Chapter-II

Review of Literature
Chapter II

REVIEW OF LITERATURE

Introduction

This chapter deals with the overall review of the literature available on the concerned topic. Literature is most important part of any research. It includes, review which has been taken from research papers and books regarding the research topic. This chapter is divided into three different parts i.e. review of Research Articles, Review of Books, Reviews of published and unpublished material.

Reviews of Research Papers

Suchitra Rao, a social Worker has expressed her views on women in her article, "Women in India", in India Today, Sep 2008.

There is no doubt that we are in the midst of a great revolution in the history of women. The evidence is everywhere; the voice of women is increasingly heard in Parliament, courts and in the streets. While women in the West had to fight for over a century to get some of their basic rights, like the right to vote, the Constitution of India gave women equal rights with men from the beginning. Unfortunately, women in this country are mostly unaware of their rights because of illiteracy and the oppressive tradition. Names like Kalpana Chawla: The Indian born, who fought her way up into NASA and was the first women in space, and Indira Gandhi: The Iron Woman of India was the Prime Minister of the Nation, Beauty Queens like Aishwarya Rai and Susmita Sen, and
Mother Teresa are not representative of the condition of Indian women.

Women's Contribution to the Economy Although most women in India work and contribute to the economy in one form or another, much of their work is not documented or accounted for in official statistics. Women plow fields and harvest crops while working on farms, women weave and make handicrafts while working in household industries, women sell food and gather wood while working in the informal sector. Additionally, women are traditionally responsible for the daily household chores (e.g., cooking, fetching water, and looking after children). Since Indian culture hinders women's access to jobs in stores, factories and the public sector, the informal sector is particularly important for women. There are estimates that over 90 percent of working women are involved in the informal sector. The informal sector includes jobs such as domestic servant, small trader, artisan, or field laborer on a family farm. Most of these jobs are unskilled and low paying and do not provide benefits to the worker. More importantly, however, cultural practices vary from region to region. Though it is a broad generalization, North India tends to be more patriarchal and feudal than South India. Women in northern India have more restrictions placed on their behavior, thereby restricting their access to work. Southern India tends to be more egalitarian, women have relatively more freedom, and women have a more prominent presence in society. Cultural restrictions however are changing, and women are freer to participate in the formal economy, though the shortage of jobs throughout the country contributes to low female employment. But in the recent years, conditions of working women in India have improved considerably. More and more
women find themselves in positions of respect and prestige; more and more workplaces are now populated with women who work on equal terms as men. Working is no longer an adjustment, a mere necessity; but a means to self worth and growth.

Women have now not only found their place in work places but are also party to governance. In recent years there have been explicit moves to increase women's political participation. Women have been given representation in the Panchayati Raj system as a sign of political empowerment. There are many elected women representatives at the village council level. At the central and state levels too women are progressively making a difference. Today we have women Chief Ministers in five large states of India. The Women's reservation policy bill is slated to further strengthen political participation.

Mr. Mandeep Singh, well known Social workers has mentioned his keen concerned towards importance of women's education in India in his article, “Importance of Education in Indian Women”, Oct 24, 2008. In today’s time women from all over the world are reaching their heights in best of the professions. But still he feels that in India there are still orthodox people who belong to rich background but still think that the life of the women is just for her husband, her children, her in-laws and nothing else. Some parents think that girls are burden they want to get rid of it as soon as possible. But the girl, herself do not want to become burden for her parents so she do all the things that is best for the happiness of her parents and get married in early stage. When she enters the new family where she has to live under new strict rules and regulation
and when at some stage she founds her helpless and at that time when she ask for help from her parents and when they refuse and say you have to live or die because even parents are helpless they cannot bring their daughter back home as they are afraid of society. At that stage they and the girl both realize that how much the education is important in a female's life. If she would have been educated then she would have been more aware of the society, its rules and regulations.

She would have been smart to tackle the problems in a smarter ways as required. Above all she would have made herself financially independent at any stage of life. Once a person is financially independent then no hurdle can stay for a long time in her way. So it is his personal feeling that all the girls in world especially Indian girls should be well educated so that she can understand herself and her family needs more intelligently and independently.

Mrs. Sushama Chandra, Hr Head, Women’s Era, Aug 2009 has given her views about the problems of working women in India.

It is an open truth that working women have to face problems just by virtue of their being women. Social attitude to the role of women lags much behind the law. This attitude which considers women fit for certain jobs and not others colors those who recruit employees. Thus women find employment easily as nurses, doctors, teachers the caring and nurturing sectors, secretaries or in assembling jobs-the routine submissive sectors. But even if well qualified women engineers or managers or geologists are available, preference will be given to a male of equal qualification. A gender bias creates an obstacle at the recruitment stage itself. When it comes to remuneration the law
proclaims equality but it is seldom put into practice. The inbuilt conviction that women are capable of less work than men or less efficient than men governs this injustice of unequal salaries and wages for the same job. The age old belief of male superiority over women creates several hurdles for women at their place of work. Women on the way up the corporate ladder discover that they must be much better than their male colleagues to reach the top. Once at the top male colleagues and subordinates often expect much greater expertise and efficiency from a woman boss than from a male boss. Conditioned by social and psychological tradition women colleagues too don’t lend support to their own sex. Working in such conditions inevitably put much greater strain on women than what men experience. These problems tend to make women less eager to progress in their careers. Indeed many of them choose less demanding jobs for which they may even be over-qualified. A woman’s work is not merely confined to paid employment.

She has to almost always shoulder the burden of household chores as well. A woman could still bear up with these problems if she had control over the money she earns. But in most families even now her salary is handed over to father, husband or in-laws. So the basic motive for seeking employment of getting independence is nullified in many women’s case. Problems of gender bias beset women in the industrial sector.

Technological advancement results in retrenchment of women employees. No one thinks of upgrading their skills. Maternity leave is seldom given. It is much easier to terminate the woman’s employment and hire someone else. Trade Unions do little to ameliorate the lot of
women workers. Women's issues do not occur on the priority list of most of the trade unions. Women going to work are often subject to sexual harassment. Public transport system is overcrowded and men take advantage of the circumstances to physically harass women. Colleagues offer unwanted attention which can still be shaken off but a woman is placed in a difficult situation if the higher officer demands sexual favours. If refused, the boss can easily take it out on the woman in other ways to make life miserable for her. There have been several cases of sexual harassment recently involving even the senior women officials. On the other hand if a woman is praised for her work or promoted on merit, her colleagues do not hesitate to attribute it to sexual favours. The psychological pressure of all this can easily lead to a woman quitting her job. Most of the problems that beset working women are in reality rooted in the social perspective of the position of women. Traditionally men are seen as the bread winner and women as the house-keepers, child bearers and rearers. This typecast role model continues to put obstacles before the working women. A fundamental change is required in the attitudes of the employers, policy makers, family members and other relatives and the public at large.

Vibhuti Patel, a social worker has given her views on women empowerment through her article, “Schools to empower women”, in Tanishka Magazine, Feb 2010 Maharashtra has evolved various models for women's education to suit the recipient's needs, amply supported by the State's NGOs.

The Government of Maharashtra has declared January 3, the birth anniversary of Savitribai Phule, Women's Liberation Day. Savitribai,
along with her husband and social reformer Mahatma Jyotirao Phule, had pioneered women's education in India with the goal of social development and women's liberation in a male-dominated society. She opened a school for 'untouchable' girls in 1852. She and her husband promoted widow remarriages. Her life was a struggle against the evils in society.

This successful legacy of social reform, focusing on women's education, has been a motivating factor for women's formal and non-formal education promoted by the State government, private foundations and voluntary organisations in Maharashtra. Centres for women's studies in the universities in the State provide platforms for constructive dialogue to eradicate the hurdles in the way of women's empowerment through education.

*Human Development Report, Maharashtra, 2002* recommended the empowerment of women by stressing better compulsory elementary education. The Maharashtra State Education Policy, which has made a provision for free education for girls up to Class 12, has proved to be a boon for the development of the State.

The attendance rate for urban women in schools is higher (84.6 per cent) than that for their rural counterparts (75.7 per cent). One-fourth of the total girl children in the State do not attend school because they are required at home to do household work and look after younger siblings, or for outside work for payment in cash or kind, or because their parents find schooling too expensive, and so on.
The State has evolved various models for women's education that are suitable for different life situations and cultural backgrounds. Some of the successful non-governmental (NGO) models in non-formal methods of imparting education include:

Youth for Unity and Action (YUVA)

The main thrust of the Anubhav Shikshan Programme of the Youth for Unity and Action, Maharashtra is on community-based youth activities through the critical examination of firsthand experience; learning from the literature produced by marginalised sections of society; unlearning sexism, casteism and communalism through exercises such as role-play and role reversal; and having mutuality in the relationship between the teacher and the taught.

Vidhayak Sansad is doing similar work in the rural and tribal villages of Thane district.

Stree Mukti Sangathana and Granthali Since 1974, the SMS has been involved in women's education through songs, skits, ballets, plays, carnivals and mobile exhibitions, to promote gender-awareness. By 1985, the SMS managed to go high-tech by marketing its productions through a series of audio and video cassettes, through the mainstream media, and through several publications including its mouthpiece in Marathi, Ėlan of Women. Its plays on the social uplift of the girl child, dowry and so on, have been staged across Maharashtra. Since 1992, the SMS has made special efforts to reach out to the minority communities through active participation in the literacy mission of the State government.
Granthali is a library movement spearheaded by the secular intellectuals of Maharashtra. The most attractive aspects of this movement are the publication of original Marathi works, translation from other regional languages and English, and the distribution of books through mobile exhibition-cum-sale. Educational material produced by Granthali has been found to be useful for classroom teaching and teachers' training on issues of social development.

Inspiring Projects for Girl Students

Young, underprivileged girls in the age group of 9 to 14 years are getting education about real-life issues and an identity of their own among other things, thanks to the Mumbai-based NGO Vacha's Bal Kishori Action Research Project. Vacha regularly organises educational melas for adolescent girls, which deal with health, mathematics, accounts and English.

Prerana, an NGO based in Mumbai's red-light area, is trying to rehabilitate children of commercial sex workers by providing them with education and shelter.

Sahayog of Mumbai started a school in June 2000 for adolescent girls who had dropped out of middle school and high school. The girls are now preparing for open school examination.

The government of Maharashtra has adopted effective strategies to reduce gender disparities in education. Some of them are:

* Lowering the direct and indirect costs of girls' education for parents.
* Developing relevant and gender sensitive curricula.

* Advocacy of girls' education that includes awareness generation about social and economic benefits of girls' education.

* Promoting training and recruitment of women teachers.

* Improving access to schools, especially by providing safe transport.

* Supporting NGOs working in the rural and tribal areas, such as Vidhayak Sansad in Thane district, Manavlok in Aurangabad district, Abhvyaakti in Nasik district, Janarth in Dhule district, and SEARCH in Gadchiroli district, which are promoting women's education along with gender-sensitive socio-economic development.

* Developing a flexible school calendar and converting one room of the school into a crèche where girl students can keep their siblings, attend their classes and finish homework.

* Promoting literacy training of parents through television programmes such as Akshardhara and community radios.

* Using a multiple delivery system - formal, non-formal and alternative.

Social movements have provided alternatives to attain the goal of "Education for Gender Equality", in terms of non-hierarchical methods of education, linkages between formal and non-formal education, gender-sensitive input in curriculum revision, preparation of textbooks for teaching totally new subjects such as environment and women, human rights, gender justice and law, and methods of counseling.
Chitra Sood, staffing director at the Microsoft India Development Center. Here are her thoughts on Women’s Day, the secrets of her success and her advice to young girls just starting out on their careers.

She believes that success is just not defined by promotions or by achieving targets, but by the sense of fulfillment that you feel when a job is accomplished well. Success is also about being passionate about the work you do and being committed to it.

She would advise every woman to work in an area that excites her and where there is a strong desire to excel. The guiding principle should be the commitment to give her very best in any profession she may choose. The path to achieving true success is to make sure you are always on track with your work and constantly updating your skills and knowledge level.

Women in India have made their mark in multiple fields -- technology, literature, art, etc. There is hardly an industry/sector where you wouldn't find women -- and the women: men ratios are improving in all sectors in India. Several Indian women, like their counterparts in other countries, have made their mark in international business and politics, too. The success of our women is no longer limited to our country.

She does not think there is any discrepancy. Companies like ours have always offered the same opportunities and facilities to all its employees. This is evident from the fact that they have several women leaders in their organisation. AT MSIDC, job offers, salaries, promotions are all decided by merit and experience, and is never influenced by a person's gender. Their performance appraisal system is based on meritocracy.
If we look at the women-men ratio industry-wise, banking, insurance and pharmaceutical sectors usually have a pretty high ratio. In the IT services sector too, there has been a rapid increase in the number of women over the last few years. Product development is a niche segment which has recently emerged as a lucrative career prospect in India. Women will continue entering into such niche segments.

In order to encourage women to take up new age jobs like product development, it is important to create awareness about the available opportunities and a comfortable environment where employees can strike a healthy work-life balance. In fact, she likes to emphasize that striking the desired work-life balance is important for everyone -- it is no longer a gender issue.

At Microsoft India Development Center, the HR and people policies are designed keeping the employees' best interests in mind and to help them achieve their desired work-life balance. MSIDC is an equal opportunity employer.

They believe that diverse talent forms the core of our success. They are committed to hiring women who bring a diverse perspective and play a crucial role in delivering to organisational needs.

As a thought-leader in the IT industry, MSIDC is committed to the ongoing development of women IT professionals and to increase the number of women in the industry. They conduct events and workshops where our women employees network with each other as well as senior women leaders in the industry. Networking allows them to share experiences and learn from each other. The recently concluded Women's Conference in Hyderabad was one such initiative.
This is not specifically a women's issue in today's world, it is important for everyone. The question is not of choosing between a career and the family -- the issue is to make sure we strike the balance we desire.

Once we define our priorities it is no longer difficult to achieve the desired balance. Needless to say, companies also need to come up with policies and benefits which help employees be productive without being tied down to their workplaces. All their policies are designed keeping the employees' and their families' best interests in mind.

She dreams of a better India for an even brighter tomorrow -- a country which is free from petty squabbles over caste, creed and religion, treats all its citizens with the same dignity and offers them equal opportunities at education and work. A country rid of poverty and illiteracy.

She believes women would play an extremely important role in shaping this vision. History proves that societies where men and women have played equal roles have been more balanced and prospered faster than those which have either been patriarchal or matriarchal. She thinks women more than ever before will play a significant role in development of society. Hence the role of women in shaping the future of India can never be underscored.

**Reema Nagrajan**, HR Executive, has expressed her opinion about unequal pay to women in her article ‘Unequal pay for equal work dogs working women in India’.

She says that in 2010, more than four decades after the US had enacted a law in 1963 to end wage discrimination on the basis of sex, President Barack Obama had to bring in yet another legislation to give women the
right to seek remedy against wage discrimination since, in the US women earn only 77 cents per dollar earned by men. In 1963 women were paid 59 cents per every dollar earned by men. Obviously, the progress from 59 cents to 77 cents has been a slow crawl to say the least.

In India, the Constitution recognized the principle of 'Equal Pay for Equal Work' for both men and women, and 'Right to Work' through Article 39(d) and 41. As far back as 1976 the Equal Remuneration Act came into effect and yet unequal pay dogs working women in India. From small businesses to large organisations to the unorganized sector, women are paid lesser wages than men for the same work.

She says that if you thought the gender gap is restricted to the lower levels of workers, a survey done by the World Economic Forum, last year showed that there is a yawning gender gap in the corporate sector too. The average annual income of a woman is $1,185, less than a third of a man's $3,698 in corporate India.

She says that whatever the reason might be for disparity of wages, whether existing social norms and practices or inadequate accounting of the overall work output of women or even women's own diffidence in demanding better pay, the loss women incur from this inequity is estimated to be significantly large.

2.8 **Smt. Sujata Rani**, Lecturer of H.Sc, K.R. Girls (P.G) College, and Mathura (U.P.) has given her valuable opinions about 'Impact of Marital Relations & Satisfaction Level of Working Women in India'.

She says that there is a great need of peace for working women in the family. Though how much she is advanced, but she is continuously
degrading. In this article we have presented the problems which women are undergoing like the ignorance from their family members, the domination by their husbands on them, the suspicious thinking due to their late coming from office and mainly the hurt to the ego of husband due to their better income, status and job. Satisfaction includes, Satisfaction with their husbands, Satisfaction with their family, and Satisfaction with their children and Daily Work. The main thing is about understanding the women. Nobody understands the mental and physical stress on women and the work load on her. If the income would have been more, then they don’t have to go for service for well leading of the family and their satisfaction would have been more.

**Dr. Rajinderpal Kaur Sidhu**, Reader and Dr. Jagpreet Kaur, Lecturer, Deptt. Of Education, Punjabi University, Patiala has expressed his views about the Problems Faced by Working Women.

He says that it is an open truth that working women have to face problems just by virtue of their being a woman. Working women here are referred to those who are in paid employment. From just a skilled homemaker, women today have acquired skills and capabilities of not just being a homemaker but being at par with their male counterparts. This is the new generation of women, who wants to pursue their dream career. But this life is not a bed of roses for all. More conflict arises with the working mother. One has to fulfil the demand at work followed by various demands at home. In today’s scenario the husband and wife both work towards creating a balance with their work life as well as at home with their children. But it is still difficult for women as she has to play multiple roles of a cook, a family maid, a tutor, a nurse as well as cater to
the demands of office work. This can leave a working woman stressed and anxious; more so if the family is not supportive. The paper calls for improving the working conditions of the working women along with a fundamental change in the attitudes of the employers, policy makers, family members and other relatives and the public at large.

**Ekta Rathod**, a senior Sales Manager has given her views on ‘Dilemmas of working women in India’. She says that Women in India have come a long way! From just a skilled homemaker women today have acquired skills and capabilities of not just being a homemaker but being at par with their male counterparts. This is the new generation of women, who wants to pursue their dream career. But this life is not a bed of roses for all.

“The most glaring dilemma for me is the time factor. I am a media professional and at times I come home by midnight. My parents are not happy with the fact that I have chosen this field and I do not have a fixed office hour. And then your biological clock is ticking away, so there is another pressure of finding the right match and settling down”, says a journalist.

“With equal pay comes equal responsibilities”, says a training professional and a counselor. “There are a lot of dilemmas that a working woman has to go through. Glass ceiling effect- asking personal questions during an interview about family and marriage, biases for promotions, sexual harassment, lack of flexible working hours, lack of women mentors and bosses in organizations are just to name a few. And even at home a woman has to look after the child no matter how supportive her family or husband is. It is the woman who is blamed if the child does not
perform well in school. A working mother is also always eager to get back home as soon as possible - so there are problems of late sittings in office. There is always a guilt factor as it is tough for women to pursue their career dreams. Sometimes women do take the advantage of being the fairer sex and want equal pay; don't want late sittings because of family problems but then they should also not crib about not getting promoted fast enough. You need to compromise somewhere”, she advises.

Amongst all this it is also extremely important for the woman to take care of her health as she is more susceptible to illness due to stress and age factors. It is not a rosy picture but it is not that bad a scenario. Despite all the dilemmas and challenges women still find a way to pursue their dreams and dual working couples enjoy their chosen lifestyle.

**Reviews from Unpublished material and research thesis**

Ms. Rabia Dhody, HR Reliance Capital- Life Insurance Division has expressed her views about the problems of Working women in her article, Corporate India – In hospitable to Working Women. It is not uncommon today to find women in most industries; in fact, they occupy top positions at that. They are no longer restricted to stereotyped professions. Deftly handling even the toughest of jobs, ranging from bus-conductors to astronauts, women have shown that they indeed are not the typecast weaker sex. However, studies across the globe have shown that men outnumber women by almost 5:1 at the middle management level and, believe it or not, by 20:1 at the senior level of
management. What is the reason for this strange discrepancy? Male ego / chauvinism? Or certain factors typical of women?

In the last decade, women in other parts of the industrialized world have experienced what is popularly known as the 'glass-ceiling' phenomenon. What are the factors that create these omnipresent glass-ceilings? Glass-ceilings that promise the women the sky and the stars but stop them from reaching there after they attain a certain height.

Undeniably, all women go through the torture of balancing their work and family lives. Though a work-life balance is an issue for all employees, irrespective of their sex, it seems to assail women the most. Even with a great spouse and family to support them, the conflicts between office and home do not resolve. More often than not, this drains women not just emotionally but physically as well.

Few years back, there was a study conducted on why women were not doing as well as their male colleagues after graduation from business schools. The young women that they had interviewed told that despite their getting higher marks than the young men and performing better, they received less approval and recognition from bosses and were slower to be promoted. They felt dejected and disappointed. Or at times, it was all about being a blue-eyed boy of the boss or maybe Favoritism? The predicament of these young women is understandable.

Boys are brought up to believe that they can get anything they want and are raised as such. Girls are also told that they can get anything they want, but are raised to have doubts about their ability, to put family first, and to
subsume their ambitions and dreams in the interest of family and society. They are never told how tough it is to negotiate their way in a world designed and defined by men and they are not trained for it either.

It is time that we thought and saw beyond the needs of friendship, support and intimacy, and recognize the bigger business picture. How do we do away with the glassceilings must be done away to provide men and women with equal opportunities.

There is no denying the struggle women go through when balancing their work and family lives. The basic fact is that most women feel that family is their primary responsibility. Blame either the social fabric for it or the inherent nature of women.

Neetu Chadda, a great socialist has expressed her views on status of women in Indian society in an article, "Women are versatile: Status of women in Indian society", on March 08, 2009.

India is a male-dominated country and here women have always been a part of harassment and domination. But still after all the hurdles in their way they have come up with lighting and bright powers in today's scenario. Women are the powerful entities and they are always being a brave fighter in the battle of life. Women have proved that they are no longer at loss in any of the fields and they are versatile.

A woman is a blessing to this earth. If we consider her significance into the life we would be mesmerized by the versatile characters she plays. She is a daughter, a sister, a wife, a mother, a friend and genuinely a real motivator, an inspiration and strength. A woman is a giver. In every role she plays she is always ready to give. As a daughter she is faithful to her
parents and tries to put her parent's faith on the top of her priorities. As a wife she is just a true devotee of her husband and at every step she helps her husband, supports him and encourages him to work hard. The most beautiful shade of a woman that everybody praises is the woman as a mother. A mother is a backbone for every family and every child. I still remember how courageously my mother holed me in every problem of mine. In every problem we all unknowingly remember our mothers. Mother is a person, who pampers, solicitudes, loves, gives, corrects, motivates and helps us without any expectations.

Time has come very far but the glittering grace and elegance of women are increasing steadily fast. Women of today are much more confident, knowledgeable and talented. They are just rocking the world. In every aspect of life they are moving ahead. May it be education, media, professions and personality development; they are doing just the best. Women are coming up with their new ideas and thoughts. They are becoming intellectual and they are not only thinking new but they are implementing all that new stuff into their practical lives. Whether it is running a family, bearing children, acquiring the top ranked professions, educating people or serving the community; women are not at any loss.

Being a woman I also admit that we women want just love, respect and care and we can shower the whole life for our loved ones and for our society. It is not just we women want it this way but any human being needs love and respect. Women are indispensible for this earth and for each and every society and family. If god has sent two entities on the world (man and woman) then he must have thought about their
uniqueness. No one is complete without the other. Only men alone cannot run this world they need the women at every step of life. They both together make the world happen. We must keep in mind that women will always lighten the lamp of humanity and would always be special in regard to their every shade.

Ritu Desai, HR Manager has expressed her views about challenges faced by women entrepreneurs through her article, “Challenges faced by women entrepreneurs - Businesswomen executives”, Sep 27, 2008.

Generally women take involvement in household activities and interested in going for jobs like doctor, nurse, teacher and government jobs. Many hurdles are faced by a woman or a group of women who start a business. Owning and controlling the enterprise by a woman is really a big thing. The woman entrepreneur should possess the qualities of devotion, innovation and capabilities of management and control. Just like men, some women do not want to fit themselves in white collar jobs. They want to express their skill and talent to the world. Initially, the women entrepreneurs were interested in petty business. Now they want to land into big business deals. They want to stand on their own legs and prove themselves. The education, the courage, knowledge about the field, decision making qualities and independent nature help them a lot.

The challenges faced by women entrepreneurs-- The family members may hesitate to invest money in business started by woman or permit to avail bank loan. Sometimes, all the property may be in the name of male persons and they may not be ready to put security for availing a bank
loan. First, the woman should find a solution for the opposition in the family for doing a business and try to get full moral and financial support from them. The women should not be treated as supplementary income providers.

- In the male dominant society, it is not easy to come up in business field. Many businessmen do not want to enter into business deals with women entrepreneurs. The women should tackle this problem wisely and make them understand that they are, in no way, inferior to men.

- To earn confidence from bank for getting a loan is much more difficult task for women entrepreneurs. But, the women entrepreneurs are sincere in repayment of loan. The local government and banks should come forward to help the women to get loans in an easy way, without putting unrealistic conditions.

- The women should not take emotional feelings in business. They should prove that they possess high management skills and courage, ready to take risk and ability to solve problems.

- The women entrepreneurs may have to leave the family and make business tours. They may have to travel alone or with others, stay in a new place. The family should not put any restriction and help them to look after the family in their absence.

- The women entrepreneurs should meet and discuss their problems, whenever they find time. They should bring up many women to this field. They should attend seminars and conferences.
The government can protect women by putting rules and laws. But, women entrepreneurs have to face day to day challenges. The family and society should not look differently to women entrepreneurs. The marketability and profitability of doing big business by women entrepreneurs should be encouraged. The good location for doing business, support from family and chance for improving the talent are the basic requirements for women entrepreneurs. If all these are provided the women entrepreneurs will emerge and touch new heights in the business field.


Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. Government of India has defined women entrepreneurs as an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women. Like a male entrepreneurs a women entrepreneur has many functions. They should explore the prospects of starting new enterprise; undertake risks, introduction of new innovations, coordination administration and control of business and providing effective leadership in all aspects of business.

Problems of Women Entrepreneurs in India

Women in India are faced many problems to get ahead their life in business. A few problems can be detailed as;

1. The greatest deterrent to women entrepreneurs is that they are women. A kind of patriarchal – male dominant social order is the building block
to them in their way towards business success. Male members think it a big risk financing the ventures run by women.

2. The financial institutions are skeptical about the entrepreneurial abilities of women. The bankers consider women loonies as higher risk than men loonies. The bankers put unrealistic and unreasonable securities to get loan to women entrepreneurs. According to a report by the United Nations Industrial Development Organization (UNIDO), "despite evidence that woman's loan repayment rates are higher than men's, women still face more difficulties in obtaining credit," often due to discriminatory attitudes of banks and informal lending groups (UNIDO, 1995b).

3. Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations. "Having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business". The financial institutions discourage women entrepreneurs on the belief that they can at any time leave their business and become housewives again. The result is that they are forced to rely on their own savings, and loan from relatives and family friends.

4. The male - female competition is another factor, which develop hurdles to women entrepreneurs in the business management process. Despite the fact that women entrepreneurs are good in keeping their service prompt and delivery in time, due to lack of organisational skills compared to male entrepreneurs women have to face constraints from competition. The confidence to travel across day and night and even different regions and states are less found in women compared to male entrepreneurs. This shows the low level freedom of expression and freedom of mobility of the
women entrepreneurs. Independence brought promise of equality of opportunity in all sphere to the Indian women and laws guaranteeing for their equal rights of participation in political process and equal opportunities and rights in education and employment were enacted. But unfortunately, the government sponsored development activities have benefited only a small section of women. The large majority of them are still unaffected by change and development activities have benefited only a small section of women i.e. the urban middle class women. The large majority of them are still unaffected by change and development. The reasons are well sighted in the discussion part of this article. It is hoped that the suggestions forwarded in the article will help the entrepreneurs in particular and policy-planners in general to look into this problem and develop better schemes, developmental programmes and opportunities to the women folk to enter into more entrepreneurial ventures. This article here tries to recollect some of the successful women entrepreneurs like Ekta Kapoor (Creative Director, Balaji Telefilms), Kiran Mazumdar Shaw (CEO, Biocon), Shahnaz Husain and Vimalben M Pawale (Ex President, Sri Mahila Griha Udyog Lijjat Papad).


Women were not the part of business world, in olden days. But now the trend has changed. There are many women who are leading at the top levels of Multi National Companies. Women entrepreneurs have proved themselves as a successful business person. There were criticisms about women entrepreneurs that they do not boldness like of men entrepreneurs
and their mindset and attitude gets influenced by their physical variations, but when we have the examples of many women entrepreneurs, who have succeeded in their field.

Women were not given the opportunity to lead the business in the ancient days. Just for that reason they could not become successful women entrepreneurs. Now men and women are the free competitors for any designations in the corporate world. Even in these competitions women have proved themselves upper hand than men. In the skills like business presentations, corporate training, communication skill training, Human resources management etc. women entrepreneurs are more preferred because of their better skill on those fields.

But still there is a category of women who are not able to find the scope to show their talents and skill in the business world. The talented women from poor and traditional families, they were made to go for the jobs like tailoring, embroidery, typing etc. Many other women have been made to be just housewives. Opportunity has not been given to them to go for work, even if they are willing to go. A married woman generally has to the words of her husband. Even the decision about, whether she can go for a job or not, has to be taken by the husband himself. So in such situations, there should be the whole hearted support from the men to give the women to opportunity to achieve in their career life as well.

**Dr. Avnish Jolly**, a social worker has expressed his views on problems on working women in his article, “Working Women suffer more with Workplace stress”, 6 June 2008.
Working women suffers job related stress than men. Recent study from University of Melbourne has revealed that nearly 1 in every 5 Victorians working women suffer depression that can be recognized to job stress and more than one in eight or 13 per cent of the working men with depression have problems due to job stress.

Tony La Montagne, Associate Professor, McCaughey Centre has found that nearly 21000 Victorians suffer depression due to elevated job demands and little control over how the job gets done. The researchers analysed job stress data collected from a 2003 survey of 1100 Victorian workers. They found that working women were more likely to suffer depression than men and job stress is more likely in junior skilled occupations. The team later combined job stress exposure patterns with previous research, which showed that job stress doubles the risk of depression to approximation the proportion of depression caused by job stress among working people; this represents a substantial and inequitably distributed public health problem.

Tony added the burden of mental illness in the general population follows a similar demographic pattern, suggesting that job stress is a substantial contributor to mental health inequalities and Moreover, by comparison, 30-times fewer workers receive workers’ compensation for stress-related mental disorders, suggesting that workers’ compensation statistics grossly under-represent the true extent of the problem. He said that solutions are available to address this problem.

The evidence shows that improving job control, moderating needs and providing more support from supervisors and fellow friends makes a
difference. Better understanding of the scale of this problem will lead to more support for employees, particularly for junior-skilled workers and working women. Given so many people spend a large part of their day at work, we need to find the best ways workplaces can promote good health rather than cause health problems.

**Dr. Chandan Das**, a psychologist has given his views on working women in his article, “Attitude of Corporate India Towards Working Women”, January 22, 2010. Since a long time, women have been trying to prove their worth – whether it is in the field of politics, sports, agriculture, aviation, navy, military or even management. They have also sought support from the government on key issues like sexual harassment and working in the night shifts. It is not the case that they are incapable or under-qualified for specific positions. However, they have not been able to get the right support from them to carve good career. Working women account for 17% of all the Indian women, 31% of the Indian workforce and 31% of the IT workforce. It is very important to understand what keeps them from taking up work in private companies.

Over the years, the participation of women in the management world has also increased especially in India. India has the world’s largest number of professionally qualified women. But it is also very crucial to understand how welcoming has the Corporate India been towards them. When talking about the corporate world, though it has opened its doors for women, it has not been successful in placing them in the top level management. Women are often observed to be working in the administrative departments. Very few of them get to climb the ladder and enjoy the post of CEO or Managing Director. They hold less than 3
percent of managerial positions in India as compared to their counterparts in the United States with 42% women in the similar positions.

Women have to juggle between work and life. They have to take care of their parents, children, in-laws which make them think twice before resuming work after marriage. A recent survey found that women want a corporate environment that recognizes that their strengths and skills are different from male colleagues but equally intrinsic to the organization's success. According to a survey, more than two thirds of the female respondents believe that they were not recognized or promoted on an equal basis to men, and eight out of 10 agreed that companies did not place a high enough value on skills such as communication, team building and relationships. They want the focus to be shifted from family and childcare issues to the more challenging areas of stereotypes, perceptions and prejudices.

The attitude of the companies need not alone undergo a change. There needs to be a change seen in the attitude of all the male directors, managers, employers, co-workers, subordinates. The firms should try to avoid traditional stereotypes and undue emphasis on marital status because of which women are under-represented at a senior level. They should be properly groomed for leadership roles. In addition to this, addressing gender issues within the organizational set up, establishing discussion platforms, mentoring young women, allowances for a sabbatical with an option to re-enter the workforce, commitment to diversification and equal opportunity are all strategies that set the stage for greater gender equality in the workplace. It is important to note that
many large corporations in India have not yet taken simple measures like providing child-care, flexible work hours etc. to support women managers to build a career.

It is time everyone stops referring women as the secondary species in the world – just a home maker. For years together, they have been assigned temporary positions or part time work. Considering the conditions in which women have to work, they can be designated with proper working conditions like crèches for their children, easy commuting facilities etc. Women need to adopt a robust system and keep working hard. They need to exude confidence, smartness, dedication, ethical sense of work, commitment and the drive to achieve the given targets while working.

This article has extracted from the research on Gender Equality and Present Status of Indian Women conducted by Dr. Neeraja Sharma. She is Associate Professor at Accurate Institute of Management and Technology in Noida, on March 04, 2011

Gender equality and gender development's question moves around the 'power' women held. Indian women regardless of their caste, religion or class, have never enjoyed equal status in the society even in their families. Although constitutional and legal safeguards and several empowerment programs and policies of their development have improved the status of women, yet they lack power in many fields and hence they are subordinate to men. The meaning of gender equality in true sense is to provide equal or same opportunities for men and women in every walk of life. One should not take wrong meaning to compare gender equality with
sex equality, while the sex equality means the number of males and females. Gender equality depicts the level of development among men and women. India is committed towards millennium development goals and special efforts have been taken by Government to attain these goals. This paper is based on the analysis of the outcome of the developmental programs regarding women's upliftment. In this paper we tried to explore all the factors which determine the gender equality, present status, causes behind their poor performance in the field literacy, health, self-reliance etc.

Government has introduced a number of programs and initiatives for 360 degree societal and economic development of Indian women along with the minority classes. The success of these programs duly depends on the strategic scanning of environment, to formulate the rational policies and their successful implementation.

At present India the growth rate for the female population for the 1991-2001 decade is 21.79 %, which is 0.86% points higher than that of males and 0.45% points more than that of total population, yet the demographic imbalance between men and women continue to exist till date.

In Indian society the inequality between men and women is one of the most crucial disparities, which reflects right from the birth of the girl child up to death of women. Apart from this there exists a strong desire for the son child, often leads towards big family size and hence the increased population. Daughters are accepted reluctantly considered a liability for the family. Technological advancement in the field of gender identification has increased the tendency of female feticide.
Conclusions and suggestions

Gender equality and gender development are the key issues for the planners and policy makers. Every issue of gender development viz., Education, health and nutrition, growth and physical development, fair representation in urban local bodies and PRI's etc. have given due care in various five year plans. However their efforts neither could break the old traditions nor could reduce poverty level among women to a desired level.

Following are the issues which still require some concrete measures for the upliftment of women.

- There should be compulsory primary education for the girls.
- Organization of women through Self Help Groups with active support of NGO's.
- Pregnancy test and termination of pregnancy laws more strict and effective.
- There should be the involvement of corporate world for gender sensitization and draw upon their infrastructure and resources for the implementation of women's development programmes.
- Create an enabling environment for women to exercise their reproductive rights and choices freely.
- Effective enforcement of the Pre-natal Diagnostic techniques (Regulation and Prevention of Misuse) Act, 1994 with stringent punishment to pregnant women as well as to doctor.
- Government should create a gender sensitive educational system and promote gender sensitization of teachers on a regular basis.
• There should be effective and quick and quick implementation of schemes like 'SWADHAR'-an innovative intervention for women in difficult circumstances with a special focus on the rehabilitation of sex workers, bar dancers, jogins, women/girls in social and moral danger, destitute etc.

• Ensure minimum and equal wages to women workers.

Khushi Mehta, a successful Business Woman has expressed her views about Indian Working Women through her article “Dilemmas of working women in India”, on Nov 12, 2010.

She thinks that women in India have come a long way! From just a skilled homemaker women today have acquired skills and capabilities of not just being a homemaker but being at par with their male counterparts. This is the new generation of women, who wants to pursue their dream career. But this life is not a bed of roses for all.

She has given an example of a female journalist. According to her the most glaring dilemma is the time factor. She is a media professional and at times she comes home by midnight. Her parents are not happy with the fact that she has chosen this field and she does not have a fixed office hour. And then the biological clock is ticking away, so there is another pressure of finding the right match and settling down.

More conflict arises with the working mother. One has to fulfil the demand at work followed by various demands at home. In today’s scenario the husband and wife both work towards creating a balance with their work life as well as at home with their children. But it is still
difficult for women as she has to play multiple roles of a cook, a family maid, a tutor, a nurse as well as cater to the demands of office work. This can leave a working woman stressed and anxious; more so if the family is not supportive.

There are a lot of dilemmas that a working woman has to go through. Glass ceiling effect- asking personal questions during an interview about family and marriage, biases for promotions, sexual harassment, lack of flexible working hours, lack of women mentors and bosses in organizations are just to name a few. And even at home a woman has to look after the child no matter how supportive her family or husband is. It is the woman who is blamed if the child does not perform well in school. A working mother is also always eager to get back home as soon as possible- so there are problems of late sittings in office. There is always a guilt factor as it is tough for women to pursue their career dreams. Sometimes women do take the advantage of being the fairer sex and want equal pay; don’t want late sittings because of family problems but then they should also not crib about not getting promoted fast enough. She needs to compromise somewhere. Amongst all this it is also extremely important for the woman to take care of her health as she is more susceptible to illness due to stress and age factors. It is not a rosy picture but it is not that bad a scenario. Despite all the dilemmas and challenges women still find a way to pursue their dreams and dual working couples enjoy their chosen lifestyle.

Chandan Das, a great social worker has expressed his opinion about how the today’s corporate India looks towards working women. He says, since a long time, women have been trying to prove their worth – whether it is in the field of politics, sports, agriculture, aviation, navy, military or even
management. They have also sought support from the government on key issues like sexual harassment and working in the night shifts. It is not the case that they are incapable or under-qualified for specific positions. However, they have not been able to get the right support from them to carve good career. Working women account for 17% of all the Indian women, 31% of the Indian workforce and 31% of the IT workforce. It is very important to understand what keeps them from taking up work in private companies.

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Women have to juggle between work and life. They have to take care of their parents, children, in-laws which make them think twice before resuming work after marriage. A recent survey found that women want a corporate environment that recognizes that their strengths and skills are different from male colleagues but equally intrinsic to the organization’s success. According to a survey, more than two thirds of the female respondents believe that they were not recognized or promoted on an equal basis to men, and eight out of 10 agreed that companies did not
place a high enough value on skills such as communication, team building and relationships. They want the focus to be shifted from family and childcare issues to the more challenging areas of stereotypes, perceptions and prejudices.

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It is time everyone stops referring women as the secondary species in the world – just a home maker. For years together, they have been assigned temporary positions or part-time work. Considering the conditions in which women have to work, they can be designated with proper working conditions like crèches for their children, easy commuting facilities etc. Women too for these and many other reasons need to adopt a robust system and keep working hard. They need to exude confidence, smartness, dedication, ethical sense of work, commitment and the drive to achieve the given targets while working. One has to push oneself a little more on the edge and prove her capability.
Reviews of Books

Srivastava and Chaudhary (1991) in their work on ‘Women Entrepreneurs: Problems, Perspectives and Role Expectations from Banks’, found out that no single factor but a host of motivating factors act simultaneously on the individual creating dissonance in her, which in turn motivates her to take an action directed towards elimination or reduction of dissonance in the individual. Women faced problems mainly in the areas of marketing of their products and approaching the banks for getting loans. Personal problems like time constraint and family stress were also cited. The study concludes that joint family is not an obstacle for women entrepreneurs. Infact it is a facilitating factor. The entrepreneurial role enhances familial bonds and increases role satisfaction of women entrepreneurs as a wife, mother and maker of a ‘home’.

Sethi (1994) in her study on ‘Women entrepreneurship in India’ lists economic compulsion, education, work experience and urbanization as the collective forces, which have given an impetus to women entrepreneurship. The author says that availability of credit is the most binding of all regulatory, technical, marketing and other input constrains. She further states that although obtaining finance for the initial start-up venture is a common problem for both male and female entrepreneurs, yet these problems get exacerbated for women because of their gender as well as prevalent socio-cultural variables. Availability of credit (finance) is one of the most input- constraints besides others such as compliance of rules and regulations, marketing techniques, knowledge of technology and its application. The dependence on their limited personal finance leaves these women undercapitalized and highly vulnerable to market
fluctuations. They are compelled to start tiny industries using obsolete technology. The author further finds that women by and large are bound by their domestic and child-care responsibilities and therefore, the choice of industry, the location of units ad their area of operation cannot be of their individual choice. She suggests that in order to enable women to break away from traditional activities like garments and food into more lucrative non-traditional areas. Which need a much higher level of investment, the help of academic institutions? Governments Organizations and NGOs is absolutely necessary.

Naisbitt, (1985) suggests that certain products and services present opportunities specifically suited for women. This thinking is based on the assumption that the distinctly ‘female’ or male’ imagery associated with certain industries and business sectors continue to endure and influence who does what. In a study of Nascent Entrepreneurs, Carter (1994) found women to be more effective in downstream industries such as service and retail more frequently than men. Hisrich and Brush (1987) in a longitudinal study on women entrepreneurs conducted in USA observe that a typical women entrepreneur operating an established venture is 46 years old, married, has two children 29 years old and has operated her service-oriented business for 8 years. She is college educated, usually in liberal arts and has had occupational experience in the service area. She maintains a controlling interest in the business, which is her first entrepreneurial effort. Most women entrepreneurs rely on profit reinvestment and bank loans for current financing. The biggest business problems are lack of adequate time for administrative activities, cash flow and personnel. Planning is conducted by the entrepreneur alone and is frequently strategic in nature. The size of the typical women owned businesses remains small with 10 or less employees. On the other hand,
geographic and market scope of the business is expanding rapidly and the woman entrepreneur continues to improve her business skill and practices strategic planning.

Klein (1995) in her study on ‘Returning to Work: Challenge for Women’ states that problems of compatibility between professional and private life are usually resolved to the detriment of women, with few exceptions, it is women who interrupt their career, when family obligation required such a choice. Their reintegration into active life poses problems but it is necessary not only as a basic human right but also for economic efficiency.

Singla and Syal (1997) have classified the ‘Problems Being Faced by Women Entrepreneurs’ at different stages of their entrepreneurial career into three major categories, i.e. problems related to project formulation, project implementation and project operation. In the light of problems and issues related to women in business, the authors strongly advocate Group Women Entrepreneurship (GWE) as one of the viable alternatives in the Indian context. GWE approach can strengthen the women entrepreneurs by reinvigorating activities/skills or traditional crafts, with which they are acquainted but are in danger of being exploited by vested interests. The supporting agency should also undertake group orientation training modules for the members of GWE in their respective skill development and management of the enterprise. The authors opine that GWE approach should be made an integral part of the National Women’s Welfare Programmes.

A.D. Mishra (2001) has done study on “Problems And Prospects Of Working Women In Urban India”. Women constitute nearly one-half of the present population of the country. They are expected, like their counterparts in developed countries, to play significant role in the
development and progress of the national economy. Unfortunately very little attention has been paid on women’s studies. As a social group the middle class working women is an emerging phenomenon. The study conducted by the author and as outlined in the present volume highlights the problem of working middle class urban women in historical perspective. After analysing in detail the pattern and development of working women as a social group, the author highlights their problem of maintaining and also looking after their place of work. In the framework of these broad parameters, the author analyses the government policies and programmes, locates the bottlenecks in policies and finally provides some meaningful suggestions which may help the administrators. The book is likely to prove highly useful to the students of urban sociology, academicians, administrators, policy planners and also general readers. Anita Sharma (2000) has expressed her views about status of working women in India through her book, “Modernisation and Status of Working Women in India”. This book is the outcome of the conclusions of an empirical study of about 200 working women of Delhi falling under different categories of professions, done by Anita Sharma. The basic objective of the author for this study was to evaluate the position of working women in India is the light of modernization. She has stated that having education and employment to their credit the working women will have a different view about the existing society; With growing economic independence there will be a marked attitudinal change among the working women; Being fully exposed to modernization and westernization the working women will have a different attitude then what the non-working women have about the status of women in society;
The working women will be more exposed to westernization than their non-working counterparts.
Amiteshwar Ratra (2004), in her study on ‘Working and Non-Working Women’, lists the status of Indian woman. He says family ties in our country are weakening with the decline of the cohesive family. The author has adopted a holistic and exhaustive approach for studying the preparedness of family life among working and non-working women. It is well written with an in-depth understanding of the changes occurring in the attitudes of Indian women particularly with regard to family relations. The author outlines the importance of physical, mental, sexual and psychological preparation for marriage. The author highlights factors in selection of life partner. It describes the various types of traditional Indian marriages. This author illustrates the various adjustment techniques used in marriage by both working and non-working women and maintenance of marriage in the light of conflict areas predominant in any marriage. The book provides an illuminating guidance for an intact family life and concludes with suggestions for future research in this area. It presents self-explanatory detailed case studies of working and non-working women's family life.
Reena Patel (2010), in her study on ‘Working the Night Shift: Women in India's Call Center Industry’ states that relatively high wages and the opportunity to be part of an upscale, globalized work environment draw many in India to the call center industry. At the same time, night shift employment presents women, in particular, with new challenges alongside the opportunities. The author explores how beliefs about what constitutes "women's work" are evolving in response to globalization.
Working the Night Shift is the first in-depth study of the transnational call center industry that is written from the point of view of women workers. She explains how call center employment affects their lives, mainly as it relates to the anxiety that Indian families and Indian society have towards women going out at night, earning a good salary, and being exposed to western culture. This timely account illustrates the ironic and, at times, unsettling experiences of women who enter the spaces and places made accessible through call center work.

Irene Padavic and Barbara Reskin (2002) have expressed their views working men and women though their book ‘Women and Men at Work’. The authors in their study provide a comprehensive examination of the role that gender plays in work environments. This study differs from others by comparing women’s and men’s work status, addressing contemporary issues within a historical perspective, incorporating comparative material from other countries, recognizing differences in the experiences of women and men from different racial and ethnic backgrounds. Relying on both qualitative and quantitative data, the authors seek to link social scientific ideas about workers’ lives, sex inequality, and gender to the real-world workplace. They also provides a renewed focus on reasons for variability in inequality across workplaces. The study of ‘Women and Men at Work’ presents a contemporary perspective to the field, with relevant comparative and historical insights that will draw readers in and connect them to the wider concern of making sense of our dramatically changing world.

**Concluding Remark**

Is this chapter, we have seen opinions of great socialists, HR heads, Mangers, Writers. Everyone is saying about women’s strengths, how
women are equally capable to men, how they perform multiple tasks and responsibilities etc. They have also focused on different problems that women face in their families and at their working place. They have also tried to give their valuable suggestions and opinions to decrease the women’s problems. These articles are very helpful to highlight women’s problems in the society.
References:


Profile of the Study Area

Regional map of Maharashtra State

Regions
- Konkan
- Pune
- Nashik
- Marathwada (Aurangabad)
- Nagpur
- Amravati

Regional map of Marathwada Region

Aurangabad
Jalana
Hingoli
Parbhani
Nanded
Beed
Latur
Usmanabad

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