

Changing Behaviour of Society Towards Women Empowerment

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Abstract:

Women face many inequalities since Vedic period such as less liberty, gender discrimination etc. the society gave articulation for women was exceptionally unfavourable, unacceptable which contained that woman is less competent, frail as compared to men but changing environment of society, economy and legal secures the women with weapon of right of education, right of mobility and other rights which gives equality to females. These days female getting rise to rights and appreciation to prove their self. Changing patterns makes women more effective in each stage like monetary sector, leadership and more. This paper identifies the study of changing behaviour of society for women and incorporates women performance in development of diverse segments.

Key Words:

Women empowerment, women performance, behaviour of society for women.

Introduction:

Women development is vital for country growth. A government and non-government organization focuses on Education, work and entrepreneurship which are fundamental factors to develop the female status in society. In ancient times, women survived through the pressure of society and lived life with discrimination. In developing nations, dominating male society presented boundaries to female for living and their thoughts influenced female image such as frail, less capable but the changing behaviour of society encourage woman to prove their worth and potential to discover. These days, education is the supreme pillar that encourages them to move ahead and to control these evils. Business opportunities are the ladder to accomplish the new heights and attaining mission. Through the education, women create self-confidence, expansion of choice, association in choice making and expanded access to and control over resources. For economy expansion and development, educating women plays her significant role to create a competitive or a favourable environment. Women is that factor of society who can change the all the other sections of society but in the past, they faced discrimination at work places in order to low pay rates, less working opportunities but current educational status aids women to create their new image in society which is entirely different from past. These factors demotivate the woman to embrace professional nature. A few cultural issues too pose the barriers on girls in order to get higher education. The process of women empowerment refers to an influential change in society that create awareness in society toward the development of them.

Few factors that affect the women development:

- Good health conditions.
- Age limit for marriage.
- Higher political power.
- Involvement of females in professional sector.
- Information to them about their right.
- Low literacy rate and higher education.
- Financially and non-financial support for self-employment.
- Self-respect, Self-reliance and dignity of being women.

LITERATURE REVIEW

- **D. Kumuda (2014)** - examined with respect to the India having its differences together with wealthy legacy has an ugly side for it. If women happen to be worshipped since Goddess, there's been "sati" distant as well. A calm witness, the oppressed women have fallen a long way. In spite of the fact that the issue has expanded a few realities (sexual harassment among others, education charge) are usually discouraging. Numerous women have cracked the obstacles and we would still witness many more. To direct women would be to assist community. And through this vacation of women empowerment our country may accomplish its dream. The need restoring its past beauty. To conclude, being the "golden peacock" once again. ((D.Kumuda), 2014)
- **Aggarwal (2014)** - studied that training amongst women will be the powerful tool of attaining power within the society. It aids in cutting down inequalities together with the functions as a technique for improving their status among family. As you know that training is must for anyone but however, in this kind of male dominating society, the training of women has been neglected for a prolonged time. Empowering women is usually a significant end in itself additionally being women get the same reputation, opportunities along with economic, social and legal rights as males, as they get the right to health insurance, human well-being and gender primarily based violence will likely be improved. The study explores the specific role of education in women empowerment along with the status of women training in Asia. It shows that the training is major part within the life of every woman. ((Aggarwal), 2014)
- **Andrea Cornwall (2014)** - gets reviewed with respect to the revisiting foundational feminist emphasis on the thought of empowerment coming from the 1980s along with 1990s, that document draws the conclusions of a multi-country study programme, 'Pathways of Women's Empowerment', in order to discover trails of optimistic change in women's life, in various contexts, moreover, to draw mutually few instructions for policy and exercise. It commences having an account of women's empowerment in development, tracing numerous key ideas which have moulded feminist bridal with empowerment the theory is that and exercise. (Cornwall, 2014)
- **Kaviarasu And Xavier (2016)** - The study find that women empowerment is not at all possible without the entire support and co-operation of their family members. The society, where women are living should help and recognize their every effort to cope up well not only for the social participation outside her family, educational attainment, but also in rendering monetary support to prove their worth in every possible way for the development and empowerment. Above all, women empowerment cannot be possible until women come with and aid to self-empower themselves. Therefore, there is a serious need to formulate decreasing feminized poverty, promoting education of women, permitting them to work with liberty outside their houses as per their wishes, encouraging them to take required decisions not only in family matters but also financial aspects of running the family, accompanying their effort to establish themselves as they think great and lastly prevention and elimination of violence against women in family and at work places.(S. John Kaviarasu And G. Gladston Xavier, 2016)
- **Rajwani (2016)** - Thus, Women Empowerment is an issue which needs due attention in order to promote women of India and gender equality. As all the countries around the world are making efforts on this matter. Many researches and reports are had been made but still some areas are not yet developed regarding women empowerment. Women organisations and various associations need proper space, resources, social approval, self-motivation in order to promote their own development, bring about social transformation that remove the constraints, guarantee the rights of women and fulfil the potential in all countries. The dedication and mettle in this concern will bring about great opportunities for women and will pave the way towards that future which is full of prosperity and progress. (Rajwani, 2016)

- **Srinivasa Murthy A T (2017)** - observed that many of the strategies and curriculums infer empowerment in the monetary sense only possessed with acceptance that monetary self-reliance authorizes women ignoring other variables like happiness and prosperity, instruction, proficiency and so on. In the relic of human advancement, women have been as significant as man. In reality the status, work and business achieved by women in the public eye is the pointer of a nation's overall improvement. Without the support of women in national achievements, the social, moderate or political advancement of a country will be stagnated. Women establish half of the humanity, nevertheless financing two-thirds of world's work hours. (Murthy.M.D et al., 2017)
- **Vanol (2018)** - Community awareness ought to be conducted to benefit the women empowerment by the assistance of community supports. If the special attention is given to the women empowerment, there are chances of suitable society environment. Education, awareness programme, and optimistic role of every indivisible will assist in developing status of women in India. Women empowerment has started long time ago but still there is an increment in crime against women, this is because of lack of awareness at frail place of the nation. The answer is an improvement in awareness. (Vanol et al., 2018)
- **Dr. L. Sangeetha (2019)** - The study depicted that as India is a progressive to become world's fastest growing economy in near future, it must also pay attendance on 'Women Empowerment'. We must understand that women empowerment is a process which hopes to bring a balanced economy and gender equality. Indian women had been President, Prime ministers, lawyers, doctors, civil servants etc, but still a majority of them needs assistance and support. Support to do what they want to do, to travel safe, to be educated, to work safe and to be independent; making their own decisions. The mode to the socio-economic development of India goes through the socio-economic development of her women folk. (Dr.L. Sangeetha, 2019)
- **Majumdar (2021)** - The study finds that women occupy and raised position not only is their family but also in many areas of the country as there is no shortage of women nurses, doctors, police officers, governess, judges, etc. in this cosmopolitan era. Thus, it is proved that women overtime has achieved equivalent power with men to fight against all discrimination in our society. (Majumdar, 2021)

OBJECTIVES

- To assess the changing behaviour of women in society such as decision making, financial behaviour.
- To recognize present economic condition of women.
- To give suggestion to upgrade the status of women in the society.

RESEARCH METHODOLOGY

This study is based on secondary data. The data has been collected from journals, newspapers, magazines and from web sites.

INDIAN WOMAN IN FINANCIAL SECTOR

In developing nations, women participation in service sector is enhancing day by day as employee and employer. With the support of education and high potential, female applauds themselves with great achievements. Education and health sector are those sectors in which participation of women is exceptionally huge. These factors inspire others to adopt the professional nature. Many experts acknowledged that, organizations with women executives at apex levels have advanced the efficiency and performance as comparison to others. These skills and calibre lead them to reach at topmost ranks in companies.

- Top banks of India which are managed by females:

- Usha Anantha Subramanian is the Managing Director and the Chairperson of Bharatiya Mahila Bank. She took charge as Chairperson and Managing Director of the country's first women's bank in November 2013.
- Arundhati Bhattacharya is the Chairperson of SBI; she is first women chairperson of the India who managed largest or top bank of our country. She joined SBI in 1977 as a probationary officer and held several key positions during the working period.
- Vijayalakshmi R. Iyer used served as the Chairperson and MD of Bank of India. She performed her work with effectiveness, in her bank's bad loans rose to 2.35 per cent of advances in 2012-13 from 1.47 per cent in the earlier year while its capital adequacy ratio of 11.02 per cent is the lowest among big banks.
- Chanda Kochhar is the Managing Director & CEO of ICICI Bank Limited, country's biggest private sector. She was recognized for changing the scenario of retail banking in India. She contributes to nation at global level with her capability.
- Naina Lal Kidwai is the Group General Manager & Country Head of HSBC India. She was recognized worldwide for her leadership and business skills.
- Renu Sud Karnad is Managing Director, HDFC. She was appointed as the Managing Director of the Corporation for a term of five years from 2010.
- Shikha Sharma has been the CEO and Managing Director in Axis Bank since 2009. Prior, she worked at ICICI group and involved in Project Finance, Investment Banking, Retail Banking and CEO & Managing Director of ICICI Prudential Life Insurance Company.
- Shubha Lakshmi Panse is the Chairperson and MD of Allahabad Bank. She was the Ex-Executive Director of Vijaya Bank since 2009(November). She was managing all the portfolios and was accountable for the administration and Business development of the bank.
- Zarin Daruwala, presently runs one of the largest franchises of Standard Chartered Bank in India, was former Executive Director and president of wholesale banking at ICICI Bank. In April 2016, she went on to become Stan Chart's first woman CEO. She is one of the top 25 powerful women in business by Fortune India. (Beena Parmar, 2018)
- Ashu Suyash, the first woman head of the nation's largest asset management company, L&T Investment Management. Later in 2016, become the CEO of the credit rating agency, Crisil
- Kaku Nakhate commenced with DSP Merrill Lynch Limited in 1989, and become Head of Global Markets. In 2009, Kaku become Vice Chairperson in-charge of equities, futures and options, equity derivatives, at JP Morgan India and world securities services franchises of India. Later in 2010, Bank of America acquired Merrill Lynch globally, Kaku had been appointed as Head of Indian Operations at Bank of America Corporation.
- Kalpna Morparia, the chief executive officer of JP Morgan, India. Prior, Morparia had served at numerous positions at ICICI Group for 30 years. In 2001 she was promoted to ICICI's board of directors. Morparia, in 2002 was a key figure behind the reverse merger of ICICI Ltd with ICICI Bank. Presently, she serves as an independent Director on the Boards of several leading Indian companies.

In Indian economy, the economic status of female enhanced at great extent that changes face of India. Women workforces is involved in each section of Indian economy. The involvement of females in economic activities leads to economic development of the country. The raise in growth of female in the organized or non-organized sector of economy shows uplifting of financial status of women. The opportunities of jobs inspire the women to adopt the profession. According to the census report of 2011, the employee's participation rate for females was 25.51% compared to 53.26% for males in the cities and in Rural sector has a good female work force participation rate of 30.02% compared to 53.03% for males. National sample survey shows the outcome of employed females was 24.8 and the ratio employed men was 54.3 in the rural area and in urban area ratio of female was 14.7 and ratio of male was 54.3. In the Himachal Pradesh employed ratio of females was 52.4% and in the urban sector in Sikkim at 27.3% and self-employment ratio of women folk in rural area was 59.3%. The working status of females signifies their economic worth and in the developing nations, government and NGO's supports the woman to improve her financial status to live happily. To encourage woman, several organizations announced schemes and projects for woman such as The Bank of Punjab announced a scheme for women named as "Women Entrepreneurship Financing Scheme" for loans to create a business unit. The commercial business forms like: Bakeries, eateries, catering, day care Centres, boutiques, furniture, interior designing, fitness gyms, jewellery, clothing and accessories, event management, vocational institutes, driving schools, and any other feasible projects.

The provisions of projects are:

- Allocated Rs. 2 billion to this scheme.
- A panel of experts arranged for advices concerning with business plans and strategies to make sure its feasibility.
- One of the criteria for approving loan application by the Bank of Punjab shall be job generation.
- Government fixes the Quota for women in civil service employment with posts recruited through PPSC shall be improved to 15%.
- As Members of the Punjab Public Service Commission, women will fill 25 % of general seats.
- At least 33% female representation in all Boards of statutory organizations, public sector companies and committees as well as special purpose task force and committees.
- House rent of only one spouse will be deducted in the case of government employee.

Another scheme is Mai Bhago Istri Shakti Scheme was announced for Empowerment of Women through Cooperatives. It is motivational step for female segment of society. The name of scheme is identified as a great woman of Sikh history who inspire others to develop their self & generate employment. Under this scheme, several types of projects are introduced for rural women. The key aim of this scheme is to strengthen women who survived under some discrimination. The credit schemes and training programmes are running under this scheme for females of rural areas. The training programmes are organized at the convenient places for female. Some organizations like WEAVCO, MILKFED & MARKFED have opened their branches for the purpose of growth. In spite of above, Rashtriya Mahila Kosh (RMK) scheme is started which provide micro finance to women entrepreneur. A scheme will be created by RCS, Chandigarh & Punjab for providing microfinance up to Rs. 25,000/- to women through Primary Agriculture Cooperative Societies (PACS) on the basis of Personal guarantee. PACS will be entitled to refinance from Central Co-operative Banks (CCBs) against loans & advanced to women. Moreover, it organizes training programmes for women to acquire special skills of production. All trainings at The Punjab Institute of Cooperative Training (PICT) and in field sponsored by Government / Semi Government.

SUGGESTIONS

- For the women empowerment, the attitude of male prevailing society should be altered and to be very cooperative with women and inspire them to contribution in decision making of household level, local, state, national and global level. The families must support them to take their own choices which are directly related with their upcoming life.
- To develop the personality, the families as well as society must identify the hassles and resolve barriers such as man attitude towards women's role and their wrong perception that is women cannot accomplish well. They must give equal chance and opportunities to females to prove their self.
- The higher education facilities are essential for women empowerment. Some social and cultural barriers pose difficulties in front of girls to take higher education such as not much of family support to taking study at long distance etc., these decisions of parents are affected by unsafe environment, minimum travelling, increasing crime cases, etc. The educational institution and government must provide comfortable environment to students and their parents to encourage the girl education.
- In the rural areas, people are less aware about the importance of education for girls. They think that learning house-hold activities is only requirement for the girls. They emphasis on house hold educational facilities and disregard other qualities of education, which limits woman to develop herself. The NGOs & government should organize the awareness campus in rural areas and must discuss all the plans and opportunities that are connected with free education.
- The society must modify their perception for women as frail, dependent, docile and passive persons to strong, independent, active, and determined human beings.

CONCLUSION

Society offers growth path to females to improve their lives in different manner such as freedom for mobility, providing education facilities etc. Education is a significant factor which aids in developing skills in females to achieve new heights. Developing nature of female changes scenario of economy & create competitive environment to prove their worth. NGOs and Government emphasis on the education standard since it is key factor that is required to bring changes in each and every segment of India. Today, woman is involved in financial as well political field and enjoys the power of decision making, top authority status but some critical thoughts of society pose a lot of difficulties on women in rural or semi urban areas which discourage them to go ahead.

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