INTRODUCTION OF THESIS

ROLE OF WOMEN IN ECONOMIC DEVELOPMENT AND EDUCATION SECTOR, OVERCOMING THE CONSTRAINTS, WITH SPECIAL REFERENCE TO VAPI

In the present day scenario women have taken up an important role in economic development and education has brought about this change. Women folk in India have faced many upheavals in their journey of being independent, facing many constraints they have tried to encroach on all the male dominated domains of may be being an entrepreneur, handling a business unit, taking any professional or technical degree and being a skillful person. They have accomplished, achieved and made their family, friends and associates proud. Their urge has triggered to take up all hazards, hardships and reach to the top of their careers and develop skilfully as well as managing the household chores being the PIVOT. The whole household sort of revolves around her.

Immediately after independence women were not given importance nor her work was given any impetus. It was sort of a thankless job when having worked the whole day for her family and kids, she was questioned and flash came a slander, what do you do at home? The first step of education was also not easy to acquire she literally had to fight her own relatives and prove her work socially as well. In jobs they were less paid and their income considered as a secondary source. She had to literally follow the principles of GLASS – CEILING, where she had to prove her worth not only to the society but also to her family. Decision taking was a farfetched dream but with the help of government policies and understanding the consequences of reducing sex–ratio, she was given impetus.

Slogans like BETI-BACHAO, BETI-PADAO also enlightened their thoughts. With respect to the women of south Gujarat we can say that these ladies are very hardworking and responsible towards their family.
There are entrepreneurs and business women category of people who are decision makers, academicians and of course farmers the main source of earning of rural family is farming. The female folks have joint responsibilities of the household and the farms.

The elite and the educated female folk of south Gujarat who face lesser problems and are capable of becoming entrepreneurs, have started and managed business houses like LIZZAT PAPAD OR JASUBEN PIZZA or something like KIRAN BIR’S RIVERDALE SCHOOL OF AHMEDABAD.

With this thesis I would like to draw full focus on the problems and their remedies of the females of south Gujarat. The government has also given a lot of importance to the females and has tried to help the weak and infuse some possibilities in their lives. I have taken the help of written documents from the internet, my own views and other government policies formed time to time. Being a women and all throughout being connected to the education field, I felt that there is utility in pursuing this research with special reference to south Gujarat, because a lady may have certain problems and difficulties which as a scholar can be better represented by me. I can practically deal with this issue and try to solve their problems may be by telling what existing facilities are, may be they are not aware of or may be at least bringing or highlighting their problems in case someone can help, last but not the least try to educate them to understand the importance of studies and send their daughters for education to safeguard their interest.

The Elite or educated group can also be in trouble of LOG-KYA-KAHENGE this is a fact and we have to safeguard their interest, the society will always have something to say and that too mostly negative and baseless. We have to overcome all this after all these are the constraints we are talking about. Many articles, write-ups have been published for studying the fate of women of south- Gujarat. Questionnaire method survey will be of help to study this topic clearly.
Their financial, educational, social and workplace background will be clearly projected in their answer. I think this topic can be judged from many angles and result can be projected in many directions. It will throw some light with the help of some primary and secondary data as well as magazines or the technological help of internet. It is an universal phenomenon in nearly all civilizations of the world where the women have an all-time role of building and maintaining household errands of collecting water, making meal and nurturing kids. Here we answer three basic questions about the role of women, does women contribute towards economic development, even after so many constraints?

Who intervenes to solve out the problems? Since the daily household chores were in her hands, should it be made more easy and mechanized? There should be no hard and fast rules as to why men could not or should not help in water accessibility. The term GENDER started focusing on women need by the 1980.

Mere inclusion is not the remedy we have to find out why women were excluded and what the reasons for their exclusion were and solve the existing problem so that it is not repeated in future. Of course there was a shift in understanding the rights of women and development on the focus of understanding domestic violence and harassment outside their homes.

Many such projects of main streaming Strategy like influencing the productivity of labor and to allocate efficiency of the economy, identifying women as reliable, productive and cheap labor force make them the preferred work force. Constraints on realizing their full potential in the process of economic development is projected. The educated and healthy female labor is more likely to be occupied as a labor, in productive activities. Early and forced marriage, unable to access justice, the social and political culture, religion as well as allocation of household resources along with unequal gender and generational relations within households. Limited mobility, violence against women and girls, lack of right to inheritance, women being paid less in comparison to the other gender, certain gender dimensions of crisis, unpaid work, triple burden of reproductive, productive and community management work, structural inequalities, sexual and reproductive health rights, repeated child birth are some of the topics on which the writers have risen.
their voice. Every problem needs to be solved if we want a permanent solution. In short a full descent productive employment opportunities for the women also with promotion of women’s economic rights which carries a long list of women’s rights which needs to be voiced. The concept of work distribution should be re-evaluated for a free from violence and worry environment. Sustainable development and equality in gender go hand in hand. The cause being that women constitute half the population and if there is absence of equality and sustainability in the work of development remains incomplete.

The women folk constitute a substantial underutilized force responsible for important jobs in agricultural labour and output. Utter poverty is the main obstacle or a constraint in economic development. It is not an easy job to solve the problems of the females. There are various types of problems faced by the females like physical, psychological, harassment, discrimination, violence and shame. Allowing them to thrive in their workplace can be a solution to fit the lifestyles of women and their culture.
1.1.1 Problem on Hand

The present research has a major thrust to find the part of education in economic progress of Women in Vapi by enhancing education and empowerment opportunities to women living in Vapi. The present study can be descriptive in nature.

The representation of women in the field of education is getting higher in urban areas of Vapi but education with skills may have more significance as far as women’s economic empowerment is concerned. Importance of education in human life is unquestionable. So to empower women, education is a first crucial stage. Literate women opens the possibility of unlimited exposure to any new information or message. Educating women will put them on an equal platform with men and they can be a part of decision making in economic fields. Empowerment of women through education will lead to their greater participation in business and community institutions and better.

The research includes the following problems related to constraints dealt by women in job and in their respective workplace: harmonizing between service and family care, Work associated tension faced by working women. Sufferer of corporal harassment and unwarranted treatment in the place of work. Lenience of abuse, violent behavior, harassment and prejudice, Sexual harassment, mental pressure and security.
1.1.2 Research Objectives

- The following research objectives are studied in this particular thesis.

- To get to the base of the problems, tensions and fears faced by women in their administrative center.

- To collect the relevant information causative to her grade, protection and refuge.

- To study women’s association in various earning activities for the good of their families, neighborhood and society that can lead to their overall improvement.

- To find out achievable results that helped them to trounce the constraints that they face in the place of work.
1.1.3 Scope of Research Work

The lessons are analytical in environment and tries to point out towards the troubles and constraints faced by urban women in diverse sectors like open sector, banks, schools and colleges, hospitals, commercial organizations etc. The analysis also tries to find out the managerial wires required by the women workers so that they are able to give their best of efforts to their group. The survey included urban women workers who have been in this service for quite some time. The study was organized in Vapi. Vapi is a city of chemical factories. It is a multi-language, mixed traditional, mixed-religions and multi-cultural city.
1.2 The strategy for economic development according to World Bank:

Making the market for women and empowering them in the market. Employing the females not only empowers them by increasing their standard of living but also adds to their productivity. Gender equality and sustainability go together. Reducing gender inequality gives more money in their hands to spend on necessities, reducing the poverty and promote sustainable development.

The policies of the corporate world relaxes equality policies in the workplace, People who merely talk about women economic development should actually open doors and be all positive and justify what she is already doing. Actually the women are loaded with double duty of home and job. If she is unable to give her duties properly then the generations are being affected.

The concept of self-help group not only empowers the women financially but also has a collective efforts for the common needs of the family and the relatives of the women. The main constraints were the dependence of these ladies on the male folk and they found themselves incapable of handling the bank procedures. Lack of education was the reason for the weakness.

There was also lack of coordination found among the SHG and the bank. The bank and the SHG were located far apart. It was experiential that the point of instruction augmented the empowerment which will surely double up the confidence level.

The women folks were engaged in their daily chores and so could not attend the meetings regularly, on time and so could not actively participate in SHG activities. The women mostly lived and followed joint family system and were not free to take decisions for SHG, their decisions were normally taken on their behalf by the senior members of their family. Apart from collecting the constraints the suggestions will also be taken care of. One such suggestion was to maintain a register regularly,
with the following information, increased level of education among women, their timely reporting schedule for the meeting. The other suggestions included co-operation among the women, training, finance arrangements, subsidy, provide market to all products, easy transportation etc. Empowering the women in true sense where they are given mental, financial and freedom of thought. In it also comes family support and bank co-operatives with the SHG and their cooperation among the members also their economic, cultural, educational and political lives?

In what way has industrialization affected the lives of tribal womenfolk of south Gujarat? With the help of questionnaire I have been able to draw certain conclusions. She could find out the number of institutions being an NGO or of Gandhian thought, helping them out. There were many castes and sub caste sighted who earned their living by animal husbandry and there was no permanent source of income. Women were excluded from the main stream. So, the SUMUL co-operatives helped these people, these tribes, by giving them permanent employment of supplying milk to the SUMUL DAIRY

Certain freedom fighters belonging to this tribe and staying somewhere around Surat were also found The Halpati ladies were basically farmers and engaged in milk production as well. Being a part of agriculture and also running PAPAD udyog is a part of their life. They may be less educated but certainly aware of the market value of their products. They were active participants of vedchhi Pradesh seva samiti, (valod), Lijjat vedchhi Traditional agricultural sector which gave them economic and social status. Anganwadi activities also increased as they joined sakhi mandalas in association with the anganwadi personnel's.

The art of giving judgement comes with financial stand and makes a lady empowered. It helps them see themselves differently. Empowerment makes them clear about their daughter’s future, her education, her economic status. The ladies who are educated and economically developed think of having a good and a secured future.
The deprived ones feel little rejected but still hopeful about their daughters and want non addicted partners and well-read spouse for their female child. Having understood the importance of education the respondents want their daughters to be educated for the welfare of their family and society.

They also want the government to launch special program for the widows. The various economic units provide them with empowerment. The SHG are seen budding in large numbers in and around VALOD. The Gandhian ideology is on a spread from the Grassroots. They are also awakening the society against the evils of deforestation, alcoholism, dowry and other evils. Meaningful participation is showing collective efforts and social intervention prevents domestic violence. It is a commendable work done by the author for the upliftment of this area. The women folk are getting main streamed in the run and getting included in Legislatures, policies and programs. The ultimate goal being gender equality. Gender responsive budget is a useful tool in allocation of money. Women are more attentive towards nature and take on more in actions like reusing and cognizant shopping. But the regretful part is that their knowledge is unrecognized in policy making and decision making and their voices subdued.

This topic is very wide and focused on a larger canvas of gender development rather on women economic development. In different parts of the world there was more of harm to a particular gender which lead to a wider concept of women in development [W.I.D.] and pointed out about exclusion. Women were placed in development but were discriminated in education and employment. They were mainly considered as reproductive contribution, we have still not tackled the general problem of Women in Development.

The work is invariably divided but nobody knows who divided it, when and on what basis like collecting water was the unquestioned job of the ladies but is it really proved that the improved access to water is the need of women only. It is just not important to bring them to mainstream but also find out the reason of their past exclusion.
In general the word GENDER should be used in terms rather than only women centered. There is also a need to shift the voice to rise of rights as many NGO’s adopt. Women as the spelling suggests is something more than or probably added to the workload, responsibility, responsiveness, frustrations, facilities, quality of life, their responsibilities towards family unlike the male folk. The women have tried to rise above constraints and excelled in many fields which were not in their area earlier.

This finding will develop a new pattern of assessment of women’s empowerment. The appraisal of women’s empowerment is premeditated as a means of magnitude reached from specific gender norms. Qualitative research guides us to the development of a model of women’s empowerment in bucolic areas. This psychotherapy takes the lane of empowerment by testing many of the assumptions found in researches on women’s empowerment and make good measures of gender and women’s empowerment.

Women’s empowerment is distinct as “women’s talent to make premeditated life choices where that capability had been earlier denied them” (Kabeer 1999). As a summary is made of it, empowerment leads the change that help women at personal, household, public and other bigger canvas. At the ground level, innovations can endorse women by civilizing their well-being in terms of health, diet, income, living span, etc. where women gain help like employment and earn to become eligible for taking decisions, build confidence.
1.2.1 Economic expansion and Female employment Force in India

India has conceptualized economic growth as ground level change in the financial system, positivity in didactic levels, and non-rural in the last few years. At the matchinpoint in time the female labor force participation has reduced. Do we see any relationship between economic growth and females as labor force?

We will try to answer these questions using state employment data of the previous time. Several within-country data suggest that women labor force participate for fiscal movement? Is the present day growth rate enough or it matters in attracting more females, initially with economic development which latershow shows a rising trend? Education levels of women, this report tries to find and give especially important need to frame laws to recover workingcontribution pace so that India can receive entire lead of its future human wealth.
1.2.2 Meaning of Empowerment

Although empowerment is used to wrap many concepts. Researchers know that there is always an ingredient of power and option in the background of power distribution that exists within families, groups, country and the universe. In the case of women’s empowerment the background frequently submit to such a system of control that seconds the rights of the women

Researchers also agree that empowerment is movement from being disempowered to that of being empowered. Finally, surveyors share the same opinion that empowerment is many directional, happening at various levels, and in unlike ways depending on persons and groups and nature.

The final ingredient of almost all verses of empowerment is that it is adaptable. This situation occurs due to the flair of empowerment to include the surrounding and many guidelines, with areas referring to where it occurs. The journalism report on female bestowing depict that empowerment includes preference and be in charge of and can be called a system or the result and as the empowerment happens across a number of areas and directions. So, while talking about empowerment, we must know where it happens and the areas in which it happens, we must also keep in mind the area, the situation in which things are decided and the capacities being focused, and we must also not neglect the distinctiveness of the ladies or groups concerned in the course. We must also keep retort that empowerment can take place in many commands and more than one space at a time. We can treat it as a flow, as the result, from the watchfulness of authority sectors that govern females, to the method of direct result.
1.2.3 Shapers of Empowerment

Ladies household chores and freedom of moving out are frequently worn as women’s empowerment. Before the word empowerment phrases like, Ladies independence, their self-determination, was often talked about in the social order. The facility to make judgments throwing light on years and the need to move beyond the circumventer of the residence without stinting show way to self-rule and were speedily acknowledged as fundamentals to empowerment.

Other areas of women’s living have become noteworthy to empowerment as the discernment has extended to swathe power in many forms, and her organize over wherewithal has become a challenged cause of female empowerment.

What is the task for the assess over wherewithal does for women’s empowerment? A woman might be on duty, but if she has no hold on how possessions are commanded or allocated in the domestic arena, she will unquestionably not be able to have any control or power in the family unit. It is unclear whether or not having a fine is a healthy shaper of empowerment or not. While the limit of the hold and the control are pre-formative how much power money can give, it shows that even in its drab forms, properties should be well thought-out making unbiased kindred in the home because it shows a nechelon of self-governance.
1.2.4 Employment and Empowerment

So employments show the way to self reliance? Becoming a causal member woman can pick up her position, permitting her to be in command of her decisions and choices of life.

If a female has take-home pay of her individual, she is expected to have a betterability to mind herself and is somewhat less subject on her husband or others for her endurance.

Her capacity of hold within the family unit will add not only because she has money to offer, but also because she has a good stamina to rest on. More purchasing power in the family is seen as empowering because it showers a woman assess over her family’s life. Other opinions imply that work may aid in empowerment because it allows women to involve herself beyond the vicinity of her household to parley in a network and because it can amplify her confidence level.

On the other hand, there are opinions saying that working for money is meager to empower her because the problems that arise in the surrounding over their lives and equality are difficult to succumb by working alone. Basic factors like deficiency and not selection into paid work by restraining its prospect for empowerment.

Above all of this, the accessible job opportunities to most Indian women and other developing countries are derisory. Both sexual ideologies and somewhat lower education level the available openings to most women necessitate little skill, pay less, find the money for less security and involve underprivileged working circumstances. The fact that becoming an earning member and fetching income does not nullify her household tasks. In the largest part it is expected that most working women face a triple burden of familial pressure, employment and the burden of retaining her family’s health and safety.

These wiles look quite simple and sound easy but in reality they are quite tough. While it is not always that to be working or an earning partner is a journey towards
empowerment, working does have the enhance her- self-rule and importance in the household.

Although, employment can lead to empowerment is much more complicated than our considerations as our above arguments try to prove. So now we can ask a question to our self that, Can employment empower an individual?

It has a very deep meaning and is a matter of consideration. The process of employment not Only pulls her to her work area but also makes her understand that her absence is being felt at home also what happens in the home. While glancing at these situations to understand the relationship between finance and empowerment.
1.3 Female Population and Empowerment

Socio-demographic milieu could sway empowerment both straight, as well as not directly. The status of husbands and wives at marriage are of not less importance for monetary assessment, judgemental power and to woman’s earning capacity. Women of less age, less educated, pastoral women, underprivileged women and women of shoddier castes or classes are also likely to be empowered. Schooling definitely has an important influence on her job and its connection to empowerment because of its engagements to probabilities and sure sorts.
1.3.1 Sex ratio

Among the six states being considered, Gujarat fares second from the bottom on this index. Despite some improvement since 2006, when the sex ratio had dipped to 934 women per 1,000 men, it is still well below the national average of 991.

![Sex Ratio Chart](chart.png)
1.3.2 Occupation and Empowerment

There is not much work done in the direction between her career and her strengths. But surely there is a sensible rationale to judge that her service can take part as an imperative part in empowerment. In our country, women work in almost all types of jobs but they are largely concentrated in areas where less skill is required, positions which generate less salary like farming, household chores and inexpert physical labor group.

The handful educated women who have the opportunity to work are often seen in women oriented settlement in the overhaul industry, like treatment, education and societal work. Occupation or profession may be important for empowerment, in connect operational circumstances, profits and the public status and authority.

Manufacturing jobs in the second sector offer labor-intensive, and meagerly paid jobs, often involving bad working conditions and hardly offer opportunities for further growth or salary hike. Peasants (female) may till some other person’s space for a wage. Working on someone else’s fields, she might be remunerated meagerly, probably working very long hours, with no land ownership.

Women functioning on their family unit owned land, suffer even more constraints: their interest group is limited to effectual in bordering areas of their habitat and their occupation often a thank-less and price-less. Sooner or later, women in field work are on a hullabaloo to men because she works longer hours, they hardly ever have land in their own name or possession. While most of the work done by the rural women are in unindustrialized sector, most of the aurats who work in these stipulation are rundown, are often unskillful and of course are the residents of rural areas.
1.3.3 Types of service and Empowerment

Propinquity of a woman’s job to her home and could be imperative in its job of allowing women be in motion into the area outside house. Women who toil remote from the domicile or for some other land owner, other than her own family may have a bigger chance to work for their family or in the home. Working inside or work from home, like working for family, within the family is more often than not seen as a cordon to empowerment because working near by the address means that she relics under the dominion of male janitor and there is need of independence. Women who are engaged in any production work independent of male relatives outside the boundaries of their house & family nearness of shackles are in a position to manage their own finance.

1.3.4 Financial Contribution and Empowerment

Women's assistance towards their families can give them more convenient authority over their family circle and being able to have assess on the wealth could mean a lot in family matters.

The coverage to which relatives depend on the participation of a girl can bequeath the skill and control that the causal woman should have in her family unit Research on women’s involvement in family pay packet show her hold for this constructive relationship between her share and improved likelihood for empowerment. There is still a call for of empathy about the state of affairs under which service can be ready to lend a hand and the ways in which it can be empowering. The Demographic Health Survey (DHS) data tries to gaze in the relatives between service grade, livelihood, uniqueness and women’s empowerment program in conditions of supervisory freedom from limitations on society and ideas on sadistic activities against ladies.
1.3.5 Educational empowerment

It is an all-time belief that education is a potent contrivance for the empowerment of women. In fact the experts on women’s freedom bicker for femaleschooling as the fundamental stair in women’s impartiality. Education is the pathway for women upliftment because it helps them to react to opportune ties, to carry on their long-established parts and to find again their lives. Education is the most imperative way of empowering women with information, aptitude and self-confidence vital to take part fully in the nation building procedure. The work of edification is not only erudition but also includes the increase in awareness and critical analysis and acquiring knowledge for empowerment at all level. Education can always bring a transformation in a female life.

The national education system always theaters an affirmative and a peacekeeping troops role in the upliftment of women.
Depicting Number of Literate Women

![Literate Women Chart]

Literacy rate in the country according to national family health survey

1.3.6. Political Empowerment

Political rights have been denied to women through time immemorial, although history talks about the sagas of queens of different period and civilization. The universal adult franchise and the abolition of all forms of disparity are the important initiatives guaranteed by the Indian constitution. However, the role of women in the political arena is very negligible in India. Understanding the reality, the 73rd and 74th constitutional amendment guaranteed women 33% of reservation in Panjayatraj election. However, the percentage of women representatives in Parliament and state Legislatures is not encouraging. The initiative to guarantee women the long demanded 33 per cent is yet to be legalized because of so many hurdles. In this context, political empowerment for women means the role guaranteed to the women on par with men in the political affairs of the states from top to bottom.

1.3.7. Legal Empowerment
Legal empowerment is the legal guarantee given to the women on political, physical, social, economic, educational, employment and other opportunities of life. Language and the complicated rules and regulations. Therefore, laws should be simplified and the government should create legal awareness program to inform the uninformed women about the legal guarantees given by the law of the land. Therefore, all women empowerment measures should be legalized and formalized for implementation.

1.3.8 Misery of Women Even in the 21st Century:

According to the latest report available, every year around 78,000 women die during the pre-natal or the post-natal stages of pregnancy, the researches confirm that in India alone, every year about 78,000 women die pre or within 42 days post her delivery.

The report says that, many girls give birth before their bodies are ready Poverty and poor nutrition – high levels of anemia in pregnant women.

- Unsafe abortions—Inaccessibility to legal facilities
- Unattended deliveries –often in unhygienic conditions
- Unavailability of affordable health care especially after delivery, to ensure that the mother and the child pull through the initial days.

However, the literacy rate of India in general and the female literacy in particular is encouraging. The census says that India’s literacy level has increased by more than 10% in the past ten years to reach almost 75% according to statistics of the 2011 survey. The information say that educated comprise more than 74% of the total population.

1.3.9 Marriage, pregnancy and family planning
Gujarat has seen a significant drop in the percentage of women who are either married or pregnant between the ages of 15-19. It is among the three best states on both indices, and well below the national average.

Depicting % Women Aged20-24 and married before 18 years

![Graph showing % Women Aged 20-24 married before 18 years]

The National Family Health Survey considers family planning to be a woman’s ability to either postpone or completely stop bearing children. This decision is closely tied to a woman’s autonomy over her body.

As per the figures, Gujarat is performing the most poorly on this index, and has surpassed the national average, with 17 per cent women in the state with an unmet need for family planning. This figure has also significantly increased since 1999, when it was at just 8.5 per cent.

Unmet need for family planning Among Women aged15-49 years
1.4 DATA AND METHODOLOGY

Sample of working women age 25-60 was collected. This learning includes social, characteristics pertaining to job condition, and proceedings of women’s individuality, free movement, control over possessions and chattels and views on antagonism against women. Before responding to women’s work and their empowerment, we have certain indicators.
1.4.1 Dependent Variables: Empowerment Indicators

The 1998-1999 DHS survey for India raises several queries related to administrative capacities, mobility, and control over wealth and her opinion on unfriendliness against women. The survey also takes these options as guiding principle towards empowerment. Due to the dearth of data at many points a time, we cannot evaluate empowerment as a progression.

‘Empowerment’ is weighed on many instances that serve as directions of empowerment. The ‘attitudinal part’ shows slight on women’s thought on antagonism at home and mainly at the excuse of thrashing one’s wife.

Empowerment is a usual perception and does not only measure but there are sudden, unseen weakness in any study which tries to avoid an experimental measure of empowerment.

A Decision-making balance can be achieved by getting the score for each claimant across the decision-making shower and so larger empowerment in terms of decision-making capabilities. Which is measured chiefly by two ways like if the surveyor asks: which person in the family finalizes about getting physical condition care and who freezes about the people living with family.

Rejoiner groups are “husband or ‘respondent or others’, since it can be either joint family or single family. A measure for Freedom of Movement was needed in case of joint family

An ‘attitudinal’ estimate meets the respondent’s views on the gents to thump his wife, is an combination of many thoughts that form a measure of women’s empowerment in terms of their taking of cruelty against women. This gauge is a set of six questions. Women score 1 if their answer is no to all six questions, that hand hitting is not unobjectionable in any of these situations.
A woman scores 0 if she appraises that violent performance against wives is good enough in any or more circumstances. Having 1 as a judgment aphorism that beating his wife is always wrong, is associated with empowerment and also, a score of 0 is a warning of disempowerment.

The difference of opinion is simply a situation if a women is earning she cannot support violence at home. On the contrary, if a woman supports violence it is for sure she is also harassed at home. And has no say in this situation. These guidelines of women's empowerment affix many areas by which women can become self-dependent and can jerk off the process of transformation towards better grip over their life. They may be directions towards human being women’s empowerment in the family circle and the group of people and do not answer the bigger questions of political initiation or starting efforts, but are aware of all the aspects of women’s empowerment. Although she may be able to voice out in one aspect, say decision-making, but may not be able to speak out in another, like may be on violence against women.

Thus, many facets of empowerment shows for a research on the relationship between service and independence and permits variety of effects of employment and empowerment.
1.4.2 Independent Variables: Employment

Finally empowering women and in particular the rural women is a very big challenge for any nation, so the same goes with India as well. When these women who have any type of social or personal capabilities in possession and they become self-employed or set up a business we can see the following changes in the scenario.

1) Economic empowerment brings along.
2) Decision making quality increase.
3) Enhances awareness.

Involvement in participation in problem solving related to women and community leads to betterment among the female folks which further leads to national development. Nevertheless in the varying circumstances of the Indian social order women are joining together not only for themselves but decision making in the family and society by holding Public office for development. It is a reality that females have to face tribulations for no specific defined reasons but only because she is a woman. And if she is serving the problems simply double up Working women are those who are into job and get salary in exchange but the social feelings towards them is simply far behind our thoughts. There are certain fixed jobs in the mind of the society and she is considered suited for them only, even some of the recruiters have a bent of similar mindset. Women have suffered since historical times due to the patriarchal society set up in our country and have tackled many problems and challenge in the form of constraints.

Women are still trained to be familiar with their circumstances from first to last the process of civilization and also that all set of laws are made only for women and they were systematically sculptured to follow all rules which also incorporates their ‘initiation rites. They are educated to be submissive wives and sisters and also to respect their elders; demeanor are taught to them, like walking, talking, sitting and working at home.
They are literally taught bits and pieces as if they are neither individual who have a personality, nor do they have any personal life. Things like a man can go for polygamy or have more than one female in their life and they acknowledge it without a sound, blaming it on their fate or destiny are also taught and properly entered in their minds.

The second rank or status of women in the follower of an Indian society have been strained by many wrong practices such as men marrying more than one female, child marriage, and illiteracy and by years of suppression. Some places in the country are still seen suppressing the ladies participation of women in family gatherings is limited. Vacancies are also bracketed by strict social hypocrisy when men think that women are less proficient to take a stand and so the job.

Women face constraints all over the world and sometimes these or constraints as we call are background definite or even unambiguous. The text on the challenges and constraints women face at the place of work is not only restricted to women in the scattered sectors, but also in ceremonial organizations as women keep on trying to add to their quality of skill and that of their families and thereby to the economies of various countries by way of skill, effort and work. Joblessness and casual work are more recurrent among females than males. Therefore most women workers do not have much compulsory savings like PF, Med claim etc. or any other to health care policies. Astley start falling prey to stress related diseases, like mental pressure, and other health problems. Past researches have proved that many women workers complain of repetitive minor sickness with aches in head and back, issues in circulatory system, anxiety and poignant and mental disorders as a result to the stress they face all whole day.

Women working in some industrialized productive work, factories, institutions like banks, hospitals etc. have culpability of not being able to give enough quantity time to their family and kids. The competence of a working woman is always under threat and crossed on the grounds of a probability that may be they are unable to perform as their counterparts. It is generally seen that in spite of having equal and all qualifications, men are usually given importance. It is also noticed that. Authorities
are at times not confident whether she would be able to grip sudden situations or be able to, take independent decisions,

Even though women have proved their worth time and again authorities think many times before promoting the female employees and even if women are given the chance, there is a possibility of slang or back biting...

Sexual annoyance or trauma is yet quandary faced by certain ill-fated working women. Whether she occupies space in the structured or unorganized division, whether she is not conversant, many working women faced sexual nuisance on or the other point of time.

There is a difference between being financially independent and being financially educated. Are the women financially educated? This is a burning question because of global economic crisis all world over. Are the women folk on the verge of taking any small or big financial decision? That too on their very own self. We normally think that females spend a lot and so under-save, hence fail to invest and are not competent enough financially educated. They play a passive role when it comes to financial decision making. On the contrary a financially educated woman lays stress on financial well-being.

Due to the availability of large number of products being available for investing and big fishes acting as investment companies and making complex and elaborate rules and regulations. All the financial policies of the day runs on financial literacy and financial inclusion. The government of India has made rules for financial education in schools. The women have always shown their inclination in high propensity of saving and investment. Indian women are specially skilled and active in the allocation of household resources, of course they are the key transmitters for the saving habits and skills of their of springs. But, they themselves need to be financially literate for proper transformations of their savings and investment. It is but obvious that there is an influence of demographic variable on their awareness and knowledge.

If only earning members are taken into consideration due to all time assumption of a person being more concerned about money if it is his own hard earned. .Due efforts
should be taken to ensure proper representation of the entire population. The ladies who are earning for their family can maintain a high standard of living because they duel scope of earning at home. Hence most of the time or any occasion women tend to invest in gold and her family in case of big requirements or during big expenditures.

Awareness towards financial products can be treated as the first step towards financial literacy. Do the women have any say in investment products, credits or insurance products? Financial independence should be accompanied by financial literacy so that she no longer remains a passive source but readily becomes an active source and a planner.

If we cross analyze our experience with a financial planner lady, upto the age group of 50 years, who are earners as well. They are aware of saving schemes in any bank but, equally inexperienced if it comes to finance control or investment.

Talking about the various constrains faced by working women they are sparsely aware of risk prone investments and their main focus is in maintaining a savings account. It can also be noticed that they do not spend on medical or any other medical insurance. The earning women should transform and become confident in financial decision arena. Workshops especially can be conducted to remove this constraint Orient them in financial planning and decision making. Financial decision making should be no longer a male dominated Arena and if more and more women join mainstream they can add to economic development as well.

Authors opine that developing countries are at the same crossroads now in terms of gender equality where the developed countries were about 200 years ago. Still the concept of complete gender equality has been achieved by none of them. In fact we can say that the rural women are freer and more aware about social problems, where she chooses to work on her own land, weather Rome family man who many times does not praise her and I am just towards her also.

Like a prism there are many faces of feminism, people might call it empowerment, feminist or whatever, but when it comes to house hold chores she has no shortcuts,
no inhibitions. You may give her eve’s curse of eating the Apple but cannot bear to lead an isolated life without her solace.

Whenever we talk about empowering a women we normally plan to educate her for economic Independence but in true sense it can be with a call important role of decision making.

There are mainly four types of decision making in family;- 

a) Decision related to buying, selling and managing property.
b) Decision related to education of the children.
c) Decision regarding investment for future usages.
d) Decisions regarding any other major expensive the family would like to do.

Going further with these types when any scholar would do a survey related to the above mentioned topic by way of personal interview of a 50 respondents where each of them was very hi-fi educated college stuff but all females. When it comes to buying or selling or managing family property less than 34% females thought that males dominated and she had no say.as far as educating their own children is concerned and where to send the child for further studies only 54% get good voice out where as 16% responded have been totally ignored even when the child’s future is being discussed. Talking about the in investment for the future assets only 40% of the educated married ladies had say in these areas.

Regarding major expenses which normally every household in girls and these ladies being educated and working partners 28% denied of having any share in the family issues. Share here means Idea sharing not monetary share even if their money is used they cannot counter.

When interviews were taken of these respondents they did not hesitate in fact boldly gave their answers to the interviewer. Some clearly accepted the fact that lack of knowledge in all these intricate issues was a reason for their negative response. Even they acclaimed offering limited role in financial decision making at home and felt sidelined do they work earning handsomely.
Nearly talking is not enough we have to improve the existing answer situation of gender inequality in the society? We should not forget Lord Krishna who talks to Arjun in the 6th chapter of Bhagavad Gita and says UDHRET AATMANA AATMANAM means one should lift oneself so once and for all.

Women should portray a strong will to shun away this situation and open the lock of empowerment for themselves formal education along with Conclusion and proper mindset can work wonders. It is harmonious to have just power sharing instead of being in League financially Independent and not financially educated. School curriculum ship design in such a manner that it reaches the stereotypes and ratings the teachers to deliver in a manner useful to the students especially the female students. Government teachers can act as role models and spread financial training along with earning Finance.Infect a mind frame change along with power sharing can work wonders.

Whenever we talk about women empowerment, fail to deliver to it's to the women herself. Instead of making a girl and gloomy how about understanding in organizing. It is not about education, finance, Wi-Fi master marriage but it all begins right from Inception and sex detection test, leading to fall in sex ratio, human Development Index, welfare ignored, dowry deaths, killing female fetus and domestic harassment and violence finally killing a lady on come under the heading of violence. Gender discrimination is a real but cruel truth, rising crime against women, malnutrition, possibility of HIV or AIDS, condition of destitute women. Many rules and regulations are entrusted........

We can justify that year projection of being better have is a myth. Empowerment cannot come if we are not having the powers of decision making. This is a matter of deeply in tangled attitudes about female inferiority.

**Decisional autonomy**

While Gujarat is doing marginally better than the national average and better than most states in terms of the percentage of women who participate in household
decisions, it has witnessed a drop of around 10 percentage points since 1999 from 94.5 per cent to 85.4 per cent.

**Married Women and household decisions**

![Graph showing the percentage of married women who usually participate in household decisions in various states and years.](image-url)
1.4.4 Discussion

The position of women and girls is humanizing. The Indian government is making solemn hardwork for the upliftment of the girl child. The education for girl child is available free till high school as well as the governments of the various states pay a lump-sum amount to the parents having a female child in the financially weaker section of society for their education. Still we lack in few places of women empowerment when faces of cruelty against women are seen all over. Society needs to change its view. Women empowerment programs and initiatives will continue and some will be able to give results by reaching their destination. But the real difference will come only if our thoughts undergo the span alteration.

The results obtained strongly support the idea that distinguishing between entrepreneurs with and without workers can help explain some of the at times conflicting results in aggregate studies on determinants of female entrepreneurship. Often, in empirical or theoretical papers, this distinction is implicit, but not explicitly stated so that when results are summarized, it gives rise to contradiction with previous research results. The idea proposes a way of solving some of these contradictions by using an empirical criterion to distinguish between both types of entrepreneurs. On some points, such as education, or fertility, a striking contrast emerged between both categories, and with the case of fertility, giving rise to more questions to be addressed in subsequent research.

Education and female labour force participation emerge as the main factors driving female entrepreneurs in India, not only among the female population, but among the population of female and male entrepreneurs with workers. As to female entrepreneurs without workers, only female labour force participation might have a force on the distribution of female entrepreneurs without workers, while education seems not to be an important factor. These points to the importance of female human capital, both education, and specific human capital through labour force participation as drivers of female entrepreneurship in India.

Finally, the density of population affects positively both types of entrepreneurs, but it is found to be gender neutral. Variables such as access to bank credit, provision of
credit or income per capita, where not recognized as important barriers or facilitators of female entrepreneurship. Caution, though, is required to interpret the results on credit since this study is dealing with state-level variables and formal sector credit, and while it covers a wide range of topics, it does not have the accuracy of surveys using micro-data.

The outcome of the research showed that working women of various age groups have diverse constraints and dissimilar groups as wedded, solitary, divorcee, single parent, separated, also have issues which are poles apart of their life which they carry within them to their office. Some troubles are universal for sure, like psychological and physical constant worry, not proper balance between employment and family care, biased treatment in the workplace, traumatic life. But some constraints are period or group precise, like intolerant and stereotyped thinking, wellbeing and refuge issues, self-centeredness, issues with contemporaries, and tribulations of glass ceiling etc. Some result or outcome for the above mentioned constraints of working women that could help them is proper safety and security dealings by the organizations, approachable and supporting partners at home, effective child care and apt injustice reprisal mechanisms for women at the office.

Educated urban women are believed as well as expected to be extra careful about the opportunities and challenges of the unit or she can better understand her roles and limitations in the workplaces and is expected to be bold enough to develop their own personalities, with or without encouragement from their families. Thinking about the problems and constraints in urban working women is therefore a necessity for better understanding of workplace, and nature of job.

Women still take up caring and work-entrusting for the family. Gender can be one of the factors covering negativity because of the dual responsibility of the working women. Although husbands have started giving time to household toil than they did in yester years, this put on for women has been a launching pad to succumb.

1.4.5 Women Empowerment Programs in the Nation;
The government has also various programs for women development. The Department of Women and Child Development (DWCD) as a part of HRD Ministry has taken the initiative in this connection for the overall development of the women and the children. Right from giving them the fundamental rights to the provisions and changes done in the constitution is jointly managed by the H.R. Department. Government has some of the notable programs & schemes towards Women Empowerment and the empowerment of the youth in our country.

1. Homes initiated for little stay for Women and Girls to shield those who face any type of stress and are in need of any therapy.

2. Hostels for working women was initiated to render hostels at cheap rates to the working women of the low income group.

3. Help in the Development Of female and kid’s population In Rural areas by a program named (DWCRA) started by the government to provide opportunities to the rural poor females, if they are economically self-reliant and have participation in organized sector Women.

4. Women’s Development Corporation-aims at providing credit consultancy services to the women entrepreneurs.

5. SBI’s Stree Shakti Scheme: Boost Women Entrepreneurship.

6. Indira Mahilayojana: Aims for the coverage of all the developmental programmes based on the needs of the women.
Integrated Rural Development Program (IRDP): A self-employment program intended to raise the income of the female folk.

Training of Rural Youth for Self Employment: Aimed to provide skills to the rural youngster in the age band above 18 years and below 35 years.

Prime Minister Rojgar Yojana (PMRY): Self-Employment to Educated Unemployed Youth.

Women’s Development Corporation Scheme (WDCS): A state level developmental scheme for the development of women and children.

Working Women’s Forum: WWF’s commitment to ensure good working environment and platform to the working women.


Khadi & Village Industries Commission: Creating self-reliance amongst the villagers and inculcating a spirit of production of saleable articles.

Gandhi National Crèche Scheme: this works in the benefit of the working women who have small kids and need help in their growing age.

Training Package for Women's Development - Training, policy making, networking, awareness and gender related programs and coordination forms the agenda of this package.
1.4.6 National Policy for the empowerment of women (2001)

The objectives of this policy which are as follows:-

1. To create an environment so that the women realize their full latent skills.
2. Utilization of all communal, opinionated, instructive and basic freedom which is available to their counterpart.
3. Equal access to health, employment, remuneration, social security and office.
4. Elimination of any variety of discrimination.
5. Changing mentality of the society towards, and active participation in community activities

Actually women empowerment has been the main agenda of the government of India since independence but the word empowerment was not originally used but the efforts were on.
1.4.7 Provisions for Female’s Edification in India

The charter of India not only gives equal opportunity to women but also empowers the State to take up measures of positive bigotry in favor of women for neutralizing the social, collective, economical, educational and political disadvantages faced by them.

Fundamental Rights, among others, ensure equal opportunity before the law and equal protection of law; curbs discrimination against any citizen on grounds of religion, race, caste, sex or place of birth, and guarantee equality of opportunity to all citizens in matters relating to employment.

1. **Article 21A**: at no cost and unavoidable schooling to all kids under the age of 14 years
2. **Article 41**: Right to labor, to learning and to unrestricted assistance in confident cases.
3. **Article 45**: stipulation for without charge and essential tutoring for children.
4. **Article 46**: encouragement of enlightening and financially viable interests of Scheduled Castes, Scheduled Tribes and other weaker sections.

**Minorities**
1. **Article 29**: Safeguard of interests of few categories.
2. **Article 30**: Right of some groups to create and handle instructive units.
3. **Article 350A**: Facilities for humanizing in mother-tongue at crucial stage.

**Equality**
1.4. **Article 14**: All citizens are equal in the eyes of law.
1.5. **Article 15**: Prohibition of discrimination on grounds of religion, race, caste, sex or place of birth.
1.6. **Article 17**: Abolition of Untouchability.
1.7. **Article 24**: Prohibition of giving job to kids in factories, etc.

**Religion**
1. **Article 25**: Freedom to practice any religion of their belief.
2. **Article 26**: Freedom to manage religious beliefs.
1.4.8 Educational Provisions in Schemes Sponsored in School

Major Schemes for Elementary Education

Operation Black Board for schools and classes
Teacher Education before teaching
Education Guarantee Scheme and Innovative Education
Providing lunch in schools
Education for all.
Kasturba Gandhi Balika Vidyalaya (KGBV)
ShikshaKar
Mahila coaching and preparatory
Primary Education Programme all over the district (DPEP)
National Programme for Education of Girls at Elementary Level (NPEGEL)
LokJumbish Jan education Programme
PadheBitiyaBadheBitiya
Ladali Scheme on the birth of girl child

Major Schemes for Secondary Education

Access and Equity being practised in school
Quality Improvement in Schools (QI)
ICT in Schools
Integrated Education for Disabled Children (IEDC)
Vocationalisation of Education
1.4.9 Entrepreneurial Avenues for Women

Figure denoting Female entrepreneurship highly concentrated in certain states of India (2011), Per 1000 women of age 15-59 Number of female self-employed

Women Empowerment is mainly responsible towards the overall upgradation of the women in the society. The women in the society are self-employed, and may have any entrepreneurial skills. It is evident that these females are educated and wage earners. The educated females are contributing towards economic development. Although Women Entrepreneurship may sound to be centered self-employment. We have women contributing towards family income not necessarily in a business unit or a production house but may be a grocery shop or a coaching class or an agricultural farm. The educated females however contribute towards increase in their family income maybe through any small initiatives. These female entrepreneurs and educated ladies demand equal respect and time from their families and male counterparts. The male folks have been in business and in the fields of economic development since time immemorial. To arrive at an equal footing the Indian Females have been striving for quite some time and to get the same respect and position it will be a tireless journey.
1.4.10 PROBLEMS OF WOMEN ENTREPRENEURS IN INDIA

A women entrepreneur also has to perform many actions. They too notice the projection of preliminary new venture; take on risks, introduce new techniques, coordinate, do admin and control and provide effectual leadership in all phases of business.

In India, the entrepreneurship is still in the hands of the males unlike the Women in urbanewho are humdrum and are more famous in the business world

The women of India in business are facing some major constraints like –
   a) Lack of self-confidence –
   b) Socio-Cultural obstruction –
   c) Market-Oriented Risks –
   d) Knowledge in Business Administration –
   e) Awareness about the Financial Assistance –
   f) Identifying the Available Resources

A successful entrepreneur possess assured basic traits, which can be scheduled as follows.
   Innovative thinking and foresightedness.
   Quick and effective decision making skills.
   Ability to mobilize and marshal resources.
   Firm determination and self-confidence.
   Preparedness to take risks.
   Accepting changes in right time.
   Access and alertness to latest scientific and technological information.

Matching the basic qualities required for entrepreneurs and the basic characters of Indian women reveal that, much potential is available among the Indian women on their entrepreneurial ability. This potential is to be recognized, brought out and exposed for utilization in production and service sectors for the development of the nation.
1.4.11 Potential Ways to Empower Women:

Economic Empowerment

Higher Education

Assign Responsibility and encourage Participation

Financial Support

Abolish Child Marriage and Increase Age of marriage for Women

Family Support

Health Awareness campaign

Protection from Harassment
1.4.12 Addressing women’s care responsibilities.

As we all know that women’s care responsibilities act as the problems that hamper her potential to participate in the job market – as well as her capability to come into vision in their social life. These problems are at times find it easy to meandering governmental schemes. On such schemes is the Mid-Day Meal bid which works for cooked food for school students, and is a relief up working women from the requirement to cook food for their children in the afternoon. This was above all germane for widowed mothers who were most probable to be working outside the home.

While the proviso of child care prop up clearly of most instant bearing to wage workers, it can also hand out to back the labor market choice of a much larger number of women, including self-employed women and women who are not involved in work. They need child care amenities as co-operative work with women selected by their groups and trained by NGO: