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Dr. Mona Jaqueline	Raja Ram Mohan Roy's Encounter with Christianity
Dr. Ravisha B Dr. Divya M S Dr. Rajesh M Ms. Keerthi A	Role of Rural Women in Small Scale Industries
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Dr. Ravisha B Dr. Rajesh M Mr. Virupaksha J D Mr. Mohammad Asraf	Role of Higher Education to Boost Women Entrepreneurs
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Prof. Parvati Katti	Feedback Power: Self Evaluation by Teachers
Mr. Mohan VT Dr. BP Shivalingappa Mr. Umesh H	The Impediments To Women Entrepreneurship In Rural India: A Few Reflections

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Contents

Dr. T. Jayaprakash Rao	From the Desk of Editor-in Chief	1
Dr. Mona Jaqueline Mendonca	Raja Ram Mohan Roy's Encounter with Christianity	2
Dr. Ravisha B Dr. Divya M S Dr. Rajesh M Ms. Keerthi A	Role of Rural Women in Small Scale Industries	7
Ms. Sharmila P. Nayak	Issues And Challenges of Self - Help Group's In Women Empowerment - A Study With Reference To (SKDRDP) In Mangalore City.	15
Dr. Kamal Kumar	Socio-Political Ideas of Raja Ram Mohan Roy	25
Dr. S. P. Singh Dr. R.V. P. Singh	Functioning and Performance of Mahila Police Volunteers in India	38
Dr. Rajesh Modi	Economic Thoughts of Raja Ram mohun Roy: He Modernized Indian Society in Many Ways	48
Dr. Wajeeda Bano	Rajaram Mohan Roy: A Pioneer in Women Empowerment	57
Dr. Preethi Keerthi Dsouza	Agripreneurship: A Skill Proficient Contrivance Towards Women Empowerment	61
Mr. Karthik Pai H Dr. Yathish Kumar	An Analytical Study on Harassment at Workplace with Special Reference to Women Teaching Faculty in Constituent Colleges of Mangalore University	80
Mrs. Harshitha Shetty Ms Vijayalaxmi	Role of Women Entrepreneurs In Micro, Small And Medium Enterprises And Their Contribution Towards Family Income - A Study On Women Entereprenures With Reference To D. K. District of Karnataka	87

Dr. Ravisha B Dr. Rajesh M Mr. Virupaksha J D Mr. Mohammad Asraf	Role of Higher Education to Boost Women Entrepreneurs	99
Dr. Nishi Singh	Raja Rammohan Roy's Fight for the Women Empowerment: An Analysis	108
Prof. Parvati Katti	Feedback Power: Self Evaluation by Teachers	116
Mr. Mohan VT Dr. BP Shivalingappa Mr. Umesh H	The Impediments To Women Entrepreneurship In Rural India: A Few Reflections	122

From the desk of the Editor-in-Chief.....

Prelude:

Educational Institutions have huge responsibilities in grooming the future of our youth with need-based education. It is possible with a great vision in managing the education institutions as the centre of knowledge generation by performing all the institutional functions effectively. As a part of this the A.J.Institute of Management is bringing out a Bi-Annual Research Journal for the last 13 years, to provide a platform for scholars and researchers to share their knowledge for the benefit of the entire society. With this backdrop, I am pleased to place before the learned leaders, volume 13, No. 1 of Anveshana, with the following scholarly articles focusing on women's empowerment.

- "Raja Ram Mohan Roy's Encounter with Christianity" authored by Dr.Mona Jaqueline Mendonca".
- "Role of Rural Women in Small Scale Industries" by Ravisha B, Dr.Divya M.S., Dr. Rajesh M. and Ms. Keerthi A.
- "Issues and Challenges of Self-Help Groups In Women Empowerment – A study with reference to (SKDRDP) in Mangalore City" by Ms. Sharmila P. Nayak.
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- "Role of Women Entrepreneurs in Micro, Small and Medium Enterprises and their Contribution towards Family Income – A study on Women Entrepreneurs" with reference to D.K. District of Karnataka presented by Mrs. Harshitha Shetty & Ms. Vijayalaxmi.
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- "Feedback Power: Self Evaluation by Teachers" by Prof. Parvati Katti.
- "The Impediments to Women Entrepreneurship in Rural India: A few Reflections" by Mohan V.T., Dr. B.P. Shivalingappa & Umesh H.

J. Jayaprakash Rao

Dr. T. Jayaprakash Rao
Editor in Chief

Raja Ram Mohan Roy's Encounter with Christianity

Dr. Mona Jaqueline Mendonca¹

Abstract

19th century was a period of transition from the mediaevalism to the modern age. As the enlightened Indian minds were stirred as a result of their contact with the forces from the West, it made a tremendous progress both in the religious and the social fields. And among the many dozens of Neo-enlightened upper caste Hindus who were the beneficiaries of liberal education, Ram Mohan Roy happened to be the foremost orientalist of the age who later on was labelled as the "Father of Indian renaissance" for his crusade against some of the inhuman Hindu religious practices. Born in Bengal in 1774, into a well-to-do, orthodox Brahmin family, he was quick to realize that the centuries-old rituals within Hinduism like sati, ideal-worship, polytheism, etc. had practically no sanctions in the holy scriptures, and they could do no good but only harm the society. At the mere age of 15, Ram Mohan expressed his discontent over these issues. His travels and the eagerness to learn languages landed him in a position where he could bring together various philosophies and compare the world religion and thus understand Hinduism in this context. This paper precisely tries to understand his initial encounters with Christianity and his other interactions with the contemporary missionaries of Calcutta, who had great admiration for Ram Mohan Roy and who also felt that he was a catalyst of change, and hence could be helpful in materialising the missionary agenda. Ram Mohan Roy, meanwhile, saw his Christian connection as vital to create a Unitarian society that would assist him in bringing closer to his vision. Though today he is rightly called "the herald of a new age" how did his understanding of the world religion in general and Christianity in particular enable him to gain popularity both among the Unitarian and Theistic circles in the West is the crux of this paper.

Keywords: *Medieval Bengal, Hinduism, Ram Mohan Roy, Missionaries*

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Introduction:

As we commemorate the 250th birth-anniversary of Raja Ram Mohan Roy, who inaugurated the modern age in India and whose social and religious reforms prepared Indians for political consciousness, there is a need today, to understand his relevance as India is marching from her unmeasured past to her incalculable future. When Monier- Williams said, "*the Raja was perhaps the first earnest-minded investigator of science or comparative religions that the world has produced*", or when Seal called him "*the harbinger of the idea of universal humanism, the humanist, pure and simple, watching from his conning tower the procession of universal humanity in universal history*", it becomes quite obvious that Ram Mohan Roy had gained enormous admiration from his British contemporaries for his cosmopolitan outlook. But this admiration also brings us to the question, whether Roy was accepted in the European circle purely for his "Global Citizen" outlook or for his fondness towards Christianity.

Background:

Politically speaking, fifteen years prior to the birth of Ram Mohan Roy (1772-1833) Bengal had witnessed two major battles. The Battle of Plassey (1757) made the English masters of Bengal. And the battle of Buxar (1764) had formally inaugurated the era of Colonial period in India. Under Robert Clive, a company's mint was established in Calcutta; its trade was declared free throughout Bengal; it became the Zamindars of 24 Paraganas and above, all its own creature became the Nawab who, had no the power to refuse whatever the company demanded of him. Therefore, Bengal had entered into a period of history during which the English character was at its lowest, a period of corruption, atrocity and greed, unequalled since then. In short, British Colonial powers had already launched the era of economic exploitation through various acts and reforms.

Society, on the other hand, was rigid, orthodox-Hindus practiced various sophisticated rituals, caste system was at its peak, polytheism, idol-worship was common. The condition of women in colonial Bengal was pathetic. The concept of personal purity was just confined to woman and not considered necessary for men. The sense of justice was dead. Men could marry any number of wives successively or even simultaneously; but women, even little girls of five or six, if they happened to lose their husbands, whom perhaps they had never seen except at the hour of the 'so-called wedding, were not allowed to marry again, but were condemned to drag on a miserable existence deprived of all the comforts of life, or, what

was still more inhuman, burnt alive on the funeral pyre of their husbands. In some parts of the country, female children were killed as soon as they were born; and the first born were often thrown into the rivers in propitiation of the gods. In one instance Ram Mohan Roy had himself witnessed his brother's wife committing *sati*. So there were many such inhuman rituals which totally harmed the fabric of religion and society. Thus, one could see the dense cloud of darkness brooding over the country.

The British Governors, though keenly aware of the inhuman cruelty of Sati, dared not interfere with it. Education was not yet considered to lie within the province of the government. There were no schools throughout the length and breadth of the country, except the Tols and Maktabas and Pathshalas where Sanskrit, Arabic and Persian were taught with the elements of arithmetic. And by the last few decades of the 18th century, English education had already reached Bengal. Ramkamal Sen, the author of the first English Bengali dictionary Ramkamal Sen ascribed the honour of being the first English scholar amongst the people of Bengal, Sir Eliza Impey established the Supreme Court in Calcutta in 1774. The growing business of the court made the next generation of middle class Bengalees a little more familiar with English. Interpreters, clerks, copyists and agents were in demand alike by the Government and the mercantile houses. Self interest stimulated enterprising Bengali youths to learn English from European and Armenian adventurers. In 1780 Warren Hastings had founded the Madrassa, a Mahommedan College in Calcutta for giving instruction to Mahommedan boys in Arabic and Persian.

Ram Mohan Roy's First Encounter with Christianity:

Bengal had known Christianity since the days of Portuguese pirates in the 16th and 17th centuries. Under the British, Calcutta had emerged not only as the premier city of the British empire in India but also as the storm centre of Christianity. Some missionaries by then had learnt the Bengali language and kept their missionary enterprise active. Both Catholic and Protestant missionaries worked together from the mid 18th century. But Christianity had failed to have any impact in Bengal till the foundation of the Baptist Mission at Serampore in 1800 under the leadership of Williams Carey (1761-1834) whose major achievement was the Bengali translation of the Bible.

Before Mohan Roy completed his sixteenth year, he became aware of the religious degradation that was happening around. He chose to write against

it, of which he had to leave his ancestral home. In the course of his wanderings, Rammohun Roy went up as far as Tibet to study Buddhism. Soon after his return home, he was again proceeded to Benares and spent about 12 years in close and earnest study in that ancient seat of Hindu learning and orthodoxy. Towards the latter half of this period, he began to learn English; possibly his chief object to this was the investigation of the Christian scriptures.

No sooner had Rammohun Roy settled in Calcutta than he began to concert measures for the introduction of English education among his countrymen. He took in drawing Christian missions into the field of Indian education. As soon as he became acquainted with the several Christian denominations of Europe and America, he began to interest them in the problem of Indian education. He lost no opportunity of pressing upon them the importance and advantages of imparting modern scientific education to the people of India. he repeatedly wrote to Unitarian leaders of his acquaintance in England and America *"to send as many serious and able teachers of European learning and science and Christian morality unmingled with religious doctrines as your circumstances may admit, to spread knowledge gratuitously among the native community."* The Unitarians were not able to render the aid desired, but a similar request at another quarter bore excellent fruit, Rev James Bryce, the first Scottish Chaplain in Calcutta, was persuaded by Raja Rammohun Roy to write to the home authorities to send missionaries for the spread of knowledge and learning. It was in response to this appeal that the Rev. Alexander Duff, the pioneer of Educational Missions in India, was sent over by the Church of Scotland in 1830

The ideologies of Ram Mohan Roy were greatly influenced by western modern thought and more so by Christianity. Therefore, he had an allegation of being an anti-Hindu reformer and a champion of Unitarian Christianity. He became interested in Christianity and learned Hebrew and Greek in order to read the old (*see Hebrew Bible*) and New Testaments. In 1820 he published the ethical teachings of Christ, excerpted from the four Gospels, under the title *Precepts of Jesus, the Guide to Peace and Happiness*.

He believed in monotheism but discarded the idea of the miracles of Jesus. He believed that religious orthodoxies have become causes of injury and detrimental to social life and sources of trouble and bewilderment to the

people, instead of tending to the amelioration of the condition of society. He also believed that each sinner must make restitution for his sins and it is to be done through self-purification and repentance and not through sacrifices and rituals.

But in his first published work *Tuhfat-ul- Muwahhiddin* (a gift to deists published in 1803 exposed irrational religious beliefs and corrupt practices of the Hindus as the belief in revelations, prophets, miracles etc. In 1814, he founded Atmiya Sabha in Calcutta to campaign against idolatry, caste rigidities, meaningless rituals and other social ills. He criticized the ritualism of Christianity and rejected Christ as the incarnation of God. In The Fort William College was established at Calcutta in 1800 for the benefit of the members of the civil service. But up to the arrival of Rammohun Roy in Calcutta there were no public schools for the systematic teaching of English to Indian boys. *Precepts of Jesus* (1820), he tried to separate the moral and philosophical message of the New Testament, which he praised, from its miracle stories. To him, Christ was more a moral figure than a religious. And his epitaph reads: "*Beneath this stone rest the remains of Raja Rammohun Roy Bahadur, a conscientious and steadfast believer in the unity of Godhead, he consecrated his life with entire devotion to the worship of the Divine Spirit alone*".

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Role of Rural Women in Small Scale Industries

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Ms. Keerthi A⁴

Abstract

In Indian context to develop our country first we have to make a strategic plan to uplift the rural areas. If we able to implement the various plan successfully in the rural areas means we can create wonders in achieving the desired result. In the rural development scheme of the government we have to make a close look towards rural women entrepreneur contribution to develop the rural areas. This paper is designed with an intension that to know the performance of the rural women entrepreneur in the society. In the rural areas we have to empower the women to take entrepreneurship as their career to build the rural economy. If society encourages the rural women entrepreneur by providing required assistance in setting up of their business will builds confidence in the minds of them to move forward in the small scale industry sector. We have to think in a brooder prospective by not limiting the power of women into kitchen. To give empirical touch for this paper we collected 60 respondents opinion from the south canara region. On the basis of the empirical data I build the theoretical concept for this present study. The major findings of this paper is to encourage the rural women entrepreneur to achieve the desired result in the small scale industrial sector and NGO's have to make a suitable plan to develop the rural women entrepreneur in the society. Family members have to support the rural women entrepreneur to come forward in the small scale industry sector.

Keywords: *Development, Rural Women Entrepreneur, small scale industries*

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Introduction:

Development in the rural areas can be possible in by empowering young women to take leadership role in the small scale industry. Small scale industries are perfectly suit for the rural structure in Indian economy (Kirby DA, 2004),. We have to create interest in the urban population to start small scale industry in the rural areas. This will helps the country to solve the regional imbalance in the rural areas. Government also under takes a lot of initiative in establishing women entrepreneurship in the rural area (Aslete J W ,2002). Education institution has to create spirit in the mind of youth to begin their career in the rural areas. In the past we had a rich culture that we are giving a lot of support to the women in the society (Buttner H E and Moore D P ,1997). A woman is very competent as compared with a man in the society. But afterwards slowly the situation will start to change and men acquire a dominant role in the society. Now we have to change this concept and bring revolution in the Indian women rural small scale industry (Thiruvengkatachari K and Lakshmi S ,2003). Provide opportunity to the rural women entrepreneur and expect a better result towards the growth of our country. This can be only possible in the present generation if we treat men and women equally in the society (Rani C, 1992).

Objectives of the study:

- To evaluate the performance of the women entrepreneur in the rural economy.
- To know the various challenges those are faced by the rural women entrepreneur in the society.
- To know the factors that will boost the performance of the women entrepreneur in the rural economy.
- To understand the importance of the rural women entrepreneur for the development of the country.
- To encourage the youth to take active step in leading the rural small scale industry towards development of the rural economy.

Methodology Applied:**Primary Data**

The research is developed through observation and collection of data through questionnaires. Major part of the theory is developed on the basis of field visit and data analyzed for the study.

Secondary Data

Theory is developed on the basis of referring secondary data like books, journals and magazines.

Sample Size

The sample size is determined as 60 rural women entrepreneurs selected from the Puttur, Sullia, Bantwal and Mangalore taluks of Dakshina Kannada district.

Statistical tool

To analyze the data X^2 technique and tabulation are used to make meaningful inference for the data collected.

Factors that will helps to manage the performance of the rural small scale women entrepreneurs:

1. Family support

Rural women entrepreneur has to be encouraged by the family member to achieve success in this field. If family members take initiative and act as a supporting pillars in managing the all the affairs of the rural small scale entrepreneur this will create a miracle in the rural economy.

2. Education

In the rural areas we have to develop a good industry oriented training centers like ITI and polytechnic colleges. This will helps the rural women to get the practical knowledge in handling technical issues inside the small scale industry.

3. Encourage urban population

We have to encourage the urban population to begin their career in the rural areas. This will create a revolution in the small scale industry in the rural areas.

4. Support from the society

Women entrepreneur has be supported by the rural economy then only we can make our dreams come true. In each and every activity of the women entrepreneur must be encouraged by the rural population and create a good condition for the development of small scale industry in the rural economy.

5. Panchayath Role

Panchayath has to execute the various plans of the government efficiently in creating opportunity for the rural women entrepreneur in the small scale industry. If panchayath works for the developmental prospective of the rural women entrepreneurs then government can able to implement its entire plan successfully in the rural economy.

6. Managing the rural resources

Small scale industry has to concentrate on the natural resources available immediately in their location itself. This will makes the small scale industry to reduce its cost on transportation and also provides employment opportunity to the rural people. This also makes uninterrupted supply of the natural resource to the industry in all the season. This will makes the women entrepreneur can efficiently utilization of the available natural resources for the development of the rural economy.

7. Cooperation from the MNCs

Big companies have to make necessary arrangement to give helping hand to women entrepreneur in the rural economy. This will create a good learning environment for the small scale industrialist in the various aspects of the present changes that are taking place in the environment. We can also see growth in the industrial sector with a help of corporate and small scale industries contribution in our economy.

8. NGO's

Ngo's have to take active step in the rural area's in creating opportunity for the rural women entrepreneur. At present we can see the developmental work done by the Shree Kshethra Dharmasthala rural developmental program in the rural areas.

9. Leadership

We have to develop leadership quality in the rural women entrepreneurs in the rural areas. This will makes the women entrepreneur to take any projects without any fear in their mind. Leadership skill helps the women entrepreneur to face any type of challenges without any difficulty in their life.

10. Government

We can see that MSMEDI is taking a lot of initiative to assist the rural women entrepreneur. They are organizing various types of training program and also provide necessary guidelines to improve the performance of the small scale industries in the rural economy.

Challenges that are faced by the women entrepreneur in the rural economy:

1. Family Support

In most of the cases women entrepreneur are not getting any support from the family members. In the family if a woman wants to start her career as a small entrepreneur means oppose will come from the every corner of house. So people have to change their mind set in developing women entrepreneurs in the rural economy.

2. Education

Majority of the rural women entrepreneurs are illiterates by nature. There for they are not able to understand the complexity of the small scale industry in their career. This will hinders the performance of the women entrepreneurs in the small scale industry.

3. Competition

In this present environment we can see that women small scale industries are facing tough competition from the other globalised companies. This will put small scale industries into trouble to survive for a long period of time in this sector.

4. Infrastructure

Rural areas are not developed as like urban areas in our country. It results women entrepreneurs are struggling to enjoy the basic facilities required to set up their industry.

5. Under estimating

Sometimes other male small scale industries and public will under estimate the potential of the rural women entrepreneurs. This will bring down the confidence level of the rural women entrepreneur in this field.

Empirical Evidence:

SA- Strongly Agree, A- Agree, N- Neutral, DA- Disagree, SD-Strongly Disagree.

P- Puttur and Sullia, M- Manglore and Bantwal

1. Factors that will influence on the performance of the women small scale entrepreneur in the rural areas.

SL No	Statements	Place	SA	A	N	DA	SD	X ²	Accept/Reject
1	Family members have to encourage the rural small scale women entrepreneur.	P	8	19	1	1	1	0.17	Accept
		M	7	16	3	3	1		
2	Corporate have to assist the rural small scale industrialist.	P	9	18	1	1	1	0.15	Accept
		M	10	17	2	1	0		
3	Ngo's have to give proper guidelines in developing rural women entrepreneurs.	P	9	19	1	1	0	0.26	Accept
		M	8	18	3	1	0		
4	Rural women entrepreneurs should also have the technical knowledge.	P	9	16	2	1	2	0.25	Accept
		M	8	19	1	1	1		
5	Public also have to support the rural women entrepreneurs.	P	9	18	2	1	0	0.26	Accept
		M	8	17	2	2	1		
6	They have to efficiently utilize the available natural resources in the rural	P	7	19	2	1	1	0.79	Accept
		M	10	18	1	1	0		
7	Develop creative thinking in the operation of the small scale industry.	P	11	17	1	1	0	0.3	Accept
		M	9	18	1	1	1		
8	Government also has to give supporting hand to the women entrepreneurs.	P	13	12	3	2	0	0.13	Accept
		M	12	14	2	1	1		

Source: Primary data

Note: Degrees of Freedom: 4. Value = 9.488 at 5% of level of significance. From the above result it clear that all the statements are falls under acceptance region in a chi square test. So from this it's clear that we have to build confidence in the mind of the rural women entrepreneur to get success in this field. Develop creative and innovative thinking in the minds of the rural women entrepreneur to attain the desired result in the small scale industry.

2. Challenges in front of the rural women small scale entrepreneurs

Sl. No	Statements	Place	SA	A	N	DA	SD	χ^2	Accept/Reject
1	Organization of resources for the productive purpose.	P	9	16	2	2	1	0.3	Accept
		M	11	17	1	1	0		
2	Developing competency in the work force	P	8	19	2	1	0	0.15	Accept
		M	9	17	2	1	1		
3	Competitive environment prevailing in the global market	P	11	16	1	1	1	0.14	Accept
		M	10	17	1	1	1		
4	Lack of infrastructure facility in the rural areas.	P	7	18	2	3	0	0.79	Accept
		M	8	17	1	2	1		
5	Technological knowledge is mismatching in the industry.	P	9	17	1	1	2	0.15	Accept
		M	10	15	3	1	1		
6	Lack of educational knowledge to take appropriate decision.	P	11	16	1	1	1	0.14	Accept
		M	12	14	1	2	1		
7	Personal and entrepreneur relationship problem(work life balance)	P	14	15	1	0	0	0.13	Accept
		M	13	14	1	1	1		

Source: Primary data

Note: Degrees of Freedom: 4. Value = 9.488 at 5% of level of significance. From the above result it clear that all the statements are falls under acceptance region in a chi square test. So from this it's clear that in spite of the various developmental activities planned to empower the rural women entrepreneurs there are many issues that will hinders the performance of the rural entrepreneur. So we have think in advance to solve these problem faced by the women entrepreneur in the small scale industry.

Findings:

- Create a good learning environment for the rural women entrepreneur in the society.
- They have to utilize rural natural resource efficiently for the productive purpose.
- Women entrepreneur have to develop leadership qualities to lead the group.

- Education is the one of the important factor to take right decision in the small scale industry area.
- Develop creative thinking to exploit the potential of the rural areas.
- Ngo's are playing major role in empowering women entrepreneurs in the rural areas.

Suggestions:

- Big companies have to protect the interest of the rural women entrepreneurs.
- Women entrepreneurs have to gain the technical knowledge to operate efficiently in the plant.
- Government has to develop a suitable plan to empower the women entrepreneur in the rural areas.
- We have encourage the youth to take small scale industry as their career.
- Family members have to support to fulfill the dreams of the women entrepreneur in the rural areas.

Conclusion:

Entrepreneurs are the real pillars to build the economy very strong in our country. If we want to develop our country means our attention has to be diverted towards the rural areas. In the rural areas, we have to think in the direction of empowering the women entrepreneurs to achieve better result in the rural economy. Rural women entrepreneurs have to be encouraged to attain success in their career after meeting all their hurdles in their field. Create a creative environment for the women entrepreneur to lead our nation in the progressive path.

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Issues and Challenges of Self - Help Group's In Women Empowerment - A Study With Reference To (SKDRDP) in Mangalore City.

Ms. Sharmila P. Nayak

Abstract

Micro finance in India is a financial service that provides financial assistance for the poor individual who falls below the poverty line. It has been introduced by SHG's, a small group of poor people, consisting of 10 to 15 people form a group based on their own interests and for socio-economic development, they are provided with backward and forward linkage by SKDRDP. The present paper analyzes the issue and challenges faced by SKDRDP in the formation of SHG's and inducing a poor woman to join the group, But SHG's fails to provide loans at less interest rate. The relationship between women empowerment and social development has been a major theme in our studies and it's a main theme of any nation's also in comparison to overall development thinking. In the same way, if you see many self-help groups have played a vital role in this kind of women's empowerment like Sthri Shakthi, Navodhaya, Shree Kshetra Dharmastala Gramabhivridhi Yojana. So our study highlights the study in reference to Shree Kshetra Dharmastala Gramabhivridhi Yojana in the Mangalore City area.

Keywords: Micro finance, Self Help Group, Issues and Challenges, Women Empowerment, Skill Development.

Introduction:

Millions of women in our hamlets know what unemployment means. If we give them access to economic activities and they will have access to power and self-confidence to which they hitherto have been strangers"-Mahatma Gandhi. The relationship between women's empowerment and social development has been a major theme in studies of any nation's overall development. The United Nations (UN) claims that improving women's status is not only beneficial to themselves but also it is

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for the overall social economic development of the nation. "Investing in women's capabilities and empowering them to exercise their choices is not only valuable in itself but it is also the surest way to contribute to economic growth and overall development" (United Nations, 1995). Women comprise most of the half of the country's population, yet, they have limited control over income. Most women remain confined to a narrow range of female low-income activities resulting in gender discrimination. Poverty and unemployment are the major problems of any under-developed countries, to which India is no exception. In India, at the end of Ninth Five Year Plan, 26.1 per cent of the population was living below the poverty line. In the rural areas, 27.1 per cent of the population was living under poverty. The overall unemployment rate was estimated to be 7.32 per cent while the female unemployment rate was 8.5 per cent. Unemployment amongst women in the rural areas was 9.8 per cent. This was because of the low growth of new and productive employment. In the end of the Ninth Five Year Plan, the Government implemented various schemes to reduce poverty and to promote gainful employment. But the most effective scheme with less stress on financial expenditure was the concept of "Self-Help Group". It is a tool to remove poverty and improve the rural development (Sabyasachi Das, 2003) When we look into the 1990s, development programs started to notice the role of women's empowerment in economic development and human development. The term 'Women's United Nations' after the Fourth World Conference on "Women: Action for Equality, Development and Peace" in Beijing in 1995. The United Nations identified that Women's Empowerment has five components: women's sense of self-worth, their right to have and to determine choices, their right to have access to opportunities and resources, their right to have the power to control their own lives - both within and outside the home. and their ability to influence the direction of social change to create a more just social and economic order. nationally and internationally (United Nations, 1995.) Despite of significant growth in area of agricultural production and employment area over the past five decades of development planning, rural poverty continues to pose one of the greatest challenge in India. Despite decades of this poverty alleviation efforts, the absolute number of poor people has doubled in number since independence. About 36 per cent of the rural households are found to be outside the fold of institutional credit. When we study the various studies, it has been found that the existing policies, systems and procedures as well as the savings and loan products often are not matching the needs of the poor. We can't think of better advice for an

entrepreneur, but can tell that if you're different, you will stand out." and Nobody talks about entrepreneurship as a survival, but that's exactly what it is and what nurtures creative thinking. Running the first shop taught me business is not financial science; it's about trading: buying and selling." is said by Anita Roddick, founder of The Body Shop. So empowerment of women involves many things- economic opportunity, social equality and personal rights. Women are deprived of these human rights, often as a matter of tradition. In many rural areas, women are generally not perceived to have any meaningful income generation capacity, and hence, they are relegated mainly to household duties and cheap labour. Without the power to work and earn a good income, their voices are silent.

So, in this regards, individual scholars also have their definitions of women's empowerment. The definitions of women's empowerment by scholars often belong to either category: empowerment as a process, or empowerment as a goal. In the first viewpoint, empowerment is viewed as an ongoing process rather than a product; there is no final goal to it. Empowerment is the process whereby the powerless gain control over the circumstances of their lives. It includes both control over resources and ideology (Batiwala, 1994; Sen & Batliwala, 2000). Kabeer (1999) emphasizes "power" as the ability to make choices, and "empowerment" is the process of acquiring the ability to make choices by those who are denied such ability.

In the same way if you see many self help group has played vital role in this kind of women empowerment like Sthri Shakti, Navodhaya, Shree Kshetra Dharmastala Gramabhivridhi program. Shree Kshetra Dharmastala is located in Belthangady taluk of Dakshina kannada district. The Dharmastala Kshetra is run by the Dr.Veerendra Hegde, he set up a charitable institution in the year 1982, named as Shree Kshetra Dharmastala Rural Development Project (SKDRDP) which provides financial support for rural development activities. In a year 1993 the Jnanavikasa mahila group was formed by Smt. Hemavathi Hegde and later on all the programmes of SKDRDP implemented. Through group concept. SKDRDP is voluntary sector which has contributed significantly in reducing poverty, mobilisation of fund, spreading awareness and providing training. This project comprises all aspects of enriching rural people.

Initially SKDRDP focussed on small farmers, the organisation has gave all possible financial support to farmer for cultivation , improvement of land seeds, technology also provided basic requirement for running household.

It is currently running its development programs throughout Karnataka including major districts like Dakshina Kannada, Udupi,Uttara Kannada, Shimoga, Tumkur etc., There are various ways to get the financial assistance to the people who are in below poverty line such as through micro finance, self-help group etc., In this Rural Development program also women's will get various financial assistance and benefits through pragathinidhi, micro budget, Sampurna Suraksha, Pragathi Suraksha Kavacha (PRK) and so on where they get loan and as well as they can claim the in medical insurance under certain schemes.

Micro-budget:

It is a provision of a diverse range of financial services and products including small loans, saving accounts, insurance, pensions and transfers. These are designed to assist people living in poverty who are not able to access through banking sector because no formal identification or steady income.

Experts say that micro finance or budgeting can help people living in poverty increase their income, build up businesses and reduce problems. But the question arises of how much they have I mean women have got the benefit.

Self-help Group (SHG's) :

A self-help group is a small voluntary association of 10 -15 poor people from the same socio-economic background who come together for socio-economic problems, they collect small savings on a regular basis and lend money without collateral securities.

SHG'S – Bank Linkage Programme:

This is a bank lead microfinance channel that was initiated by NABARD in 1992. The members of SHG's contribute their savings to the group periodically, from these saving small loans are provided to the member, periodic meetings will take place, recovery of past loans are made from the members and also new loans are disbursed.

Issues Concern To SHG's

- Lack of human resources to provide business counselling
- Bank provides only short-term loan
- Most of them have a single loan product
- Institutions are having a lack of pay scale and capacities
- High rate of interest on the loan
- Switching of SHG's members to another group

Challenges:

- Risk-bearing activity
- Training and guidance for illiterate people or poor SHG's member's are needed
- Expansion of the SHG's is necessary.
- Recovery of loans must be implemented in an easier way.

Objectives For The Study:

- To mobilize poor people's savings.
- To uplift rural poor women and to increase the women's empowerment.
- To make the women get used to easy credit facilities.
- To encourage women through the formation of training centers for self-employment.

Research Methodology:

The study has considered both secondary and primary data. The secondary data was collected from the sources such as articles, journals, research papers, books, magazines, e-books-journals, and also from websites.

The primary data is collected from both questionnaires and by depth direct interviews. A total number of 100 respondents are taken from SHG's of SKDRDP. The scope of the area we have taken from the people living in Jeppinamogaru, Ujjodi and Ullal areas. We have undergone the Simple Random Sampling method.

Data Analysis and Interpretation:**Table 1: Age Wise Classification**

Age	Respondents	Percentage
25-34	45	45
35-39	30	30
40-49	10	10
50 & ABOVE	15	15
TOTAL	100	100

*Source: Primary data***Interpretation:**

The above table indicates that people who join as a member of Self Help Groups are more in the age group between 25-40 years than those above 40 years, to meet the needs of their children or parents and this age group is having major responsibilities when compared to other age classifications and almost all the family members are dependent to these women.

Qualification:

Qualification	Respondents	Percentage
Illiterate	30	30
S.S.L.C	52	52
PUC	10	10
Degree	05	05
Post-graduation	03	03
TOTAL	100	100

*Source: Primary data***Interpretation:**

The above table shows that SHG's members are either illiterate or not that much educated, less number of educated will join SHG's because of wrong perception. In this way, we can say that the SHG play a vital role in women's empowerment because even though these women are illiterate they lead the team member's problem and face the challenges and issues occurred. And they will take over the authority of the president and secretary for every two year tenures and the rotation of each and every member takes place once in two years tenures. Therefore, they gain a lot of knowledge, skill and experience and also they come out of fear and are able to face the public.

Help In the Formation of SHG'S:

Sources of Formation	Respondents	Percentage
NGO's	14	14
SHG's Members	68	68
Own interest	18	18
TOTAL	100	100

*Source: Primary data***Interpretation:**

Most of the time SHG's members them selves induce others to join the group rather than outsiders. Very few will come forward in their own interest. The above table depicts that nearly 68% of SHG's Members are helping to form the group.

Reason For Joining SHG'S:

Reason	Respondents	Percentage
Save money	04	04
Employment opportunity	05	05
Social status	10	10
Easy availability of loan	75	75
Meet unexpected demand	06	06
Total	100	100

*Source: Primary data***Interpretation :**

Bank takes a lengthy procedure to provide loans, but there is less procedure involved in SHG's. Therefore, most of the poor people join SHG'S just because of the easy availability of loans.

Loan Amount :

Loan Borrowed (Rs.)	Respondents	Percentage
Upto 5000	06	06
5000-10,000	10	10
10,000-20,000	16	16
20,000-50,000	28	28
50,000-1,00,000	25	25
1,00,000 & above	15	15
TOTAL	100	100

Source: Primary data

Interpretation:

The members borrowed loans between Rs. 20,000 to Rs.1,00,000 is more in percentage 28% and 25% when compared to other ranges. This sum of loan is borrowed for the purpose of education, Medical help and House repair and construction.

Purpose of Loan Taken :

Purpose	Respondents	Percentage
Release gold	44	44
Make gold	25	25
Small business	06	06
Alteration of house	08	08
Medical & education expenses	17	17
Total	100	100

Source: Primary data

Interpretation:

To release gold or to purchase gold women may borrow money, hence women are passionate about gold. Sometimes this gold will help them in their difficulty and they can have some financial assistance in this way. And at also some circumstances, we find here that most women take loans for gold for their children's marriage or occasionally. And the other 6% of the people take loans for the purpose of start-up of small micro business, 85 found that the loan is for alteration or repair of house, Medical and education expenses is around 17%. So, we find more their essential and difficult times the women's take the loan. And these records are maintained in their handbook and Loan demand application with their nominee's signature as proof.

Interest Rate on Loan :

Interest	Respondents	Percentage
Low rate	14	14
Average	30	30
High	56	56
Total	100	100

Source: Primary data

Interpretation :

As we compare SHG's with other financial institutions, SHG's provide loans with high-interest rates. And women are getting better opportunities and benefits out of these developmental programs. Therefore, women's empowerment is raised its power in society.

Findings:

- Poor people or women approach SHG's rather than banks.
- Educated have the wrong perception regarding SHG's.
- High interest paid by the members.
- There is more need for the formation of skill and development programs.
- Create more methods and schemes for the Women's Empowerment

Suggestions:

- Need for less interest rate of loan to be provided, to retain the members.
- Proper training and guidance regarding self-employment.
- More Skill and Development programs has to be conducted.
- Encourage a greater number of women to join this Self-Help Group.

Conclusion:

The microfinance sector is still at a young age in India. Emergence and microfinance proved very useful but many SHG's are failing to establish and expand their enterprise. So there is a need to encourage more women and grow women empowerment through this Self-help group and build our nation's GDP and National Income where it can raise our people above the poverty line. So there is a need for an awareness program to be undergone in this regard and should sow this seed of knowledge in the minds of these women.

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Socio-Political Ideas of Raja Ram Mohan Roy

Dr. Kamal Kumar¹

Abstract

Raja Ram Mohan Roy was one of the greatest socio-religious reformers who gave the concept of modern India. He is also called the architect of modern India who led the way in modernizing education in India and campaigned against superstition. He led a strong social movement to fight against Hindu traditions and social evils. He was a pioneer in the fields of women's empowerment and education. Raja Ram Mohan Roy was liberal thinker who provided innovative and integrative liberal thought to advocate the liberty, democracy and civil rights. He is still respected for being a pioneer in Indian society, culture, and education. His contribution to society's general development will always be cherished. He aimed to create a prosperous and healthy India. His views on women's rights and education have given rise to an image of social, cultural, and religious transformation. Therefore, Ram Mohan Roy's contributions to social reform, women's rights, and education in India and around the world are still very relevant today. Against this backdrop, present paper purports to critically review the socio- economic and political ideas of Raja Ram Mohan Roy and highlighting his contribution to the society, economy and polity.

Keywords: *Liberal Thinker, Social Evils, Women's Rights, Cultural, and Religious Transformation.*

Introduction:

Raja Ram Mohan Roy was one of the greatest socio-religious reformers. He was born on May 22, 1772, in Radhanagar, Bengal's Hoogly district, to a Brahmin family (now West Bengal). His father's name was Ramakanto Roy. Tarini was the name of his mother. He was a major figure in the "Bengal Renaissance." The "Father of Indian Renaissance" is how people refer to him. He revived the Vedic philosophies, in particular Vedanta from the historic Upanishads of Hinduism. He made an effective effort to modernise Indian culture. Ram Mohan Roy received his early

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education in Patna, where he studied Persian and Arabic and read the Quran, the writings of Sufi mystic poets, and the Arabic versions of Plato and Aristotle's works. He read the Vedas and Upanishads and studied Sanskrit in Benaras. At the age of sixteen, he went back to his village and penned a logical critique of Hindu idolatry. He worked for the East India Company from 1803 to 1814, initially serving as Woodforde's and subsequently Digby's personal Diwan. He moved to Calcutta in 1814 after quitting his work to devote his life to political, social, and religious reforms. He set sail for England in November 1830 in order to be present there in the event that the Act outlawing Sati was overturned. Ram Mohan Roy received the honorific title of "Raja" from Akbar II, the titular Mughal Emperor of Delhi, whose grievances the latter was to present before the British king. Ram Mohan was described by Tagore as "a dazzling star in the firmament of Indian history" in his speech, "Inaugurator of the Modern Age in India." Ram Mohan Roy promoted rationalism and a modern scientific approach and was heavily influenced by western modern philosophy. Ram Mohan Roy's immediate issue was Bengal, where he was born, losing its religious and social integrity. He thought that rather than working to improve societal conditions, religious orthodoxies were now causing harm to society, harming social interactions, and causing individuals trouble and confusion. According to Raja Ram Mohan Roy, religious reform entails both social and political modernization. According to Ram Mohan, each sinner must atone for his transgressions, which must be done via self-purification and repentance rather than through sacrifices and ceremonies. He opposed the caste system vehemently because he thought that all people should have social equality. The monotheistic of Islam appealed to Ram Mohan. He claimed that Vedanta's core teaching of monotheism is also true. His concept of a single, unitarian deity served as a corrective to both the Christian Trinitarians' and orthodox Hinduism's polytheism. He thought that monotheism supported one overarching human model. Hindu civilization cannot advance, according to Raja Ram Mohan Roy, unless women are liberated from inhuman forms of oppression including illiteracy, child marriage, sati, and purdah. He defined sati as the violation of all humane and social feelings and as a sign of a race's moral degeneration.

Indian Renaissance:

Indian Renaissance is the nineteenth-century socio-intellectual revolution in philosophy, literature, science, politics, and social reforms.

India's 19th century is incredibly important. English-educated Indians wanted to alter culture, society, and religion. Bengal sparked the Indian Renaissance in the late 18th century. Renaissance describes the societal development in India. This period is considered the beginning of India's golden age because of outstanding men like Raja Ram Mohan Roy, Keshab Chandra Sen, Dayananda Saraswathi, Ramakrishna Paramahansa, and Vivekananda. They decried Hinduism's wrongdoings. They aspired to rid Hinduism of caste, sati, child marriage, unsociability, idol worship, polytheism, etc., to restore its purity and old glory. "The Indian renaissance" prepared the stage for nationalism. Indian Renaissance aimed to combat the infusion of western ideas and values into Indian culture and society. It modernised Hinduism by removing irrational rites, erroneous teachings, and monopolistic priestcraft. It's not sectarian. The British Raj began India's renaissance and changed India. The goal was emancipating humanity from worldly afflictions and transforming existence divinely. The British invasion changed Indian society. The British introduced English to India. Despite the British's half-hearted education strategy in India, English and western ideals benefited the society. English and western education helped Indians become contemporary, intellectual, democratic, liberal, and patriotic. Western education helped create an elite class that highlighted national issues. Raja Ram Mohan Roy, Ishwar Chandra Vidyasagar, etc. pioneered western education in India. The old schooling system promoted superstition and dogma. English education was considered the west's scientific and democratic treasure. English-educated Indians led social, religious, and political movements in India, including Raja Ram Mohan, Vivekananda, Gokhale, Dadabhai Naroji, Feroz Shah Mehta, Surendra Nath Banerjee, etc.

Social and Political Contributions:

The most fascinating aspect of Ram Mohun's life and activity was not the campaign to abolish sati, nor the battle to establish modern education, nor the establishment of the Brahmo Samaj, nor the fervent call for press freedom, but rather the culmination of all of these and more. By bringing about a period of inquiry and research, he marked the beginning of the modern era in India. His humanism and scepticism undoubtedly only affected a small portion of society, but the philosophy of the Enlightenment also had an impact on a relatively small number of philosophers in Europe. Despite this, its significance for the history of ideas and for politics in the eighteenth century cannot be overstated. Because it was linked to social

reform and business endeavour, the "moral revolution" had an impact on the development of Indian history in the nineteenth century. The "moral revolution" and social and economic changes have not yet been studied in relation to one another. For their meticulous investigation into the life and letters of Raja Ram Mohun Roy, old academics like N. N. Chatterjee (1881), Miss Sophia Dobson Collet (1900), B. N. Banerjee (1926), and J. K. Majumdar (1941) as well as contemporary scholars like D. K. Biswas and P. C. Ganguli (1962) owe us all a debt of gratitude. They have significantly increased our knowledge of the Indian reformer's lengthy career, but they haven't much advanced our comprehension of his beliefs. We have a reasonable, if uncritical, description of Ram Mohun's ideas thanks to B. B. Majumdar (1934), who pioneered the study of the history of contemporary Indian political thinking. Numerous academics from India and the United States have adopted Majumdar's approach in this area in recent years. These academics concur that Bengal, in particular, experienced an intellectual crisis at the beginning of the nineteenth century and believe that English education was directly responsible for the rationality and spirit of inquiry found in the writings of men like Ram Mohun Roy. It is impossible to point to one specific Western work that most impacted Ram Mohun. But it is evident from his writings and letters that he was well versed in the ideas of Blackstone, Bentham, Locke, and Bacon (Nag and Burman, 1945). He must have read Adam Smith, Montesquieu, and the history of modern Britain, particularly the version put forth by the Whigs and the Radicals, based on the general tone of his arguments. But it's crucial to keep in mind that the Western liberal ideology was communicated in a vernacular that Ram Mohun's Indian readers, and especially those in Calcutta, were accustomed to. The societal implications of Ram Mohun's theories have been brought to our attention by authors like Iqbal Singh (1958) and R. F. Dutt (1955). However, they did not strictly adhere to their own methodologies to provide a thorough analysis of his viewpoints, leaving many concerns unexplained. Saying that Ram Mohun was a humanist and a Renaissance figure who focused on the issues facing India's emerging middle class is insufficient. Raja Ram Mohan Roy saw reformist religious groups as social and political change agents. In 1815, he created the Atmiya Sabha, and later on the Calcutta Unitarian Association, and the Brahmo Sabha, which later became the Brahmo Samaj. He opposed caste, untouchability, superstitions, and alcohol. He pioneered the freedom of women and the abolition of sati and widow remarriage. He condemned child marriage, female illiteracy, and widow degrading and demanded

women's inheritance and property rights. Ram Mohan Roy fought against Sati and caste. Ram Mohan Roy claimed Sati was murder according to all Shashtra and every nation's common science. Inside and outside his home, he denounced Sati. The orthodox community protested and boycotted him. He proposed to legally abolish Sati and published articles in *Samachar Darpan*, *Sambad Kaumudi*, *Bengal Harkara*, *Indian Gazette*, *Calcutta Journal*, and *Friend of India* against Sati. Ram Mohan cited Yajnavalkya Smriti to establish women's paternal property rights. Bentinck banned Sati with Ram Mohan's help in 1829 A.D. Roy spread the benefits of modern education to his countrymen. Roy's English school taught mechanics and Voltaire's philosophy. Raja Ram Mohan Roy. In collaboration with David Hare and Alexander Duff established Hindu College at Calcutta in 1817. In 1825, he founded Vedanta college, which offered Indian and Western social and physical sciences. The Raja also promoted women's education. Although missionaries had proposed the idea, the Raja popularised it among Hindus. He claimed Indian ladies are well educated and educated according to ancient religious traditions. Ram Mohan's Brahma Samaj removed Hindu society's prejudices against women's education (Naik, and Nurullah, 1974:131-132). Ram Mohan was one of the first Indian thinkers to value Western Science and philosophy. He promoted English education to unite Indian-educated youths. Lord William Bentinck's government implemented his plans for western education in India. Roy liked the British constitutional government's civil liberties. He intended to provide Indians these benefits.

He promoted free press in India through literature and activism. When Lord Hastings abolished press regulation in 1819, Ram Mohan founded *The Brahmanical Magazine* (1821), *Samvad Kaumudi* (1821), and *Miratul- Akbar* (1821). Roy denounced Bengali zamindars' harsh practises and sought minimum rents. He asked tax-free territories be taxed. He demanded a reduction in Indian export levies and the termination of East India Company commercial rights. He demanded Indianization of higher services and executive-judiciary separation. He advocated Indian-European equality. Raja Ram Mohan Roy's first published work *Tuhfat-ul-Muwahhiddin* (a gift to deists) highlighted irrational religious beliefs and corrupt Hindu practises such as revelations, prophets, miracles, etc. In 1814, he created *Atmiya Sabha* to fight idolatry, caste rigidity, useless rituals, and other societal problems. He opposed Christianity's ritualism and denied Christ's divinity. In *Precepts of Jesus* (1820), he separated the

New Testament's moral and philosophical content from its miracle accounts. Raja Ram Mohan Roy said Indian women were mistreated. He fought for women's portion of ancestral property and supported their other demands. He supported women's education and widow remarriage. He opposed polygamy and supported inter-caste marriages to give women their appropriate place in society. He believed in Indian mysticism. He properly researched Indian religion. He believed ancient Indian religion represented religious toleration, international brotherhood, humanism, and liberalism. He argued untouchability, caste system, and idol worship were developed by selfish individuals and not part of authentic Hinduism. Raja Ram Mohan Roy was concerned about women's predicament in his time and fought for their independence. He disproved the idea that women are intellectually and morally inferior to men. He emphasised women's education and social regeneration. Roy supported women's property rights. He criticised wicked practises that harmed women. He condemned infanticide and tried to convince people that Hinduism doesn't allow a lady to be burned alive as a proof of her chastity. Burning innocent women is a breach of human dignity; ladies can't be blamed for their husband's death. Roy said life is a gift from God and society shouldn't destroy it. A widow, like a widower, should remarry. If that's not possible, she can nevertheless be religious (Das, 2021).

Raja Ram Mohan Roy continued his persecution of Sati once the law against her was passed. In a separate piece, he had provided references to the rights of women as recognised by several scriptures. He sought to make it plain to his countrymen by his essay and his unchallengeable reasons that women should be given the opportunity to become economically independent in order to relieve their agony, and as a result, should be granted property rights. This subject has received the attention it deserves throughout time. As a forerunner of contemporary education, Raja Ram Mohan Roy consistently utilised the terms scientific temper, application of reason, and freedom of thought. That mindset is still very applicable now because science and technology are developing at a really fast rate in our everyday lives. Raja Ram Mohan Roy's time was marked by an isolation between the East and the West, but today's world is characterised by a quick explosion of information spread via websites, fax machines, mobile phones, and electronic mail. The freedom of the press, or more generally, freedom of the media, is a current issue that occasionally sparks a debate and in which Raja Ram Mohan Roy was directly involved.

The founding father of native journalism was Raja Ram Mohan Roy. *Sambad Kaumudi* and *Mirat-Ul-Akbar* were two journals he founded on his own to address many modern social, political, educational, and religious issues and to promote a sense of national awareness among Indians of all faiths. He regarded newspapers as the voice of both local and international news. As a result, when press freedom or liberty was restricted, he penned two memorials in protest, calling for press freedom. He made arguments against press censorship in such Memorials. During his lifetime, there were no positive advancements on that matter, but after his passing, newspaper control ended. As the media's reach increased, such issues continued to take on broad dimensions. Print media existed in Raja Ram Mohan Roy's era; they do exist today, of course, but they are being supplanted by electronic media, such as television and the internet.

Father of Modern India:

Ram Mohan Roy revived the pure and ethical ideas of the Upanishads' Vedanta school of philosophy. He taught God's unity, translated Vedic writings into English, co-formed Calcutta Unitarian Society, and founded Brahma Samaj. Brahma Samaj helped modernise Indian society. He successfully opposed widow-burning. He tried to combine Western and Chinese culture. He built schools to replace Sanskrit-based education with English-based education in India. He championed a rational, ethical, non-authoritarian Hinduism. Raja Ram Mohan Roy's social reforms are unmatched. His efforts to challenge Hinduism and Indian-rights and his connection to the British administration gained him the label "Father of the Indian Renaissance" (Das, 2018). Raja Ram Mohan Roy was an Indian feminist. He founded the American women's liberation movement. He protested women's subjugation and fought for their rights. Raja Ram Mohan Roy supported and fought for women's rights. He also supported widow remarriage. *Brief Remarks Regarding Modern Encroachments on the Ancient Right of Females* was published in 1822. He argued that daughters have rights to parental property. He persuaded the British government to change the law. He opposed child marriage and polygamy. He supported educating women. His Brahma Samaj emphasised women's education. He promoted women's liberty and awakened them. He defended vernacular media. He edited '*Sampled Kaumudi*' in Bengali and *Mirat-ul-Akbar*. He opposed the British authorities passionately when newspaper limitations were introduced. In his editorials, he discussed Indians' social, political, economic, religious,

and other problems. It raised awareness. His brilliant works moved many. He spoke English well. Raja Ram Mohan Roy supported political independence. In 1821, he wrote to the 'Calcutta Journal' editor that he believed in European and Asian freedom. He exhorted Indians to think freely and condemned the 1826 Jury Act, which created religious discrimination in courts. A Hindu or Mohammedan could be tried by European or native Christian, but not vice versa. Ram Mohan objected. His nationalism was obvious. He advocated for Indian rights and Indian nationalism. Ram Mohan Roy went to London to argue Akbar's case.

After the enactment of law against *Sati*, Raja Ram Mohan Roy did not stop. He had furnished reference to the rights of women as acknowledged by different scriptures and for that, he wrote a separate essay. Through that essay, with his irrefutable arguments, he wanted to make it clear to his countrymen that in order to remove women misery, they should be made economically independent and for that reason, women should be entitled to property rights. With the passage of time, this issue has been given due importance. Raja Rammohan Roy, as a pioneer of modern education, always had used the term scientific temper, use of reason and freedom of thoughts. That attitude is very relevant today as in our daily life; Science and technology are growing at a rapid and tremendous pace. The isolation of the East from the West, which was there in Raja Ram Mohan Roy's times, is no more as in present day. A contemporary issue which erupts into a debate now and then, in which Raja Ram Mohan Roy was personally involved, is the freedom of the press or more generally, freedom of the media.

Political Philosophy:

The English-educated middle class in India created liberalism as a political philosophy. Colonial education was introduced to maintain cultural and intellectual power. Renaissance liberalised Indian society and colonial state. Raja Rammohan Roy, Bankim Chandra Chattopadhyay, Devendra Nath Thakur, Akshay Kumar Dutta, Jyotiba Phule, Gopal Ganesh Agarkar, M. G. Ranade, Dada Bhai Nauroji, Surendra Nath Banerjee, Pherozshah Mehta, Sir Syed-Ahmed Khan, and others set a liberal paradigm for reforming The Indian liberal expected colonial rulers to guide socio-political change. J.S. Mill and other English liberals argue for the continuation of colonial control to 'civilise' the natives and set them 'on the path of development' Gopal Krishna Gokhale, Dadabhai Nauroji,

and others petitioned for redress. Even this issue boiled down to educated middle-class individuals who had no role in the administration. Dadabhai Naroji appealed to the 'manliness' and 'moral courage' of Englishmen in 1880 to pay heed to "the hundreds sent abroad by the Universities every year" who "find themselves in a most abnormal condition." Sir Syed Ahmed-Khan's publications portrayed colonial control as "emancipator," "democratic," and "progressive." Its continuation was sought to protect and advance the Muslim community, as Islam did not conflict with British progress and reason. This can be contrasted to the rationale of Renaissance thinkers who wanted and supported a representative system of government on the grounds that "so long as race, creed, and caste form an essential feature in India's socio-political life, election cannot safely be embraced." This argument reflected landed and educated Muslim middle-class concerns. We know how colonialism and colonial education created new socio economic classes in India.

Raja Ram Mohan supported liberty and constitutionalism. Every nation should have a constitution, he said. He detested despotism and dictatorship. A constitutional government can guarantee individual freedom, he said. He favoured liberty and constitutionalism. This shows Ram Mohan championed human liberty. Raja Ram Mohan Roy favoured globalism. He wanted global religion, a synthesis of human culture and ideas, and the end of imperialism. Thus, he became a modernist. No Indian had considered Ram Mohan's ideas before. He promoted human cooperation. Tagore said Ram Mohan was the only person in his time to understand the modern world. He realised the objective of human civilization is brotherhood and interdependence of persons and nations. Raja Ram Mohan Roy was a social genius. His elimination of sati among orthodox Brahmans was historic. Roy founded Brahma Samaj to express his belief in 'one deity'. Social reform should precede political reform because it lays the framework for political liberty. Roy didn't seem to prioritise his political ideals given his priorities. Despite disliking colonialism, he seemed to support British authority because of its historical significance in fighting feudalism. British power was superior culturally to the feudal lords and would help change India by instilling its principles. His love for British rule stemmed from his belief that it changed the Hindus' mentality. Continued British dominance would lead to democratic institutions as in Britain, he argued. Roy believed that uncritically accepting British liberal ideas was the best way to create democratic

institutions in India. He saw British rule as a blessing in disguise since it would bring democracy to India. Ram Mohan was also instrumental in promoting journalistic freedom. Along with Dwarkanath Tagore, he petitioned the Privy Council for press freedom, which he justified as fundamental for democratic administration. Freedom of the press would vent grievances and allow the government to remedy them before they caused damage. This was a remarkable step in that context for two reasons: (a) the demand for press freedom was a significant development in the growing, though limited, democratisation among the indigenous elites in India, and (b) press freedom, if sanctioned, would act as a safety valve for the colonial ruler by exposing grievances in the public domain (Pantham and Deutsch, 1986).

Ram Mohan Roy was a historical progressive. Roy seems to prioritise his colonial experience over India's feudal heritage when conceiving of his historical role. By minimising the evident destructive influence of foreign rule on Indian society, politics, and economics, he also promoted one style of administration over the other fairly purposefully, due to his naïve reliance in British enlightenment to reform Indian attitudes. If discussed in isolation, his offer to British planters in India may be hard to swallow given their brutality and cruelty toward Indian peasants. This was entirely justified by his argument for the empire's economic strength. Roy believed that the more planters gain wealth, the better their Indian continuity. Given his historical significance, it's not inaccurate to say that Ram Mohan Roy fulfilled his obligation in the framework of India's evolution as an unique socio-political unit. It would be historically wrong to label him a pro-imperialist because nationalism didn't develop till later. Since his ideas, whether supporting the British or criticising past rulers, were historically conditioned and textured, he authored his historical role in the best possible way, reflecting the dilemma of the period and the aspiration of those groping for an alternative in social and political doldrums of incipient colonialism. Vedanta and Upanishad explain birth, life, and death. His Creator produces and describes everything on earth. He has no beginning, description, or shape. Ram Mohan believed religion should be based on purity, qualities, and ethics. In 1828, Ram Mohan created Brahma Sabha, afterwards renamed Brahma Samaj. Brahma Samaj was a major religious and social transformation force in 19th-century India. The Samaj's fundamental goal was to promote fraternity, since all men are God's creation. It promoted charity, morality, piety,

benevolence, virtue, and religious unity. The inflexible structure of Indian society, with blind beliefs like Sati, polygamy, caste abuses, untouchability, and women's tyranny, split the nation. Ram Mohan fought Hindu society's wrongdoings. According to all Shastras and every nation's common science, Ram Mohan Roy declared the Sati system was murder. Inside and outside his home, he denounced Sati. The orthodox community protested and boycotted him. Life imperilled. Lord Bentinck abolished Sati in 1829 with Ram Mohan Roy's backing. Ram Mohan was one of the earliest Indian educators to embrace Western Science and philosophy. He promoted English education to unite India's educated youth. Lord William Bentinck's government introduced European learning in India with Ram Mohan's support. Bentinck ignored the Indian orientalist who wanted to utilise oriental languages in schools and institutions. Ram Mohan fought for Indians' poetic enlightenment. He first appreciated free press and views. First, he published a weekly to air national and worldwide social, political, and economic concerns. Indians saw their flaws. They worked together for the country.

Roy's religio-social-political philosophy centred around liberty. His protests against idolatry, Sati, western education, freedom of the press, women's rights, and "separation of powers" were all indications of his respect for liberty. He called liberty "mankind's priceless possession." He brought political independence to India. Roy recognised the benefits of British authority, but he was against permanent foreign rule. He thought Britain was important for India's socio-economic freedom. His fight for freedom wasn't restricted to one country or community. He supported freedom-seeking movements. Roy loved freedom. He believed in body, mind, and action/thought freedom. He rejected race, religion, and customs based constraints on human liberty. Roy raised Indians' knowledge of civil rights. He thanked the British for granting Indians the same civic rights as Queen's subjects in England. Roy not only listed civil rights, but also included life and liberty, free speech, property, religion, etc. Roy valued free speech. To him, it meant freedom of mind, intellect, and expression through numerous media. Roy says free speech benefits both rulers and ruled. Ignorant people were more prone to rebel against the rulers and authority itself. An informed public would reject only authority abuse, not authority itself. The Raja contended that a free press had never produced a revolution. In the absence of a free press, where people's problems went unrepresented and un-redressed, the atmosphere was ideal for violent 'revolutionary'

change. Free and independent media may bring out the best in government and individuals. Roy supported modest press controls. He accepted restrictions on the Indian Press that weren't placed on the English Press. Some Indians, he believed, might incite natives to hate the British rulers. Roy also justified the limits to stop seditious attempts to create animosity with nice neighbours. He opposed India's bureaucratic constraints. These limits were arbitrary and unnecessary, he said. Roy supported law's impersonal authority and opposed arbitrary and tyrannical power. He believed that constitutional government best ensures human freedom. He demanded constitutional means to protect rights. He favoured gradual advances since they were more permanent and significant. Roy valued property rights in economics. He believed a healthy middle class was vital for socio-political dynamics. He wanted to free peasants from zamindars' exploitation. He desired less government regulation of landlords. He sought to retain the ryotwari system and Indian rural base and build modern scientific industry. He diverged from other western liberal thinkers on the role and sphere of the state. In his plan, the state protects tenants' rights against landlords, etc.

Conclusion:

Raja Ram Mohan Roy considered is the father of modern India and Indian renaissance. He was an outstanding social reformer. A great son of India is responsible for most of the Hindu reform activities. He was a victim of societal evils and strove to uplift his community throughout his life. By forming Brahma Samai, Roy aimed to express his belief in Islam's one God concept and end the harmful practise of sati among orthodox Brahmins. Social reform should precede political reform because it lays the groundwork for political liberty. Raja Ram Mohan Roy was one of few in his time to understand modernity. He realised that human civilization's objective is brotherhood and interdependence of individuals and nations. His goal was to help Indians see the uniqueness of their cultures in a spirit of cooperation.

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Functioning and Performance of Mahila Police Volunteers in India

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Abstract

The scheme of Mahila Police Volunteers (MPVs) is being implemented by MoWCD, Government of India, MPVs serve as a conduit between the police and the community and assist women in need. It was advised that all States and UTs adopt this scheme in their own States. Haryana was the first state to undertake the scheme in the districts of Karnal and Mahendergarh on a pilot basis. Additionally, the implementation of MPVs scheme has been implemented in Andhra Pradesh, Jharkhand, Gujarat, Mizoram, Chhattisgarh, Karnataka, and Madhya Pradesh. The Mahila aur Shishu Rakshak Dal (MASRD) has not yet been introduced by the government. One of the duties/activities of Mahila Police Volunteers under the Mahila Police Volunteers Scheme is to mobilize people to form MASRDs and to combine the existing community organizations working on women's empowerment problems with MASRDs. As a central sector programme, the Scheme of Mahila Police Volunteers must be carried out with the active financial and administrative support of State Governments and UT administrations. The Ministry of Women and Child Development actively seeks successful implementation of this Scheme with the State Governments and UT administrations. The impact evaluation of this Scheme has not yet been done by the Indian government. In light of this, the current article makes an effort to evaluate how well the Mahila Police Volunteers Scheme has handled the problem of gender violence.

Introduction:

Gender-based violence (GBV) is a social issue that affects people of all races, ethnicities, religions, cultures, ages, genders, socioeconomic statuses, and levels of education. GBV harms society and costs money that must be paid by women, society, and future generations (Duvvury et al.,

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2013; Currie et al., 2020; Aizer, 2010, 2011). In general, reporting rates for crimes are lower in underdeveloped nations (Soares, 2004), and the discrepancy is probably wider for GBV in environments where women have less influence. In spite of the state's alarmingly high rate of gender-based crime, just 3% of women in the Indian state of Rajasthan have ever interacted with the police (Banerjee et al., 2021) The criminal justice system may not be used or reported to its full potential due to supply and demand side problems. On the demand side, women typically justify violence as necessary since males are supposed to be protectors and providers because they fear male retaliation, social disgrace, economic difficulties, and negative consequences for their children. Police personnel frequently reject or are antagonistic to GBV allegations, and the system's credibility is weakened by the low rates of GBV arrests and convictions (Boesten, 2012; Amaral et al., 2021; Stepan et al., 2011; Banerjee et al., 2021). Due to this, male GBV offenders frequently go unpunished, and recidivism and repeat victimisation are widespread (Hanmer et al., 1999; Walby and Allen, 2004; Daigle et al., 2008; Kuijpers et al., 2012). Indian state governments created women police stations (WPS) and launched the central sector Mahila Police Volunteers programme in 2016 in an effort to combat this issue. The station chief is often a woman, and the WPS is staffed with female officers who specialize in resolving crimes against women (Natarajan, 2016).

Women's equality and empowerment are seriously threatened by gender-based violence (GBV), which includes domestic violence, sexual assault, rape, voyeurism, stalking, and other acts in both public and private settings. In order to include gender concerns into policies, protocols, and operational procedures, a gender responsive police department necessitates specialized training, higher representation of female officers, and community engagement. The Criminal Law Amendment Act, 2013, the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, and the Protection of Women From Domestic Violence Act, 2005 have all been passed in recent years by the Parliament and have given victims of GBV the opportunity to seek legal redress. The police have a crucial role in ensuring the security and safety of residents in general and women in particular. The Home Ministry has carried out the effort to grant 33 percent reservation to women in the police force by implementing it in UTs and disseminating it in the States in order to boost

the visibility of women in the police force. Through training programmes, performance reviews, and women-only police stations, the police force has placed an increased emphasis on gender sensitivity in order to combat crime against women. In a recent advisory from the Home Ministry dated May 12, 2015, it is emphasized that women's issues must be handled delicately. But it is well known that women who experience assault or harassment may find it difficult to turn to the police or other authorities for assistance or support. Therefore, it would be ideal to offer them a reliable substitute for receiving assistance and support. The Government of India plans to nominate or employ Mahila Police Volunteers (MPVs) in all States and UTs who will serve as a liaison between the police and the community and assist women in need in order to further these goals and broaden focused community outreach. The plan will be put into action in stages.

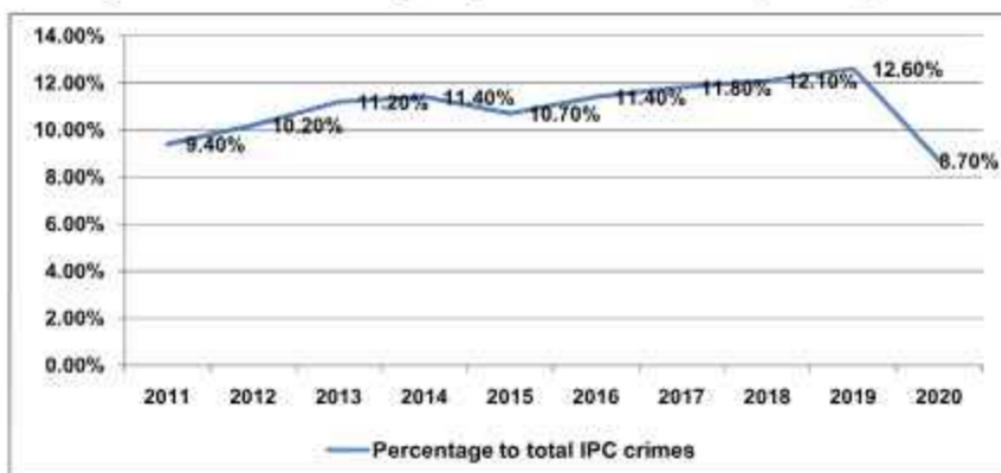
Crimes Against Women:

Along with other types of crimes, crimes against women are on the rise. The disadvantaged groups in society, especially women, bear the brunt of the ensuing violence. For understandable reasons, such as associated societal shame, flaws in the legal system, fear of reprisals, and others, the majority of crimes against women go unreported. The situation is made worse by institutional indifference. It is incredibly difficult to file a complaint against a man working for the government, the military, or the police. Importantly, the male-dominated socio-economic, legal, and political systems are at the foundation of crimes against women. Women's assaults are frequently and overtly related to their caste, ethnicity, and social status. The coexistence of various types of violence, especially those that aim to eliminate women, such as bride burning and sati, is a unique condition in India. There has also been an increase in all types of domestic violence. Many incidents of violence against women go unreported because of cultural conventions, apathy, or ignorance, yet it is still a problem in our society today. They could directly show up as marital abuse, kidnapping, eve-teasing, verbal abuse, or verbal reprimands. Women are frequently the targets of various forms of discrimination, exploitation, and barriers to reaching their goals and getting the help they need. These occurrences might take place in the home, workplace, industrial setting, or even a public area. The fact that a human being, the greatest evolutionary level, kills another member of his own species is startling because, at the animal level, predatory aggressiveness (killing and eating) only occurs

between species and not within species (Srivastava, 1988).

Inflicting and experiencing violence in a variety of subliminal ways, leading to and experiencing mental pain in daily life, has become a norm in our society's inter-personal interactions. The way the powerful and crafty take advantage of the helpless is an expression of the brutality and hatred we all harbour (Krishnamurthy, 1977). The worst aspect of the issue is that, even within the family, modern women do not feel safe and protected. Since many women experience violence from their own family members, the idea of "home, sweet home" is no longer relevant. When it comes to aggressive behavior, the home is not a secure place. According to Fitz and Gerstenzang (1978), family members—such as spouses and children of parents—were the most common targets of verbal or physical abuse. These incidents were most likely to happen in the house. The family has been referred to as a "cradle of violence" by Steinmetz and Straus (1973).

The percentage of crimes against women increased somewhat between 2018 and 2019. In 2019, there were 4.05 lakh cases of crimes registered against women, compared to the 32.25 lakh crimes reported overall under the Indian Penal Code. 12.6 percent of all offences under the Indian Penal Code (IPC) were crimes against women in 2019. In 2020, crimes against women made up 8.7 percent of all crimes (Chart 1).



Source: Crime in India, NCRB, 2021

Rate of cognizable crimes against women is shown in Chart 7. Assam, Tripura, Rajasthan, Telangana, Haryana, Odisha and West Bengal have recorded high rate of cognizable crimes against women. Nagaland,

Manipur, Tamil Nadu, Meghalaya, Mizoram, Sikkim, Gujarat and Bihar recorded comparatively low rate of cognizable crimes against women. There has been increase of 23.27 per cent in the crimes committed against women in India during 2015-2019. An analysis of the below NCRB data clearly indicates that crimes against women have continuously been on the rise. The reported crimes against women have increased in the country by 7.3 percent in 2019 over the previous year. The data for 2019 showed that there were 4, 05,861 cases of crime reported against women. The total number of rape cases reported in the year 2019 stands at 32,033.

Roles and Responsibilities of MPVs :

Any woman who supports the police in establishing a gender-just society free from violence, is socially and voluntarily committed to the empowerment of women and girls, and is willing to speak out against gender-based violence could qualify as an MPV. The Superintendent of Police for the district will work with the Home Department of the respective State/UT to choose the MPVs. The Circle Inspector in the Police Thana will be the MPV's direct supervisor. A woman appointed as an MPV will be tasked with serving as a liaison between the police and the community on gender-related issues. MPVs will serve as a helpful conduit between the public and the police.

During the course of her work, she shall undertake the following activities:

- Raise knowledge of the current services that are accessible to women; Make people aware of the resources already in place for women and children, including as One Stop Centers (OSC), short-term housing, shelters, police helpline 100, women's helpline 181, child-line 1098, and mobile emergency applications (Himmat App).
- Report to the police any unfavorable behaviour or suspicious incidents involving women and girls in the neighborhood.
- Serve as a supplementary intelligence gathering unit for the region, gathering data on all matters affecting women there, including information on new and suspicious arrivals in the village, missing women or children in the area, and drug use and other deviant behavior among schoolchildren and college students.
- Report cases of kidnapping, violence against women (including domestic abuse, child marriage, dowry harassment, trafficking,

and any other type of violence experienced by women in both public and private settings), and any other such incidents. In cases of missing children or child abuse, MPV must call 1098 right away to alert authorities.

- Create and support Mahila aur ShishuRakshak Dal (MASRD), ideally with 10–12 members (similar to "Shaurya Dal" – grassroots effort in Madhya Pradesh to end violence against women and girls). A local leader, a ward or resident welfare association member, a teacher, a social worker, a member of a self-help group, a counsellor, a local media representative, and frontline workers (ASHA, AWW)/community or youth volunteers may make up a MASRD. Additionally, the MASRDs may be incorporated with the current community organisations tackling issues related to women's empowerment.
- A mandatory once-weekly visit to the neighborhood Anganwadi Center on the day that the ANMs and ASHA staff members also visit the Anganwadi. This will make it easier to develop alliances and give you a place to meet ladies.
- Familiarize yourself with the informational/educational resources for women/girls and children as well as the existing awareness-generating websites/portals like www.wcd.nic.in.
- Hold one-on-one conversations, house visits, neighbourhood gatherings, and focus group talks to help women, families, and peer groups feel more comfortable approaching the local police, the women's helpline, and the one-stop centre when they need help.
- ix. For convergence and coordination, establish connections with Protection Officers under "The Protection of Women from Domestic Violence Act, 2005" at the district/block level.
- ANMs, ASHA workers, women home guards, NSS, NCC, Mahila Mandal Workers, women's collectives, SHGs, and MahilaSamakhya are a few other stakeholders to connect with and stay in touch with regarding issues affecting women and children. Other stakeholders include the police station in question, particularly the women police personnel posted there, as well as ANMs, ASHA workers, women's collectives, SHGs, and MahilaSamakhya.
- Work with the local government and police to offer recommendations and comments on how to make services and other relevant information more accessible.

Advocacy and Community Mobilization:

Mahila aur ShishuRakshak Dal (MASRD) is an organization of men and women who volunteer to stop violence against women, girls, and children in their society. They are socially conscious, highly empowered, and driven. Men and women who are driven, proactive, and have a voice in the community are encouraged to join MASRD, which is ideally composed of 10–12 individuals. Local leaders, Sarpanchs, Ward members, RWA members, teachers, social workers, SHG members, counselors, local media representatives, frontline workers (ASHA, AWW), community members, and youth volunteers can all be a part of MASRDs. The Mahila Police Volunteer (MPV) will be in charge of inspiring and organizing people to organize into MASRDs. To assist women in need, the MASRD will closely coordinate its efforts with those of the MPV. To stop violence against women and girls and to report any suspicious activity in the community, MASRD will operate under the tenet of Community Partnership and Action. These organizations will also focus on the preventive aspects of educating and sensitizing the public about the policies, regulations, and programmes already in place for women and children. It will motivate locals to take charge of building a secure environment for girls, women, and kids.

The performance of the scheme has been very poor as many states have not taken initiatives in this regard. As per information available from MoWCD, Government of India (As on July 19, 2019), there were 9531 MPVs all over India. Andhra Pradesh, Chhattisgarh, Gujarat, Haryana and Mizoram reported MPVs (Table 1). The Ministry of Women and Child Development, Government of India is thinking to withdraw the scheme due to poor response from the states.

Table 1: State Wise Mahila Police Volunteers in India

State	No. of MPVs
Andhra Pradesh	3000
Chhattisgarh	4568
Gujarat	791
Haryana	967
Jharkhand	0
Karnataka	0
Madhya Pradesh	0
Mizoram	205
Total	9531

Source: MoWCD, July, 2019

Conclusion:

Although it is a widespread issue, it is impossible to assess the level of violence against women. Due to the fact that a large number of incidents of violence against women go unreported, it may be significantly greater than what the reports suggest. Individual research projects and surveys typically yield greater estimates of violence than official statistics. However, it is also believed that they overestimate the level to which violence against women actually occurs. Women may be less likely than men to report domestic abuse in a number of areas. Throughout 33 percent of women have, at some time in their lives, experienced violence in an intimate relationship, according to the data that is currently available from around the world. With the evolution of society and the passage of time, gender-based violence is increasing quickly. On the one hand, economic liberalization, privatization, and globalization have greatly increased the chances for women to find productive jobs and achieve socioeconomic empowerment in general. On the other hand, there has also been an increase in crime, violence, and female exploitation. Gender-based violence has grave, long-lasting effects on one's physical and mental health. Additionally, it is against human rights. Globally, violence against women is rampant. It exists everywhere and transcends all barriers, including those related to age, ethnicity, class, caste, education, and income. The severe symptoms, meanwhile, are found in South Asia, particularly in India. Girls and women in India are more likely to experience abuse of any type due to gender inequality in the areas of nutrition, healthcare, education, mobility, and other life possibilities. Policymakers are coming to understand that violence against women and girls is a significant obstacle to the nation's development objectives. This worry has driven legislative changes, institutional systems for women's development to be strengthened, and policies to be implemented that aim to alleviate women's vulnerability in diverse contexts.

Government of India under the Ministry of Women and Child Development, in collaboration with Ministry of Home Affairs launched the Scheme of Mahila Police Volunteers as Central sector Scheme in 2016, however, only a few states responded well. Initiation of the Mahila Police Volunteer programme came from Haryana for the first time. Haryana became the first state to adopt this particular method by launching the programme in the Karnal and Mahendragarh districts. The Mahila aur ShishuRakshak Dal (MASRD) has not yet been established by the

government. However, as part of the Mahila Police Volunteers Scheme, one of their duties is to encourage and organize people to form MASRDs and to connect the existing community organizations tackling issues related to women's empowerment with MASRDs. Furthermore, as a central sector programme, the Scheme of Mahila Police Volunteers must be carried out with the active financial and administrative support of State Government and UT Administrations. The Ministry of Women and Child Development actively seeks successful implementation of this Scheme with the State Governments and UT Administrations. The impact evaluation of this Scheme has not yet been done by the Indian government. Government of India programmes like the Mahila Shakti Kendra Program, the Women Help Line Program, and others are implemented to help women enhance their self-confidence.

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Economic Thoughts of Raja Rammohun Roy: He Modernized Indian Society in Many Ways

Dr. Rajesh Modi¹

Introduction:

The rigorous social, political and economical activities of Rammohun Roy made him the pioneer of the Renaissance and modernity in Bengal and in India as well. Through his vigorous and radical views and activities almost in all spheres of society, viz. religious and social reformation movements, education, law, tolerance, public opinion, civil liberty, rule of law, separation of power, freedom of press and economic thoughts altogether, it may be argued, he came to be known as the pioneer of liberalism in India. No wonder, some scholars compared him to the position occupied by John Locke in the case of European liberalism and democratic tradition. Did he support the economic policy followed by the East India Company? What was his stand towards contemporary Zamindary System? What was his argument about the free trade or laissez faire economy? These are the interesting questions which the present article is dealing with. In other words, the main object of this paper is to focus on the economic thought of Rammohun Roy in the early Nineteenth century.

Economic Ideas, Zamindary System:

In his economic ideas, from a broader perspective, Rammohun should definitely be regarded as the earliest member of liberal school. But from a closer observation a huge ambiguity can be estimated in his economic thought. On issues like Colonial economy, Permanent Settlement, Zamindary System, he was so ambivalent that even the contemporary Bengal press remained divided on the question of where to locate him. He supported the zamindary lobby against the regulation which threatened to resume all rent-free lands, simultaneously, he lamented on the miserable condition of the cultivators being victims of "Zamindar's avarice and ambition" (Roy, 1977: 50). Moreover, despite being aware of the short comings of the Permanent Settlement he never had a word to abolish it fully

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(Poddar, 1982: 29-32). In 1832, in his evidence before the Select Committee of British Parliament on various matters concerning cultivation in India, the *Bengal Harukuru* accused him of acting like a "Zaminder", while the *Samachar Chandrika* labeled him, "hostile to the interest of the landholders" (Sen, 2012:135). For such ambiguities some critics, specially the Derozians accused him and his like-minded contemporaries as, "half-liberals" (Bengal Harukuru, 26th Oct, 1831)

Introduction of free trade or *laissez faire* economy:

Notwithstanding such criticisms, the tremendous significance of the liberal ideals of Rammohun about economic policies and private property of an individual can never be undermined. Remarkably, in his economic ideas he was of the opinion that every individual is free to advance his happiness and interest, which sounded much like Benthamite slogan. His recommendations on various issues like: introduction of free trade or *laissez faire* economy, criticism against the monopoly of East India Company on Salt issue, opening the market for foreign capital and foreign skills, removing restrictions on European settlements in India, Indigo plantation by Europeans were strikingly similar to the prescriptions in Bentinck's *Minute* of May 30, 1829, which were justly described by some as, "a powerfully written liberal tract" (Pant, 1988:120-21). Like several contemporary liberal thinkers, Rammohun championed the idea of free trade, the entry of foreign capital, abolition of all restrictions over European settlers and land revenue reforms to help the process of building more wealth and prosperity in India. When the emerging new middle class and its bases of property and professions were taking shape in the early nineteenth century Rammohun showed great confidence in the workings of the new institutions and enrichment to attain the greatest good of the greatest number (Sen A., 1975: 129). The opening of the East India trade to private enterprise was begun by the Charter Act of 1813 and culminated by the Act of 1833. During this long span of two decades Rammohun and his associates were inclined to free trade and endorsed their ideology of utilitarian liberalism. In December 1829, Rammohun, Dwarkanath, Prasanna Kumar and some liberal-minded Europeans participated in a meeting held at Calcutta Town Hall on the issue of *Laissez-faire* economy, where, it was Rammohun who gave formal support to the proposal of free trade policy and petitioned to the Parliament "to throw open the China

and India trade, and to remove all restrictions against the settlement of Europeans in India" (Collet, 1962: 270). Even Kalinath Roy, one of the close and like-minded associates of Rammohun took an initiative to sign a petition to Parliament in favour of colonization (Poddar, 1982:32). Later in 1832, in the paper entitled, "Settlement in India by the Europeans" (14th July, 1831) Rammohun emphasized the need to allow Europeans of character and capital⁹ to settle freely in India.

The Right to Property of People:

The individualist Rammohun being an ardent supporter of individual property believed that it is a holy duty of the government to guarantee the right to property of people. Unlike contemporary British thinkers he favored land ownership to be vested in the hands of individual instead of to the state. Answering to the Select Committee he claimed, "From a reference to the laws and the histories of the country, I believe that the lands in India were individual property in ancient times." Therefore on the issue of state intervention on landed estates he argued, "Every man is entitled by law and reason to enjoy the fruits of his honest labour and good management" (Roy, 1977: 45-47). Such a view of private property made him comparable to renowned English liberal thinker John Locke whom he greatly admired and brought him close to the position of the British Whigs who believed in private property as a fundamental social principle (Sen, 2012: 133-37). Similarly, in his "Rights of Hindus over Ancestral Property" he argued that the "validity of existing titles to property should not be, not the contracts founded on the received interpretation of the law should be violated by the government (Roy, 1945:22-23, Part-I).

Socio-Cultural, Political and Economic Issues in Contemporary India:

The multifarious social concerns of Rammohun made him think of socio-cultural, political and economic issues in contemporary India. He was never a man who dwelt in the mere abstract set of ideas but was also a man of action enriched with enormous self-confidence and great optimism. That is why Rabindranath Tagore (1935: 1) in the celebration of his death centenary referred to him as, "aluminous star in the firmament of Indian history". He bore such an optimistic revolutionary spirit which neither the animosity of Hindu orthodoxy, nor the hostility of the Christian missionaries, nor the distrust by the British rulers (as evinced in the official reaction to his letter to lord Amherst on Educational Policy) could act as a

damper to his illustrious activities (Chaturvedi, 1988: 83-84). His rational introspection made him realize that progress of liberal ideals in India was to be conditioned not by contemplational one, but by action; not by pessimism, but by self-realization and most importantly, not by isolation from the West but by healthy interaction by imparting the treasures of western knowledge, gift of science and humanistic ideologies.

Abolition of Sati:

Raja Ram Mohan Roy raised his voice against the Sati system. In the funeral pyre of the deceased husband, his wife was mercilessly thrown if she did not enter into the flame voluntarily. She was termed as Sati. The Brahmins and other higher castes in the society encouraged it. Ram Mohan protested it vehemently. Even he went to England to give witness before the Privy Council against this cruel practice where the orthodox Indians had appealed hot to repeal his system. His efforts bore fruits and this practice was stopped by an Act passed in 1829 during Lord William Bentinck. Thus, a long prevailing ugly practice of the Hindus was uprooted.

Voice against Idolatry:

Ram Mohan raised his voice against idolatry. In his book *Tuhfat-ul-Muwahhidin'* he championed the cause of Monotheism. He criticized idol-worship by the Hindus. He also opposed the principle of Trinitarianism' (God, Son Jesus and the holy spirit) of the Christianity. He rejected polytheism, idol-worship and rituals of different religions. He advocated monotheism or unity among gods. He also advised people to be guided by the conscience. He inspired men to cultivate rationality. To all he appealed to observe the principle of unity of God.

Champion of Women Liberty:

Raja Ram Mohan Roy advocated the liberty of Women. He was determined to give women her proper place in the society. Besides abolishing Sati, he advocated in favor of widow remarriage. He also told that like the sons, daughters have also their right over parental property. He also influenced the British government to bring necessary modification in the existing law. He raised voice against child-marriage and polygamy. He was the advocate of women education. Thus, he advocated women's liberty out and out and awakened them.

Opposition to Caste System:

The caste system was a very ugly practice prevailing in Indian society right from the later Vedic age. Indian society was fragmented by the name of different castes. The higher castes like Brahmins and Kshatriyas looked down upon the Sudras, Chandalas and other aboriginals. Ram Mohan opposed this ugly system of the Indian society. To him everybody was a son or daughter of the God. So, there is no difference among men. There should not exist hatred and animosity among them. Everybody is equal before God. Thus, ignoring differences among themselves they should embrace each other ignoring differences. Then, the true purpose of God will be materialized. By advocating this equality among men, Ram Mohan became the eyesore of many higher caste Indians.

Advocate of Western Education:

Raja Ram Mohan Roy was a great scholar having sharp intellect in the Vedas, Upanishads, Quran, Bible and several other holy scriptures. He very well realized the importance of English language. He could visualize the need of a scientific, rational and progressive education for the Indians. During his time, when controversy was going on between the orientalist and occident lists, he sided with the latter and advocated in favour of the introduction of the English system of education. He liked Physics, Chemistry, Mathematics, Botany, Philosophy. At the same time he also desired that the Indian Vedic studies and philosophical systems were to be studied and analyzed properly. He supported the move of Lord Macaulay and championed the cause of the English system of education in India. His motto was to take Indians the path of progress. He established English school in 1816 and Vedanta College in 1825. He wanted to introduce modern system of education. Of course, he could not live to see the introduction of English system of education in India in 1835. However, his efforts and dreams were materialized into reality even after his death.

Father of Indian Journalism:

Raja Ram Mohan Roy was the 'Father of Indian Journalism'. He believed in the freedom of press. He edited a newspaper in Bengali named 'Samprad Kaumudi'. He was also the editor of Mirat- ul-Akbar. When restrictions were imposed on the publications of newspapers, he reacted sharply and criticized the British authorities vehemently. In his editorials, he reflected important social, political, economic, religious and other problems with

which the Indians were grossly entangled. This brought public consciousness. His writings were so powerful that people were deeply moved by this. He could express his view in powerful English.

Admiring His Writings Robert Rickards Remarkd:

“Ram Mohan's writings are works that will immortalize the name of Ram Mohan and leave future generation to wonder that English writings of so much beauty and excellence should be the production, not of a natural born Briton, but of an enlightened, self-taught Indian Brahmin”

Champion of Internationalism:

Raja Ram Mohan Roy was the champion of internationalism. He wanted universal religion, synthesis of human culture and ideas, end of imperialism and peaceful co-existence of nations. Thus, he became the harbinger of a modern age. No Indian by that time had seriously thought about it what Ram Mohan advocated. He really advocated the principle of collaboration of mankind. This led Rabindranath Tagore to comment—“Ram Mohan was the only person in his time . . . to realize completely the significance of the modern age. He knew that the ideal of human civilization does not lie in isolation of independence but in the brotherhood of interdependence of individuals and nations.”

Reforms through Brahma Samaj:

Brahmo Sabha which was transferred into Brahma Samaj in 1830 became the vehicle of Ram Mohan's socio religious reforms. It preached monotheism. It condemned idolatry. It saw no difference between man and man because it accepted the fatherhood of God and brotherhood of mankind. It condemned ritualistic practices like animal sacrifice, offering of Prasad and so on. It also fought for the emancipation of women. Thus, many evil practices like caste system, Sati, Child marriage, Polygamy etc. were the targets of the Brahma Samaj.

Champion of Nationalism:

Raja Ram Mohan Roy believed in the political freedom of man. In 1821 he had written to J.S. Buckingham, the editor of the 'Calcutta Journal' that he believed in the freedom of European and Asiatic countries. When Charles X abdicated the throne of France due to the July Revolution in 1830, Ram Mohan became very happy. He advised Indians to have self-freedom in

thought and action. He showed a bright example by condemning the Jury Act of 1826 which had introduced religious discrimination in the law courts. According to this Act a Hindu or a Mohammedan could be tried either by a European or a native Christian but not vice versa. Ram Mohan protested against it. He wrote a letter to J. Crawford, one of his English friends in this way "... a country like India could not possibly be expected to be suppressed by force as Ireland had been." Thus, his nationalism was blatant. He definitely fought for the legitimate rights of the Indians and championed the cause of Indian nationalism. Further, Ram Mohan Roy himself proceeded to London to plead a case on behalf of Akbar II, the Mughal Emperor. This reflected his nationalism.

The Synthesizer of Religion and Morality:

Raja Ram Mohan Roy was a noble soul. He brought a perfect blending between religion and morality. According to him a man must possess virtues like mercy, morality, catholicity, forgiveness and so on. These qualities will purify his soul. Further, man will be regulated by these qualities. By cultivating these noble qualities a man can acquire divine knowledge and devote for the welfare of the society at large. Further his religious catholicity will further bloom by the cultivation of these qualities. Thus, Raja Ram Mohan Roy was undoubtedly a synthesizer of religion and morality which aimed at the welfare of the society at large.

Love for Liberty and Constitutionalism:

Liberty and constitutionalism were the two important aspects upon which Raja Ram Mohan emphasized. He preferred a constitutional form of Government for every nation. Despotism or autocracy, he hated from the core of his heart. He told that a constitutional government could only give guarantee of individual freedom. When the people of Naples broke the shackles of Austrian despotism, Ram Mohan was a happy man. He wrote "Enemies to liberty and friends of despotism have never been and never will be ultimately successful." Thus, he advocated individual liberty and constitutionalism. This clearly projects that Ram Mohan was a champion of human liberty.

Estimate:

Thus, Ram Mohan started his crusade against dogmatism and evils that engulfed the then Indian society. He consistently endeavored to free the

Indian society from the clutches of immorality, untouchability and impurity and to make it healthy in every aspect. Of course Prof Sumit Sarkar and Rajat Ray do not appreciate much, because, the Raja failed to check the oppressive middle class. Further, Ashok Sen criticizes him for rendering helping hand to the British to make India a colonial power. However, a little lacuna is to be ignored in case of the Raja, because he started single hand his operation to eradicate evils from the society. In true sense of the term, Raja Ram Mohan Roy acted as a bridge between the East and West. He was the 'Father of Indian Renaissance'. He was an intellectual of a superb order and still simple and bold. His ideas and ideals inspired nationalism in India. Against the hazards, Ram Mohan carried on his reforms and set standards for other Indians to follow. Undoubtedly, Raja Ram Mohan Roy was regarded as the morning star of Indian Renaissance.

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Rajaram Mohan Roy : A Pioneer in Women Empowerment

Dr. Wajeeda Bano¹

Abstract

Raja Ram Mohan Roy commonly regarded as the first modern champion of women's right, made strenuous efforts to improve the conditions of women by raising his voice against social practices which were hindering women's participation and position in the society. Historians have indeed focused more on Mohan Roy role on issues like Sati, Purdha, and polygamy and widow remarriages. However, Mohan Roy's perception of women rights in property is actually the core issue, for all other issues taken up by him. This paper tries to review and analyse the contribution of Raja Ram Mohan Roy in the area of social reforms with reference to the condition of women at that time and how he paved the way for women's right particularly property rights and women empowerment.

Keywords: Property Right, Women, Inequalities and Empowerment.

Introduction:

Raja Ram Mohan Roy was the father of Indian Renaissance and the prophet of Indian nationalism" (Das, 2020). The discussion and thinking of modern India and movement towards women empowerment remain almost incomplete without mentioning the contribution of Raja Ram Mohan Roy. Not only he was a social reformer, but he has also made an unforgettable contribution to women's rights and education in India. Rammohun Roy was not a political philosopher. He was at best a social engineer who intended to reconstruct the society. Undoubtedly his pamphlets were written in response to certain specific problems such as *sati*, freedom of the press, monotheism and the administration of justice in Bengal. He wanted to establish a social order which would enable individuals to maximise their abilities and bring prosperity to the whole community. The status of women in Bengal in the late eighteenth and nineteenth centuries was rather low, lower than that of their counterparts in Europe and America. Almost all women above the age of ten were either married or widowed and the

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majorities of the women were illiterate and worked in the fields. Women from the upper classes and high castes lived most of their lives in segregated *antapurs* (inner- houses). They received no formal education. With few exceptions women played no part in public life.

Raja Ram Mohan Roy noticed the low status of women and he was interested in four important issues concerning women: *Sati*, female rights to property, polygamy and, indirectly, female education. The tone and the nature of his arguments on women's issues were radically different from those of his contemporaries in Bengal. He passionately argued for the oppressed sex and his argument touched on the basic tenets of liberal feminist thought which are still relevant to us. He expressed his views on women in five pamphlets, two petitions and a number of personal letters. Four of these were primarily concerned with *sati* and on female rights to property. They all touched on the problems of polygamy and female education. Rammohun presented his arguments through these pamphlets. The tones of his arguments were like those of Mary Wollstonecraft, John Stuart Mill and many minor feminist writers in America and England. The three main points that emerge from this quotation are central to the English and American feminist movement in the nineteenth century. Firstly, women are subjugated by the male by force. The male-controlled society, law, public opinion and knowledge. Secondly, men subjugated women because they have irrational fear of their sexual independence; and thirdly, women are capable of excellent achievements, in all fields of life, if they are given the opportunity. They may even exceed the male in some areas. (Mukherjee, 2014)

Most Historians have indeed focused more on Mohan Roy role on issues like *Sati*, *Purdha*, and polygamy and widow remarriages. However, Mohanroy's perception of women rights in property is actually the core issue, for all other issues taken up by him. An important aspect of the social reform movement of Mohan Roy was securing property rights for Hindu women. As per the practices existed those time the Hindu widow had no claim or right on her husband's property except the right to maintenance as a result of which she was at the mercy of her husband's relatives. As a result they were pushed to *Sati* or forced to live life in isolation. In 1882, in a tract entitled 'Brief Remarks Regarding Modern Encroachment on the ancient rights of Female s', he makes a forceful plea for women's inheritance right and tried to show how corrupt and defective understanding of Bengali

'Dayabhagya laws' of inheritance resulted in the practice of Widow burning. He made persistence efforts to establish the facts that ancient shastric law granted women the right to inheritance.(Tausif Fatima, 2009-10) Mohan Roy explains that women unequal position in the society is due to denial of rights to women Mohan Roy defended the rights of women within the traditional framework.(Sinha, 2021)

Raja Ram Mohan requested the British government to pass a law to remove these barriers to inheritance and bring economic freedom and self reliance to widows. As a result of such efforts, the Special Marriage Act of 1872 with its provision for divorce and succession to property to women was passed. The Married Women's Property Act of 1874 widened the scope of stridhan (women's property) and expanded the right to own and acquire property by women. It also gave a widow the right to her husband's share of the property and a share equal to that of a son. By providing protection to women right for education and property he paid the way to economic empowerment of women. The review of literature shows that in many countries around the world, women's property rights are limited by social norms, customs and legislation hampering their economic status and opportunities to overcome poverty. Ownership of land and property empowers women and provides income and security. There is ample evidence that women's land rights lead to positive outcomes for the well-being of them and their families. Since land is a valuable and critical resource, the resistance towards women's land ownership rights is equally strong in the patriarchal system that governs Indian society. The institutions responsible for making laws, and the people that implement them, are themselves deeply conditioned with the customs, practices and beliefs that create barriers for women to own land, both in India and in more than half the countries across the world. (Deo, July 2022). Raising the voice against such practices and working tirelessly to establish women's right for education, right for property and inheritance at time when overall education was low and women education was negligible was not an easy job.

The existence of bias against women's land ownership is considered as a serious limitation for their status in the family and society and their economic and professional choices. Denial of land rights can also deprive women of their incentives and capacity to invest in agricultural production, impacting negatively on their earnings and limiting their

participation or influence in family activities or decisions (Harold Glenn A. Valera, Sept 2018) Moreover, the absence of land ownership by women affects their social status, imposing the patriarchal views stringently and women's status within their family and society (Roy, 2008.). Thus, land rights equity is an important tool for increasing women empowerment and economic welfare of women. (Sam, 2016).

Conclusion:

Rala Rammohun Roy notonly noticed the low status of women in Bengal but stood against it and protested. Raja Ram Mohan Roy will be remembered as a major benefactor of women, not only for aiding in the abolition of the Sati ritual, child marriage and polygamy but also for advocating for equal inheritance rights for women which is an important contribution and very relevant to today's concept women empowerment and even sustainable development goal.

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Agripreneurship: A Skill Proficient Contrivance Towards Women Empowerment

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Abstract

Agribusiness is the part of agriculture. Agribusiness involves skills involved in trading with various vegetables, fruits, spices, betal leaves and fish and many more. Agribusiness provides daily bread to lakhs of people. In India majority of the men as well as women are found involved in Agripreneurship. In Karnataka state of India, a number of women are found working in the field of agribusiness. They trade various vegetables, fruits, spices, fish and other items. This has led to the rise in agripreneurship and women agripreneurship in particular as well as enhancement of skill sets. This study is based on women in agribusiness and four sectors are identified namely, Horticulture (trading with vegetables), Floriculture (trading with flowers), Fishery (trading with fish), Betal leaves and spices (trading with betal leaves and spices). The study is based on primary data and secondary data. Primary data was collected through the personal interview with women involved in agribusiness in the selected districts of Karnataka state where total samples of 836 were selected from different age groups using multi stage cluster sampling method. Secondary data was collected from various articles, journals, newspapers and websites. This study emphasises on the challenges faced by women at work, the skills needed by women in agribusiness, the skills that they actually have, the skill gap, the achievements made and the impact on rural amplification through the efforts of these women involved in Agripreneurship. Hence the paper focuses on how the skills of Agripreneurship are an innovative branch that leads to sustainable growth of individuals and the economy too.

Key words: Agripreneurship, Women, Agribusiness, Skills, Challenges, Rural Amplification

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Introduction

India is an agrarian economy and agriculture and agribusiness pursue to be the pillar of the Indian economy. Majority of the people in India are depended on agriculture. Agribusiness is the sub system of agriculture. Agribusiness includes trading with fruits, vegetables, spices, fish and many more.

Agribusiness sector creates job opportunities for many people and it also helps towards the rural development of the country. Agribusiness sector is one of the sector which requires less capital investment. Women have been considered as the backbone of the economy from the past. From time immemorial they may not be the sole breadwinners for their families, but their contribution towards the families and even in the economy is not to be neglected. They have been walking shoulder to shoulder with men and have carved a place for themselves. Women are equally responsible for the growth of the economies in the world. Women are considered as a pillar of strength and grit.

In India, in the state of Karnataka, many women are found working in the field of agribusiness. They trade vegetables, fruits, spices, fish and other items. By working in the field of agribusiness they have achieved many things, such as their standard of living has been improved, they are providing good education to their children's, standard of living is also improved and many more.

This study explains the various skills possessed by women in agribusiness and also the various achievements done by women by working in the field of agribusiness.

Agribusiness and Women

Agribusiness provides food security, job creation, and inclusive growth for many low-income earning countries, which have an important spill-over effect on economic and social development outcomes. Women play an important role in the agribusiness sector across the universe. Agribusiness is considered as a most important source of employment for women in India. Agribusiness has emerged as an important tool for the development and growth of women as well for the economic development of the country. We cannot neglect the contributions made by women in the field of agribusiness. Women are also equally important for the economic

development and growth of the country. By working in the field of agribusiness many women have achieved various things, they are leading a good life and their standard of living is also improved and they are able to fulfil their family needs and also they are providing good education to their children and many more. They are also participating in the social and economic activities, which is a good sign for the rural development of the country.

This study is based on women in agribusiness. For the study 4 sectors were identified. Namely, Floriculture, Horticulture, Fishery and Betal leaves and spices. Floriculture Business is a very profitable venture now worldwide. Flower production is one of the fastest growing crop trends in agribusiness today with a strong demand for all types of flowers, especially unique and hard-to-grow varieties. Horticulture involves trading with fruits and vegetables. In India there is a huge demand for vegetables and fruits, mainly for export. In India many women are growing and trading different varieties of vegetables and fruits. It is one of the most profitable agribusiness in India

In India Fish trading is increasing rapidly. Fish and fish products has a huge demand in Indian market. India is blessed with large number of lakes, rivers and many natural water resources. So, there are great opportunities to start up new career, business and income source by commercial fish farming in India. In Karnataka majority of the women were found working in the fish trading business and they feel that it is one of the most profitable business due to the increasing demand for fish and fish related products. The scope of agribusiness in India is enormous. It provides livelihood and security for many women, so that they can lead a better life in the society as well as in the economy.

Review of Literature

Dr. G. Nedumaran (2019), in his study on "Agriculture women entrepreneurs: problems and delights" stated that in India many women are working in the segment of agribusiness. This study explains more about women workers in the sector of horticulture. In agribusiness women face a lot of challenges and the situation of agribusiness can be improved by providing proper education and training at all levels. D. N. D Gowda (2018), has conducted a study on "An analysis on role of women in

agriculture and rural development in the Indian context” stated that agriculture is an important engine of growth and poverty reduction. He also stated that in India rural development cannot be imagined without the active participation of women in agriculture sector and in other sectors. When women were socially and economically empowered, they become a powerful force of change.

Mr. Raghavendra Hajgolkar and Dr Talwar Sabanna (2017), conducted a study on “Role of entrepreneurs in promoting agribusiness in India”. In their study they stated about different strategies for the development of agricultural sectors and also, they listed out various opportunities for entrepreneurs that existed in agribusiness especially in India. Kavita Sangolagi and Mallikarjun Alagawadi (2016) conducted a study on “Women entrepreneurs” and this paper was based on women rotimakers working in Gulbarga city of Karnataka state in India. They stated that women empowerment and women entrepreneurship are considered as an important tool in eradicating poverty and unemployment. All over the world women entrepreneurs are securing momentum, but at the same time they are facing a number of challenges and problems.

S. Gunakara and Ramachandra Bhatta (2016), in their study on “Socio economic status of fisher-women in segmented fish markets of Coastal Karnataka” made an attempt to analyse the socio demographic and economic profile of the fisher women retailers in coastal Karnataka and to identify the contributions of fisher women retailers and threats to their sustainable livelihood. Many women in this field have excellent skills and knowledge about product quality, about market access and about marketing knowledge. The fishery women in coastal Karnataka provide a substantial support to the family welfare and income and also, they were contributing towards the growth of the economy.

Dr. J. Jeya Anil and Dr. Lourdes Poobale Rayen (2014) they wrote a book on “Women entrepreneurship in rural areas”. In rural areas the employment opportunities are very less. In rural areas many women have the potential and courage to start and manage business by their own. They need encouragement and support in order to establish businesses and for self-employment generation.

Research Gap

With the studies reviewed by the researchers, it is very clear that agribusiness has a wide scope of research and the area is in the arena of interest among the researchers. Many studies are conducted on the usefulness and significance of agribusiness and the scope it offers to people. However, there are limited studies on women in agribusiness. The contribution of women needs to be given its due and the present study aims to do the same. In this it is evident that agribusiness is one strong medium to have rural development possible and there are studies associated with it. However, the role of women in agribusiness in the state of Karnataka is not captured and hence this study. Since the study would be conducted among the women engaged in agribusiness in the rural areas of Karnataka, rural amplification is the focus of the present study.

Research Methodology

Research methodology is a systematic way to solve the research problem. It provides several steps that are generally adopted by a researcher in studying the research problem along with the logic behind the methods used in the study.

Statement of the Problem

Contributions of women towards all facets in society are great but the recognition women have got for the contributions made are not justifiable. Due to the non-equality that prevails in the male dominated society, women have run a race of life with a tied leg and even in this non-justifiable run; women have won the race many numbers of times. However, the contribution of women is not measured in every field. This non measuring of the contribution is significantly high in agribusiness. It is an accepted fact that women are the prime players in agriculture, but in agribusiness too they have shown tremendous involvement and have won the race. However, the contributions women have made in agribusiness and how they have led a life of an agripreneur is less documented. An agripreneur is an entrepreneur using agricultural produce. He or she starts trading activity using agricultural produce or any cultivated produce. Hence when agribusiness is studied, the scope of the items that fall in the ambit of agribusiness is wide and large. This study is an attempt to measure the contributions women have made towards rural development by involving themselves in agribusiness. The study also makes an attempt to

explore the areas that are still not explored by women in the field of agribusiness.

Research Objectives

- To study the involvement of women as Agropreneurs.
- To categorize the various challenges faced by women agripreneurs
- To identify the skills needed to excel and skills possessed by women in the field of agribusiness.
- To recognize the achievements done by women involved in sustainable agribusiness.
- To comprehend the extent of rural amplification engendered by women in agribusiness.

Scope of the Study

The present study is restricted to the women in agribusiness of selected districts of the state of Karnataka. Women who are running agribusiness of vegetables, fruits, flowers, fish and spices are considered for the present research study. The products mentioned above are either grown or harvested from nature and are traded in the market. The study period, it being a major research project was 2 years. The study period is August 1st, 2019 till July 31st 2021.

Sampling Design

The sample units considered for the study are Women in agribusiness under four sectors such as floriculture, horticulture, fisheries, spices and betal leaf sellers. This study is conducted in the selected districts of Karnataka state. Karnataka state has been classified into 10 zones based on the climate change. One larger district from each zone has been selected for the study. The sample size of the respondents totalling to 836 were drawn using the cluster and multistage random sampling technique. There were definite parameters set to select the respondents for the study. However, from the selected districts the actual sample size drawn was Gulbarga – 69 respondents, Raichur -78 respondents, Belgaum-79 respondents, Tumkur -84 respondents, Bangalore Rural -82 respondents, Mysore-89 respondents, Shimoga-91 respondents, Dharwad -83 respondents, Uttar Kannada-87 respondents, and Dakshina Kannada-94 respondents. Hence the targeted population was one thousand (1000) respondents and the actual samples obtained for the study were 836

respondents with the percentage rate of 83.6 percent $\{Rate=(n)=836/1000=83.6\%$.

Sources of Data

For the intention of the study both primary and secondary data was collected. The primary data for research study was gathered through structured questionnaire which was self-administered by the researchers. Secondary data was collected from the books, journals, articles, websites, and newspapers.

Research Instrument

Primary data was collected by personal interviews using structured questionnaire from the women involved in agribusiness in the selected districts of Karnataka. Schedule was prepared both in English and Kannada the local language. The researchers administered the questionnaire by personally meeting and collecting data from the respondents. Research instrument used for the study had structured questionnaire with comprehend questions in dichotomous format, multiple options questions and with the use of Likert Scale items.

Statistical Tools used in the study

The researcher had utilized the Statistical Package for Social Sciences (SPSS Version 23.0) to analyse and interpret the data which was presented in the report. The data was then evaluated and analyzed with the appropriate statistical tools and techniques to arrive at the conclusions of the study. In the study the demographic analysis was categorized into qualitative and quantitative variables, where the qualitative variables were tabulated using frequency distribution and quantitative variables were analyzed using descriptive statistics. In the study the researcher also conducted the factor analysis to identify the factors from the constructs using principal component analysis method to exact factors and varimax rotation (Kaiser's normalization) to get rotated factor matrix from the data. Finally based on the interviews conducted personally with the respondents and also based on observation technique and the analysis of data collection, recommendations and suggestions are offered and appropriate strategies are suggested.

Data Analysis and Interpretation : Involvement of women as agropreneures

Field of agribusiness	Frequency	Percentage
Horticulture (fruits/ vegetables)	314	37.6%
Floriculture (jasmine/ rose)	272	32.5%
Fisheries (dealing with fish)	167	20%
Other cultivation (betel leaves/ spices)	83	9.9%
Total	836	100%

(Primary data)

Interpretation

In the above table it is observed that out of 836 respondents, a majority 314 (37.6%) of them are engaged in horticulture i.e., selling of fruits and vegetables, 272 respondents (32.5%) are engaged in trading flowers i.e., floriculture, 167 respondents (20%) were involved with fish trade and only 83 respondents (9.9%) were involved in the trade of other cultivation like betel leaves and spices. Hence in the study related to agribusiness, the fields chosen for study are horticulture, floriculture, fisheries and other cultivation.

Challenges Faced by the Respondents in the Field of Agribusiness

Challenges faced by respondents in the current agribusiness	Mean	Standard deviation
Family objections	3.57	2.70
Getting finance for the business was difficult	4.39	2.32
Management of self	4.27	2.32
To maintain work life balance	4.43	2.25
Rude behaviour of customers	3.94	2.47
Communication problem with the customer	3.93	2.49
Unfavorable working condition	4.61	2.16
Health problem	4.27	2.36
No sanitary facility at the work place	4.29	2.35
I don't have my own place to do the business	4.38	2.38
Difficulty to find the permanent shelter to do the business	4.17	2.44
Do not know how to approach banks	4.19	2.39
Do not have collateral security	4.24	2.36
To hire another person and pay them salary	4.14	2.39
No training in this field	4.25	2.32
I cannot migrate from my place	4.44	2.26
Less awareness of business practices	4.22	2.35
Less bargaining power because I am a lady	3.74	2.57
Dual responsibilities of family and business	4.36	2.27
Low literacy	4.12	2.43
High exploitation because I am a lady	3.50	2.64
Less access to resources than men	4.17	2.39
I depend on public transport	4.41	2.31

(Primary data)

Interpretation

When the study was conducted to find out the challenges faced by the respondents in the trade of agribusiness it was found that majority of the respondents agreed that an unfavourable working condition was the biggest challenge for them in the workplace (mean value 4.61 and standard deviation 2.16). It was also found that many respondents agreed that migrating from their place to trade was also one of the challenges that they faced with a mean value of 4.44 and standard deviation of 2.26 followed by the respondents face the challenge of maintaining work life balance (mean value 4.43 and standard deviation 2.25). In the above analysis it was also found few numbers of respondents agreed they face exploitation at work place with a mean value of 3.50 and Standard deviation 2.64 followed by family objection (mean value 3.57 and standard deviation 2.70) and less bargaining power (mean value 3.74 and standard deviation 2.57).

Table Indicating Various Skills That are Required by Women To Excel In the Field of Agribusiness.

Skills that are required by women to excel in the field of agribusiness	Mean	Standard deviation
Communication	3.81	0.96
Knowledge of business	3.64	0.99
Understanding customers	2.08	0.96
Financial literacy	4.06	0.75
Reading and writing	3.48	0.90
Patience	3.79	0.98
Convincing skills	2.61	1.09
Bargaining skills	3.03	1.13
Planning skill	2.97	1.10
Co-ordination	3.26	1.01
Interpersonal skills	3.06	1.02
Knowledge of digital payment	2.26	0.91
Thinking differently/ creatively	2.95	1.19
Knowing to apply for government schemes	2.89	1.11
Must be literate	3.14	0.96
Active listening skill	3.26	1.02
Must be quick to do multiple interactions	3.54	1.03
Must have no health issues	3.88	0.97
Must be physically fit	3.86	0.90
Courage to carry trade	4.00	0.88
Positive attitude	3.89	0.94
Confidence	4.03	0.81
Driving skill	2.39	0.92
Must be quick in calculating monetary cash transactions	3.85	0.90
Entrepreneurial skill	3.72	0.82

(Primary data)

Interpretation: When the analysis of skills that are required by women to excel in the field of agribusiness was done, it was interesting to note that the respondents stated financial literacy (mean value 4.06 and standard deviation 0.75) was a prime skill followed by confidence (mean value 4.03 and standard deviation 0.81), courage to carry the trade (mean value 4.00 and standard deviation 0.88), positive attitude (mean value 3.89 and standard deviation 0.94), must have no health issues (mean value 3.88 and standard deviation 0.97)

In the above analysis least, number respondents agreed that in order excel in the field of agribusiness understanding the customers is essential (mean value 2.08 and standard deviation 0.96) followed by knowledge about digital payment (mean value 2.26 and standard deviation 0.91), driving skills (mean value 2.39 and standard deviation 0.92), convincing skill (mean value 2.61 and standard deviation 1.09), and knowing how to apply for government schemes (mean value 2.89 and standard deviation 1.11).

Skills Possessed by the Women Traders to Excel in the Field of Agribusiness

Skills possessed by the women traders to excel in the field of agribusiness	Mean	Standard deviation
Communication skill	3.79	1.03
Financial literacy	3.75	0.95
Entrepreneurial skill	2.85	1.12
Knowledge of digital payment	2.52	1.10
Understanding customer	3.02	1.15
Knowledge of business	3.10	1.12
Convincing skill	2.91	1.15
Negotiation	2.73	1.15
Planning skill	2.69	1.09
Co-ordination	2.72	1.06
I know about the government schemes	2.92	1.22
Positive attitude	3.33	1.07
Strength	3.26	1.10
Driving knowledge	2.50	1.16
I know how to deal with technologies	2.80	1.24
I can manage multiple interactions at one time.	3.13	1.17
Think differently	2.96	1.09
Problem-solving	2.98	1.06
Buyer engagement	3.08	1.07
Sociability	2.94	1.09
Active listening	3.08	1.12

(Primary data)

Interpretation

In the analysis it was found that majority of the respondents are possessing communication skills with a mean value 3.79 and standard deviation 1.03, followed by financial literacy (mean value 3.75, standard deviation 0.95), positive attitude (mean value 3.33, standard deviation 1.07), strength (mean value 3.26, standard deviation 1.10). In the above study it was found that only few respondents are having driving knowledge with a mean value of 2.50 and standard deviation 1.16.

Skill Gap Analysis

A major Gap was found in the skill towards financial literacy, knowledge of digital payments, planning skills, knowledge on applying for government schemes, driving skills, entrepreneurial skills, interpersonal skills, and mediating skills. Hence there is a need for a nifty skill ecosystem to be trained in youth of today, women in particular.

Achievements Done by the Respondents Being In the Trade of Agribusiness

The following achievements are done by women by being in the trade of agribusiness	Mean	Standard deviation
Communication skill	3.79	1.03
I am happy with the life that I have lived	3.92	0.97
I have my own transport	2.98	1.39
I get better community services (where others help me in trade)	2.99	1.20
I am free from domestic violence	3.16	1.26
I get good health facility	3.17	1.15
I would like to carry on with this trade	3.46	1.09
I want my children to take up this trade	2.82	1.20
I have better standard of living life	2.92	1.11
I get bank loan easily because I am a trader	2.95	1.20
I will find another job if my business fails someday	2.84	1.31
I am able to build my own house	2.99	1.27
I am able to purchase land for cultivation	2.77	1.24
I am able to do online transactions	2.86	1.32
I can fulfill my family needs	3.30	1.08
I provide good education to my children	3.28	1.15
I am able to fulfill my dreams	3.06	1.20

(Primary data)

Interpretation

In the study it was found that majority of the respondents were agreed that by being in this trade they were happy with the life that they have lived (mean value 3.92, standard deviation 0.97). In above analysis majority of the respondents with a mean value of 3.46 and standard deviation of 1.09 agreed that in the future they would like to carry on with this trade.

The above analysis only few respondents are able to purchase land for cultivation by being in this trade of agribusiness with a mean value of 2.77 and standard deviation of 1.24 followed by few respondents were able to do the online transactions (mean value 2.86, standard deviation 1.32), few respondents find another job if their business fails someday (mean value 2.84, standard deviation 1.31) and only few respondents want their children to take up their existing profession (mean value 2.82, standard deviation 1.20).

Factors Derived Through Factor Analysis of Achievements Done by the Respondents by Being In The Trade of Agribusiness

Achievements of the respondents by being in the trade of agribusiness	Factor Loading	Factors
I will find another job if my business fails someday	0.737	F1 Self-Reliant Factor
I get better community services (where others help me in trade)	0.671	
I am able to build my own house	0.474	
I have my own transport	0.334	
I am able to fulfil my dreams	0.328	
I want my children to take up this trade	0.646	F2 Financial Autonomy Factor
I get bank loan easily because I am a trader	0.589	
I am able to purchase land for cultivation	0.549	F3 Welfare Factor
I get good health facility	0.755	
I would like to carry on with this trade	0.612	F4 Wellbeing factor
I am free from Domestic violence	0.585	
I can fulfil my family needs	0.772	
I have better standard of living life	0.501	
I am able to do online transactions	0.341	
I provide good education to my children	0.815	F5 Gratification Factor
Happy with the life I have lived	0.392	

Kaiser-Meyer-Olkin Measure of Sampling Adequacy=0.776

Total Variance Explained = 0.4667

Interpretation

A total of 16 statements regarding the achievements made by the respondents by being in the trade of agribusiness as avowed table above were analysed for factors. The principal component analysis was used. To determine the underlying dimensions the varimax rotation method was implemented. To measure the sampling adequacy Kaiser-Meyer-Olkin (KMO) was integrated. In order to know the fitness of data the Bartlett's test of sphericity was carried out. The KMO statistic from the execution of the test is 0.776 (which is greater than 0.70) which indicated that the sample

chosen was adequate to run the factor analysis. Furthermore, to know if the variables are uncorrelated to one another the Bartlett's test of sphericity is used. The results of the KMO measure and Bartlett's test of sphericity evidently designate the suitability of the use of factor analysis. The factor loadings of all accepted statements are greater than 0.5, and the Eigen values of all dimensions/factors are higher than 1.0. This fully confirms the aptness of data to demeanour factor analysis.

As evidenced from the factor analysis all the achievements made by the respondents by being in the trade of agribusiness are summed up into the following factors- Self Reliant Factor (F1), Financial Autonomy Factor (F2), Welfare Factor(F3), Well being factor (F4) and Gratification Factor(F5).

Agribusiness has given these women a change to contribute to the economic welfare of their family and this helps in the overall development of the society at large. This contribution of women has to be applauded and they do not leave their family in doldrums and despair when things do not work out. This quality of women has to be appreciated and this is seen in the factors explored. The achievement of these women must be celebrated and accounted for. Women have become self-reliant, have gained financial autonomy and are helping others find financial freedom, explore welfare of self and the family and find hope for their children too and a silver lining in their life as well.

Factors Derived Through Factor Analyses of Features Contributing Towards Livelihood Security of Women in Trade

Factors	Items	Name of the factor	% Variance Explained
F1	<ul style="list-style-type: none"> • My family members get food everyday • My health is stable and sound • I do meet the daily consumption needs of my family • We get to eat healthy food • My children are healthy • I can provide a balanced diet to my family • A variety of food is available daily • I have no major ailments • My children never starve 	Sustenance Factor	27.42%

F2	<ul style="list-style-type: none"> • I am proud being a women trader • I am able to meet the educational requirements of my children • My children have access to educational facilities • Education gives me confidence • I do meet the daily consumption needs of my family • My family suffers no major diseases 	Self-actualization Factor	17.36%
F3	<ul style="list-style-type: none"> • I earn a decent profit everyday • I can save on an everyday basis • I am contented with my savings pattern • I am able to meet petty expenses daily • My income is more than my expenditure 	Revenue Factor	12.47%
F4	<ul style="list-style-type: none"> • I have a house of my own • We have toilet facility in my house • I have basic facilities in my house • I have a pukku house to live • There is an asset accumulation possible due to my trade 	Chattels Factor	9.94%
F5	<ul style="list-style-type: none"> • Education is essential to run the agribusiness trade • I am having a community acceptance • We women have a strong culture at work • Our trade practices bring us traders closer and united • We have greater community support than other communities 	Acceptance Factor	4.16%

(Primary data)

KMO = 0.764; TOTAL VARIANCE EXPLAINED: 71.35%

Interpretation

A total of 30 statements regarding the exploration of factors contributing towards livelihood security among women in trade as avowed in the table above were analysed for factors. The principal component analysis was used. To determine the underlying dimensions the varimax rotation method was implemented. To measure the sampling adequacy Kaiser-Meyer-Olkin (KMO) was integrated. In order to know the fitness of data the Bartlett's test of sphericity was carried out. The KMO statistic from the execution of the test is 0.764 (which is greater than 0.70) which indicated that the sample chosen was adequate to run the factor analysis. Furthermore, to know if the variables are uncorrelated to one another the Bartlett's test of sphericity is used. The results of the KMO measure and Bartlett's test of sphericity evidently designate the suitability of the use of factor analysis. The factor loadings of all accepted statements are greater than 0.5, and the Eigen values of all dimensions/factors are higher than 1.0. This fully confirms the aptness of data to demeanor factor analysis. Further, the five significant factors extracted based on the criteria whose Eigen values are greater than one and the factor loading greater than four were identified as: Sustenance Factor (factor I), Self-actualization Factor (factor II), Revenue Factor (factor III), Chattels Factor (factor IV), Acceptance Factor (factor V).

Chi Square Test To Test Association Between Type of House and Monthly Savings

Hypothesis 1:

Ho (1): There is no association between type of house and monthly savings

H1 (1): There is an association between type of house and monthly savings

		Monthly savings of the respondents (women in agribusiness) (prior to COVID)					Total
		Less than 500	500 to 2500	2500 to 5000	7500 to 10000	More than 10000	
Type of house of the respondents (women in agribusiness)	Kaccha	4	11	11	3	0	29
	Semi Pucca	16	54	23	19	7	119
	Pucca	62	138	92	21	4	317
	Slab/ Terrace	46	105	94	25	9	279
	Tile	18	33	30	10	1	92
	Total		146	341	250	78	21

Chi-square Test :29.514

Chi Square Significant Value: 0.021

Interpretation

When the test of association between type of house and monthly savings was done, it was observed from the above cross tabulation table and chi-square significant value that, the p-value is equal to $0.021 < 0.05$ (taken 5% level of significance). Hence in the study the null hypothesis H0 is rejected and hence it is concluded that there is association between type of house and monthly savings of the respondents. Hence this part of the study analyses the data collected from the respondents of the study and is presented systematically and in such a way that the objectives of the study are fulfilled in the progression of analysis.

FINDINGS

- It was found that majority of the respondents possessed communication skills (mean value 3.79, standard deviation 1.03) in the trade of agribusiness.
- It was found that many of the respondents were having financial literacy skills and they were able to take the decisions related to

finance in their agribusiness (mean value 3.75, standard deviation 0.95).

- It was found that most of the respondents were having positive attitude (mean value 3.33, standard deviation 1.07) in their trade followed by strength (mean value 3.26, standard deviation 1.10)
- It was also found that few respondents were having driving knowledge (mean value of 2.50 and standard deviation 1.16).
- In the study it was found that majority of the respondents were agreed that by being in this trade they were happy with the life that they have lived (mean value 3.92, standard deviation 0.97).
- It was observed that majority of the respondents with a mean value of 3.46 and standard deviation of 1.09 agreed that in the future they would like to carry on with this trade.
- It was found that only few respondents are able to purchase land for cultivation by being in this trade of agribusiness with a mean value of 2.77 and standard deviation of 1.24.
- It was also found that only few respondents were able to do the online transactions in their trade. Majority of them do not know about online transactions. (mean value 2.86, standard deviation 1.32)
- Few respondents agreed that they will find another job if their business fails someday (mean value 2.84, standard deviation 1.31).
- It was also found that only few respondents want their children to take up their existing profession (mean value 2.82, standard deviation 1.20).

SUGGESTIONS

- Encouragement must be given to the young Agripreneurs to enter into the trade which is rewarding.
- Agribusiness has been an area that has given a source of living to many. Hence, it is suggested to make the awareness on the pros and cons and the modus operandi of agribusiness among the youth and help create self-employment and tackle the problem of unemployment.
- Many women in agribusiness possess various skills and there is a need to develop their skills. Government support is needed for women to improve their skills in their trade of agribusiness.
- Government must create awareness about various schemes which

are specially introduced for agribusiness sector and for women. So that they can get benefit from the government schemes.

- Freezer facilities must be made available at a reasonable price so, that at the end of the day they can keep the remaining products and it reduces the wastage of products.
- The skills of an entrepreneur can be sharpened in young men and women in their formative stages. New Education Policy (NEP) has its focus on up gradation of skills and knowledge while imparting education. Hence researchers opine that if the skill sets of entrepreneurship are introduced in the curriculum at the beginning, then by the end of formal studies, more minds will have an aim to be agripreneurs or entrepreneurs. This will boost the area of design thinking too.

Scope For Further Research

- The present study included only the women in agribusiness from selected districts of Karnataka. Further studies can take up a comparative study comprising both women and men in agribusiness.
- A comparative study between the states could also be made which would give the cultural differences too among trade connected to agribusiness.
- Livelihood pattern could be studied and the contribution of women to the family's welfare could be premeditated by measuring the financial gains and savings made by the women in agribusiness.
- The customers viewpoints too could be premeditated to understand the skills and the other issues of the women in agribusiness. If there are any needs of customers that need to be delivered by the women in agribusiness could be deliberated on.
- Studied can be undertaken to find out ways to help the women and men in agribusiness to develop themselves in fighting the challenges and odds faced by them and to cram the impact of technological innovations on agribusiness.

Conclusion

The study is an earnest attempt to know the involvement of women in agribusiness, various skills possessed by women in agribusiness, the challenges faced and also the achievements done by women in agribusiness. Women make necessary contributions to the agribusiness and

rural economies in all developing countries. They play an active part towards contributing to the social economic growth of the country. Women have made a notable contribution towards the growth and development of the society as well as country. Women contribution towards economic development is very high. Many women were not provided with proper education and proper training to run businesses. But still they have started their own business ventures and they are earning a good income. They are managing family as well as business responsibilities. They have taken up dual responsibilities in their life. By working in different fields many women in Karnataka are having their own land, their own houses, and some are having their own vehicles and the standard of living is also improved. But not everyone has started with steep development. Hence it is reiterated that agripreneurship by women has contributed to rural amplification and if right steps are taken agribusiness will be a sustainable ecosystem. The need for a nifty skill ecosystem persists.

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An Analytical Study on Harassment at Workplace with Special Reference to Women Teaching Faculty in Constituent Colleges of Mangalore University

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Abstract

In the era of modern age and globalization, women are rightly considered as the most valuable human assets of the country owing to the knowledge/education, competency and employability skills possessed by them in the male centric society regardless of the competition from men. At present, women are taking an active participation in major sectors of the economy and are given the equal opportunities in all levels of Education/Employment. Over the past few decades, women have successfully established themselves leaving the footprints in the professional field/workplace with the remarkable mile stone. Having attained adequate education and experience/exposure to various challenges of life, women have become equally talented, skilled and dedicated/competent like men. All well and said, women at workplace are not found themselves safe and quite many times face hardships posed by their male counterpart. Moreover, women are badly treated as a commodity. Abusing them may include verbal, physical, non-verbal and visual victimization. In addition, misusing women for sexual needs are such serious problems which require immediate redressal by the competent authority. In this regard, this research paper has been drafted to find out and understand the prevalence of harassment at workplace and its impact on working women with special reference to Teaching Faculty in Constituent Colleges of Mangalore University. For this purpose, an exploratory study has been undertaken through structured online questionnaire by collecting the primary data from 100 Teaching Staff as respondents.

Keywords: HEI's, Harassment, Teaching Faculty, Workplace and Women.

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Introduction :

Harassment at the workplace has become a major social evil critically impacting the mental/ physical well-being of women. Harassment in varied form would result in disaster leading to depression, stress, lack of interest in work, commit suicide and job rotation etc. Sexual harassment is one of the forms of gender discrimination. The continuous harassment of them would consequently result in severe problems such as loss of status, job and sometimes even death/ loss of life. Sexual abuse can be defined as an unwelcoming misbehavior or physical and verbal act with the intension of unreasonably interfering with the work performance of women and creating hostile, offensive and abusive atmosphere in the workplace. Usually, the individuals in a superior position of power, make sexual requests by offering some privileges in the form of promotions, additional incentives and such other allowances etc., which tempts the ladies to involve in such immoral practices though not voluntarily interested in it. Also, the hostile environment where men show sexually seducing behaviors to attract the women to experience the physical pleasure or to meet the sexually arousing desires whenever sought.

Sexual remarks, appeals, jokes, teasing, ragging, questions, invites for dates, phone calls, chatting and sharing porn materials or contents explicitly of sexual nature through messengers/social media and also the sexual looks/gestures, touching body parts, leaning over, pinching, insults/taunts based on sex, staring, attempt for rape etc. lead to harassment/assault of women. Harassment at Educational Institutions is a serious problem which requires immediate attention and redressal by the Government\concerned University to ensure safe working environment and to develop confidence\ fearless working condition among the non-teaching and teaching faculty. The various women related cell and anti-harassment programs/schemes launched by the University have become boon to withstand against all atrocities committed and take actions/punish the individuals indulged in exploitive/offensive behavior in the Higher Educational Institutions.

Objectives:

- ❖ To understand and reveal the presence/frequency of harassment at workplace in the HEI's (Constituent Colleges) of Mangalore University and its impact on the Female faculty highlighting the causes responsible for the exploitation at workplace.

- ❖ To spread awareness among the respondents as regards the launch of different programmes and formulation of I.C.C\SPARSH by the University to control harassment at workplaces and offer suggestions to reform the guidelines for the same.

Research methodology:

This Research Article has been articulated to reveal the prevalence of sexual harassment on women if any taking place in the Constituent Colleges of Mangalore University. Online Google Form has been created and shared among the respondents (Female Faculty) to gather the data on various issues regarding women's exploitation. The primary data from 50 respondents were collected on the basis of random sampling. The article was also developed taking into consideration the various information published in secondary sources like E-Journals, Websites etc.

Limitations: The size of the sample decided for the exploratory study has been limited to the respondents (Female Teaching Faculty) from Constituent Colleges of Mangalore University and hence the outcomes of the study are not applicable to any other colleges/ universities of the country.

Analysis of Data and Interpretation:

The tabular representation exhibiting the analysis of results and discussion is depicted below:

1. Personal profile of the respondents (Female Teaching Faculty):

Table No.1: Personal details of the respondents

Particulars	No. of Respondents	Percentage (%)
Age		
Up to 25 years	21	42
26-35 years	19	38
36-45 years	06	12
Above 45 years	04	08
Total	50	100
Marital Status		
Married	35	70
Unmarried	15	30
Total	50	100

Source: Survey Data, 2022

Educational Qualification		
Post-Graduation only	19	38
Post-Graduation with NET/SLET	26	52
Post-Graduation with PhD.	05	10
Total	50	100
Working Experience		
0-5 years	14	28
6-10 years	16	32
11-15 years	10	20
Above 15 years	10	20
Total	50	100

The recorded data in the above table shows that, majority 42% of the respondents are from the age group of up to 25 years, 52% of the respondents are the post graduates having an additional qualification of NET/SLET, 70% of the respondents are married and 20% of them are having teaching experience of more than 15 years.

Table no-2: Modes/Forms of harassment experienced within the institution.

Particulars	Frequency	Percentage
No as such experience	38	76
Sexual assault/ Rape	00	00
Verbal Remarks of a sexual nature	03	06
Messages of a sexual nature	04	08
Gestures of a sexual nature	05	10
Total	50	100

Source: Survey Data, 2022

Table no-2 represents the forms of harassment exposed to by the Teaching Faculty in the college. As per the surveyed data, 76% of the respondents have not experienced any such situation in the workplace, 06% of them faced verbal remarks explicitly of sexual in nature, 10% of the female faculty (respondents) have experienced the gestures of sexual seducing by males and none of the respondents have undergone sexual assault/rape.

Table no-3: General Opinion on Impact of sexual harassment in the workplace.

Particulars	Frequency	Percentage
Decreased level of Productivity	12	24
Decreased Job satisfaction	09	18
Resignation to Job/ Job Rotation	06	12
Loss of confidence/ interest to work	11	22
Depression, anxiety and such other psychological health effects	12	24
Total	50	100

Source: Survey Data, 2022

This table describes the opinion of respondents on impact of sexual harassment. As far as the information collected is concerned, 24% of the respondents opined that it reduces the level of productivity, 18% of the respondents said that it leads to decreased job satisfaction and 24% of them stated that, it may result in depression, anxiety or such other psychological related health problems.

Table no-4: Perception of respondents on Causes of sexual exploitation.

Particulars	Frequency	Percentage
An increased number of working women	13	26
Poor law and women protection programs	17	34
Imbalance of powers between superior and subordinate	13	26
Poor knowledge of social and moral standards of people	04	08
Poor and polluted family atmosphere	03	06
Total	50	100

Source: Survey Data, 2022

Table no-4 shows the perception of respondents regarding the causes responsible for sexual exploitation. According to the enumerated data in the table, 26% of them said, its due to increased number of working women, 34% of the respondents said, its on account of poor law and women protection programs and 26% of the respondents opined that, the harassment is due to imbalance of powers between superior and subordinate.

Table no-5: Awareness on ICC/SPARSH(Sensitization, Prevention & Redress of Sexual Harassment) Committee of Mangalore University.

Particulars	Frequency	Percentage
Yes	36	72
No	04	08
To some extent	10	20
Total	50	100

Source: Survey Data, 2022

This tabular presentation indicates the knowledge and awareness on ICC/SPARSH Committee framed by Mangalore University. The study revealed that, 36 of the respondents are completely aware of the existence of the committee, 04 of them are unaware of the committee and 10 of them know to some extent.

Suggestions:

- ❖ Female Teaching Faculty experiencing/experienced harassment should be encouraged and supported by the University/College to take bold steps to report the unwelcoming incidences to the concerned authority or legal actions as against the culprits.
- ❖ Legal Awareness Programmes and special orientations and mock drills should be arranged by the College/ University to familiarize the female staff about their rights and privileges.

Conclusion:

As the women are provided with equal rights and adequate opportunities like men in procuring job/employment, there has been a drastic transformation in the role of women from house-keeping to performing major operations in the commercial world. Having said that, a greater number of women working in Educational Institutions/any organisations require safety laws and policies implemented by the respective body to ensure protection/ safe environment to work as the offenses/abuse against women are increasing these days posed by men (peers). In a well flourished civil society, an unwelcoming gestures/actions may lead to undesirable impact on them leading to a greater sequel on physical and psychological health condition besides a demotivation to them to become independent. Engagement in public employment is the basic right of every girl and they would be sometimes deprived from this right as due to physical harassment

which compels them to stay away from male dominated spheres. Proper education, awareness and training need to be imparted to develop a sense of belongingness/ safety and healthy atmosphere in the workplace. Anti-sexual campaign/policies help a lot of weak women to fight against the misuse and immoralities exercised and thereby to curb apprehensive environment at workplace.

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Role of Women Entrepreneurs in Micro, Small and Medium Enterprises and Their Contribution Towards Family Income - A Study on Women Entrepreneurs With Reference to Dakshina Kannada District of Karnataka

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"A people... who are possessed of the spirit of commerce, who see and who will pursue their advantages may achieve almost anything."

—George Washington

Abstract

Women entrepreneurs are playing a significant role in today's society and are now a significant component of the global economic community. For long-term economic growth and social advancement, women's participation in entrepreneurship is crucial. Despite playing a significant part in Indian society, women's entrepreneurial potential has not yet been fully realised because of their inferior social position. The major goal of this study is to assess the situation of women entrepreneurs in India. It also focuses on the reasons why women choose to become entrepreneurs. The study's main objective is to analyse several factors that encourage women to take up entrepreneurship and understand the challenges faced by women entrepreneurs and to determine how women entrepreneurship contribute to household income. The focus of the paper was on finding the factors that influence the contribution of female entrepreneurs to household income. Through a self-administered questionnaire, this study gathered information from Dakshina Kannada urban areas. Interviewing women entrepreneurs and selecting them from a population of specifically chosen women-run business were done using the random sampling methodology. Women entrepreneurs were interviewed at their offices and homes to acquire pertinent data for the survey enquiry. Some recommendations are made to support the spirit of entrepreneurship in women on the basis of this study.

Keywords: Women Entrepreneurs, Entrepreneurship, Economical.

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Introduction

To contribute to domestic development, women entrepreneurs invent, start, engage, and run business ventures. Women entrepreneurs begin to consider the risks associated with operating businesses, combine numerous production-related aspects, and deal with the uncertain business environment. By generating job opportunities, enhancing skills, and putting new ideas into practise, entrepreneurship and technical innovation are essential to the growth of the economy. It significantly affects the household's income.

Women who start their own businesses are an example of a group of women who have ventured off the beaten path to explore new opportunities for economic engagement. Urban women's entrepreneurship is undoubtedly a potential source of growth for economies in developing nations. In other words, urban entrepreneurship refers to the emergence of business in urban areas. Women's participation in equality and employment of a business firm is the basis on which the Government of India has defined women entrepreneurs. Small-scale businesses are typically run by women business owners. The majority of urban women business owners work with tailoring, beauty salons, handicrafts, petty shops, tiffin centres, snack bars, street selling (vegetables, flowers, fruits, etc.), packaging supplies, online distributions/selling, milk and milk products, etc. Women have the ability and motivation to start and run their own businesses.

In urban locations, there are numerous types of women business owners that might start out with very little capital. This enables them to live a normal and contented life while making a small profit to support their families independently. There are several types of businesses in each town, and these entrepreneurs work in their Different types of entrepreneurs exist in every area, and these entrepreneurs both work inside their own communities and travel to other communities in search of potential customers. The residents of nearby settlements are also more content because to this mobility.

A woman entrepreneur has a right to the specialized and skilled. Any skill a woman possesses or has acquired must be used to supplement the family's income. It is thought that social, cultural, religious, and psychological factors are closely linked to the rise of entrepreneurship. The concept behind the idea of the entrepreneurial woman in development

programmes is that women's companies can have positive effect on both gender equality and economic development. In light of this, women are more prone than men to spend their earnings on necessities for the home. The growth of women's business can aid female entrepreneurs in producing extra revenue that can be used to better their houses and provide for their family.

The number of female entrepreneurs is rapidly rising in practically every economy. With increased awareness of women's roles and economic standing in society, their hidden entrepreneurial potential has been developing. Women are becoming more aware of their abilities, rights, and workplace problems as a result of the media's introduction. Since the glass ceilings have fallen, women are now active in every sector of the economy. The growth of female entrepreneurs and their increased participation in entrepreneurial activities require appropriate efforts in all sectors.

Statement of the Problem

Our culture has historically been dominated by men, and women have not always been recognised as equal partners and have been limited to the four walls of the home. Women today participate in a wide range of activities outside the home in contemporary societies. More women start their own businesses as a result of improved economic conditions, increased financial options, and necessary education and work experience. With the expansion of MSME, many women have taken the entrepreneurial leap and are now effectively running their businesses.

Objectives of the Study

Following objectives are stated for the purpose of this research paper:

- 1) To analyse several factors that encourage women to take up entrepreneurship.
- 2) To understand the challenges faced by women entrepreneurs
- 3) To determine the financial contribution of women entrepreneurs to their family income.

Research Methodology

Type of Research

This survey is descriptive research where survey method is adopted to collect the primary information from interviewing women entrepreneurs and selecting them from a population of specifically chosen women-run

companies were done using the snowball sampling methodology. Women entrepreneurs were interviewed at their offices and homes to acquire pertinent data for the survey inquiry.

The study concentrated on 74 female entrepreneurs 55 respondents were physically given questionnaires as part of the first phase of data gathering.

The outcomes of the data analysis and tabulation using MS Excel graphs are shown below.

Primary data

A questionnaire schedule was prepared and primary data was collected through the survey method. In-depth interviews with 19 respondents were then conducted as a follow-up to the questionnaire replies in the second stage

Secondary data

Secondary data has been collected from various published sources like eBooks, journals, and reports. The ideas drawn from these sources have been incorporated wherever necessary to substantiate the primary data.

Sample size

The population being large the survey was carried among 74 respondents from the Dakshina Kannada urban.

Sample Procedure

Research work is carried on the basis of structured questionnaire and interview with women entrepreneurs were interviewed at their offices and homes to acquire pertinent data for the survey inquiry.

Limitations of the Study

- Responses given are subjective and not mass opinions.
- The results are got time bound, so opinion may differ from time to time depending upon the circumstances.
- Recommendations given are the opinions of the researcher and can differ from person to person.
- Only simple percentage tool is used to interpret data collected.

Scope of Study

This topic has been chosen by the researcher to analyse the performance of women business enterprises in the Dakshina Kannada district's micro.

small, and medium firms and to examine the democratic characteristics of women business owners. To draw attention to the challenges faced by women business owners and their contribution towards family income. The researcher has collected 74 respondents' data to examine. The study employs statistical techniques such as percentage analysis.

Data Analysis and Interpretation

Table 1: Represents Demographic Characteristics

Variable	Class	Frequency	Total percentage
Age	Below 18	3	4
	18-28	10	13
	28-38	16	22
	38-48	26	36
	48 and above	19	25
Number of Dependents	Single	2	2
	02 to 05	62	84
	06 to 08	6	9
	9 & above	4	5
Marital Status	Single	20	27
	Married	40	55
	Divorced	2	2
	Widow	12	16
Level of Education	No formal education	4	6
	SSLC	13	17
	PUC	10	14
	Graduation and equivalent	31	42
	Post Graduation	16	21
Total		74	100

N=74

Source: Survey

Analysis and Interpretation based on age of the respondents

Class1: shows that it is noted that out of 74 respondents, 26 respondents are between the age 38-48 years. Majority of the respondents were between the age group 38-48. In addition to the above statement, we can also see young and energetic women also coming up as an entrepreneur to showcase their skills economically and as choose career as per their interests.

Analysis and Interpretation number of dependents

Class 2: shows that out of 74 respondents 62 of the respondents' number of the dependents is between 2 to 5.

We can observe that in spite of the family size/ dependents being small women feel it's necessary to stand on her own feet and support the family income. We can interpret the change in standard of living cost might be one of the reasons for the increase in number of women entrepreneurs.

Analysis and Interpretation based on marital status

Class 3: shows that out of the 74 respondents 40 are married.

Majority of the women entrepreneurs of this study are married. From the interview with such women, we can interpret that women had an intension to support their family income. These findings imply that the majority of women adopted to be business owners because they must take care of their families and other obligations. According to several respondents who were interviewed, they needed to be working to support their family since they were either single parents or divorced.

Analysis and Interpretation based on Education

Class 4: shows that out of 74 respondents 62 of the respondents' size of the family is between 2-5

We can analyse that majority of respondents of this study are graduates and post graduates. We can interpret that majority of the women with advance educational background have opted to be entrepreneurs.

Table 2: Occupation of Respondents

Particulars	No of Respondents	Total Percentage
Stitching	20	27
Beauty Parlor/ Make up artists	3	4
Private School and Tuition centers	12	17
Agriculture value addition	1	1
Canteen/ food distribution	7	10
Poultry and Livestock	3	4
Handicrafts	10	13
Other	18	24
Total	74	100

N=74

source: survey

Analysis and Interpretation

It is observed that as there were many numbers of options, the results of study have been scattered. We can interpret that women choose different line of business to contribute economically. Majority of the respondents were tailors in this study.

Table 3: Monthly Income Classification of Respondents

Particulars	Less than 5000	05k-10k	10k-15k	15k -20k	More than 20k	Total
No of Respondents	7	40	14	8	5	74
Total Percentage	10	55	19	10	6	100

N=100

source: survey

Analysis and Interpretation

Table 3:study shows that out of 74 respondents 40 of the respondents earn monthly income between Rs. 5000-10000. Majority of the respondents earn monthly income of Rs. 5000-10000. We can interpret from the interviews conducted women prefer not to disclose their actual income due to several factors. Figures are approximate value and not actual.

Table 4: Number of Years of Experience

Particulars	Below 2	2-4	4-6	6-8	Above 8	Total
No of	15	34	8	2	15	74
Total percentage	36	46	11	3	4	100

N=74

source: survey

Analysis and Interpretation

From Table 7we can analyze out of 74respondents 34 respondents are entrepreneurs from 2-4 years and the number of entrepreneurs working for more than 8 years and who are at initial stage are of equal numbers. We can interpret from the survey output and personal interviews that post pandemic has an adverse effect on development of self-employment in the society in general.

Table 5: Financial Contribution of Women Entrepreneurs to their Family Balance

Particulars	< 25%	25% - 50%	50% - 75%	75% & above	Total
No of Respondents	11	45	04	14	74
Total Percentage	14	62	06	18	100

N=74

source: survey

Analysis and Interpretation

Table 5: shows that out of 74 respondents 23 of the respondent's contribution towards their family income is between 25%- 50%. We can observe that as majority of the respondent's marital status is married in the study. We can interpret that 62 %women want to contribute a helping hand to their partner to balance the lively wood. We can also observe 24% of the women wholly contribute to their family income.

Table 6: Constraints Faced by Women Entrepreneurs

Particulars	No of Respondents	Total Percentage
Capital	26	34
Technology	4	6
Education and skills	4	6
Networking	23	31
Traditions	0	0
Competitions	8	10
Balancing work and home	7	9
Others	2	2
Total	74	100

N=74

Source: Survey

Analysis and Interpretation

From Table 6 we can analyse that majority of respondents of this study face capital constraints and networking. We can interpret that majority of the women with sound educational background hence women are good at technology, education and they do not face any tradition hindrance.

Summary of Findings

- Majority of the women entrepreneurs in the study are in between 38 - 48 of age. [Table 1 (Class 1)]
- Majority of the respondents have 2-5 dependents. [Table 1 (Class 1)]
- 55% of the respondents are married [Table 1 (Class 3)]
- Majority of the respondents have attained graduate level of education. [Table 1 (Class 4)]

- Women have adopted different kinds of occupation based on their skills and interest. Majority of the women in this study are engaged in stitching
- Majority of the respondent's income is between Rs. 5000 to Rs 10000.
- Majority of women are in business from 2-4 years and we can also observe more women coming up to be entrepreneurs.
- Majority of the respondents i. e. 45 women contribute up to 25 to 50% to their family income. We can also observe 24% of the women wholly contribute to their family income, single & divorced women may come into this category.

Summary of Implications Based on the Survey

According to the study, women entrepreneurs ranged in age from to 38-48 years, were married, and had dependents to take care of. Most of them had high qualification. The study came to the conclusion that women entrepreneurs encounter hurdles to financing, conflicts between work and family obligations, networking difficulties, and a lack of management training. Finding markets and obtaining raw materials were listed as the least difficult tasks for female business owners.

We can interpret that women choose different line of business to contribute economically. Majority of the respondents earn monthly income of Rs. 5000-10000. We can interpret from the interviews conducted women prefer not to disclose their actual income due to several factors. We can observe that as majority of the respondent's marital status is married in the study. We can interpret that 62% women want to contribute a helping hand to their partner to balance the lively wood. We can also observe 24% of the women wholly contribute to their family income.

Problems & Challenges

Following are the challenges perceived by the respondents and identified during the survey:

- **Capital constraints:** Women entrepreneurs have particular difficulty acquiring financing, which is mostly attributable to their lack of collateral security, lack of a credit history, and inability to meet the strict qualification requirements set by banks.
- **Networking constraints:** As shown in table no. 6, majority of

respondents believed that building networks and business connections was difficult, mostly because women are unable to travel widely and participate in networking because of their dual responsibilities. As a result, their ability to network and socialise puts the growth of their businesses at risk.

- **Balancing work and home:** Data collection found that some female entrepreneurs challenged to strike a balance between their business and family commitments. As they attempt to reconcile the demands of work, family, and personal lives, women repress progress. This was a huge motivator for women to create their own enterprises because it would give them the freedom that comes with being their own boss.

Suggestions

Based on the survey carried on with women entrepreneurs, following suggestions are recommended by this research:

- The majority of female entrepreneurs started their ventures much later than the age of 38. It is recommended that female entrepreneurs be pushed to launch their businesses as soon as possible.
- The institution that encourages entrepreneurship, i.e., the organisation, is encouraged to the female entrepreneurs to approach. There are numerous entrepreneurial development institutes accessible to help people take advantage of business prospects. The participation of the women entrepreneurs in government-sponsored support programmes encourages them to apply for government funding, which boosts their productivity and financial resources.

Conclusion

“The one who are going to be the winners, are not those who are the strongest or those who are the fastest; but those who are the most adaptive to changes.....”

– Charles Drawin.

Women entrepreneurs in India are disabled within organizing and running businesses because of the lack of capital and networking.

The transition from a homemaker to a classy business woman isn't that easy. Without a doubt, female entrepreneurship increases the prosperity of the country as a whole and of the family in particular. Women nowadays are more eager to engage in activities that were once thought to be exclusively for men, and they have demonstrated that they are the most valuable contributors to society. In order to adapt to entrepreneurial changing trends, navigate the challenges of global marketplaces, and pursue excellence in the entrepreneurial sphere, women entrepreneurs must be appropriately moulded with traits and talents. Additionally, it was determined that the current policies and actions made by the government to remove these barriers were insufficient.

Entrepreneurship has emerged as a powerful strategy to address unemployment and poverty issues in both developed and developing economies around the world. Female entrepreneurship has the benefits of gender equality, women's empowerment, social inclusion, economic freedom, and contributes to household income and women's empowerment, social inclusion, economic freedom, and contributes to household income and well-being. Study results reported on the significant role of female entrepreneurship in household income and identified potential factors influencing entrepreneurial contribution in to household income. Entrepreneurship The contribution of entrepreneurship is significantly affected influenced by literacy, literacy levels, family size, time allocated to spent in business activities, activities and enterprise company size.

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Role of Higher Education to Boost Women Entrepreneurs

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Abstract

Education is the one of the important factor that will give right direction to each human being to move in the right direction. In this present time we are hearing a raising voice that is women empowerment. Development of the entrepreneurship is not easy task to any person. To start a new business they should have a clear cut knowledge of the how to go with an each procedure that is very necessary to every business man. To give a complete knowledge about entrepreneurship we planned to develop this paper and encourage the women to start a new business in their interested area. This paper mainly designed to analyze the role of the higher education to empower the women students to create employment opportunity by starting their own entrepreneurship. The sample size is 50 from graduate and post graduate students in and around Mangalore area. The major findings of this paper is to colleges has to play a major role to encourage the female students by arranging various programs in the area of the entrepreneurship to start a new business.

Keywords: Empowerment, Opportunity, Creates.

Introduction:

India is abounded with natural and human resources to develop the country in the progressive path. Our nation had a legend history of successful women leaders who lead the nation. We had many successful stories of great women leaders who will inspire the youth to take active leadership and also motivate the youth to take active step to become an

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entrepreneur. Development of women entrepreneur will encourage the women to uplift the position of the women in the country. If women entrepreneur starts their own business means it helps the women to not depend on the men. It makes women entrepreneurs are empowering the women to start their own business that will make always happy to lead the life as successful women entrepreneurs. In our district Dharmasthala self help groups are playing very active role to develop the women entrepreneurs in the rural and urban area. The successive model of the women entrepreneurship in the Dharmasthala self help groups model has to be introduced in the Higher education for the detail study. Education is the one of the powerful weapon to accelerate the women power to create a new star line in the area of entrepreneurship. Entrepreneurs are really pillars to build the successful nation. In the present job market we can find youth are finding difficult to get employment opportunity or if they get also it's not matching with their education qualification. So to avoid these differences education institutions has to create entrepreneurs to lead this country. The various plans of government to encourage the women entrepreneurs will be given in detail to the students in the class room. Experts from the various fields of the industries have to be invited to give more information in the area of their industry. A perfect knowledge about the various aspects of the industries will encourage the students to start a new business. Make your students employment provider not employment hunters after completing their education this should be the main vision of the every education institution. In the present young generation we have to develop a spirit in the women students to start a new business.

Objectives for the study:

1. To encourage the youth to take entrepreneurship as their career stream.
2. To understand the importance of the women entrepreneurs for the development of the country.
3. To develop the curriculum in the institution to encourage the entrepreneur.
4. To prepare the students in identifying various opportunities available to start a new business.
5. To empower the women to lead the nation towards achievement of development.

Methodology Applied:

Primary Data

The research is developed through observation and collection of data through questionnaires. Theory is developed on the basis of field visit and result of the data analyzed.

Secondary Data

Theory is developed on the basis of referring secondary data like books, journals and magazines. But the scope of the theoretical part referred from secondary data is very limited because on the basis of the observation and data analyzed author build his own theory in this research paper.

Sample Size

The sample size is determined as 25 Graduate and 25 post graduate students in and around Mangalore

Statistical tool

To analyze the data X^2 technique and correlation is used and arrived conclusion from this analysis.

Role of the higher education to encourage the women entrepreneur:

1. Organize BSDP program

Institution has to organize the business skill development program to the students. This program will help the students to develop the required skill to become an entrepreneur. It makes the student perfect to start a business in their interested area. The students can get the insight about the how to go with a all the formalities, identifying the needs of customers, production etc.

2. Develop a curriculum.

University has to develop a good curriculum for the student in which they have to introduce the concepts like women entrepreneur that will make the students to study about the entrepreneur in dept.

3. Invite industrial experts.

Industrial successful women entrepreneurs have to be invited to share their real life in the entrepreneurship will give more knowledge about the industry.

4. Provide practical knowledge

Internship or projects will help the students to understand the real life situation in the company. It helps the students to gain more insight about the issue that are to be tackled as a entrepreneur.

5. Tie up with MSMEI.

MSMEI is a government organization that will promote the young starts to start a new business. MSMEI will give detail information about procedure to start, expansion and what type of financial and non financial help we can get to the entrepreneurs to start a business.

6. Motivate the students.

Faculty members of the institution and also institution have to give full support to the students to start a new business and provide employment opportunity to the others. This will bring confidence in the mind of girls students to became a successful entrepreneur and contribute towards the development of the country.

Successful Women Entrepreneurs in India are:

1. **Indra Nooyi**, is the chairman and CFO of the second largest food and beverage business, PepsiCo.
2. **Naina Lal Kidwai**, is presently the Group General Manager and Country Head of HSBC India.
3. **Kiran**, is the founder Chairman and Managing Director (CMD) of Biocon Limited.
4. **Chanda Kochar**, is hold MD & CEO of India's largest private bank ICICI Bank.
5. **Indu Jain**, used to be the chairperson of India's largest and most powerful media house – The Times Group.
6. **Simone Tata**. Current position: Chairperson (Former), Lakme Chairperson (Present), Trent Limited
7. **Neelam Dhawan**, A woman with 'never-say-die' spirit, Neelam Dhawan is presently the Managing Director of Hewlett-Packard (HP), India.
8. **Priya Paul**, Chairperson, Apeejay Park Hotels. Priya joined the family business at the age of 22 and worked under her father as Marketing Manager at the Park Hotel, Delhi.
9. **Mallika Srinivasan**, Current position: Director, TAFE (Tractor and Farm Equipment) Mallika has an MBA from Wharton School of Business, Pennsylvania.

10. **Ekta Kapoor**, Current position: JMD & Creative Director, Balaji Tele films Ekta Kapoor is the daughter of legendary star of yesteryears Jeetendra and brother of Bollywood actor Tusshar Kapoor.

Empirical Data:

1. Higher education has to encourage the ladies to become an entrepreneur.

Particulars	Graduates (X)	Post Graduates (Y)	X ²	Y ²	XY
Strongly Agree	18	20	324	400	360
Agree	4	4	16	16	16
Neutral	3	1	9	1	3
Disagree	0	0	0	0	0
Strongly Disagree	0	0	0	0	0
Total	25	25	673	417	379

$$\begin{aligned}
 r &= \frac{n \sum XY - \sum X \times \sum Y}{\sqrt{n \sum X^2 - \sum (X)^2 \times n \sum Y^2 - \sum (Y)^2}} \\
 &= \frac{5 \times 379 - (25 \times 25)}{\sqrt{(5 \times 673 - 25^2) \times (5 \times 417 - 25^2)}} \\
 &= \frac{1270}{\sqrt{2740 \times 1460}} \\
 &= \frac{1270}{2000} \\
 &= 0.635
 \end{aligned}$$

From this analysis it's clear that there is a positive correction between X and Y variable it shows that Higher education has to encourage the ladies to become a entrepreneur.

2. University has to design the curriculum to support entrepreneurship in the higher education.

Particulars	Graduates(X)	Post Graduates (Y)	X ²	Y ²	XY
Strongly Agree	24	22	576	484	528
Agree	3	4	9	16	12
Neutral	3	4	9	16	12
Disagree	0	0	0	0	0
Strongly Disagree	0	0	0	0	0
Total	25	25	594	516	552

$$\begin{aligned}
 r &= \frac{n \sum XY - \sum X \times \sum Y}{\sqrt{n \sum X^2 - \sum(X)^2 \times n \sum Y^2 - \sum(Y)^2}} \\
 &= \frac{5 \times 552 - (25 \times 25)}{\sqrt{(5 \times 594 - 25^2) \times (5 \times 516 - 25^2)}} \\
 &= \frac{2135}{\sqrt{2345 \times 1955}} \\
 &= \frac{2135}{2141} \\
 &= 0.9971
 \end{aligned}$$

Particulars	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
Graduates	18	4	3	0	0	25
Post Graduates	17	8	0	0	0	25
Total	35	12	3	0	0	50

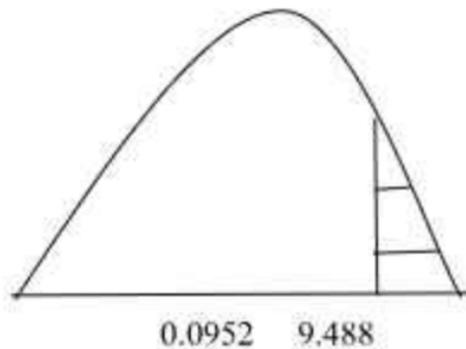
f ₀	f _c	(f ₀ . f _c)/f _c
18	17.5	0.0142
7	7.5	0.0333
17	17.5	0.0143
8	7.5	0.0333
Total		0.0952

From this analysis it's clear that there is a positive correction between X and Y variable it shows that university has to consider entrepreneurship development while designing the curriculum.

3. H₀: Women entrepreneurship will help the country to develop in the successful path.

Particulars	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
Graduates	18	4	3	0	0	25
Post Graduates	17	8	0	0	0	25
Total	35	12	3	0	0	50

f_0	f_e	$(f_0 - f_e)^2 / f_e$
18	17.5	0.0142
7	7.5	0.0333
17	17.5	0.0143
8	7.5	0.0333
Total		0.0952

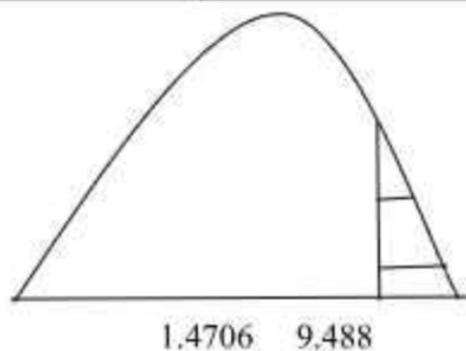


Here the X^2 value .0952 falls under acceptance region there for accept the null hypotheses from this we can conclude that Women entrepreneurship will help the country to develop in the successful path.

4. H_0 : In colleges by arranging guest lecture's from the industrial experts we have to motivate the students to develop women entrepreneurs.

Particulars	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
Graduates	19	4	2	0	0	25
Post	15	7	3	0	0	25
Total	34	11	5	0	0	50

f_0	f_e	$(f_0 - f_e)^2 / f_e$
19	17	0.2353
6	8	0.5
15	17	0.2353
10	8	0.5
Total		1.4706

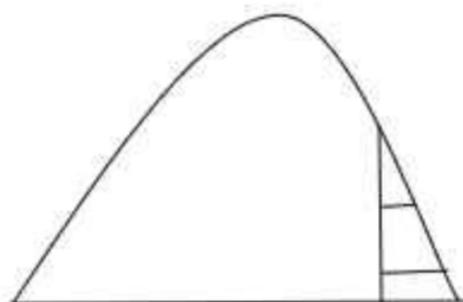


Here the X^2 value 1.4706 falls under acceptance region there for accept the null hypotheses from this we can conclude that colleges by arranging guest lecturers from the industrial experts we have to motivate the students to develop women entrepreneurs in the colleges.

5. H_0 : Institutions with a support of the government authorities should organize entrepreneurship development programme for ladies.

Particulars	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
Graduates	16	5	4	0	0	25
Post	18	7	0	0	0	25
Total	34	12	4	0	0	50

f_0	f_c	$(f_0 - f_c)^2 / f_c$
16	17	0.0588
9	8	0.125
18	17	0.0588
7	8	0.125
Total		0.3676



0.3676 9.488

Here the X^2 value .3676 falls under acceptance region there for accept the null hypotheses from this we can conclude that Institutions with a support of the government authorities should organize entrepreneurship development programme for ladies.

Findings:

- Higher education has to give importance to empower the women in the area of development of entrepreneurs.
- Detail discussion of the establishment of a new business should be included in the class room lectures.
- Industrial experts in the various segments have to boost the confidence of the girls to start a new business.

- Developing women entrepreneurs in the colleges will help to improve the position of the economy.
- Industrial interaction will help the institute to know more about practical knowledge about the industry to establish a new women entrepreneurship.

Suggestions:

- Government also has to take interest to encourage the students to take entrepreneurship as their career.
- Try to introduce the successful stories of women entrepreneurs in the curriculum.
- Government and institution has to jointly organize training and information programme to start a new venture for students.
- Guest lecture's has to be arranged from the industrial experts for students.
- Institution has to give full support to develop entrepreneur qualities in the students.

Conclusion:

Education institution has to make women as a weapon to create a revolution in the Indian industry. It should be a mile stone for the women entrepreneur to get the desired result in the industry. So institution has to make a strong foundation for women entrepreneurs to achieve their dreams. Government also has to give support to the institution in each and every part of empowering women in the area of developing entrepreneur.

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Raja Rammohan Roy's Fight for the Women Empowerment: An Analysis

Dr. Nishi Singh¹

Abstract

The renaissance in modern Indian literature begins with Raja Rammohan Roy. He is also known to be the first great builders of modern India. An intensely religious man, a staunch Hindu and a social reformer, belonged to a reputed Brahmin family of Bengal. Born in a village in Bengal on 22 May, 1772, he mastered many languages like Sanskrit, Persian, Arabic, English and Bengali, in his young age. As a reformer, his plan of action focussed on the plight of the widows, the darkness of superstitions, and the general backwardness of the country. The present paper focuses on Raja Rammohan Roy's fight for the women empowerment including his war against the custom of sati, child marriages etc. He advocated the cause of educational freedom to women, property rights to women and abolition of polygamy in order to uplift the society as a whole. He, moreover, wished to raise his Brahmo Samaj on the ideals of unity and fulfil the dreams of downtrodden Indians bound in the shackles of unethical dogmas and rituals. He was the one who made tremendous efforts to lay the foundation of faith in women's empowerment and their positive representation in the society.

Keywords: *Women empowerment, literary renaissance, unethical dogmas and rituals*

Raja Rammohan Roy was a harbinger in bridging the gap between India and England. As his mastery over English language, much before the Macaulay minutes came into being, was stupendous and fascinating and helped him to visualise the problems of India from a global perspective and find out appropriate solution for it. As Iyenger in *Indian Writing in English* puts forward:

Rammohan Roy mastered the English Language, and wrote and spoke forceful English years before Macaulay wrote his minutes. Likewise

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,the first Indo –Anglican writers of verse and prose –the Cavally Brothers ,Derozio ,Kashiprasad Ghosh ,Hasan Ali ,P.Rajgopaul ,Mohan Lal ,belonged so far as their English education was concerned ,to the pre Macaulay period .(Iyenger, P34)

Raja Rammohan Roy was a leader rooted in the controversy because of his worthy idealistic philosophy. But he stood by, what was right and ethical and claimed his place in Indian history even more than his contribution in Indian literary landscape. His commendable efforts in the field of women empowerment have been judiciously remembered down the ages and made Indians proud of his audacity to be the voice for women. As Iyenger put forward in his book *Indian Writings in English*:

“Ram Mohan Roy's interests and inquiries ranged from the rights of women and the freedom of the press to English education, the revenue and judicial systems in India, religious toleration and the plight of the Indian peasantry. He wanted India to become a new and modern country and the Indians to become a virile new people –not, of course, by cutting off our moorings from the past, but by achieving a new integration of our traditional strength with the new scientific disciplines from the west.”(Iyenger,P 32)

He was a great humanitarian and social reformer who valued humanity more than anything else .Moreover he always stood for the cause of weaker sex that is women and raised his voice in a most candid manner .His long fight against the custom of sati and its abolishing by Lord William Bentinck was a landmark in the history of women's emancipation .Raja Ram Mohan Roy, on this occasion, was too overwhelmed and paid his homage to the almighty in the following words as quoted by K.R Srinivasa Iyenger in *Indian Writing in English*, “whose protecting arms had rescued our weaker sex from cruel murder under the cloak of religion ,and our character as a people from the contempt and pity with which it has been regarded ,on account of this custom ,by all civilized nations on the surface of the globe.” (Iyenger, P 32)

Being a male, and glorifying female perspective and fighting for their rights, exhibits his empathetic behaviour for women .The pioneer in so many areas, he also initiated the trend of Indian leaders documenting their autobiographies as quoted in *Indian writing in English* , “he thus started the

tradition of Indian leaders writing autobiographies, and modern autobiographies like Mahatma Gandhi, Jawaharlal Nehru, Surendranath Banerjee, Rajendra Prasad and MR. Jayakar may proudly trace their lineage to him" (Iyenger, P 33). His mastery over English language gave him an edge over others to comprehend the political, social, religious and economic affairs of the country in a better way and introduce newer way for optimum utilisation of the human resources of the country. He realised that women being the half of the total population, need the restructured favourable society, to redefine their roles and carve a niche for them. Roy's multifarious efforts in this direction even convinced his contemporary leaders about the actuality of his strength. He fearlessly dealt with the most sensitive issue of those times like women's property rights, abolishing polygamy, abolishing child marriages and sati system. The main aim of his dedicated endeavours was to frame an unbiased society where the human race can promote each other's well-being.

Some prominent literary works of Raja Ram Mohan Roy are *Vedanta Grantha* (1815), *Translation of an Abridgement of the Vedanta Sara* (1816), *Kenopanishads* (1816), *Ishopanishad* (1816), *Kathopanishad* (1817), *A Conference between the Advocate for, and an Opponent of Practice of Burning Widows Alive* (Bengali and English) (1818), *Mundaka Upanishad* (1819), *A Defence of Hindu Theism* (1820). These works primarily focus on caste rigidity, child marriage, women's emancipation and other philosophical ideas. His works document the main source of social evils, religious anomalies and superstitions as the Hindu society in 19th century India was mired in the turmoil of untouchability, child marriages, polygamy, sati system, prohibition of widow remarriage and education among women.

Our ancient scriptures and epic like *Mahabharata* and *Ramayana* too document the instances of women being sati on the funeral pyre of their husbands showing that the practice was prevalent since the ancient times in India. The scriptures says that Meghnath's wife Sulochna in *Ramayana* and, Pandu's second wife Madri in *Mahabharata* committed sati along with their husbands. The attention of the Muslim rulers went to the cruelty of the practice of sati. In the beginning of the 15th century, the ruler of Kashmir Sikander tried to stop this practice, but it is said that his son Zain-ul-Abidin started this practice again. Mughal ruler Jehangir's effort also failed to stop this inhuman practice and this cruel practice continued for a

long time. In the initial phase of renaissance movements, Raja Rammohan Roy emerged as a social reformer as the first ray of hope. He made it his goal to fight against the evils of the society and launched a movement against castism, untouchability, child marriage, polygamy, sati practice etc. and in favour of women's education. Efforts were also made for the property rights of women. He established an institution named *Brahmo Samaj* in 1828 and paved the way for social reform against social evils and bad traditions. Raja Ram Mohan Roy took the first step to play an advanced role in the upliftment of women in modern India.

Raja Ram Mohan Roy while protesting about the practice of sati wrote that such practice is not attested anywhere in the scriptures and there is no scriptural or religious reason in favour of the practice of sati. He wrote a pamphlet, *Approach on the Ancient Rights of Hindu Females*, pub in 1822 in favour of the rights of Hindu women. He remarked that the dignity and rights given to women by *Hindu Scriptures* and *Smritis* in the ancient times were abolished in the Middle Ages. The critics wrote about the plight of women that after the death of her husband that often Hindu widows use to take the path of suicide to get rid of this gross humiliation. The main reason for sati pratha was the abduction of women's property related rights, as a result of which sati pratha, polygamy etc. many evils became popular. The social principles of Vedic religion had nothing to do with these evils.

Raja Rammohan Roy's reform struggle against the prevalent custom in the society started with the reform in religion. He was of the opinion that all political, social and religious activities are interrelated. Bigotry was the reason for the dreadful condition of social evils and customs which were hidden by the society under the cover of religious purity for which religious reform was necessary. Efforts were made by Raja Ram Mohan Roy for rights in women's property. He wrote three books in Sanskrit, four books in Bengali and seven books in English against sati pratha. The last book was published in 1832 from England to bring awareness in the society. He distributed these books free of cost and propagated against the practice of sati through magazines and articles and tried to stop women from going to the place where sati was performed and fearlessly and diligently made the general public aware of the practice. He made a significant contribution to the abolition of the extremely dreadful and inhuman practice of sati. After a long time of his tireless hard work and efforts and with the cooperation of the public and the govt he could abolish this heinous custom.

He also opposed polygamy through writing and awakening the public on the basis of ancient religious scriptures that women were given respect and rights in the ancient times. A small booklet *Brahmopasana* was published for the members of the Sabha. The journey of Raja Ram Mohan Roy from Atmiya Sabha to Brahma Samaj was an evolution of religious spirit. He established such an environment of liberalism, rationalism and modernism which created a revolution in India. About him a renowned critic wrote that Rajaji said that if a person wants to marry a second time during the life time of his first wife, then he should be allowed only when he proves that all the conditions which are prescribed in Hindu scriptures to have more than one wife have completed.

Language and literary practice were some of the activities of Raja Rammohan Roy. He concentrated on literature to make society, education reform and progress, a reality. He brought the first thematic discussion to the public through the Bengali language that's why we have called him the father of Bengali prose literature. He has written on various subjects of *Dharamsastra* in Bengali and even translated many incomprehensible text written in Sanskrit into Bengali and made them acceptable to all. His translated literature is one of the valuable resources of Bengali literature. Therefore, in the words of Rabindranath Tagore, "Rammohan Roy was able to place Bengali literature above the granite level. Ram Mohan was the first writer in Bengali literature to devote himself to writing prose with a modern practical mind. Although his prose is not beautiful, it is pleasant and delightful in its combination". He was not limited to establishing schools and literary activities. He has also written books suitable for school lessons. He wrote about 30 books from the year 1815 to 1830. His translated books are *Vedanta grantha* (1815) *Vedanastaskan* (1817), translations of various *Upnishads* (1815- 19), *kathopnishad*(1818), *Mundakaupnishad* (1819). He paid special attention to the publication of newspapers to eradicate the prejudices of society and build public opinion. He was the first to set up a printing press in this country to publish newspaper. He edited two weekly magazines.

He also published an English magazine *Bengal Herald* in 1829. Robert Martin, Dwarkanath Tagore and others were associated with this magazine. He also published several pamphlets and articles in the *Brahmanical Magazine*. Through all these paper published, he wanted to inculcate logic and scientific ideas in the people of the country. Raja

Rammohan Roy adopted English language as a means and end to acquaint the Indians with and moreover popularise this new language to open the vistas of worldwide literature to our country. He became proficient in English as his literary career rest upon his English translation works from Bengali and Sanskrit literature. Undoubtedly English gave him a voice and symbolically became a passport for him across borders. Arvind Krishna Mehrotra in his book *An Illustrated History of Indian Literature in English* quotes:

“In broadening the arena of discourse Rammohan Roy appropriated what he believed to be one of the greatest benefits conferred on India by the English, namely access to the world outside. English was already the dominant world language. Since Persian had seized to be the language of exchange Rammohan Roy adopted English. One foreign language replaced another as the lingua franca of governance in India. With the new language came new fields of reference Rammohan Roy's career is largely about him negotiating these new main fields of reference at surveying the new territory of the English language in India. This is another chapter in the story of the domestication in India of a foreign language—a story which begins with Vedic Sanskrit.” (Mehrotra, P 31)

Rammohan Roy founded Brahma Samaj. One of the reasons was to promote the vedantic study as the offshoot of Vedic religion and purest form of religious connotations. His literary activities in this area established him as an exponent of the vedantic school from 1815 to 1823. He published Bengali language sub commentaries on the commentaries of Shankaracharya on the *Kena*, *Isha*, *Katha* and *Mandukya Upanishads*. Raja Rammohan Roy got an opportunity to travel to England a country whose traditions he admired greatly being an high caste brahmin and travelling overseas was forbidden as per our ancient scriptures but he initiated to travel to England. *The Times* wrote, “We hail his arrival as a harbinger of those fruits which must result from the dissemination of European knowledge and literature and of those sound principles of rule and government which it is the solemn obligation of Great Britain to extend to her vast and interesting empire in the East. We have in RMR and example of what we may expect from such an enlightened course of policy (13 June, 1831)

Raja Ram Mohan Roy was not alone in this race of introducing and effectively chasing this foreign language but was tremendously helped by

his contemporaries adept in this language to name a few Radhakant Deb (1784 - 1867), Henry Louis Vivian Derozio (1809 - 31) Prasannakumar Thakur (1801 - 68) RamGopal Ghosh(1815 -68) Brajmohan Majumdar (1784 - 1821) Chandrasekhar Deb (b.1810) PyariChand Mitra (1814 - 1883) and Kishori Chand Mitra(1822 to 73) and few others. In *An Illustrated History of Indian Literature in English* edited by Arvind Krishna Mehrotra a chapter entitled *The English Writings of Raja Rammohan Roy* by Bruce Carlisle Robertson quotes:

"The most controversial of Ram Mohan's public campaign was his opposition to sati. His first tract against it had been published in 1818. *Sambad kaumudi* regularly editorialised against sati denouncing it as barbaric and Un-Hindu. In his *Brief Remarks Regarding Modern Encroachments on the Ancient Rights of Female according to the Hindu Law of Inheritance* (1823). Ray argued that there had been a pattern in Bengal of crimes against women in clear violation of ancient Hindu law. Governor General Bentinck, largely (though not exclusively) instigated by Rammohan Roy responded to the growing public outcry by outlawing sati in 1829."(Mehrotra,P 35)

The majority of the Hindu community in Calcutta was furious at the Ram Mohan Roy's staunch steps in the direction of abandoning the sati system but he stood like a pillar for his belief that it is inhuman to burn a woman on husband's funeral pyre and treated it as corruption in the name of sacred practice of our culture. He with the help and support of the British officials made it a point to subdue this unlawful practice of sati in the favour of weaker sex that is women community. Thus, the contribution of Raja Rammohan Roy in the upliftment of women cannot be forgotten. In those times the most burning problem related to women was the practice of sati in which he achieved success in removing it. Today in postmodern era various problems of women such as female feticide, dowry death, harassment, exploitation, illiteracy etc. needs to be curbed out only then the entire class of women will be able to change and progress. By adoption of a humanistic approach and not falling into religious superstitions in this globalized scientific era is the need of the hour.

In conclusion, we can say that Raja Rammohan Roy was undoubtedly a legend for achieving and protecting the rights of Indian women. He demanded equal status for men and women as both are

complementary to each other .He was against the sati system and clearly remarked in one of his essay pub in 1818, "women should exist as they did when their husbands were alive .Society has no right to end the life of a living woman." Similarly women's right to property will provides her economic security helping her to sustain in the patriarchal society and make her both ends meet .His stand against polygamy, caste rigidity and child marriage contributed to raise the status of women in the society and thus empower Indian women. Raja Rammohan Roy ,a gem of the literary world ,and a great social reformer and a selfless soul died on 27 September ,1833 .in care of his friends in Bristol .In its obituary for him on 30 September ,1833.*The Times* said : " He wrote and spoke English with ease and accuracy and even elegance but upon his whole demeanour there was a charm of modesty and reverence that produced the most agreeable effect on all who saw or conversed with him ...a more remarkable man has not distinguished modern times".

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Feedback Power: Self Evaluation by Teachers

Prof. Parvati Katti¹

Abstract

We often use the term FEEDBACK which has become quite buzz word, feedback is a process, in which the effect or output of an action is 'returned' to modify the next action. Feedback is essential part of teaching that influence students learning achievements and it helps both the teachers and students meet the goals and instructions means in learning and in teaching. In an organizational context, feedback is the information sent to an entity (individual or a group) about its prior behavior so that the entity may adjust its current and future behavior to achieve the desired result. Feedback occurs when an environment reacts to an action or behavior. For example, 'customer feedback' is the buyers' reaction to a firm's products and policies, and 'operational feedback' is the internally generated information on a firm's performance. Feedback may be in the form of Oral or Written. And feedback may be a positive or negative. In this research paper, main emphasis has been made of concept, SELF EVALUATION by the teacher. Self-evaluation is one of the most overlooked forms of explicit evaluation. Ideally and logically, this should precede all other forms of the evaluation of teaching effectiveness. This paper describes how teachers are going to evaluate their teaching methods by using different techniques.

Keywords: *Self-evaluation, Peer-observation, Self-monitoring, Self-judgement, Feedback*

Introduction:

Self Evaluation is process or an instance of assessing oneself and weighing up one's achievements. For professional educators, the goal is always the same; monitor and adjust instruction to increase the learning of all students. Conscientious faculty members subject their teaching strategies, instructional techniques and style to their own critical evaluation on an almost constant basis. This evaluation often does not have a formal structure but even a simple checklist can help to focus ideas. Those faculties who are most interested in doing their best are the ones who tend to take

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self-evaluation most seriously and may share their critiques and seek advice from colleagues on how to improve the effectiveness of their teaching. Self-evaluation of teaching can range from personal reflection to formal assessment intended for promotion, tenure, or salary committees. The results of self-evaluation frequently feed into discussion with Department Chairs at the time of the annual reviews.

Objectives of study:

- Improve the educational experiences.
- Identify the professional education need for further development to teach well.
- Prepare for performance review with supervisor.
- Assess readiness to apply for promotion and tenure.

Techniques of self-valuation

1. Self-monitoring:

Teachers monitor their own performance as they teach. Teachers should monitor themselves while teaching. After each teaching session, teachers should ask themselves on whether they have met their determined goals and objectives, and evaluate the good and the to-be-improved aspects of the session. Teachers can keep a log to track their own progress and improvement over time.

- Self-monitoring is a meaningful source of information for evaluating teaching. Teachers would take special notice of (and record) that information which are particularly important to them, like a customized profile for individual teachers.
- However, self-monitoring involves self-judgment. It is often difficult to be totally fair and objective. Personal biases and misinterpretations of students' reaction by the teachers themselves may interfere with the effectiveness of the evaluation.

2. Audio and video recording:

Teachers can audio- or video-tape their teaching sessions, which allows them to keep record of and investigate their actual teaching performance in detail. Teachers can review the records with other colleagues to discuss the areas for improvements.

- Audio and video recording provide teachers with objective information that reflects what was actually happening in the class. It is always easy for people to monitor others and notice their

weaknesses, but it is rather difficult for them to monitor themselves, especially during teaching when teachers are devoting most of their attention in instructing and explaining to students.

- Recording reflects the actual teaching performance, but it is meaningless by itself. For example, it does not tell teachers whether speaking at a particular pace is good or bad. Teachers have to discuss with their fellows to obtain opinions to identify the strengths and weaknesses in their teaching, as well as possible room for improvements.
- It is a good idea to arrange several recording sessions throughout the semester (e.g. one at the beginning, one in the middle and one at the end of semester) to check with the progress and improvement of specifically targeted areas. But it is important to obtain the consent from students and the faculty before doing the recording.
- Furthermore, keeping a log of class video records can help teachers track their own progress, and it is also a useful reference material for new teaching staff to learn from.

3. Students' feedback on teaching:

Students' perception of learning experience in class is sometimes the most direct way to weigh how effective a teacher delivers his teaching. After all, the goal of education is to make students learn and understand. Therefore, what students perceive and experience in class would directly determine how effective they are learning. Collecting students' perception of teaching should be carried out several times in the semester (at least once at mid-term and once at the end of term), to allow opportunities to correct poor practices rather than leaving them till the end of course. Two common methods to collect information about students' perception towards teaching are questionnaires and interviews.

a) Questionnaires:

This is a common method to collect students' opinion about teaching, and it has been used widely across universities as a standard practice. Standardized questions on the questionnaires collect information about students' background, general opinions about the course (e.g. the topics are interesting, course materials are difficult, too many assignments, comments given on assignments are helpful etc.), and an overall evaluation on the effectiveness of the course and the teacher, using predefined scales of quantitative scores. Some general open-ended questions such as "What do you think can be improved in this course?" and "What do you like most

about this course?" are usually included in the questionnaires. Of course, teachers can put down some specific topical questions in which they particularly would like to know about.

Questionnaires can collect responses from a large number of students simultaneously, which provide a comprehensive picture that reflect the opinions of the whole class (i.e. good representativeness), and can be efficiently administered in terms of time and resources. Responses in questionnaires are given anonymously, so students are more willing to freely express what they actually think and perceive about the course.

However, the limitation of questionnaire lies at its standardized organization of questions. Questions on the questionnaires are fixed, and therefore the teachers cannot probe further information of their interests immediately base on the respondents' responses as in interviews. Also, questionnaire survey is better to be administered by someone who is not in charge of the grades of students, so that students would feel more comfortable to express themselves.

Questionnaire survey must be careful designed to avoid confusion and negative effect from the students (e.g. students may think that this is a way to test how much they have learnt). And here we can see the example of questionnaire by the bellow table.

Name of College :

Name of Teacher :

Subject :

Class :

Year :

(NOTE: Your feedback should be fair and frank.)

1. Regularity in conducting the classes.
 - a) Excellent. b) Very good. c) Good. d) Poor.
2. Subject preparation for class.
 - a) Excellent. b) Very good. c) Good. d) Poor.
3. Presentation skills like voice, clarity, and language.
 - a) Excellent. b) Very good. c) Good. d) Poor.
4. Interaction with the students in the classroom.
 - a) Excellent. b) Very good. c) Good. d) Poor.
5. Completion of the syllabus on time.
 - a) Excellent. b) Very good. c) Good. d) Poor.

b) Interviews:

Focus-group interviews with students can be conducted by the teachers themselves (if trust has been built among the teacher and students) or an outside person (if greater level of objectivity is required). Teachers can set the questions that they are interested to know about with their faculty's colleague and consultants in advance, and probe more detailed information and clarifications from students during the interview. It is obviously a more flexible option compared to large class questionnaire surveys. Directly interviewing students can usually reveal students' thoughts on some unanticipated aspects, which can generate lots of useful information. But interviews can usually only be conducted with a small portion of students in the class, which may not necessary be reflecting the whole picture of thoughts of the entire class. Besides the above methods, teachers can also deduce how well the students are learning and acquiring knowledge from the class by looking at their assignments and test results. Provided that the assignments and tests are well-designed and have high validity in measuring students' learning achievements, they can be good indicators of how effective the goal of helping students to learn is achieved by the teaching delivered. However, teachers cannot infer from assignments and test results about what is good or bad about their teaching, and what causes students to learn better or worse.

4. Feedback from observation by other colleagues and experts:

Teachers can invite other colleagues or experts to sit in their classes and directly observe how the teaching is conducted (including teaching style, contents, pace etc.), to give feedback and constructive criticisms. Similar to video recording, observation by other people allows teachers to become aware of many things that they are too busy to notice while conducting their teaching. Teachers can negotiate with the observers before the class observation regarding the areas of focus, and discuss the important points in a debriefing meeting afterwards.

5. Peer-observation:

Junior teachers can invite other junior peers to observe and give feedback to their teaching. This would be free from any political risk and peers would be willing to exchange and share their ideas freely and honestly.

6. Observation by senior colleagues:

Teachers can also invite experienced senior teachers to be their observers.

Senior teachers who have experiences in teaching can often provide useful opinions for new teachers to get started smoothly. Nevertheless, political risks can be a concern since some teachers behave differently when being observed by seniors who make decisions about their promotion and tenure.

7. Observation by professionals from an outside party:

Teachers may consult their university's teaching support center or similar organizations to arrange a teaching consultant to observe their classes. These consultants do not necessarily need to possess adequate knowledge about the subject being taught, but they can provide objective comments to teachers on general presentation skills, skills of facilitating student discussions, and ideas for active and interesting learning approaches.

Conclusion

Self-evaluation by teacher has become a very significant part of teacher's profession in current scenario. Various methods of self-evaluation by teachers make it possible to upgrade themselves from knowledge and teaching point of view. The purpose of education can be met by the regular self-evaluation methods and upgradation of academic knowledge. Ultimately, self-evaluation is an integral part of teacher's profession which also enhances their goodwill and betterment.

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A good teacher teaches and learns.

The Impediments To Women Entrepreneurship In Rural India: A Few Reflections

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Abstract

The aim of this study is to discuss the impediments to women entrepreneurship in rural India. This paper is mostly based on secondary data and some observations; for the identification of these issues the authors have reviewed different research articles and reports. Findings of this study reveal that absence of definite agenda of life, absence of balance between family and career obligations of women, poor degree of financial freedom for women, absence of direct ownership of the property, the paradox of entrepreneurial skill & finance in economically rich and poor women, no awareness about capacities, low ability to bear risk, problems of work with male workers, negligence by financial institutions, lack of self-confidence, lack of professional education, mobility constraints and lack of interaction with successful entrepreneurs are major problems of women entrepreneurship development in India.

Key words: women entrepreneurship, rural area, professional education, awareness, self-confidence.

Introduction:

'Women Entrepreneur' is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life. Entrepreneurship has gained greater significance at global level under

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changing economic scenario. Global economy in general and Indian economy in particular is poised for accelerated growth driven by entrepreneurship. An entrepreneur is a person who is able to look at the environment, identify opportunities to improve the environmental resources and implement action to maximize those opportunities. The entrepreneurial skills are also needed to improve the quality of life for individuals, families and communities and to sustain a healthy economy and environment.

In the advanced countries of the world, there is a phenomenal increase in the number of self-employed women after the Second World War. In the Indian context, participation of women as entrepreneurs commenced from 1970s onwards.

Last ten years of Indian economy make it evident that the structure of ownership in the industrial sector, in agriculture, in the trade and commerce sectors has changed. Many women entered the world of business, of trade commerce and they have become successful entrepreneurs in various business activities. However, the rate of participation or rate of their inclusion in the business world is very low, in spite of its increase during the last ten years. This growth rate of women's participation in economic activities is much lower than the expected rate. If we look at the developed countries, we see that women are actively participative in the business and trade activities, including agriculture, without any social or other restrictions. But in India, there are still many social and cultural restrictions on women. Hence, women participation in entrepreneurial activities is less than the requirement of the fast growth of India.

Objectives and Data:

A major objective of this paper was to identify the critical issues of women entrepreneurship in rural India and discuss the various issues regarding the problems of women entrepreneurship in India. The present paper is purely based on secondary data collected through literature survey. All facts and problems discussed in this paper are opinions of the respective authors. However, the present authors criticize some of these opinions and makes analyses based on the observations and experiences regarding women entrepreneurship in rural India.

Qualities Required For an Entrepreneur

An effective entrepreneur requires certain basic qualities, which can be listed as follows.

- Innovative thinking and farsightedness.
- Quick and effective decision-making skill.
- Ability to mobilize and marshal resources.
- Strong determination and self-confidence.
- Preparedness to take risks.
- Accepting changes in right time.
- Access and alertness to latest scientific and technological information.

Many women have these qualities but they never got a platform to showcase their talents and hence they don't know their real abilities. 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 productive and service sectors for the development of the nation.

The vast majority of the world's poor are women. Two-thirds of the world's illiterates are female. The millions of school age children not in school, the majority are girls. The current world food price crisis is having a severe impact on women. Around the world, millions of people eat two or three times a day, but a significant percentage of women eat only once. And, now, many women are denying themselves even that one meal to ensure that their children are fed.

Concept of Rural Women Entrepreneur and Entrepreneurship

Entrepreneur is a person who starts a business or an enterprise or a firm. An entrepreneur is the individual who initiates organize, manage and control the affairs of a business unit. While *Say and Marshall* put him as an organizer and speculator of a business enterprise, whereas *Schumpeter* referred him as an innovator. It means, an entrepreneur starts the enterprise, organizes it, supervises it and engineers long run plan of the enterprise. He / She is especially motivated and a talented person, who implements new ideas, visualizes opportunities for introducing new products, techniques and new source of supply of required goods to consumers. *Peter Drucker* also agreed that innovation is the specific tool of entrepreneurs. Here, he defines "an entrepreneur is one who always searches for change, responds

to it, and exploits it as an opportunity, entrepreneur's innovative". Entrepreneurship is the process of creating something new with value by devoting the necessary time and effort assuming the accompanying financial, psychic and social risks and receiving the resulting rewards of monetary and personal satisfaction and independence. Thus, entrepreneurs represent an owner and organizer and controller of the business. Then, what is rural women entrepreneurship and who is a rural woman entrepreneur? *Government of India (1984)* has defined woman entrepreneur as "an enterprise owned and controlled by a woman having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of employment generated in the enterprise to women". This definition does not suit to rural women entrepreneurs in India. Any rural woman or a group of rural women which innovates, imitates or adapts an economic activity may be referred as a rural woman entrepreneur. Secondly, rural woman entrepreneur could be defined as "an adult rural woman who creates, owns, and runs an enterprise in rural area". Rural women entrepreneurship can be viewed as rural women indivisible process which flourishes when the inter-linked dimensions of individual psychological – entrepreneurial traits, social encouragement and business opportunities coverage towards the common goal of opportunity creation and exploitation. From this point of view, rural women entrepreneurship is a frame of mind and a continuous forward societal process. This state in which one does not become entrepreneur or does not act as an entrepreneurship by the mere act of starting or owning an enterprise. More important is the nature, degree and extent of innovations and involvement that the entrepreneur introduces, establishes, organizes and controls on continuous basis. Rural woman entrepreneur can be described as a dynamic agent of rural economy change, who may be instrumental in transforming rural physical, natural and human resources into production possibilities. Therefore, further it can be stated that rural women entrepreneur and entrepreneurship is not born but can be made as it is neither art nor science but practice. In another words, it can be said that rural women entrepreneur means one who organizes, owns, manage and assumes the risks of business at rural level. The rural women, who innovate, imitate or adopt an economic and commercial activity in rural India can be called rural entrepreneur or entrepreneurship. It can be said that rural woman entrepreneur is the one who creates something new, organizes production and undertakes risks and handles economic uncertainties, to adjust her personal needs, family life, social life and

economic independence. On the other hand, it can also be referred rural as an enterprising rural woman individual with an eye for opportunities and on uncanny vision, gifted with commercial acumen and tremendous perseverance. She is a person who will like to take risks because of the adventurous spirit she possesses. Thus, rural women entrepreneurs or entrepreneurship can be referred here as the rural women or a group of rural women, who initiate, organize, manage, operate and control a business enterprise in rural India.

Position of Women Entrepreneurs in Rural India

Empirical evidence shows that women contribute significantly to the running of family businesses mostly in the form of unpaid effort and skills. The value of this effort is underestimated both by the families that take it for granted and in academic studies. On the other hand, many of the enterprises defined as being run by women (that is, enterprises in which women hold the controlling share) are in fact run in their names by men who control operations and decision-making. Programmes meant to reach women entrepreneurs can succeed only if they take note of this paradox as well as of the familial and social conditioning that reduces the confidence, independence and mobility of women. Promoting entrepreneurship for women will require an even greater reversal of traditional attitudes than the mere creation of jobs for women would. This does not mean that we should wait for societal change to take place first. But it does imply that the programme should go beyond subsidies and credit allocation to attitudinal changes, group formation, training and other support services.

Problems of Women Entrepreneurship in India

Definitely, there are a number of problems regarding women entrepreneurship in India, researchers having identified issues relating to social aspects, economic life, skill problems, problems of family support, courage etc.

1. Absence of Definite Agenda of Life

The educated women do not want to limit their lives in the four walls of the house (*Cf. Babaria and Chheda, 2010*). The educated women demand equal opportunity and greater respect from their partners as well as from society and they are struggling for equal opportunities and respect from their partners as well as from society in India. However, some women with

a definite agenda acquired good positions in the business world in India i.e., Indra Nooyi (CEO of PepsiCo); Dr. Kiran Mazumdar-Shaw (Chairman & Managing Director of Biocon Ltd.); Anu Aga (Chairperson of Thermax Engineering); Sulajja Firodia Motwani (Joint Managing Director of Kinetic Engineering Ltd); Ekta Kapoor (Head of Balaji Telefilms); Priya Paul (Chairperson of Appeejay The Park Hotels chain of boutique hotels). Yet, in rural India, most of the women are either illiterate or semi-literate and they have not a proper idea of self-esteem and self-respect. Therefore, the question that immediately arises is how they can try to get self-respect and have a definite agenda in order to acquire good positions in society.

2. Absence of Balance between Family and Career Obligations

As Indians, most of the women are very serious about family obligations but they do not equally focus on career obligations (*Cf. Mathur 2011; Singh N.P. 1986*). Indian women devote their lives to take care of their family members but they are not concerned with their self-development. Many women have excellent entrepreneurial abilities but they are not using their abilities to create additional income sources for their families, which would go hand in hand with boosting their self-reliance. Sometimes they are not even aware of the concept of self-reliance. Moreover, the business success depends on the support the family members, extended to women, in the business process and management (*Cf. Lathwal 2011*).

3. Poor Degree of Financial Freedom

In Indian families, the degree of financial freedom for women is very poor, especially in lower educated families and rural families. In these families women can't take any entrepreneurial decision without the consideration of the family members as well as considering social ethics and traditions. Due to the financial dependency, a woman can't start any business or any economic activity to become independent. Therefore, this has become a vicious circle of dependency for women in India.

4. No Direct Ownership of the Property

No doubt, the right of property is given as a legal provision in India, but it raises one of the most important questions regarding the right to property for women. There are very few women having on paper the right of property because, firstly, they are not aware of this right. They only become aware

when problems are created in their families due to family disputes. Otherwise, women are not enjoying their right of property, being treated as second-class citizens, which keeps them in a "pervasive cycle of poverty" (Mehta and Mehta, 2011).

5. Paradox of Entrepreneurial Skill & Finance

There is paradox of "have and haven't" skills of entrepreneurship in Indian women belonging to economically poor and rich families. Women belonging to economically rich families have the capital support but they may not have good entrepreneurial skills, therefore outsourcing the activities. At the opposite side of society, many women from economically poor families have consistent entrepreneurial skills, but they have not any financial support from their families. We therefore believe that the problems of women entrepreneurship are hanging in the trap of this paradox.

6. No Awareness about Capacities

An increasing level of education should create awareness regarding an individual's capacities. But, unfortunately, our educational system has not succeeded in creating awareness about woman's capacities and their hidden powers to handle economic activities. According to *Shruti Lathwal (2011)*, India faces an increase in the education level of women and an increased social awareness as to the role women play in society, but this is not a widely acceptable truth because it applies only in urban India and not in rural India too. Urban environment is favourable to identifying and creating awareness regarding women's self-capabilities. However, in the rural area this type of attitude has not developed yet.

7. Low Ability to Bear Risk

According to *Mehta and Mehta, 2011*, women in India live protected lives. A woman is taught to depend on the male members of her family from birth. She is not allowed to take any type of risk even if she is willing to take it and has ability to bear it as well. However, this is not entirely true because many great women proved that they have risk bearing capacities and attitude to take risks in entrepreneurial activities. They have become aware of their rights and potential situations and therefore entered different fields of businesses (Cf. *Singh and Raghuvanshi 2012*). However, most of the women are not performing entrepreneurial activities

because they are not having the proper capacities. Therefore, we should try to make them aware of their risk bearing capacities.

8. Problems of Work with Male Workers

Many women have good business skills but they do not want to work with male workers and sometimes male workers are not ready to work with women entrepreneurs. According to *Shruti Lathwal, 2011*, most of women entrepreneurs argued that semi-educated or uneducated class of workers cannot visualize a "female boss" in their field of work.

9. Negligence by Financial Institutions

Banks and financial institutions are important financiers of entrepreneurs in developing countries because small and medium size firm operators are not borrowing from the capital market. But these banks and financial institutions are not ready to provide credit to women entrepreneurs because of their traditional mind set. They think that, this may become cause of nonperforming asset in future. However, 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".

10. Lack of Self-Confidence

A strong mental outlook and an optimistic attitude amongst women create a fear of committing mistakes while doing their work (*Cf. Goyal and Parkash 2011*). The family members and the society are not willing to stand by women with entrepreneurial development potential. In such a situation woman should develop their self-confidence to handle this type of barriers. in spite of the fact that Indian women prefer a protected life to the development of their self-confidence. They are neither mentally nor economically self-reliant. Therefore, we should try to develop their confidence through moral support from society and family members.

11. Lack of Professional Education

Rao (2007) observed in his study that poverty and illiteracy are the basic reasons of the low rate of women entrepreneurship in our country. The educational level and professional skills also influence women participation in the field of enterprise. We are providing education to the women but not providing professional education. If we look in the professional schools, we find that there are a very few numbers of women

students. If we analyse rural - urban ratio of enrolled women in professional education we realize that there are very few rural female students enrolled in this type of education. Even parents are not ready to send their daughters for undergoing professional education. Sometimes it happens, however, that many women taking the training by attending the entrepreneurial development programme do not have an entrepreneurial bent of mind.

12. Mobility Constraints

According to *Ghani et al. (2011)* mobility is one of the important problems in women entrepreneurial development. They are not ready to leave their place for business activities and prefer staying only in their residential areas. These traits are important as entrepreneurs tend to start their businesses in their current local area and are thus disproportionately found in their region of birth (*Dahl and Sorenson 2007*).

13. Lack of Interaction with Successful Entrepreneurs

Singh (2008) mentioned that the lack of interaction with successful entrepreneurs is also one of the problems in women entrepreneurship in India. Successful entrepreneurs always play the role of model in the society for women who have the ability of entrepreneurial activities and lead to undertaking economic activities to prove their ability. But unfortunately, there is no sufficient provision of such type of interaction to inculcate knowledge and provide experiences of successful women entrepreneurs. Many economists argue that this is a main obstacle in the growth of women entrepreneurship.

Conclusion:

Women are an important human resource of the nation and every state should try to utilize them as mediators of economic growth and development. Encouragement for women entrepreneurship is one of the ways for that. But unfortunately, it is seen that the traditional mind set of the society and negligence of the state and respective authorities are important obstacles in the women entrepreneurship development in India. Apart from the responsibility of the state and society, absence of a definite agenda of life, absence of balance between family and career obligations of women, poor degree of financial freedom for women, absence of direct ownership of the property to women, paradox of entrepreneurial skill & finance in economically rich and poor women, no awareness about capacities, low

ability to bear risks, problems of work with male workers, negligence by financial institutions, lack of self-confidence, lack of professional education, mobility constraints and lack of interaction with successful entrepreneurs are major problems of women entrepreneurship development in India. Therefore, there is need of continuous attempt to inspire, encourage, motivate and co-operate with women entrepreneurs, awareness programmes should be conducted on a mass scale with the intention of creating awareness among women about the various areas to conduct business.

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