasted, 3 ounces	0.3
Source: NIN	

## RECOMMENDED DIETARY ALLOWANCE

**Table 1.2 Recommended dietary allowance**

Group	Vitamin B12 ( $\mu\text{g}/\text{d}$ )
Men	1.0
Women	1.0
Pregnant women	1.2
Lactating women	1.5
Infancy	0.2
Children 1-9 years	0.2-0.1
Adolescents 10-12 years	0.2-0.1
Adolescents 13-17 years	0.2-0.1
Source: ICMR	

### Aim and Objective

**Aim:** Vitamin B12 deficiency: Knowledge, Attitude and Practice among people coming for healthcheckup (20-50yrs and above)

### Objectives

- 1 To assess the knowledge, attitude and practice among the people in vitamin B12 deficiency.
- 2 To increase awareness and educate people on vitamin B12 deficiency
- 3 To analyze the vitamin B12 levels in the subjects

## **Review of Literature**

**Prevalence** As Vitamin B12 is also considered as anti- pernicious anemia vitamin. It is a unique vitamin which is synthesized by only microorganisms and not by animals and plants. It was the last vitamin to be discovered. Chakaraborty et al (2018) performed a study on 2403 school going adolescents (11-17years) from National Capital Region and rural areas of Haryana. They found that the prevalence of vitamin B12 in the total study population was 32.4%. They determined that more than half (51.2%) of the obese population was deficient in Vitamin B12. They concluded that Vitamin B12 deficiency was higher among rural school-going adolescents. Boys had a higher B12 deficiency than girls. These serum B12 levels were positively associated with dietary vitamin B12 intake. [3]

This statistic is interesting however because when compared to studies that were done amongst students and the employees, you see that the numbers are drastically different. Chahal et al (2014) performed a study on total 153 subjects that included students and employees. Out of which 69 were students and 84 were the employees. They found that mean serum vitamin B12 in both the groups of employees as well as students, was low. By using 200 pg/ml as threshold, 53.6% of the total participants had low vitamin B12 concentration (66.6% of female students and 70.6% of female employees), while on the other hand 16.3% of study population was severely deficient by having serum vitamin B12 level below 150 pg/ml. On the further analysis of data, the male participants were observed to have higher serum vitamin B12 than that in their female counter parts. [4]

Similarly, on the basis of the article given by Shashidharan (2017), B12 deficiency is extremely common among the majority of people who does not take a balanced diet, and most of them have improper absorption. He also concluded that strict vegetarians almost always have Vitamin B12 deficiency which is increasing in prevalence. As per the study the megaloblastic anemia is a rare instance of B12 deficiency. The diagnosis is feasible by dietary history, careful physical examination, and supportive evidences in hemogram. B12 estimation shouldn't be solely considered but it should also be considered clinically. It also concluded that deficiency coexists with several other diseases. [5]

## **Vitamin B12 Sources And Its Bioavailability**

According to Watanabe F. The typical dietary wellsprings of nutrient

B12 are creature nourishments, for example, meat, milk and milk items, egg, fish, and shellfish. As the natural factor-interceded intestinal assimilation framework is assessed to be soaked at about 1.5-2.0 mg per dinner under physiological conditions, the bioavailability of nutrient B12 altogether diminishes with expanding admission of nutrient B12 per supper.

The bio availability of nutrient B12 in healthy individual from fish meat, sheep meat, and chickenmeat normal around 42%, 56%-89%, and 61%-66%, separately. Nutrient B12 in eggs is by all accounts ineffectively assimilated (< 9%) when contrasted with other creature nourishment items. In the Dietary Reference Intakes in the United States and Japan, it is expected that half of dietary nutrient B12 is consumed by sound individuals with ordinary gastro-intestinal capacities. Some plant sustenance, dried green and purple lavers (nori) contain significant measures of nutrient B12, albeit other palatable green growth contained none or just hints of nutrient B12. The vast majority of the eatable blue green growth (cyan bacteria) utilized for human enhancements transcendently contains pseudo vitamin B12, which is idle in people. The eatable cyan bacteria are not reasonable for use as nutrient B12 sources, particularly in vegetarians. Strengthened breakfast oats are an especially significant wellspring of nutrient B12 for veggie lovers and old individuals. Generation of some nutrient B12-advanced vegetables is additionally being devised. [6]

### **Serum Level**

F.F Barghouti et al, played out an examination that planned to gauge the level of serum B12 level in the patients going to Jordan University Hospital in Amman, and also to analyze the association with statistic information, incessant disease, dietary propensities, hematological parameters and side effects identified with nutrient B12 levels. An aggregate of 838 patients finished a survey and have given their blood tests; out of these 44.6 percent were nutrient B12 insufficient i.e., (< 180 pg/ml) and 34.2 percent had hypo vitamin sis i.e., (180- 300 pg/ml). Deficiency of vitamin B12

Was related with memory hindrance, low meat admission and severe veggie lover (vegetarian) eats less carbs. [7]

### **High Level Of Vitamin B12**

E. Andres et al (2013) studied that on the contrary to vitamin B12 deficiency, the consequences of high level of vitamin B12, until now, been very little studied. It is currently considered that an increase in

plasma levels of vitamin B12 may be an indicator of a functional deficit with clinical consequences which are similar to those of vitamin B12 deficiency.

Indeed, an increase in the binding of vitamin B12 to HCs, secondary to an elevation in their plasmalevels (especially for TCB I and III which are by far the majority), leads to a potential decline in its attachment to TCB II and therefore alters its delivery to the cells. Thus, a functional deficit in vitamin B12 with an increase in homocysteine and/or methylmalonic acid levels can occur. [8]

**Methodology**

1. PHASE 1: Sampling

Locale of the study: The study was conducted in Uttarakhand.

Study subjects: Purposive sampling technique was adopted for this study.

Sample size: Present study included total no. of 100 samples out of which 52 were males and 48 were females.

PHASE III: ANALYSIS OF DATA In the last phase, all collected data was analyzed using statistical method.

**Result and Discussion**

**Knowledge**

**Table 5.5 Percentage of people aware about Vitamin B12**

Heard of Vitamin B12	Percentage
Yes	80
No	20
<b>Total</b>	<b>100</b>

Knowledge regarding deficiency symptoms

Knowledge	Fatigue (no. of subjects)%	Nutritional anemia (no. of subjects) %
Yes	52	51
No	48	49
<b>Total</b>	<b>100</b>	<b>100</b>

Sources of Vitamin B12

Sources	No. of subjects
Egg	14
<b>Milk n prod</b>	<b>32</b>

<b>Fish</b>	22
<b>Chicken</b>	21
<b>Meat</b>	5
<b>Green veg</b>	46
<b>Fruits</b>	21
<b>Dry fruits</b>	0
<b>Others</b>	16

Vitamin B12 has various rich sources. The subjects were provided with the no. of food sources that included Vitamin b12 rich food sources. Majority of people with 46%, 21% and 16% didn't know the sources of vitamin B12. Rest of the subjects had an idea about it.

#### Understanding of macro and micro nutrients

Macro and micro	No. of subjects %
<b>Yes</b>	<b>66</b>
<b>No</b>	<b>34</b>
<b>Total</b>	<b>100</b>

The figure above shows the no. of subjects understand macro and micro nutrients. The percentage of subjects agrees to the statement is 66% and the remaining are 34 %. This shows the attitude of the people on the basic information regarding nutrients.

#### Preferred supplements by the subjects

Supplement preferences	NO. of subjects %
<b>Multivitamins</b>	40
<b>Specific vitamin</b>	0
<b>Specific mineral</b>	0
<b>None</b>	60
<b>Total</b>	100

The above table illustrates the supplements subjects preferred to consume. Majority of subjects with the percentage of 60 didn't like to consume supplements whereas remaining 40% preferred to take multivitamins. There were no consumptions of any specific vitamin or mineral. Vitamin B12 or cobalamin is known as a water-soluble vitamin.



## Conclusions and Suggestions

The current study of Vitamin B12 deficiency was carried out to assess the knowledge, attitude and practice among people coming for health checkup (20-50 yrs. or above). A questionnaire was created to collect the data from the subjects. The questionnaire included the demographic profile of the subjects followed by knowledge, attitude, and practices along with the analyses of the intake of Vitamin B12 rich sources among the subjects. Also, the biochemical parameters were taken of the same subjects that included the vitamin B12 levels of them. The data stated that 52 percent of the subjects were male and rest 48 percent of the subjects were female. The subjects were classified into certain age groups such as, 20-34yrs, 35-49yrs and 50yrs and above. Maximum no. of subjects belonged to age group 50yrs and above with the percentage of 63 followed by the percentage of 27 belonging to the age group of 35-49yrs. The least no. of subjects was involved from 20-34 years of age. Majority of subjects with 96% have sedentary level of activity. Subjects from middle- and high-income group were observed in majority. To assess the knowledge, attitude, practices along with the intake of the people coming for healthcheckup, interview method was adopted to fill the questionnaire and gather information. The knowledge of Vitamin B12 among the subjects was seen in 80 percent of the subjects. Were on the other hand 20 percent of the subject were not aware about the Vitamin B12. It was observed that half of the subjects with 51 and 52 percent had an idea about the deficiency symptoms of Vitamin B12 that included fatigue and anemia, whereas, rest of the subjects were not aware about it. The knowledge of vitamin B12 rich sources among the subjects was observed to be comparatively less than 50 percent. The attitude of the subjects regarding Vitamins and minerals was considered in this section where more than half of the subjects i.e., 66 percent were aware about the macro and micro nutrients. Great number of subjects (82 percent) believed that supplements are helpful but the supplement.

Intake in the past was observed to be less among the subjects of 26 percent. In addition, 67 percent of subjects never got their Vitamin B12 levels checked in the past. The subject's practices regarding Vitamin B12 were also taken care of where 47 percent of subjects preferred to consume non-vegetarian food whereas, 43 percent of subjects liked to have vegetarian diet and remaining 10 percent were vegetarian. The subjects with 60 percent prefer not to consume vitamin supplement and 40 percent of them still preferred to have multivitamins. For majority of people, the reason of supplement intake would be maintenance of

health, compensation of deficiencies and to allay fatigue. Milk intake was observed by almost all the subjects with 97 percent and half of the subjects had and intake between the range of 1000-2000ml per week. 59 percent of subjects do not consume eggs and remaining consumes it between the ranges of 0-800 per week. More than half of the subjects with 54% do not consume chicken at all. Followed by 44% of subjects consuming chicken between the ranges of 0-500gms. Subjects were observed to have least consumption of fish in the diet. 85 percent of subjects do not consume fish at all and remaining 15 % of the subjects have and intake between 0-500gm per week. The majority of subjects with 47 percent consume curd between the ranges of 500-1000gms per week. 10 percent of subjects consume curd between 1000-1500gms per week and 25 percent of subjects consume it between 0-500gms per week. 90 percent of subjects do not consume meat at all remaining 10 percent of subjects consumes it between the range of 0-500gms on weekly basis. Lastly, the vitamin B12 levels were also observed. Out of total no. of subjects, 33 percent of subjects were deficient and 60% of subjects had normal range of Vitamin B12. Unexpectedly, 7% of subjects were observed to have high Vitamin B12 levels.

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## Factors Influencing Political Participation of Women in Uttar Pradesh

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### Abstract

As per the Millennium Development Goals (United Nations, 2019), equal participation of women with men in power and decision-making is a part of their fundamental right to participate in political life, and is also the core of gender equality and women's empowerment. Although women have achieved great heights yet they are unable to participate in politics due to socioeconomic, political, ideological and psychological factors. Strategies to increase participation of women in politics have been advanced through several conventions, protocols and international agreements, but they have yet not proven effective in achieving gender parity (Morobane, 2014).

The presence of women in the decision-making levels not only enhances their social, political and economic status, but also strengthens democratic institutions by making them more inclusive and meaningful.

To have strong democratic governance, equal participation of women is a must and therefore the factors influencing their participation in the political process need to be analyzed in the appropriate context.

Uttar Pradesh is a politically sensitive and important state in terms of providing leadership. Although it is more socially backward than many states in India yet it has sent several women representatives to central and state legislatures than any other state. In this context it becomes imperative to understand the factors influencing the political participation of women in this state.

**Key Words :** *Women, Political Participation, Gender Equality, Empowerment*

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### Introduction

The term 'political participation' has a very wide meaning. It is not only related to 'Right to Vote', but simultaneously relates to participation in: decision-making process, political activism and political consciousness.

Effective political participation of women is not just a matter of human rights but is also essential for inclusive growth and sustainable development (OECD, 2018). The active participation of women, at all levels of decision-making is essential for the achievement of equality,

sustainable development, peace and democracy. Also equal participation with men in power and decision-making is at the core of gender equality and women's empowerment as per the Millennium Development Goals of United Nations (2019). It is for this reason that strategies for increasing women's participation in politics are being advanced through conventions, protocols and international agreements.

Today more than half of the world's population are women, but they hold merely 23% of all seats in parliaments and senates globally (Chalaby, 2017; Radu, 2018). Thus women's participation in politics is a global agenda which needs to be addressed to on urgent basis because the composition of legislative bodies may affect the quality of laws and may also influence the extent of their application (Ohizy, 2016).

In India 'EQUALITY of status and of opportunity' (Basu, 1991: 21) was bestowed upon all citizens by the Constitution in 1950 itself yet prejudice and discrimination against women continues till date. The representation of women in the Lok Sabha is not at all in proportion to the gender demographics of the country also the number of women representatives in most state legislatures in India remain below the world mark, indicating a pattern of gender exclusion in electoral politics and under-representation in legislative bodies at the pan India level.

However there seems to be a contradiction in case of the state of Uttar Pradesh where the political participation of women seems to be gradually increasing with time. In the 2019 elections a record 40 women candidates made it to the assembly of Uttar Pradesh due to which the assembly of 403 members can now boast of having 10 per cent women representatives. Also they played a crucial role at voters in changing the dynamics of polling results of the state.

### **Research Methodology and Objectives**

The paper adopts a descriptive research methodology which with the help of extensive literature review intends to study the following objectives:

- Find out the factors that influence political participation of women in Uttar Pradesh.
- Identify the issues/problems in political participation of women in Uttar Pradesh
- Suggest ways of improving participation of women in Uttar Pradesh

## Review of Literature

Literature shows that factors that hamper or facilitate women's political participation vary with level of socio-economic development, geography, culture, and the type of political system (Shvedova, 2005; Alzuabi, 2016). At times the political environment and conditions are not so friendly or even hostile to women (Shvedova, 2005). Violence against women is used as a tool to dissuade women from participating as election administrators, voters, or candidates in the entire electoral process (Para-Mallam, 2015). Zakari (2015) states that violence against women in elections could be a manifest or latent which may involve physical harm or gender-based hate speech, with the sole aim of deterring women from presenting themselves as candidates or voters in elections. Failure to address these electoral barriers creates an atmosphere that makes women develop a negative attitude towards political activities. Apart from this Behrendt- Kigozi (2012) notes that the social stigma that politics is a dirty game is a further stumbling block for women to enter politics. According to George (2019) women's ability to engage politically both within and beyond the polling booth is often influenced by social norms. Also traditional beliefs and cultural attitudes play a significant role in deciding the status and role of women in society especially in rural areas (Sadie, 2005). The traditional social norms make it more difficult for women to leave their domestic roles for more public roles outside of the home (Kangas, 2015). Apart from this women lack the required economic base for enhancing their political participation (Suda, 1996 cited in Karuru, 2001).

## Factors influencing political participation of women in Uttar Pradesh

- **Domestic responsibilities:** Be it procreation or upbringing of children, women today also are forced to give priority to their domestic responsibilities. And the political parties have not made any effort to address this issue of their women participants.
- **Patriarchal set up of society:** This empowers the males to take the final decisions not just in the family but also on other platforms. Women are neither given significant post in the party nor is their work duly recognised. Also all important decisions of the party are taken by male members. It is seen that general public also prefers to give their vote of a male candidate in comparison to a female candidate.
- **Negative Image of politics:** politics being pronounced as a dirty game, restricts the women from respectable families to enter

politics. Many educated women do not even take interest in the political developments also.

- **Cultural and Religious Norms:** A major portion of society still has conservative thought process due to which they do not allow the women to access their rightful freedom.
- **Low level of education:** female literacy in Uttar Pradesh is dismal at 42.98% which not only makes many women incapable of contesting elections but also leads to ignorance on part of many with regard to the electoral process, significance of political system and importance of their participation in the process.
- **Caste and Class Factor:** it is seen that women from upper class and caste generally get a direct and easy entry into the political system whereas the lower class and caste women are only seen as vote bank. In some cases where seats are reserved either the women candidate is merely used as a rubber stamp.
- **Lack of Interest:** Women in general do not have interest in the political system, they prefer to involve themselves in other activities. It is for this reason that most of the women stay away from the political activities.

### **Problems/issues in the political participation of women**

- Lack of training regarding the political process.
- Lack of proper knowledge rules and regulations.
- Lack of support from male colleagues in the party
- Lack of support from family members.
- Discrimination in decision making at party level.
- Preconceived notions towards politics and political atmosphere
- Fear and insecurity,
- Lack of confidence in public speaking.
- Family responsibilities.
- Use of females as rubber stamp.

### **Conclusions and Suggestions**

A scan of national governments in India over the years reveals that few women have held posts of cabinet ministers, with almost all crucial portfolios occupied by men. This notable marginalization of women arises to some extent from the inherent dynamics of political party competition, which is patriarchal and male dominated in nature. Political parties at both national and regional levels continue to discriminate against women not only in terms of seat allotment but also in terms of their participation in decision-making collectives.

It is said that “As Uttar Pradesh Goes, So goes India”. This clearly shows the significance of this state in the political process of the country. Hence it becomes imperative to devise strategies for increasing the participation of women specifically in Uttar Pradesh, if any improvement has to be made at national level.

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## स्वरोजगार क्षेत्र में महिलाओं की भागीदारी चमोली जिले के सन्दर्भ में

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**Abstract**

किसी भी देश की प्रगति के लिए आर्थिक प्रगति को महत्वपूर्ण माना जाता है आज के इस शिक्षित समाज में जहां महिलाएं पुरुषों से कंधे से कंधा मिलाकर चल रही हैं वहीं खुद को आत्मनिर्भर बनाने के लिए महिलाएं स्वरोजगार को बढ़ावा दे रही हैं, विश्व की जनसंख्या में लगभग 50 प्रतिशत आबादी महिलाओं की है। लेकिन अधिकांश महिलाएं घरेलू कार्यों तक सीमित होने के कारण देश के आर्थिक विकास में अपना प्रत्यक्ष योगदान नहीं दे पाती हैं, उत्तराखण्ड के पहाड़ी जिलों में कृषि कार्यों की बागडोर महिलाओं के हाथों में होते हुए भी इसका मेहनताना उन्हें नहीं मिल पा रहा है। लेकिन वर्तमान परिदृश्य में इन क्षेत्रों में भी महिलाएं स्वरोजगार के माध्यम से अपना भविष्य सुरक्षित एवं सशक्त बना रही हैं, महिला आर्थिक विकास ही एकमात्र ऐसा साधन है जिससे महिलाएं अपने परिवार समाज व देश की आर्थिकी में अपना अस्तित्व प्रदर्शित कर सकती हैं, वैदिक काल से ही आवश्यकता पड़ने पर वे कभी भी पुरुषों से पीछे नहीं रही हैं, विकसित देशों में बिना किसी लिंग भेद के महिला पुरुष सभी क्षेत्रों में साथ-साथ योगदान देते रहते हैं, लेकिन भारत जैसे विकासशील देश में यह प्रयास अवस्था में है, इसी क्रम में आज ग्रामीण क्षेत्रों में भी महिला कृषि, पशुपालन आदि के अलावा व्यावसायिक व औद्योगिक क्षेत्रों में भी भागीदारी बढ़ा रही हैं।

**की-वर्ड :** स्वरोजगार, महिलाएं, जनपद चमोली।

### प्रस्तावना

सामान्य अवधारणा में महिला सशक्तिकरण का अर्थ महिलाओं को पुरुषों के समान सभी प्रकार की स्वतंत्रता तथा अवसर प्रदान करके उनको आत्मनिर्भर बनाने से है, यदि हम इस ओर विशिष्टता से समझे तो महिला सशक्तिकरण महिलाओं की आर्थिक व वित्तीय स्थिति को सुदृढ़ करना है जिससे वे अपनी इच्छा से निर्णय ले सकें, तथा घर व घर से क्षमता का प्रदर्शन कर सकें, अपनी योग्यता से अपने तथा राष्ट्रीय तथा अन्तरराष्ट्रीय स्तर पर सामाजिक बदलाव की दिशा को प्रभावित कर सकें। यह बिल्कुल सही कहा गया है। कि जब महिलाओं का विकास होता है, वर्तमान परिपेक्ष में नीता अम्बानी (founder and chair person Reliance foundation), सौम्या स्वामीनाथन (chief Scientist W.H.O), सीता रमण (वित्त मंत्री), वंदना लूथरा (Entrepreneur founder of VLCC) उद्यमिता के द्वारा महिला सशक्तिकरण में मुख्य रूप से तीन कारक सम्मिलित होते हैं। पहला संसाधनों तथा बाजार तक पहुंच दूसरा स्वामित्व तथा नियंत्रण तथा तीसरा अपनी क्षमता, कमजोरी चुनौतियों तथा इस मार्ग में आने वाली बाधाओं का सही निर्धारण करके अपनी छूपी हुई क्षमताओं का पूर्ण रूप से प्रयोग करके स्वाविकास के साथ आगे बढ़ते हुए अपने लक्ष्य को प्राप्त करना है।

### अध्ययन उद्देश्य

- 1 भारतीय समाज में महिला शिक्षा में हुई प्रगति का अध्ययन करना।
- 2 वर्तमान समय में सरकार द्वारा संचालित स्वरोजगार का उनके सशक्तिकरण का प्रभाव का अध्ययन करना।

- 3 महिला स्वरोजगार में अपने वाले विभिन्न व्यक्तिगत तथा वित्तीय समस्याओं के बारे में अध्ययन करना।
- 4 उद्यमिता विकास के द्वारा उनके आर्थिक तथा सामाजिक स्तर पर पड़ने वाले प्रभावों का अध्ययन करना।

### अध्ययन विधि

प्रस्तुत शोध लेख हेतु निर्देशन विधि का प्रयोग किया गया है जिसके माध्यम से जनपद चमोली की 200 महिलाओं का चयन किया गया है।

### अध्ययन क्षेत्र

प्रस्तुत लेख का अध्ययन क्षेत्र उत्तराखण्ड राज्य का चमोली जनपद है जो कि कृषि, पर्यटन की दृष्टि से प्रसिद्ध है, यहां पर महिलाओं को भी स्वरोजगार के पर्याप्त अवसर हैं।

### स्वरोजगार करने वाली महिलाओं का व्यवसाय

प्रस्तुत लेख हेतु चयनित स्वरोजगार करने वाली महिलाओं में 25% महिलाओं का व्यवसाय दुग्ध उत्पादन, 15% महिलाओं का व्यवसाय दुकानदारी, 10% महिलाओं का व्यवसाय ब्यूटी पार्लर 20% महिलाओं का व्यवसाय जूस / जैम, आचार, धूप अगरबत्ती का उत्पादन करना है तथा 5% महिला गुलाब की खेती करती हैं।

महिलाओं के द्वारा समाज में स्वरोजगार करने की स्थिति उनके आर्थिक, सामाजिक सशक्तिकरण में अहम भूमिका देखने को मिल रही है।

### तालिका-1

#### स्वरोजगार महिलाओं के परिवार में कमाने वाले अन्य सदस्य की स्थिति

क्र. सं.	व्यवसाय	परिवार में कमाने वाले अन्य सदस्यों की संख्या		
		हां	नहीं	योग
1	दुग्ध उत्पादन	33 (16.5%)	17(8.5%)	50(25%)
2	दुकानदारी	17(8.5%)	13(6.5%)	30(15%)
3	ब्यूटी पार्लर	12(6%)	08(4%)	20(10%)
4	सिलाई-कढ़ाई-बुनाई	23(11.5%)	17(8.5%)	40(20%)
5	जूस/जैम/अचार/धूप/अगरबत्ती उत्पादन	38(19%)	12(6%)	50(25%)
6	गुलाब की खेती	08(4%)	02(1%)	10(5%)
	योग	131(65.5%)	69(34.5%)	200(100%)

सारणी-1 के अनुसार चयनित कुल महिलाओं में से 65.5% महिलाओं के परिवार में जीविकोपार्जन करने वाले सदस्य हैं तथा 34.5% महिलाओं के परिवार में कमाने वाले सदस्य नहीं हैं तथा दुग्ध उत्पादन में लगी महिलाओं में से 16.5% के परिवार में कमाने वाले सदस्य नहीं हैं। दुकानदारी करने वाली महिलाओं में से 8.5% कमाने वाले सदस्य हैं तथा 6.5% महिलाओं के परिवार में कमाने वाले सदस्य नहीं हैं।

ब्यूटीपार्लर का काम करने वाली महिलाओं में से 6% कमाने वाले सदस्य हैं तथा 4% कमाने वाले सदस्य नहीं हैं। सिलाई, कढ़ाई बुनाई का काम करने वाली महिलाओं में से 11.5% के परिवारों में कमाने वाले सदस्य हैं तथा 8.5% महिलाओं के परिवार में काम करने वाले सदस्य नहीं हैं। जूस/ अचार/ धूप/ अगरबत्ती उत्पादन का काम

करने वाली महिलाओं में से 19% के परिवार के कमाने वाले सदस्य हैं। तथा 6% महिलाओं के परिवार में काम करने वाले सदस्य नहीं हैं। गुलाब की खेती करने वाली महिलाओं में से 4 के परिवार में कमाने वाले सदस्य हैं तथा 1% महिलाओं के परिवार में नहीं है

### तालिका-2

स्वरोजगार करने वाली महिलाओं की पारिवारिक आय (अनुमानित) मैक्सपेबर एवं कार्लमाक्स जैसे विचारकों के मतानुसार आय व्यक्ति को एक निश्चित सामाजिक स्थिति प्रदान करती है व उसको पूर्ण रूप से सुविधाएं प्राप्त होती है। उच्च आय करने वाला व्यक्ति उसी अनुसार अपना जीवन यापन करता है, जबकि निम्न आय वाला व्यक्ति अपनी पूर्ण आवश्यकताओं की पूर्ति करने में असमर्थ होता है। परन्तु आज के समय के बदलाव से निम्न वर्ग की महिलाओं भी स्वरोजगार कर अच्छी आय प्राप्त कर अपना व्यवसाय कर रही है, इस सम्बन्ध में निम्नलिखित आंकड़े प्राप्त हुए हैं-

तालिका-2  
स्वरोजगार महिलाओं की पारिवारिक आय (अनुमानित)

क्र. सं.	मासिक पारिवारिक आय (अनुमानित) (हजार रुपये में)					योग
	व्यवसाय	0-10	10-20	20-30	30 से अधिक	
1	दुग्ध उत्पादन	08 (4%)	22 (11%)	15 (7.5%)	05 (2.5%)	50 (2.5%)
2	दुकानदारी	06(3%)	08 (4%)	12 (6%)	04 (2%)	30 (1.5%)
3	ब्यूटी पार्लर	04 (2%)	06 (3%)	04 (2%)	06 (3%)	20 (10%)
4	सिलाई-कड़ाई-बुनाई	06 (3%)	12 (6%)	14 (7%)	08 (4%)	40 (20%)
5	जूस/जैम/अचार/धूप/अगरबत्ती उत्पादन	07 3.5	13 (6.5%)	19 (9.5%)	11 (5.5%)	50 (25%)
6	गुलाब की खेती	02 1	01 (0.5%)	04 (2%)	03 (1.5%)	10 (5%)
	योग	33 (16.5%)	62 (31%)	68 (34%)	37 (18.5%)	200 (100%)

तालिका-2 के अनुसार 33% महिलाओं की मासिक आय 0-10 हजार रुपये: 31% महिलाओं की मासिक आय 10-20 हजार रुपये 34% महिलाओं की मासिक आय 20-30 हजार रुपये 18.5% महिलाओं की मासिक आय 30 हजार रुपये से अधिक दुग्ध उत्पादन करने वाली महिलाओं में से 4% मासिक आय 0-10 हजार रुपये, 7.5% महिलाओं की मासिक आय 20-30 हजार, 2.5% महिलाओं की मासिक आय 30 हजार से अधिक है।

दुकान करने वाली 3% महिलाओं की मासिक आय 0–10 हजार रुपये है। 4% महिलाओं की मासिक परिवारिक आय 10–20 हजार रुपये है, 7.5% महिलाओं की मासिक पारिवारिक आय 20–30 हजार रुपये है।

2.5% महिलाओं की मासिक पारिवारिक आय 30 हजार से अधिक है।

ब्यूटी पार्लर का काम करने वाली महिलाओं की 2% मासिक पारिवारिक आय 0–10 हजार रुपये है, 3% महिलाओं की मासिक आय 10–20 हजार रुपये, 2% महिलाओं की मासिक पारिवारिक आय 20–30 हजार रुपये 3% महिलाओं की मासिक आय 30 हजार रुपये से अधिक है। सिलाई कढ़ाई बुनाई करने वाली 3: महिलाओं की मासिक पारिवारिक आय 10–20 हजार है, 6% महिलाओं की मासिक पारिवारिक आय 10–20 हजार है, 7% महिलाओं की मासिक पारिवारिक आय 20–30 हजार रुपये है। तथा 4 महिलाओं की मासिक पारिवारिक आय 30 हजार रुपये से अधिक है।

जूस/जैम/अचार/धूप/अगरबत्ती उत्पादन करने वाली 3.5% की मासिक पारिवारिक आय 0–10 हजार रुपये है 6.5% महिलाओं की मासिक पारिवारिक आय 10–20 हजार रुपये, 9.5% महिलाओं को मासिक पारिवारिक आय 20–30 हजार रुपये 1.5% महिलाओं की मासिक पारिवारिक आय 30 हजार रुपये से अधिक है।

गुलाब की खेती करने वाली 1% महिलाओं की मासिक पारिवारिक आय 0–10 हजार रुपये है 0.5% महिलाओं की मासिक पारिवारिक आय 10–20 हजार रुपये है 2% महिलाओं की मासिक पारिवारिक आय 20–30 हजार रुपये है 1.5% महिलाओं की मासिक पारिवारिक आय 30 हजार से अधिक है।

## निष्कर्ष

पिछले कुछ वर्षों अर्थात जब से भारत जैसे विकासशील देश में संचार क्रांति आयी है, देश के शहरी क्षेत्रों में ही नहीं बल्कि ग्रामीण क्षेत्रों में भी महिला-सशक्तिकरण एक ज्वलंत मुद्दा बनता जा रहा है। आज महिलाएं अपने सशक्तिकरण के लिए उसी रणनीति की मांग कर रही हैं। जो कि सदियों से पुरुषवाद समाज की अपने लिए रही है। जैसे, उच्च शिक्षा, करियर शादी के साथ-साथ वेतन, इसके अलावा आज महिलाएं अपने अनुसार स्वतंत्र होकर अपना मार्ग खुद चुन आगे बढ़ रही हैं। इन सबके लिए उद्यमिता या स्वरोजगार एक मुख्य साधन है जो कि महिलाओं को पारिवारिक, सामाजिक, आर्थिक रूप से सशक्त बना सकता है। इस प्रकार उपर्युक्त अध्ययन से यह स्पष्ट होता है कि उद्यमिता के माध्यम से महिला विकास सम्भव है।

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# WOMEN & ATMANIRBHAR BHARAT

|| 2022 ||

75<sup>th</sup>

## Women Entrepreneurs in India : Change in role - from Employee to Employer

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### Introduction

Any economy depends heavily on its entrepreneurs. These are the individuals that possess the abilities and drive required to sell new products or services and take the appropriate actions to ensure that their ideas are lucrative. Since traditions are strongly ingrained in Indian society and the sociological and psychological environment has historically been one that has favored men, educated Indian women still have a long way to go before they can enjoy equal rights and status. Indian women have distinguished themselves from the rest of the pack despite all the social barriers and are praised for their successes in their different fields. The alteration of Indian society's social fabric, as seen by women's higher educational position and we can see them as successful business persons.

This paper focused on female business owners who transitioned from salaried work to small- and medium-sized business ownership. Women were more motivated to start their own businesses for a variety of reasons, including the need for personal development, independence, and financial gain. The most prevalent personal qualities were business passion, listening and communication abilities, and self-discipline. The key attributes of an entrepreneur include self-assurance, leadership, and innovative problem-solving.

In India, the history of women is very progressive from Vedic age to till now women are developing with a very faster pace. In Vedic age women and men both shared the same status, women had right to study, took their own decisions, knowledge of wars etc. As few examples - Arundhati (the wife of Maharishi Valmiki), Lopamudra (



the wife of Maharishi Agastya), Mata Anusuiya (the wife of Sage Atri). Even Mahabharata, Ramayan also shows the strength of women in that Era, where Mata Kaikeyi saved King Dashrath at war field, Mata Sita prepared food by herself, Mata Kunti Yagyaseni Draupadi served so many saints. So, women can manage every aspect of their life. If we talk about Medieval Era, Maharani Durgavati, Razia Sultan -the first women ruler of India) and poetess Mirabai, who was expelled from his own family but still she was dedicated towards Shri Krishna. They all created their own name on their own strength. In the most important era which is Modern Era or Current Era, where we see most women in the Freedom struggle. When Gandhi Ji started Civil Disobedience Movement in 1947, the voice for "Boycott Foreign Goods" raised. In that, case women cut yarn and made "Khadi Clothes" from that. So, from all of these it is clear that India is already a self-reliant country and women were a part of this. From a pity to giant work women take active part in making India as it is now.

A new form of development comes in the form of "Atmanirbhar Bharat". Atmanirbhar Bharat Abhiyan in India or self-reliant India campaign is the vision of new India envisaged by Honourable Minister Shri Narendra Modi. On 12 May, 2020 our PM raised a clarion call to nation giving a kick start to this Abhiyaan and announced a comprehensive package of 20 Lakh Crores which is equivalent to 10% of India's GDP. The five pillars for self-reliant Campaign, which is to be focused are-

- (1) Economy
- (2) Infrastructure
- (3) System
- (4) Demand
- (5) Vibrant Demography

And further this whole package was explained by our Finance Minister, Mrs. Nirmala Sitharaman, a best example of women empowerment as well as a role model for women in the path of making India self-reliant.

Talking about turning a crisis of Covid-19 pandemic into an opportunity, P.M. Narendra Modi gave the example-

- (a) That the production of PPE kits and N-95 masks in India has gone up from almost being negligible to 2 lakh each, daily.
- (b) Remaking that self-reliance is the only way out for India, the PM quoted from our scriptures "Eshah Panthah", that is - self-sufficient India.

- (c) Self-reliance will make globalization human-centric. The definition of self-reliance has changed in a globalized world and it is different from being self-centred. ( ( d ) )India's fundamental thinking and tradition of "Vasudhaiva Kutumbakam" provides a ray of hope to the world. This should be seen in the context of Human-Centric Globalization versus Economy Centralized Globalization.
- (e) Self-reliance does not mean cutting India off from the world. India believes in the welfare of the world and India's progress is linked with the world. The world trusts that India has a lot to contribute to the development of the entire humanity.
- (f) The PM also stressed the need to be vocal about local products and urged people to buy only local products.

**Keyword:** Progressive , Five Pillar's, Atmanirbhar Bharat , Women.

### **Literature Review**

The goal of this research paper is to study the Empowering womens can help the society to grow and develop at a faster pace . Today's women are re - designing the world . This concept of 'Local for Vocal' is possible only when women whose population is almost half of the total , and participate equally in the terms of the economic activities . This research is conducted to know about the condition and participation of women in economy .

### **Data Sources**

The data in the study is secondary data which have been collected from different sources , such as official website of Indian Express , The Hindu and PMO. The main aim behind this study is to understand the current situations and challenges for facing women ; and accordingly take appropriate actions , recommendations accordingly solutions .

### **Is Women contributing in Atmanirbhar Bharat ?**

The datas are presented which shows how Womens of India making a New India-

(1) Over the past few decades, women's role in our society has changed drastically, and it's for their benefit. Women now hold the previously considered masculine corporate positions and in some. Ways outperform their male counterparts. The gender stereotypes which were more prevalent in the society decades ago are breaking slowly. But there is still a long way to go.

### **(2) Economic Growth**

Fewer women have become entrepreneurs, meaning their potential to contribute towards innovation, job creation, and economic growth has been untapped yet. Women entrepreneurs have the unique tendency to build and maintain long-term relationships.

They have more effective communicational, organizational and networking skills than their male counterparts. Moreover their fiscally conservative approach reduces the risk of failure of their organizations. Women can start new businesses that cater to a totally different market or niche than their male counterparts.

### **(3) Narrowing gender gap**

Women entrepreneurs inspire other women to start businesses. This leads to more job creation for women which ultimately helps in reducing the gender gap in the workforce. When women become successful in a field, the next generation of women is more likely to emulate their success. The connection between women's economic participation and growth, in particular, is compelling. Government and corporate institutions must come together to address the gender gap issue in entrepreneurship which can begin a new era of women-led growth.

### **(4) Funding/investment to women-led start-ups**

Start-ups are anyway a difficult game to enter in to, irrespective of your gender. However, VC/Angel funding rates for women entrepreneurs are very less than it is for men. Access to capital is crucial for sustainability and long-term growth of any small business. Investors tend to have an unconscious and an unintentional bias against women entrepreneurs that they are less likely to succeed as entrepreneurs than their male counterparts and therefore less reliable an investment. This perception makes it harder for women entrepreneurs to secure funding. Very few women-led businesses get series-B or series-C funding. Things can change. When women are heading institutions which support start-ups, they can help and mentor more women entrepreneurs as well as use their VC and Angel networks to help them secure more investment and capital.

(5) Womens of Deccan Development Society are active in 75 villages in Telangana and have helped thousands of women from casteist , patriarchal society to revive dry land , millet centred farming and gaining control over seeds , water and knowledge . From here , they achieved anna - swaraj and self - sufficiency .

(6) In the district of Bundelkhand , a few women have sown seeds of self - reliance through neem tree . Over 1,000 self-help groups are growing neem trees for commercial purposes . A full grown neem tree produces 36-40kg fruits in season and can make around ₹600 a season

(7) Under the National Rural Livelihood Mission , womens of Gonda , were trained to raise a nursery . When the lockdown was enforced many of the women lost their jobs and they decided to invest their time in nurseries .

(8) Another most important expansion of women is - A Jagdalpur - based NGO started pearl culture in Chhatisgarh and taught the art to a tribal women self - help group who are not practising small - scale pearl culture for the last four years .

(9) In the 21st Century the " Iccha Shakti " , " Gyaan Shakti " and " " Karm Shakti of womens are involves in making a 'Self - reliance India.

(10) This year theme of 'International Women Day ' was #Choose to Challenge. Where women must choose to challenge to call out gender bias and inequality while becoming Atmanirbhar .

(11) These are the name of several women who actively participate in Cottage and Small Industries- 'Kalpana Saroj', the first women Entrepreneur of India as well as Chairperson of Kamini tubes in Mumbai. Another important businesswoman is 'Jaswantiben Jamnadas Popat' is the founder of Shri Mahila Griha Udyog Lijjat Papad in Gujarat.

(12) Shahnaz Hussain of Lucknow has won international acclaims for her practical application of Ayurvedic Beauty Products. Kiran Mazumdar - Shaw founder of Biocon Ltd. , Falguni Nayar - CEO of Nykaa, Vandana Luthra , Owner of VLCC . Aditi Gupta is an Indian author and co - founder of Menstrupedia Comic . Vani Kola - founder and Managing Director of Kalaari Capital . Radhika Ghai Aggarwal - Internet Entrepreneur and India's first women to enter Unicorn Club . Dr. Ruma Devi- Indian Social Worker and won " Naari Shakti Puraskar 2018".

(13) "Draupadi Murmu " became India's first President belongs to the tribal community and also the second women , after Pratibha Devi Singh Patil to hold the office.

(14) Government also launches different programmes for women are - Beti Bachao Beti Padhao , Pradhan Mantri Ujjawala Yojana , Pradhan Mantri Matru Vandana Yojana , the Maternity Benefit ( Amendment ) Act , 2017 and the Poshan Abhiyaan.

## Acknowledgement

- 1 If women are managing their house they can do anything . They only need full support from family.
- 2 By removing 'Gender Inequality' women hoisting their flags in Navy , Air and Army.
- 3 In , Uttar Pradesh according to Census 2010 there were 945 women over 1000 men . But, 2022 data shows there are 1017 women over 1000 min . This shows that we make a progress over forticide and also the concept of 2 children also this improve situation .
- 4 50 % of women become industrialist . According to Companies Act , 2013 there is a compulsion on placing one women Director among Board of Directors.
- 5 This depicts the movement of India to become Atmanirbhar ! We should assimilate the efforts of women to make a Self- reliant India , rooted in principle of Equality . A new India is in making, without gender prejudice.
- 6 Woman entrepreneurship can lead to a tremendous social change, making women financially empowered and independent. That can increase levels of confidence and happiness in women, as the satisfaction of achievement and self-sufficiency can boost their self-esteem and overall well-being. Moreover, women tend to invest high amount of their income into their children's health and education which helps in building a healthier and educated youth means better future. Indian Corporate Houses need more female executives and Indian economy needs more women entrepreneurs because more diversity in the boardroom leads to a better and stronger business.

## Suggestions And Conclusion

### Suggestions

- 1 Simple application forms should be prepared by the promotional agencies as well as banks for the women entrepreneurs.
- 2 Simple and speedy procedure should be applied in the case of women by the promotional agencies and the lending institutions.
- 3 Women entrepreneurs should realise that training can enhance the efficiency and effectiveness to develop the skills.
- 4 State and central government should treat women as specific target groups in all development programmes.
- 5 Lead banks should open branches exclusively for women.

- 6 Women Development Corporation should organise training programmes so that women can take up suitable trade of their choice.
- 7 NGOs and district administration should organise more number of workshops and training programmes for women entrepreneurs to enhance their administrative and management skills.

There is no doubt that women are willing to do something independently. Perhaps for this, women entrepreneurs require more education, more guidance, proper environment, required infrastructure and the last but not the least is the inner strength, spirit and sense of commitment towards the job.

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## Impact of Educational Status of Mothers on Emotional Maturity of Adolescents

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### Abstract

Present research analyses emotional stability of adolescents under supervision of educated and uneducated mothers. 160 adolescents each from two different districts of Uttarakhand that is U.S Nagar and Uttarkashi were selected by Simple Random Sampling without Replacement as respondents. Emotional Maturity Scale by Singh & Bhargava and a self-designed questionnaire were used to collect data. One way ANOVA was employed to calculate the statistical differences in emotional maturity of respondents across mother's educational status. Common population was educated only upto intermediate. Adolescents whose mothers were educated upto 12<sup>th</sup> were significantly better on social adjustment and independence component of emotional maturity than those whose mothers were at primary level or uneducated. The reason may be that people who are educated are more open to suggestions related to betterment of life. The tendencies of controlling undesirable behavior by making the child understand with love affection increases with increase in educational level.

**Keywords:** Emotional Stability, Family, Independence, Intermediate and Social adjustment

### INTRODUCTION

A healthy family atmosphere is necessary for the overall welfare of children and parents perform a dynamic role (Rawat and Singh 2017). Healthy parenting aids to improve optimistic behaviours of children (Naik and Saimons, 2014). Those parents providing encouraging and



healthy environment, gets rewarded when their children as adults, are socially accepted. Since adolescents are the future leaders or saviors of any nation, their maturity is very essential for social acceptance. This maturity of adolescents determines the type of future, a nation will have. Those countries would be more developed where emotionally stable adolescents, healthily contributions for their nations advancement. This would blossom the nation with prosperity and lead to zenith of development. Adolescents crave for independence, autonomy, peers support, but along with this, they constantly require supervision of parents (Joseph, 2012). Parents help adolescents to channelize their abrupt energy. Most of the adolescents who are well-balanced come from families where attitudes of the parents are encouraging since they approach the child positively.

Parent's education status has great influence on quality of education that children get. It was observed that literacy of parents has intense impact on education of children (Gratz, 2006). Because mothers in the family spend greater time with adolescents her instruction and educational status would have a great impact on abilities, attitudes and emotions of adolescents. Disorganized and chaos in the lives of less educated parents hinders in their capability and opportunity to communicate with the child (Sclafani, 2004). Teaching how to face the challenges in calm and stable manner, how not to panic in awful situations, how to seek different alternatives to a problem, become foremost when we are dealing with emotionally immature adolescents. This training starts at very early age. Therefore, cultivating them to enhance their emotionally maturity level becomes the foremost duty of parents. Seeing the importance of parental role in nurturance of adolescence maturity, this study endeavors to find out whether mothers educational status has any influence on emotional maturity of adolescents. Therefore, the present study has been taken up with the following objectives:

1. To assess the level of emotional maturity of adolescents across mothers educational status
2. To investigate statistical differences in the emotional maturity of adolescents across mothers educational status

## **METHODOLOGY**

### **Sample:**

Uttarakhand being one of the underdeveloped states of the country was purposively selected since researcher being native of the state owes to contribute towards its development. Uttarakhand state comprises of 13 districts out of which Uttarkashi and U.S. Nagar

districts were selected randomly as locale for the present study. List of government senior secondary schools were procured from official site of Uttarakhand out of which GIC Joshiyada, GGIC Kriti Inter College, GIC Boys Inter College from Uttarkashi, and GIC, PIC, GIC Shantipuri from U.S Nagar were selected randomly. Total sample for the present study comprised of 320 adolescents selected using simple random sampling without replacement.

**Tools:**

Socio-demographic traits of respondents were assessed with the help of Self-designed general questionnaire. Emotional Maturity Scale by Y. Singh and M. Bhargava was administered on adolescence to analyze emotional maturity of the respondent. It's a self-reporting Five Point Scale consisting of 48 items. Each consecutive 10 items examines emotional stability, emotional progression, social adjustment, personality integration and the last 8 items examine independence. Pre-testing of the scale was not required since it's a standardized scale for Indian context.

**Procedure and Data Analysis:**

School principals was approached with a letter of request which clarified the purpose of the study. As soon as approval for the research was granted investigators approached the respondents in a group of 4 to 5 in the school itself. Purpose of the research was clarified to them. Authentic responses were requested from them and they were guaranteed that information provided by them would be kept confidential. After giving essential instructions, self-designed general questionnaire and Emotional Maturity Scale was administered in the classroom setting to each subject individually. The data collected was categorized and tabulated according to the objectives. The data was analyzed using statistical techniques like frequency, percentage, mean, standard deviation and one way ANOVA.

**RESULTS AND DISCUSSION**

The table clearly depicts respondent's emotional maturity with respect to their mother's education. It is clearly revealed that more percentage of respondents whose mother were qualified upto primary (30.30% and 31.29%) and upto 12<sup>th</sup> (50% and 100%) of both Uttarkashi and U.S Nagar respectively were extremely stable. Respondents of Uttarkashi whose mother were illiterate (50%) were extremely stable, as compared to those of U.S Nagar (33.33%) who were emotionally unstable on

emotional stability component. On overall irrespective of districts it was observed that more percentage of respondents were extremely stable whose mothers were illiterate (42.11%), educated upto primary (30.82%) and 12<sup>th</sup> (66.66%). None of the respondents whose mothers were educated upto intermediate were found to be extremely unstable. 28.95% and 22.58% of respondents whose mothers were illiterate and educated upto primary were found to be extremely unstable.

On emotional progression component, it was noticed that nearly half of the respondents of Uttarkashi whose mother were illiterate (46.15%) were moderately stable, whereas those of U.S Nagar (41.67%) were extremely unstable. Opposite was seen in the cases of respondents whose mothers were qualified upto primary, it was observed that in Uttarkashi more percent of respondents were unstable (31.06%), whereas respondents of U.S Nagar were extremely stable (37.41%). Majority of the respondents of Uttarkashi whose mothers were qualified upto intermediate (100%) were unstable, whereas in case of U.S Nagar more of them were found to be moderately stable. On overall emotional progression component, irrespective of districts, it was found that more of those respondents were extremely stable whose mothers were educated upto primary (30.11%). Respondents whose mothers were illiterate were found to be moderately stable, whereas more than half of respondents were found to be unstable whose mothers were 12<sup>th</sup> pass (66.66%).

Under social adjustment component of emotional maturity, nearly half of the respondents of Uttarkashi (42.31%) whose mothers were illiterate were observed to be extremely stable. But opposite was seen in the case of U.S Nagar respondents, where half of the respondents were extremely unstable. 36.36% and 33.33% of respondents of Uttarkashi and U.S Nagar were extremely stable and moderately stable respectively in case of mothers who were qualified upto primary. 100% of respondents in Uttarkashi and U.S Nagar were found to be moderately stable and extremely unstable respectively under mothers who were graduated. Irrespective of districts it was found that more of those respondents whose mothers were qualified upto primary (30.47%) and 12<sup>th</sup> (66.66%) were extremely and moderately stable, whereas respondents whose mothers were illiterate (34.21%) were socially maladjusted.

Personality integration component unveils that more of those respondents whose mothers were qualified upto primary in Uttarkashi and U.S Nagar (33.33% and 34.69% respectively) were found to be extremely stable. Those respondents whose mothers were illiterate

(38.46% and 33.33%) and educated upto 12<sup>th</sup> (50% and 100%) were noticed to be unstable across both the districts. On overall personality integration component, irrespective of districts it was found that more of those respondents whose mothers were illiterate (36.84%) were extremely unstable, whereas those whose mothers were qualified upto primary (34.05%) were extremely stable. None of the respondents whose mothers were educated upto intermediate were extremely stable.

On independence component, it was noticed that respondents whose mothers were illiterate (34.62% and 41.67%) were extremely unstable in Uttarkashi and U S Nagar respectively. 28.79% and 35.37% respondents of Uttarkashi and U.S Nagar were unveiled to be unstable and extremely stable in the cases of mothers who had qualified upto primary respectively. It was noted that respondents whose mothers were qualified upto 12<sup>th</sup> were unstable in both the districts. On overall mothers' education regardless of the districts, it was found that more percentage of respondents whose mothers were illiterate (36.84%) and educated upto 12<sup>th</sup> (66.66%) were extremely unstable and unstable respectively, where as those respondents whose mothers were qualified upto primary (30.47%) were extremely stable.

Composite emotional maturity clearly depicts that the respondents whose mothers were illiterate were moderately stable (38.46%) and extremely unstable (58.33%) in Uttarkashi and U.S Nagar respectively. Opposite was noticed for respondents whose mothers were qualified upto primary, it was seen that respondents of Uttarkashi (29.55%) were extremely unstable, whereas in U.S Nagar (29.93%) they were extremely stable. Similar proportions (100%) of respondents were unstable in cases of mothers who were graduated among both the districts. Irrespective of districts it was found that more percentage of respondents whose mothers were illiterate (39.47%) and educated upto 12<sup>th</sup> (100%) were emotionally unstable, whereas in case respondents whose mothers were qualified upto primary (29.03%) were emotionally stable.

Table-1: Frequency and percentage distribution of senior secondary school students of Distt. Uttarkashi and U.S Nagar on emotional maturity across mother's education

Components of Emotional Maturity	Level of Emotional Maturity	Distt. Uttarkashi (n <sub>1</sub> = 160)						Distt. U.S Nagar (n <sub>2</sub> = 160)					
		Illiterate (n <sub>11</sub> =26)		Upto Primary (n <sub>12</sub> = 132)		10th to 12th (n <sub>13</sub> =2)		Illiterate (n <sub>21</sub> = 12)		Upto Primary (n <sub>22</sub> =147)		10th to 12th (n <sub>23</sub> = 1)	
		n	%	n	%	n	%	n	%	n	%	n	%
Emotional Stability	Extremely Stable	13	50.00	40	30.30	01	50.00	03	25.00	46	31.29	01	100.00
	Moderately Stable	02	7.69	32	24.24	0	0.00	02	16.67	40	27.21	0	0.00
	Unstable	03	11.54	29	21.97	01	50.00	04	33.33	29	19.73	0	0.00
Emotional Progression	Extremely Unstable	08	30.77	31	23.48	0	0.00	03	25.00	32	21.77	0	0.00
	Extremely Stable	04	15.38	29	21.97	0	0.00	03	25.00	55	37.41	0	0.00
	Moderately Stable	12	46.15	35	26.52	0	0.00	02	16.67	30	20.41	01	100.00
Social Adjustment	Unstable	05	19.23	41	31.06	02	100.00	02	16.67	37	25.17	0	0.00
	Extremely Unstable	05	19.23	27	20.45	0	0.00	05	41.67	23	17.00	0	0.00
	Extremely Stable	11	42.31	48	36.36	0	0.00	01	8.33	37	25.17	0	0.00
Personality Integration	Moderately Stable	01	3.85	26	19.70	02	100.00	04	33.33	49	33.33	0	0.00
	Unstable	07	26.92	27	20.45	0	0.00	01	8.33	44	29.93	0	0.00
	Extremely Unstable	07	26.92	31	23.48	0	0.00	06	50.00	17	11.56	01	100.00
Independence	Extremely Stable	08	30.77	44	33.33	0	0.00	02	16.67	51	34.69	0	0.00
	Moderately Stable	06	23.08	29	21.97	01	50.00	02	16.67	30	20.40	0	0.00
	Unstable	02	7.69	25	18.94	01	50.00	04	33.33	40	27.21	0	0.00
Composite Emotional Maturity	Extremely Unstable	10	38.46	34	25.76	0	0.00	04	33.33	26	17.69	01	100.00
	Extremely Stable	04	15.38	33	25.00	0	0.00	02	16.67	52	35.37	0	0.00
	Moderately Stable	07	26.92	30	22.73	0	0.00	04	33.33	36	24.49	0	0.00
Emotional Maturity	Unstable	06	23.08	38	28.79	01	50.00	01	8.33	29	19.73	01	100.00
	Extremely Unstable	09	34.62	31	23.48	01	50.00	05	41.67	30	20.41	0	0.00
	Extremely Stable	03	11.54	37	28.03	0	0.00	02	16.67	44	29.93	0	0.00
Emotional Maturity	Moderately Stable	10	38.46	32	24.24	0	0.00	01	8.33	38	25.85	0	0.00
	Unstable	05	19.23	24	18.18	02	100.00	02	16.67	38	25.85	01	100.00
	Extremely Unstable	08	30.77	39	29.55	0	0.00	07	58.33	27	18.37	0	0.00

**Table 3: Mean difference in emotional maturity of senior secondary school students of Distt. Uttarkashi and U.S Nagar across mother's education**

Components of Emotional Maturity	Distt. Uttarkashi (n <sub>1</sub> = 160)			Distt. U.S. Nagar (n <sub>2</sub> = 160)			Total Sample (n = 320)		
	Illiterate (n <sub>1a</sub> = 26)	Upto Primary (n <sub>1b</sub> = 132)	10th to 12th (n <sub>1c</sub> = 2)	Illiterate (n <sub>2a</sub> = 12)	Upto primary (n <sub>2b</sub> = 147)	10th to 12th (n <sub>2c</sub> = 1)	Illiterate (n <sub>1</sub> = 38)	Upto primary (n <sub>2</sub> = 279)	10th to 12th (n <sub>3</sub> = 3)
<b>Emotional Stability</b>	22.62	22.88	19.50	23.25	21.96	12.00	22.81	22.39	17.00
<b>Emotional Progression</b>	23.81	23.89	26.00	26.33	22.60	23.00	24.61	23.21	25.00
<b>Social Adjustment</b>	24.23 <sup>b</sup>	25.30 <sup>b</sup>	20.50 <sup>a</sup>	28.42 <sup>b</sup>	31.00 <sup>b</sup>	20.67 <sup>a</sup>	23.24 <sup>b</sup>	24.00 <sup>b</sup>	20.95 <sup>a</sup>
<b>Personality Integration</b>	19.92	18.38	18.50	19.50	17.07	25.00	19.79	17.69	20.67
<b>Independence</b>	20.65 <sup>b</sup>	21.50 <sup>b</sup>	17.98 <sup>a</sup>	19.00 <sup>b</sup>	20.92 <sup>b</sup>	17.14 <sup>a</sup>	20.05 <sup>b</sup>	20.33 <sup>b</sup>	17.54 <sup>a</sup>
<b>Composite Emotional Maturity</b>	111.81	111.14	102.00	116.42	113.0	97.50	110.89	107	101.69

Note: (a) Mean with different superscripts differ significantly at p<0.05

(b) Mean with no superscripts are non-significant at p<0.05

(c) Lower score represents higher maturity

Mean difference in emotional maturity of senior secondary school students of Distt. Uttarkashi and U.S Nagar across mother's education are presented in Table 3. It is clearly revealed from the table that educational status of mothers significantly influenced emotional maturity of adolescents. A close perusal of the table clearly reveals that Social adjustment and independence of adolescences were significantly related with educational status of mothers. It was observed that respondents whose mothers were educated upto intermediate of both Uttarkashi and U. S Nagar were more socially adjusted and independent respectively.

Irrespective of districts too it was observed that adolescents whose mothers were educated upto 12<sup>th</sup> ( $\bar{x} = 20.95$ ) were significantly better on social adjustment component of emotional maturity compared to those whose mothers were illiterate and educated upto primary ( $\bar{x} = 23.24$ , & 24.00 respectively). Similarly, on independence component, adolescents whose mothers were educated upto 12<sup>th</sup> ( $\bar{x} = 17.54$ ) were found to be significantly better, than those adolescents whose mothers were illiterate and educated upto primary ( $\bar{x} = 20.05$  & 20.33). This may be due to the reason that people who are educated are better in their reasoning ability and thinking power and they are more open to ideas and suggestions related to betterment of life. Educated parents tend to follow ideal practice to form good behavior of their children and the tendencies of controlling undesirable behavior by making the child understand with love and affection increases with increase in educational level. Crage (2006) explored in his study that highly literate and employed mothers are more subtle to their children. Pant and Singh (2016) too observed parallel result and found that adolescents of employed and literate mothers were more emotionally progressive and socially adjusted. In totality, the education of mothers effect maturity of adolescents. Psychological dominance of adolescence seems to vary according to literacy level of mothers. In case of educated mothers adolescents respond positively and involve mothers in decision making. The reason behind this could be that adolescents feel confident enough and feel that educated mothers are capable enough to meet the level of understanding they require. Harrod and Scheer (2005) also found a positive relationship between educational status

of mothers and emotional maturity of adolescence. A sense of confidence, liberal, adaptive, independence is developed in case of adolescence raised by educated mothers since their method of raising adolescents are very flexible and according to the needs of the children whereas such is not in seen in case of uneducated mothers.

## CONCLUSION

It is apparent from the study that educated mothers have positive impact on emotional maturity of adolescents than those of less educated or illiterate mothers. Across both the districts similar results were observed. It was observed that adolescents raised by mothers educated till intermediate level were significantly better on social adjustment and independence component of emotional maturity and such adolescents were found to be honest, contented, confident in social interaction and self-reliant. Whereas adolescents raised by illiterate mothers were more inferior, lacked in social adaptability and were highly dependent and hostile. For overall development, efforts to create a positive surrounding at school and at home level should be intensified.

## RECOMMENDATIONS

1. The gap between parent child relationship can be reduced by organizing interactive session at school.
2. Schools could organize a program to make less educated parents aware of significance of education for good parenting.

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## The Impact of Women's Activism in the Socio-Political Milieu of Uttarakhand

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The equal participation and involvement of women in all walks of the life forms the very basis of any civilized society. Time and again history has been witness to the numerous examples, world over, where the negligence and ostracism of women have led to the fall and collapse of nations as well as mighty empires. The dissent and resonance of women concerns in the form of Women's activism world over, upon various issues, has caught the attention of the masses and has brought about significant changes in the course of history. The various waves of activism which were spearheaded by women across the globe reveal the fact that women folks demanded more autonomy, center stage as well as awareness towards their rights and causes. They were out there to prove their points, fight for their beliefs and no longer wanted to play the second fiddle to their male counterparts. In this context the eminent scholar Maxine Molyneux very aptly observes:

An important principle common to many feminist currents was the embrace of the principles of autonomy: an insistence on women's right to determine their own agendas, even if working within political organizations and parties. A common theme in interviews with feminists active at this time was the failure of the organized male-dominated left to respond in any adequate measure to their demands (54).

While the west has always been more adept, vocal and sensitive towards the acceptance and assimilation of women oriented issues, the process and percolation of the same in our part of the globe has been a bit sluggish and tardy; of late though, the reception and perception towards the women-centric issues and the pertinent awareness has risen a lot. The newly formed state of Uttarakhand carries a rich legacy

of women's activism over a range of issues. The silent hills, from time to time, have been rocked by strong tremors of incidents of women's activism over a variety of issues. The women folk of the hills of Uttarakhand, despite the hurdles and oddities, have always been at the helm of affairs when it comes to speaking up against the excesses and atrocities. The women of the state, apart from championing their own causes, have also led movements of socio-cultural as well as political significance encompassing the issues pertaining to environment, forest, sustainable development, ecology, urbanization, even liquor addiction, etc. In her work *Reflections on Women eco centric Movements in Uttarakhand*, Richa Joshi explains:

The state of Uttarakhand is known for many historical environmental movements where women participated in a large number. The very first is the *Chipko Andolan* or Chipko Movement which started in April 1973 by Sundarlal Bahuguna due to the tremendous deforestation in the Garhwal Himalayas which led to an ecological imbalance in the region and was one of the primary reason for devastating floods in Alaknanda in 1970. Since then many movements attempted to save the ecological balance in the state (2).

*Chipko andola*, as far as the women folk of Uttarakhand are concerned, is still considered a milestone in the history of successful movements world over and has since then inspired generations of activists and environmentalists across the globe. The movement was spearheaded, maneuvered and catapulted towards a successful goal, by and large, upon the shoulders of women. The staunch and resolute women of the hills hugged the trees in large numbers and put their lives at stake in order to save the trees and ecology of the region. The protest was non-violent in nature and displays the organization and network building capacities of the rural women. The women apart from hugging the trees went from village to village to garner support for their cause. Throughout the movement that was essentially against the commercial felling of the trees, despite the menaces and threats, the women remained vigilant and solely focused towards their goal. The movement was a huge success and remains copybook example displaying the grit and gumption of women at work for a greater cause. Eventually the government and the authorities had to bow down in front of the protesters and a great battle was won.

The women folk proved their mettle against the hardships and showed to the world their power and iron will, eventually paving a path for such movements across the globe. In the wake of the Chipko

movement several such protests and peaceful agitations were held across the globe for conservation of wildlife and forests. In his famous study titled *A political Ecology of the Chipko Movement*, Sylvia Chantia aptly observes:

Women's participation redefined the Chipko movement, calling it into action against anyone who threatened to destroy the forests, whether local or outsider. Indeed, even after the passing of forest felling bans, it has been the local women's organizations in many communities that provided volunteers or hired watchmen to monitor the extraction of forest produce. In the face of international disapproval, governmental pressure and family dissention, the Chipko women empowered themselves through collective action and demanded that their most basic needs be met (65).

Apart from the Chipko movement that has been hailed as one of the greatest moments for the preservation of ecological balance of the region, the women folk of Uttarakhand have also risen to the occasion, in the form of activism, when it comes to speaking up against the social vices prevalent in the society. One such issue of social eminence where the women from Uttarakhand have led the frontal charge is the anti-liquor agitation. The women of Uttarakhand, had for long been, at the receiving end in their lives on the account of liquor consumptions by their husbands. There was a time when domestic violence, abuses and exploitation of the women physically as well as economically had become the order of the day for the women in the hills. The vice of liquor consumptions had spread like a disease in the state and the liquor mafia was having a field day across the state. Apart from the health concerns, the repercussions of the liquor consumption were manifold. Cases of economic crises within the family, domestic violence and health related issues were on the rise and women as always had to face the brunt of the situation. A sort of awareness against this vice seems to have dawned upon women finally as Ragini Pant observes:

Domestic abuse being one of the prevalent results of the dwindling economy, has always been a major cause of women agitating against liquor sale without livelihood. Not to disregard patriarchy, through this political churning, women have come to understand the casual relationship between their exploitative state and the role of market (8).

Uttarakhand saw a spate of movements and agitations led by women across the state in the form of protests and *gherao*. The agitations were

primarily led and thronged by the women who had long been facing the atrocities at home on the account of liquor consumption from their family members. The anti- liquor activism or agitation, ever since its inception, unlike the chipko movement, was a bit aggressive in tone and impact. The women were full of anger and wanted to rid themselves off this grave misery; seldom the events did take an ugly turn as the women folk were determined to eliminate the menace of liquor once and for all. The strategy too was multi-pronged and included all the possible ordeals required. While the menace of liquor in the hills was an old one, almost since the time of the Britishers, momentum against it gained currency in the form of protests much later on. This time around the women aggressively pursued their cause and vehemently protested against the liquor shops, agents, administrative bodies as well as politicians. In her famous article Shubhra Gururani reflects:

Frustrated with the state's duplicity and a growing alcoholism among local men, large scale protests were organized under the leadership of *Uttarakhand Sangharsh Vahini*. Women came out in unprecedented numbers and mobilized against a common enemy: the liquor mafia. They organized rallies, road blockades and strikes. They collectively confronted administrators and politicians and often attacked and stoned the liquor shops (73).

Women's activism and their active participation, over a period of time in Uttarakhand has ruffled many a feathers and has often stirred the hornets' nest. Their involvement in the spheres of environment, public health and ecology has earned them accolades on the global stage. The active participation of women of Uttarakhand speaks volumes about the collective consciousness and the awareness quotient of the females of this small state. It is this awareness, rationale and passion for eradication of social vices and the capability of egging on against all odds that has led to a series of movements from the women of the state from time to time thereby safeguarding their own rights as well as standing up for the environment and ecology of the state. In this context scholar, Girish Chandra Pandey remarks, "Women's role in the Chipko and the anti- alcohol movements in spreading environmental awareness ca not be overlooked as it took the ecological issues to the remote parts of the hills" (4).

Their activism has shaped the destiny of the state not only socially and culturally but also politically. Women participation and agitation

remains a cornerstone in the struggle for the formation of the new state of Uttarakhand. Women of the state were on the forefront and rubbed shoulders with the men of the state in the fight for the new state. Mass rallies, protests and agitations saw women of the state coming out of their homes in large numbers. They defied the orders, organized rallies and even faced bullets and *lathi-charges* on numerous occasions in their struggle for the statehood. Apart from the political ramifications and the subsequent women involvement the separate statehood for Uttarakhand, the strong and uncanny bond between the hills and womenfolk goes a long way in shaping the destiny of the state as well as the subjects. In fact, it won't be a misnomer to say that the seeds for activism, agitation and rising up to the occasion, as gets evident in the movement for statehood, had been long embedded in the collective consciousness of the women of Uttarakhand through their active participation in the movements like Chipko.

They could see the excesses getting repeated and their voices and rights being compromised. They could envision a state where a holistic approach towards nature, surroundings and environment could no longer be a pipe dream and they knew that once again to realize their dreams they will have to take to the streets and make sacrifices. In this regard, eminent scholar Ravi Chopra rightly notes:

During the statehood agitation ... consciousness created by the chipko movement encouraged village women to demand that their new state pursue a green development path so that the denuded slopes would be reforested, fuel wood and fodder could be plentiful in their villages ... throughout the region women led demonstrations demanding a mountain state. They wanted development that would first enhance their human, social and natural capital (7).

The impacts of Women's activism, thus, in Uttarakhand have always been multi-pronged and have created a positive effect in numerous ways in the lives of the people here. They continue to remain equal partners in shaping the destiny of this newly formed state and the contribution made by them in the form of activism, vigilance and protests in various spheres continues to inspire generations far and wide across the world.

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