



# 3D... IBA JOURNAL OF MANAGEMENT & LEADERSHIP

**Theme:**  
**Women in Focus: Leadership,  
Entrepreneurship and Advantages**

*Guest Editor*

**Dr. Bhavani M.**

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## Guest Editor's Note



Women empowerment is a highly debated phenomenon, especially from the leadership perspective. Women have emerged as the true driving force and reached the peak of top management. According to a report by Catalyst, presently 29% of top management roles are held by women which is the highest number ever recorded. In 2019, 87 of global companies had at least one woman succeeding in a senior management role. The report, *Women in Business and Management: The business case for change*, surveyed almost 13,000 enterprises in 70 countries. The study concluded that 57% of the surveyed individuals agree that gender diversity initiatives improved business outcomes. The Women Empowerment revolution in leadership and management is now a reality and organizations are on the road to attaining unprecedented success. In this context present volume of 3D IBA Journal of Management and Leadership invited research articles by the researchers/authors on the theme *Women in Focus: Leadership, Entrepreneurship, and Advantages*. Various authors from corporate and academic areas have contributed articles on the theme mentioned above.

The first article by Prashant Sharma titled *Women Empowerment- "An Initiative Towards Improving the Sense of Self-Worth and Belongingness Among Women"* explains the need for women's empowerment in society and brings out various measures for the same. The article explains the need for bringing into force the "ISL (INDIVIDUAL, SOCIAL AND LEGAL) participation model of leadership" for empowering women to secure Justice, Equality, and Prosperity (JEP) to all.

Article by Prof. Nandini Shekar titled *"Revisioning Educational Leadership: Is there a role for the "female" advantage?"* Explains the status of women and higher educational leadership via various literature perspectives, the unique challenges and systemic barriers faced by women in higher education also suggests a few strategies for women's leadership development in the higher education sector and highlighting the 'female advantage'.

The Paper titled *The Women and leadership in an Indian Family - A case study* by Dr. Suman K. Murthy aims to find out the impact of the Covid-19 pandemic on women belonging to the lower socio-economic strata.

Dr. C. Nateson and P. Renukadevi in their article *Measuring Financial Awareness of Women Entrepreneurs in Coimbatore District, Tamil Nādu: A Factor Analysis Approach* explains the importance of financial literacy for women entrepreneurs and also identify the factors that can be used to measure the financial awareness among women entrepreneurs.

Article by Ms. Meeta Karanth titled *Subtle shift in thinking for a step-change in career: Changes women need to mindfully adopt to be successful leaders* explains 5 subtle shifts which will contribute to shifting from a good manager to a successful leader, as a woman.

Dr. Bhavani M., in her research article *Factors Influencing the Quality of Work Life of Women Teachers in Higher Education* explains various factors influencing increasing the quality of work-life of women teachers in higher education.

Dr. B. Gopal Singh in his article *Covid-19 Pandemic & Its impact on start-ups with reference to women Entrepreneurs in Karnataka, Policy options*, throws some light on the impact of Covid-19 pandemic on women start-ups in Karnataka and further explain government initiatives to support and promote women start-ups.

Dr. H.S. Chandana in her article *Role of Higher Education in Empowering Women in India* explains the role of higher education in women empowerment through a number of reviews of literature.

Dr. Nandeesh V. Hiremath, Poornima B.R. and Prof. Smita M. Gaikwad in their article explain the role of WeACT (Women Entrepreneurs Access Connect Transform) in the development of Women Entrepreneurship which has been providing the structured hand-holding support by skilling/upskilling/reskilling women to become successful as micro-entrepreneurs and create a variety of MSMEs (micro, small & medium enterprises), as well in ensuring to convert their business enterprises as profitable and sustainable.

It is such a delight to work with all the authors and their enthusiasm to contribute articles when requested was an encouraging experience. Incidentally, the majority of the authors are women and I know how they have found time to write these articles and brought out some light in different fields about the theme proposed. I am highly indebted to the authors and thankful to Prof. Subash Sharma who confidently handed over this project to me to guest edit this edition. I share my happiness and wish the readers to explore further on this topic as issues such as women's leadership, empowerment, quality of work-life are gaining momentum in this century.

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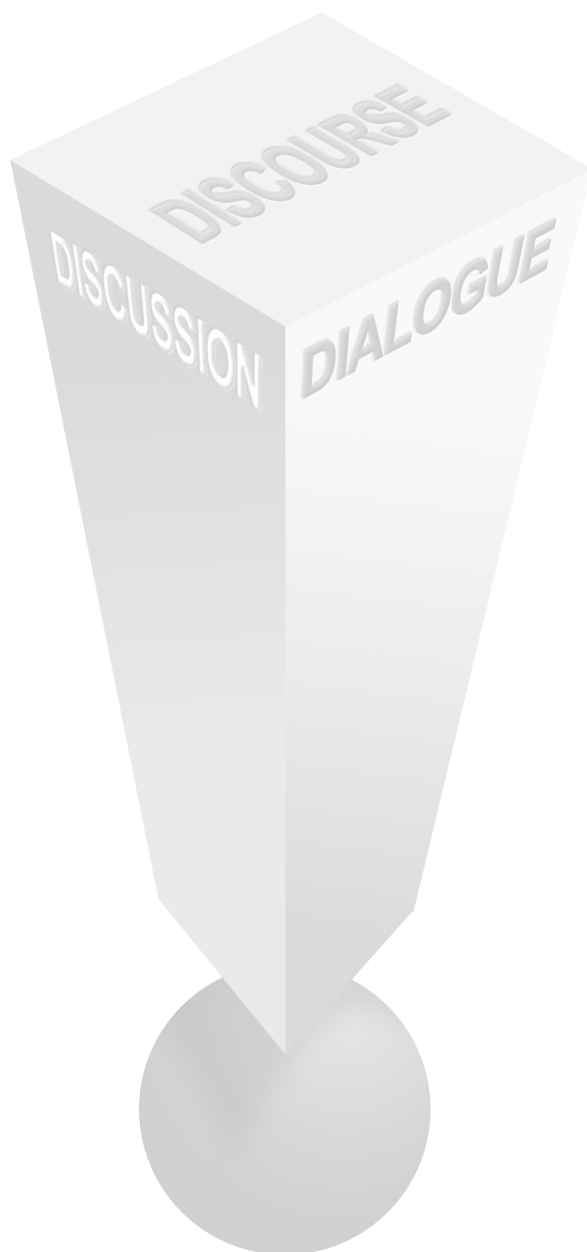
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# Women Empowerment- “An Initiative Towards Improving the Sense of Self-Worth and Belongingness among Women”

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## Abstract

This paper aims at explaining the meaning and need of women empowerment in the society which is also a subject of great priority and deliberation in Indian society and various provisions for which have also been evidently enshrined in the Preamble Part-III (Fundamental Rights) & Part-IV (Directive Principles of State Policy) under the Indian Constitution. It is also an area of great concern for the United Nations as far as the global society is concerned because every society varies from one other in terms of culture, ethnicity, race, religion etc. In the light of making good the condition of women around the world and in order to empower them, various special provisions in the form of an international treaty under Article-3 of UN Convention on the Elimination of All Forms of Discrimination against Women had been laid in the year 1981. The Article-3 of UN Convention on the Elimination of All Forms of Discrimination against Women gives positive affirmation to the principle of equality by requiring State parties to take “all appropriate measure including legislation to ensure the full development and advancement of women for the purpose of guaranteeing them the exercise and enjoyment of human rights and fundamental freedoms on a basis of equality with men”<sup>[1]</sup>.

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<sup>1</sup>. <https://www.ohchr.org/en/professionalinterest/pages/cedaw.aspx>

This paper also offers and manifests various measures for the empowerment of women and stresses upon the need for bringing into force the “**ISL (INDIVIDUAL, SOCIAL AND LEGAL)** *participation* model of leadership” for empowering women in a controlled and positive manner in order to secure **Justice, Equality and Prosperity (JEP)** to all.

This paper also reflect the numerous downsides or the negative impact of women empowerment in case women become overpowered. Further, it also elaborates the contribution of Indian Judiciary in providing the autonomy to women in the society so that their status in the society may be improved with a focus on enabling them to lead a dignified life and enjoy their right of personal life and liberty to the fullest according to their own wish and whims.

## THE CONCEPT OF ‘EMPOWER & POWER’

The word empower is the by product of word power which came into existence as weapon or tool against the incessant use of POWER in an uncontrolled, arbitrary and dominant manner by the powerful over the powerless. This relationship between the POWER and EMPOWER can be delineated through an equation as under:

$$\text{EM} + \text{POWER} = \text{EMPOWER}$$

Here, ‘EM’ refers to the **ENGINEERED MATTER** which is obtained as a result of continuous engineering, application, exercise and practice of undue power, oppression and exploitation by the powerful over the powerless. However, it is not necessary all the time for a powerless person (who gets empowered by the powerful) to suffer the pain or oppression and exploitation of the powerful. Sometimes he/she may be empowered according to the wish and kindness of powerful. This phenomena is rather called the delegation of power, instead.

The word empower is like a closed fist of human hand which gets strengthened when closed tightly otherwise it would just be an open palm not having the integrated strength of all the fingers and the thumb. This shows that the word empower also reflects the deeper meaning of unity and diversity. If a less powerful person or an oppressed class

of person does not find support from others then at some point his/her tolerance level reaches to such a point where the oppressed or exploited class is bound to unite together in order to fight against the oppression or the arbitrary actions of the powerful. This process of getting united and coming together of weaker and oppressed sections is called the ‘*self-empowerment*’. In the context of women, there may be cited numerous examples who did not find support from anyone, yet they went on to become successful and led the world by their own efforts, courage and will. Malala Yousufzai, a Pakistani education activist is one such example in this relation who became the youngest person to receive the Nobel Peace Prize after surviving an assassination attempt by the Taliban<sup>[2]</sup>.

This whole world or the nature consists of matter which is composed of five elements i.e. earth, air, water, fire and space. Each component of nature has its own distinct power which is required for the subsistence of any living object. The composition of nature through 5 basic elements explains the true concept of the word power. The word power isn’t only a word rather it is a metaphor around which the existence of living beings and other material bodies in this universe revolve. The physical transformation, geographical transformation of land etc.,

<sup>2</sup> <https://www.biography.com/activist/malala-yousafzai>

and the character transformation of human beings with the gradual passage of time and experiences are some of the examples that lead to the changes in the structure or nature of atmosphere, human beings, other living or non-living beings etc., and the ultimate cause of such change is nothing but the exertion of power either by nature upon this world and its members or by human or other living entities over one another or upon the nature itself.

The way of utilization or exercise of power by human depends completely upon his/her choice. Like all other things, Power also has the positive and negative aspects. It is a practical truth and reality that in order to prosper or grow either physically, emotionally or financially, the power is required in varied forms and if the power is exercised by the individuals in a righteous, honest, diligent and responsible manner then the positive outcomes can be realized through such power otherwise the overall catastrophic and negative impacts can be witnessed if the same power is exercised in a careless manner with the sole objective to realize self-interest.

Talking about the Negative impact of power, the word POWER can be well understood through a mathematical equation as under:

$$P = PO + WER$$

Here, P refers to Power

**'PO' refers to PREPONDERANCE OVER**

**'WER' refers to WEAKER.**

In other words, Power means the "Preponderance over the weaker" through any means whatsoever and then gradually attaining control over them so that the powerful enjoy complete authority to compel or enjoy the action(s) of the weaker and the downtrodden. In the context of women, if we look at the situation of women especially in the dominant or the patriarchal societies like Pakistan, a great deal of injustice and intolerance against the

women can be witnessed. Such societies are the male dominant, orthodox and extremist societies where the concept of concentration of power with male members of the family is prevalent and that is why women hardly enjoy any freedom. Pakistan reported 2,297 cases of violence against women from 25 districts across the country during the peak of COVID-19 pandemic between January and December last year<sup>[3]</sup> along with various other genesis of crime directed against women portrays the broader picture of the degraded situation of women in desperate need of empowerment by the society in order to lead a dignified life in the society.

In a positive sense, POWER manifests the **POINT OF WISDOM, EQUANIMITY AND RESPONSIBILITY** of the powerful if it is exercised by applying positive wisdom in a responsible and creative manner for the betterment of all while maintaining the state of equilibrium among the forces of nature or with other living beings. Such powerful individuals do have an understanding about the fact that every authority or power comes with certain amount of responsibility towards the other members of the society and hence they are the ones who constantly engage themselves selflessly towards the duty of others and also believe in the delegation of power in order to strengthen or empower the powerless or a person in need of power. Such empowerment may also be seen in case of women also where the downtrodden women who were devoid of their legal and fundamental rights in some societies by the intolerant or dominant classes of individuals had been empowered to a great extent so that they may also lead their lives with dignity and this cycle of strengthening them all spheres of life is still carrying on. Granting permission for attaining a valid driving license to women drivers in Saudi Arabia is one such example in relation to a step taken forward towards the empowerment of women recently in a society

<sup>3</sup>. <https://www.aninews.in/news/world/asia/pakistan-reported-highest-incidence-of-violence-against-women-during-peak-of-pandemic-in-2020-report20210213145401/#:~:text=Representative%20image-,Pakistan%20reported%20highest%20incidence%20of%20violence%20against%20women,of%20pandemic%20in%202020%3A%20Report&text=According%20to%20a%202020%20report,in%20the%20last%20six%20years.>

having the patriarchal, staunch religious and orthodox ideology. Moreover, the likes of Indian Astronaut Kalpana Chawla, Indian Boxing legend Marry Kom, Mother Teresa, First Indian I.P.S. officer Kiran Bedi and many more around this world also provide the true examples of empowered women who achieved a sustainable growth with high societal status in their lives and also benefited the society at large with their efforts through the exercise of power so acquired through their profession and societal status in a positive, sensible and responsible manner.

### **HISTORICAL BACKGROUND OF WOMEN EMPOWERMENT**

According to most of the scholars, Hinduism is the oldest religion with roots and culture dating back more than 4000 years<sup>[4]</sup>. In Vedas and Hinduism, women stand paramount and are placed at higher status than men. For example the existence of a man without a woman is incomplete and while taking the joint name of Gods and Goddesses, the name of goddess comes first like Gauri-Shankar, Sita-Ram etc. Similar is the case with our country or motherland India which is considered, treated and respected like a mother by every citizen of the nation. In this sense, it can be said that being the oldest religion of all times and having owned the oldest scriptures, teachings etc. the concept of empowerment of women originated from Hinduism. Women were respected and cared during the ancient Vedic times.

The rule of equality was prevalent during the ancient Vedic period. Women in earlier times were not only given due importance in various fields and festivals than men but in the field of education also. They had their own Gurukuls where they used to study and acquire knowledge and skills. The ancient texts also mention the names of several highly educated women with positive wisdom like Maitreyi, Sulabha, Gargi, Lopamudra etc

<sup>[5]</sup> and thereby provide us the evidence of existence of empowered women even during the ancient Vedic period. During the ancient period, women also enjoyed the freedom to choose their partners, the *Janau* ceremony was also conducted for women like that of men, there was also khula (open veil system) and women were not required to be under the parda (veil). This shows how empowered our women were and granted the equal religious status as well as equal status in the education and other fields even during the ancient Vedic times till the time Mughals came and ruled India and imposed their fanatical and extremist ideology upon the Indian society and made Parda system and child marriages <sup>[6]</sup> as a common practice to be followed by the females.

### **MEANING OF WOMEN EMPOWERMENT**

*"Women empowerment may be defined as an act or the initiative of improvement and advancement of women in order to promote the sense of self-worth and belongingness among them with a perspective to provide autonomy to women for achieving sustainable growth in all spheres of life by making them self-reliant and improving their social, economic and political status in the society".*

Women empowerment is a broader concept which is not only confined to the process of empowering or improving the state of women just within their own operations rather it emphasizes on their complete empowerment by providing opportunities through their active participation in every field of their choice in the society. The theory of women empowerment focuses on the acceptance of diversity by the other members of the society regardless of any sort of discrimination on any grounds whatsoever and thus follows the theory of tolerance. The empowerment may be done in number of ways like- by abolishing discrimination against women (abolition of practice of Sati is one such example) and start accepting their viewpoints, making efforts in

<sup>5</sup>. <https://www.lwtcpl.com/post/women-in-ancient-india#:~:text=Although%20all%20genders%20were%20offered,Sulabha%2C%20Gargi%2C%20Lopamudra%20etc.>

<sup>6</sup>. <http://www.legalserviceindia.com/legal/article-3390-women-centric-laws-consequences-faced-by-males.html>

raising the standard of living of women by providing equal opportunities to them in the field of education, research and employment, by creating awareness among women and the other members of the society about the rights of women through mass communication etc.

### **PURPOSE OF WOMEN EMPOWERMENT**

In many parts of the world, women are the easy and soft targets as far as the crime against them is concerned. They are the most vulnerable ones' who constantly face the threat of their personal life and liberty just because of the fact that they lack influence and power both. This is the biggest reason why most of the hate crimes like rape, gang rape, murder, acid attacks, honor killing prostitution, female feticide etc., occur against women around different corners of the world.

There are different cultures and people with varied mind-sets & perspectives across the globe. In most parts of the world, especially in the orthodox societies, it is believed that girl or women education is not necessary and women are also considered as mere objects for the satisfaction of lust, doing household work and raising children. Such societies are the ones where the 'Authoritarian' rule of male members of the family is prevalent which impedes the development and recognition of women in the society. Such an authoritative rule where women are being mostly suppressed may be witnessed in the destabilized societies like Afghanistan where "Extremist Islamic Jihadist ideology" of incorrigible TALIBAN is greatly dominant as a result of which the whole nation is bound to be governed by the dogmatic and obsolete age old muslim SHARIA LAW. However, in such societies a great deal or high level of persecution of individuals regardless of sex may also be seen. This includes the harassment, murder and infliction of pain upon individuals belonging to different sects, religion, clan, color, region etc. For example the ethnic cleansing of Hindus in Pakistan, forced conversion of Hindus to Islam in Pakistan, Killings of Ahmadiyas, Shias, Pashtoons, Baloch people in Pakistan, persecution of

Pakhtoons, Tajiks, Uzbeks and various others in Afghanistan by the Taliban etc.

In order to achieve the sustainable development in the social, economic and political status of women in the society, their empowerment and improvement becomes of paramount importance. This will not only bring the paradigm shift in the personality and state of women but also to the nation's economy and would also set an example for other societies to follow. By empowering women, they will feel confident and will not confine themselves to household work only rather they will strive to hone up their skills in the areas of their choice which would in turn increase their participation in the number of activities in different areas. The basic purpose of empowering women is also to enhance their decision taking capabilities especially directed towards self-hygiene, sexuality and reproduction and make them self-reliant so that they may take interest in the things and activities of their choice and give wings to their suppressed dreams.

### **NEGATIVE IMPACT OR THE DOWNSIDES OF WOMEN EMPOWERMENT**

The word empowerment is made up of two words i.e. empower and the power and among both of them the word Power is the common one. As stated above, the word empower is also the byproduct of the word power and like any other thing 'power' too has its acquirers who possess the good and the bad nature because it is not the power that opts for an individual before going into the hands of the powerful rather it is the virtue of human character that makes the outcomes achieved through exercise of power either good or bad. The good aspect or virtue is called the positive aspect if it is in safe hands and with an individual who knows the skill of maintaining the confluence between the variables of nature through productive and creative exercise of power for the betterment of all and the bad virtue of power is regarded as its negative side which is completely in



contrast to the positive side or positive aspect. The said concept of power and empower also relates in the context of women when we talk of their empowerment because excessive empowerment also becomes dangerous.

Very often it has been found and witnessed through various cases and incidents that when suddenly a powerless acquires the power, he/she loses his/her control because in such a situation a person feels powerful and liberated with the willingness to experiment or exercise the power so acquired upon the other weaker sections. In furtherance of this process, such an individual keeps in mind the bad or evil experiences or the pain suffered by him/her during the course of his/her weakness. This infuses the mind of a person with the feeling of animosity and hatred against the other(s) to such an extent that such an individual finds it convenient to adopt the path of retribution where his/her ultimate goal lies in avenging for the pain suffered by him/her by inflicting much severe punishment or pain to the wrongdoer depending upon the gravity of offences or pain inflicted or committed against him/her. Such a situation becomes more identical and chaotic when the women become overpowered either by the various legislations or laws favoring them because excess of anything also becomes dangerous. The excessive legal freedom granted to women through enactment of various women-centric laws has also led to an alarming rise in the rate of misuse of various legislations, women-centric laws etc and has also posed a great threat to the dignity of men in the society.

The women-centric laws are being used as a lethal weapon against men where the incidents of false implication of men in various cases have been reported on numerous occasions along with intimidation to implicate or through malicious prosecution with an intention and sole motive to unleash harassment of innocent male folks and their family members just

because of acute exasperation imbibed within souls of aggrieved women from years. Such accumulated exasperation could be due to either actual incidents of domestic violence or any other crime suffered by them or on account of the misguidance and dominance of others upon them whereby the facts are often exaggerated or manipulated by the victim with a revengeful intention and sole motive of settling down the scores by slandering the image of the husband and his family members in the society. It has also been witnessed in catena of cases in current Indian scenario for example that women were found guilty of various offenses for wrongful use of women-centric laws over men.

This is the reason why even the apex Court of the country had to use the term “*legal terrorism*” while deciding a Writ Petition in the matter of **Sushil Kumar Sharma Vs. Union of India** in the year 2005<sup>[7]</sup>. In the said matter, the Court observed that the provisions of women-centric laws, especially section 498-A (Cruelty) of Indian Penal Code 1860 were being misused and they were mostly being filed on the basis of personal vendetta or unleash harassment by women.

*According to the National Crime Records Bureau report, 2018 for every married women committing suicide, two married men are committing suicide due to domestic violence and mostly tortured by wife<sup>[8]</sup>. Furthermore, as per the latest NCRB report, 2019 more than 1, 25,657 men were acquitted from gender-biased laws. Just to an idea how huge this number is – this is 3 times more than the combined cases registered under rape and sexual harassment at workplace, which our dear feminists make a huge cry for<sup>[9]</sup>.*

Most of the misused laws in India which is constantly terrorizing menfolk are Section 354, 354-A, 354-B, 375, 376, 509, 498(A) of Indian Penal Code 1860, Section 125 of The Code of Criminal Procedure 1973 and the

<sup>7</sup>. <https://indiankanoon.org/doc/1172674/>

<sup>8</sup>. <https://www.hindustantimes.com/india-news/ngo-says-men-more-vulnerable-than-women-need-a-commission/story-8V9o3RDSKawGMkzSVpf1JL.html>

<sup>9</sup>. <http://vaastav.org/2020/10/decoding-the-ncrb-data-2019/>

various provisions laid down under Dowry Prohibition Act 1961, the Protection of Women from Domestic Violence Act 2005 and the Sexual Harassment of women at workplace. Albeit a special Act i.e. *The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal Act 2013)* was enacted 16 years after the *Vishakha* case, but it focused on protection of women and not men from sexual offences at work place whereas even the males are found to be the victims of sexual harassment at workplace at the hands of females and other peer colleagues. Such incidents and many more reveal the worst conditions of innocent men into the society who mostly fall prey either at the hands of biased laws because they fail to prove their innocence before the competent Court of law or end up finishing their lives by self because of misuse of various women centric laws in an arbitrary manner by some women as a tool for strengthening their social, economic and political status in the Indian society by unleashing legal terrorism.

### **CONTRIBUTION OF INDIAN JUDICIARY TOWARDS WOMEN EMPOWERMENT**

The Indian Judiciary has always stood firm whenever the rights of women have been reported to be encroached upon by anyone or any sort of discrimination or inequality or injustice has taken place with women. Indian judiciary has always played a neutral and an unbiased role in safeguarding the rights of every individual whenever it mattered and at the same time with its utmost wisdom in interpreting laws has tried to maintain a state of equilibrium through establishing gender fairness across different sectors in the country. The Indian Constitution through the instrumentality of judiciary always strive to protect the rights of women by empowering them.

Some of the legal safeguards guaranteed by Indian law are as under:

- 1. Section 125 of Code of Criminal Procedure** provides woman the right to maintenance from her husband.

### **2. Indian Evidence Act, 1872-**

- a. Section 113(a) provide for presumptions as to the abetment of suicide by a married woman within 7 years of her marriage.
- b. Section 113 (b) provide for presumptions as to the dowry death.

### **3. The Hindu Marriage Act, 1955-**

- a. Section 13(2) provides the right to a married woman to present a petition for divorce.
- b. Section 13(b) provides equal right to a married woman for getting divorce by mutual consent.
- c. Section 24 of the Act provides for relief for claiming interim maintenance and expenses by a married woman from her husband.
- d. Section 25 of the Act provides the right to a wife to seek permanent alimony and maintenance.
- e. Section 26 of the said Act provides a right to a married woman to claim the custody of her children.

In addition to the above stated remedial measures, our Constitution has also laid down several provisions for protecting the rights of women and uplifting them under the Preamble, Part-III (Fundamental Rights) and Part-IV (Directive Principles of State policy).

The Indian Constitution also provides for the provision of making special laws for women such as *Dowry Prohibition Act 1961*, *the Medical Termination of Pregnancy Act 1971*, *the Immoral Traffic (Prevention) Act, 1956*, *the Maternity Benefit Act 1961*, *Indecent Representation of Women (Prohibition) Act, 1986*. Specific provisions have been drafted in the personal law to give maintenance to women under section 24 and section 25 of the Hindu Marriage Act, 1955 and Section 18 of the Hindu Adoptions and Maintenance Act, 1956 and these provisions are also available under the *Parsi Marriage and Divorce Act, 1936* and *the Indian Divorce Act, 1869*, Maintenance to Muslim women have been

granted under the Muslim Women (Protection of Rights and Divorce) Act, 1986<sup>[10]</sup> and abrogation of the provision of triple talaq (Talaq-e-bidat) from The Muslim Personal Law (Shariat) Application Act of 1937 with further enactment of The Muslim Women (Protection of Rights on Marriage) Act empowers the Indian Muslim women against the oppression, injustice and exploitation by Muslim males. The said Act prohibits the practice of immediate divorce by males and any contravention of the provisions of the said Act has been made punishable with the imprisonment of up to three years and also entitles a married Muslim woman to claim custody of her minor children in the event of pronouncement of talaq by her husband in such manner as may be determined by the Magistrate.

Supreme Court of India including the other lower Courts through its various judgments in the catena of cases across the country have also played a critical role over the years in the area of creating consciousness and awakening in the matter of women rights and safeguarding them.

Some of the landmark judgments of Supreme Court in this regard are as under:-

1. **Vineeta Sharma Vs. Rakesh Sharma (2020)** - The court held that daughters would have equal coparcenary rights in Hindu Undivided Family property (HUF) by virtue of their birth and could not be excluded from inheritance, irrespective of whether they were born before the 2005 amendment to the Hindu Succession Act, 1956 which was earlier not available to the girl as she was considered a part of her husband's family after her marriage.
2. **The Secretary, Ministry of Defence Vs. Babita Puniya & Ors. (2020)** – In the said matter the Hon'ble apex Court held that all women army officers are eligible for permanent commissions, allowing them to be in commanding roles. Women officers

are now on par with their male counterparts when it comes to promotions, rank, benefits and pensions, thereby fortifying their position in the defense sector, an institution with rigid gender norms.

3. **Shayra Bano Vs. Union of India (2017)** – The apex Court held that the practice of instant triple talaq (*talaq-e-bidat*) is against the basic tenets of the Quran. Talaq-e-bidat is a practice which gives a man the right to divorce his wife by uttering 'talaq' three times in one sitting, without his wife's consent. The Court also directed the Centre to pass a legislation in this regard, which led to the Muslim Women (Protection of Rights of Marriage) Act, 2019.
  4. **Indian Young Lawyers Association & Ors Vs. The State of Kerala & Ors (Sabarimala case)**- The court held that devotion cannot be subjected to gender discrimination and permitted the entry of women of all ages into the Sabarimala Temple despite a centuries old custom that prohibited the entry of menstruating women.
  5. **Joseph Shine Vs. Union of India (2018)** - In the said matter, the Hon'ble apex Court placed its reliance on the right to privacy flowing from Article 21 and declared as unconstitutional. Section 497 of the Indian Penal Code, which gives a husband the exclusive right to prosecute his wife's lover even as similar rights were not conferred on a wife to prosecute the woman with whom her husband has committed adultery.
- The then Hon'ble Chief Justice Deepak Misra rightly observed that Section 497 treated a married woman as nothing more than her husband's property as adultery is only an offense when it happened without the consent of the married man and the woman has no say in the matter<sup>[11]</sup>.

## HOW WOMEN MAY BE EMPOWERED?

Women are the pioneers of the family, society

<sup>10</sup> <https://blog.ipleaders.in/role-of-judiciary-in-maintaining-a-gender-just-world/>

<sup>11</sup> <https://www.mondaq.com/india/family-law/977388/women-and-the-supreme-court-court-as-a-champion-of-women39s-rights>



and the nation. Without them the existence of men and their family would be like an empty house without the family members. Every woman is a source of power to her husband and his family. This is why in Hinduism, it is believed that even Lord Shiva is incomplete without Shakti (Power) and hence the concept of “*Ardhanaari*” (HALF MAN –HALF WOMAN) was also derived from the joint state of SHIVA and SHAKTI. The contribution of women in shaping the world is very vast and unforgettable. Woman plays significant roles from the time of giving birth to a child till her death. Every woman passes through various phases in her life and perform different roles like that of a daughter, wife and mother and unfortunately is considered to be of low status below her husband in some societies in the present time also. Such women are the ones who are deprived of their right of personal life and liberty and are mostly considered as mere objects of satisfying the lust and giving birth to the children.

If we take Indian society as an example, it becomes evident that in Vedas & Hinduism women are ranked higher and above men and this is the reason why ‘Kanya’ (little girls who still have to attain puberty) is worshipped as goddess Durga or in her 9 forms at the time of festival of ‘*Durga Puja*’ (Goddess Durga). Durga Puja is also worshipped and commemorated as a festival of ‘Womanhood’ in India which also symbolizes that the status of women is that of Goddess Durga or any of her 9 forms. But still every now and then the incidences of crime, injustice and intolerance against women or girl child can be witnessed in various parts of the nation and also across the globe. In order to make the women self-reliant and to assure them to achieve the sustainable growth in the social, economic and political spheres in the society, their empowerment becomes of utmost importance because women are the building blocks of the family and nation both. Hence, the appropriate time has arrived to break the shackles of undue power exercised

by the powerful upon women through the modus operandi of delegation of power or empowering the women. There are numerous ways of empowering women which are discussed as under:

1. **Acceptance of diversity-** The basic habit that should be incorporated by the individuals in their personality should be the acceptance of diversity. This would enable the male members of the society to respect the likes and dislikes of women and would also detach a person from the “*Power Engrossment Disorder*”<sup>[12]</sup> because it is temporary in nature. The focus should be on the adoption of a liberal thinking approach rather than the “*Talibani thinking*”. The objective of the society should be directed towards the inclusiveness and tolerance in a legal, moral, humanistic and ethical manner.
2. **Boosting the confidence of women-** It becomes the duty of every member of the society, especially the male members regardless of the relationship they share with them to boost the confidence of the females by extending their hands of support to them to take decisions and pursue their work or profession in the area of their choice. This would incorporate the feeling of self-belief among the women and infuse confidence and motivation in their personality and would also assist them to become self-reliant.
3. **Creating awareness-** It becomes the duty of the governmental machinery including every civilized citizen of the nation and especially the one’s belonging to legal profession such as Advocates and other such people engaged in the areas of public welfare to constantly provide free legal aid and other such assistance so as to create awareness among the women about their legal, fundamental and other rights and opportunities.

<sup>12</sup> [https://www.amazon.com/SUICIDAL-SOCIETY-PARADOXICAL-EXPOSITION-TOLERANCE/dp/B08NS9HYF5/ref=tmm\\_pap\\_switch\\_0?\\_encoding=UTF8&qid=&sr=](https://www.amazon.com/SUICIDAL-SOCIETY-PARADOXICAL-EXPOSITION-TOLERANCE/dp/B08NS9HYF5/ref=tmm_pap_switch_0?_encoding=UTF8&qid=&sr=)

#### **4. Boosting the literacy rate among women-**

Education is a tool which hones the personality of individuals and enables them to differentiate between the good and the bad. In this sense, the literacy rate among women, female child and especially those belonging to the rural areas should be highly encouraged. The uneducated women & especially the girls under the age of 6-14 years should be educated about the need of education in the society and the contribution which a woman can make towards the society.

#### **5. Discarding obsolete laws and customs-**

The revolution for change and the staunch traditional, orthodox customs and traditions with no relevance in today's world cannot walk together. Under the present scenario of the society, it has become the need of an hour to give away the redundant traditions & obsolete customs etc which find no place in today's technological and modern era. New laws should be framed as per the changing needs of the society and their execution or applicability should be ensured without any gender biasness or discrimination and they should also especially focus on the empowerment of the women.

### **CONCLUSION**

Every society comprises of men and women both. In earlier times, the male members of the family were shouldered with the responsibility of taking the decisions for the family and the role of women was very limited and confined to performing the household activities only. The practice of discriminating with someone on any ground is an outcome of either the bad experiences of the oppressed class of individuals by the dominant or powerful which leads to the development of the feeling of hate, anger and animosity in their minds against the powerful class or their bondage with or belief in some staunch religious ideology, customs or traditions with which they get deeply attached or in some cases surrender themselves as slaves

unto them. Discrimination with women in especially the male dominant societies is one such illustration because they are considered nothing more than an object by men.

The VARNA theory of social stratification of Kautilya on which caste system is based emphasizes on the dichotomization of mankind, but on the basis of 'work' which they perform in the society. This theory is also considered one of the most imperative reasons of bringing gender based and caste based inequalities too into the society which further kept amplifying with regard to women also with the gradual passage of time. Nonetheless, it never talked specifically about the women but with the extension of gender based differentiation and caste system in the society, all sorts of discrimination started to get directed towards women also and the women became the soft target of bearing constant persecution and exploitation at the hands of the male members just because of their inability to retaliate, no family support and being powerless. Their rights, dignity and justice were never given due care and even they were never treated equal. They were always neglected, ill-treated and even bound to suffer harassment and pain just because of the lack of power and also their ability to tolerate the exploitation and oppression by the dominant class of individuals upon them.

With the transformation of society and gradual evolution of time, the need for improving and strengthening the state of women in all spheres of life inclusive of their right to access to employment opportunities, right to education, right to equality, liberty and justice etc was realized and recognized by women around the globe and the wave of revolution with the demand for strengthening the women, enabling them to achieve sustainable development in the society erupted and became vociferous on a very large scale. In this backdrop, an international treaty called *The Convention on the Elimination of all Forms of Discrimination Against Women* was adopted in the year 1979 by the United Nations General Assembly which later came into force

in the year 1981 and almost 100 nations agreed to be bound by its provisions and adhering to its provisions<sup>[13]</sup>. Further, Article-3 of the said UN Convention on the Elimination of All Forms of Discrimination against Women provides positive affirmation to the principle of equality by requiring State parties to take “all appropriate measures including legislation to ensure the full development and advancement of women for the purpose of guaranteeing them the exercise and enjoyment of human rights and fundamental freedoms on a basis of equality with men.

Adhering to the provisions of the said UN convention, India through its Preamble, Part-III (Fundamental Rights), Part-IV (Directive principles of State Policy) as enshrined in its Constitution also ensures and guarantees to women the equality in the matters of education and employment, the dignity of life etc. in order to make them self-reliant so that they may achieve sustainable growth in different spheres of life and attain high status in the society. Nevertheless, there is lot to be achieved because by mere enshrining the provisions under various Articles or Constitution will not fetch results unless at the ground level laws are implemented or executed in an appropriate, selfless, honest and dedicated manner.

The revolution for women empowerment has not only assisted women to become vociferous about their rights rather it has also helped them to achieve higher social status in the society because of their contribution in the work and field of their choice. However, the journey is still very long but the ongoing revolution of women empowerment across the globe can also be well supported and assured by “**ISL**” participation **model of leadership (as discussed below)** which focuses on the **INDIVIDUAL, SOCIAL AND LEGAL** participation at a very large scale for assuring and securing **Justice, Equality and Prosperity (JEP)** to women and also the other classes of individuals in the society.

- **Individual Participation-** An individual can be anyone who is related to a woman in any manner whatsoever. He can be related to a woman as her father, brother, husband etc. The encouragement, counselling, guidance and support in any manner (physical, emotional or financial) rendered by an individual to the particular female(s) to take up any employment of her choice, in the field of education or in any stream of her choice can turn a simple household woman into the future dynamic leader which can completely change her life by achieving autonomy in the society and also contribute towards enhancing the economic building of the nation.
- **Social Participation-** It becomes the duty of the societal members to respect women and treat them fairly and equally without making any sort of discrimination against them. Also, the redundant customs and practices against women which are still in prevalence should be boycotted and abolished completely. This includes child marriages (mostly prevalent in rural and interior most parts of Indian Villages), female feticide, dowry death, the demand for dowry at the time of marriage, after the marriage of a woman, domestic violence, sexual abuse with women and various such other practices which are against the humanity, morality and law also. Such a drive for the abolition of persecution of women should also be supported by every nation of the world and also by the agencies like United Nations. Although various laws in this regard are already available to combat such menace, but yet unless and until the society itself discard such practices, such inappropriate events will keep happening against the women and will keep bringing stigma to the mankind and the society.
- **Legal Participation -** The judiciary and the members of the legal profession should constantly work for securing the RIGHTS,

<sup>13</sup> <https://www.ohchr.org/en/professionalinterest/pages/cedaw.aspx#:~:text=Article%203%20States%20Parties%20shall,enjoyment%20of%20human%20rights%20and>

JUSTICE and DIGNITY of women. Women should be made aware on regular basis about the legal remedies available to them in case of any wrong is done to them by anyone in any manner. Efforts should be directed to make them believe in the legal and judicial set up of the nation in case any illegal act is committed against them. Especially the women in the rural parts of the country should be made aware about their legal and fundamental rights. More and more fast track courts should be opened and make functional in every district in order to reduce pendency of cases and conduct speedy and fair trial of cases with quick justice delivery dispensation mechanism. They should have the ability to work 24\*7 in case of any heinous crime is committed especially against women. Moreover, an awareness drive should extensively be conducted on regular basis in each Block, Village and District level especially focusing on women rights wherein they should be encouraged for reporting any crime committed against them to the law implementing authorities, as in most of the cases due to the societal pressure women do not report the crime committed against them and the offender flees away easily and never gets punished for his acts. Further, it also becomes the duty of the judiciary to interpret laws in such a manner that they do not become gender bias & unfair because punishing an innocent would also render injustice. In other words, the judiciary must work for the empowerment of women in a controlled way and while performing its functions it must also be diligent or careful enough to see that the laws or legislations made for the empowerment or protection of women do not get misused in a manner which would give rise to the incidents of “legal terrorism” and eventually become responsible for the wrongful punishment or incarceration of an innocent.

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# Revisioning Educational Leadership: Is there a role for the “female” advantage?

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## Abstract

Higher education has seen drastic and unprecedented changes in recent years via globalization and technology advancement. This requires higher education leaders to work in a multicultural educational environment, which encompasses race, gender, ethnicity, sexual orientation, and age. Consequently, a communal way of leadership and communication, group work and collaboration are vital to helping leaders foster relativeness and understanding among them and help create an environment friendly to all stakeholders within the educational realm.

Women are uniquely positioned to help bring educational organizations to greater heights via their contributions, as they “bring diverse strengths, perspectives, and innovation to the exercise of leadership” (Chandler, 2011, p. 9). However, women continue to remain in the lower level positions of the administrative makeup of India’s colleges and Universities despite the national focus on gender disparity. While all circumstances that hinder females from moving into high level positions are not gender related, Shavlik and Touchton (1984) suggested that the majority of equities is attributed to gender. Many colleges and universities are now seeking to design programs that develop the leadership skills of faculty, staff, and administrators, and because of the shortage of women in leadership positions, special efforts need to focus on the development of women.



This paper attempts to a) study the current status of women and higher educational leadership via various literature perspectives b) the unique challenges and systemic barriers faced by women in higher education c) suggests a few strategies for women's leadership development in the higher education sector and highlighting the 'female advantage'.

### **Keywords**

*Educational leadership, female advantage, higher education, women's leadership, diversity, inclusion, transformation in education.*

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## **Introduction**

Over the past half century, the number of women at all levels of education has dramatically increased all over the world. Women make up the majority of the degree recipients in educational leadership, but hardly any ascend to leadership positions (Martin, 2011). However, despite higher levels of education, their qualifications do not translate into corresponding occupational choices and opportunities for positions of status and authority within the university (Brooks, 1997a). However, marginal gains continue to exist for women. Progress made by women in educational institutions is primarily in mid-level management positions. These lower level positions are dominated by women in what Moses (1989) referred to as the three A's: assistant to, associate to, and acting as.

The increasing enrolment of female undergraduate students across most of the world has given the false impression that gender equality has been achieved in higher education. The scenario in India is in line with the global one, giving weight to the fact that is a common feature across all universities in the world. An All India Survey on Higher Education data shows that approximately 42% of doctoral recipients were female, demonstrating the increasing interest of women in being educated (GoI report, 2018). However, in the current Indian scenario, women are hardly visible in senior leadership positions in academia, and the majority (66.22%) of women are stagnant at the middle-level leadership positions (Banker&Banker,

2017; Ghara, 2016). Only 6.67% of women were in senior leadership positions, namely, Vice Chancellor, Director, or Dean (Banker&Banker, 2017), in India. It was 15.64% when the positions of Principal, Professor and Equivalent, and Associate Professor were added with the aforementioned positions (Ghara, 2016). Although under representation of women in senior leadership positions in higher education is a global phenomenon (Banker&Banker, 2017), the scenario is too unpleasant in South Asia (Morley&Crossuard, 2016) and India in particular (Banker&Banker, 2017).

Many authors (Book, 2000; Helgesen, 1995; Wilson, 2004) have argued that women may, in fact, be better leaders than men. Pointing to changes in organizations who have moved from traditional "command-and-control" models of leadership to models focusing more on collaboration and teamwork, many studies indicate that demand is increasing in the modern workplace for skills that favor women leaders over men. Research suggesting that companies with more women executives had better financial performance (Dezso & Ross, 2012) has further spurred interest in women's potential advantages as leaders. In contrast, today's labor market continues to be characterized by a disparity between men and women occupying leadership positions (Fritz & Knippenberg, 2017).

Other reasons that could contribute to the gender gap encompass choice of discipline and the flexibility of moving into higher positions. While quantity of work is also identified as a

hindrance to female advancement, Fogg (2003) suggested that the focus should be on quality, not quantity. Additionally, Fogg reported that women should alert themselves to the many situations that they may be confronted with as they move up the career ladder. Some challenges may be blatant and obviously discriminatory and others are less direct but more readily accepted by society (Springer & Pierson, 1988).

Diamond (1987) emphasized that there are many challenges that restrict females from positions of power and influence. Globally, research findings show that there remains only nominal increase in the number of women filling top positions (Alpert, 1989; Etaugh, 1984; Lomperis, 1990). Therefore, it seems appropriate and necessary to re-examine the status of women in higher education to determine how much progress, if any, has been made.

#### **a) Current status of women and higher educational leadership via various literature perspectives**

The representation of women within senior leadership of higher education is lagging everywhere in the world, with far fewer women than men holding any positions of leadership in every region of the world. There are, of course, signs of progress. 39 out of the top 200 institutions in the world (19.5%) are currently led by women, a slight increase from the 34 universities (17%) led by women in 2019 (Bothwell, 2020). The statistics for institutions in the top 200 in some individual countries are much more promising (e.g., the US, Sweden, the Netherlands and the UK) (Bothwell, 2020)

Gender equity measures remain on the fringe even though diversity and inclusion policies have been adopted in some universities. There is a gulf between institutional policies endorsing gender equity and actual practice (Aiston et al., 2020). Without mainstreaming gender equity in academic policies and practices, and without gender equity permeating throughout academic culture across all levels, these policies remain lip

service. Cheung, (2021), estimates that it may take another half-century before parity in higher education is achieved across the world.

In India, a recent survey (<https://www.indiatoday.in/education-today/news/story/female-academic-leaders-277825-2015-12-18> accessed on 30th July 2021) highlights the following facts:

- Only 6.67 per cent female academic leaders head influential positions like vice-chancellor or director at higher education institutes
- Most of the prestigious institutions in India have no female academic heads at all
- Central Universities have the highest number of female academic leaders, which accounts for 9.8 per cent (5 out of 51)
- State universities have only 8.61 per cent of female academic leaders (28 out of 325)
- Institutes of national importance that includes IITs, NITs, IISERs, AIIMS have only 5.47 per cent (4 out of 73) representation at director level
- Gender gap is a global phenomenon. Female participation at leadership level is 18 per cent, 21 per cent and 17 per cent in United States, Australia and the United Kingdom, respectively
- The female enrolment in education has increased. India's female enrollment ratio was 14 females per 100 males in 1950-1951. By 2013-2014, it has improved to 80 females per 100 males.

The All India Survey on Higher Education (AISHE) 2019-20 report says that from 2015-16 to 2019-20 there has been a growth of 11.4% in student enrolment. The rise in female enrolment in higher education during the period is 18.2%. The report further shows that there is an improvement in the relative access to higher education for females for the eligible age group as compared to males. We can thus safely conclude that despite the existence of national studies and legal efforts to combat gender inequity, females still are treated

differently and advance less than their male counterparts.

#### **b) Unique challenges and perceived barriers faced by women in higher education**

The barriers and challenges involved in confronting the lack of equity in higher education are diverse. Some are visible and have attracted tremendous efforts, while others are more hidden, subtle, and even more deeply rooted in everyday cultural practices. Despite decades of effort through research, training and networking, numerous systematic barriers to women's leadership in higher education remain at individual, institutional and societal levels.

Female academics across the world share similar constraints, including the work-family interface, synchronization of their life cycle (marriage and childbirth) with the tenure clock, and socialization of femininity that deviates from the patriarchal perception of leadership competence. Cultural barriers grounded in the local contexts of different countries also complicate the picture for many aspiring female leaders. (Cheung, 2021).

Cubillo and Brown, (2003), attribute the virtual exclusion of women from the male dominated world of educational management to lack of confidence, competitiveness and the fear of failure, which are due to the historical dominance of men over women. They also argue that unfamiliarity with the territory rather than lack of confidence results in lack of knowledge about 'rule of the game' that gives rise to the initial fear.

Cheung (2021) rightly states that with increased competition among universities, institutions are demanding more time and commitment from their faculty members. Geographical mobility and lack of time boundaries pose special challenges for women who have family responsibilities. As evident during the COVID-19 pandemic, the productivity of women academics working from home is much more affected than their male counterparts. Gender equity also

remains a peripheral issue, in the context of global competition for academic excellence, student recruitment, and funding.

Hundreds of studies have confirmed again and again that a woman's performance is rated lower compared to the performance of a man who performs at the same level. This is commonly known as the "Goldberg effect" after the researcher Philip Goldberg whose study in 1968 proved that the same essay was scored lower if it was perceived to have been written by a woman.

While all circumstances that hinder females from moving into high level positions are not gender related, Shavlik and Touchton (1988) suggested that the majority of inequities is contributed to gender. Other reasons that could contribute to the gender gap encompass choice of discipline and the flexibility of moving into higher positions. While quantity of work is also identified as a hindrance to female advancement, Fogg (2003) suggested that the focus should be on quality, not quantity. Additionally, Fogg reported that women should alert themselves to the many situations that they may be confronted with as they move up the career ladder. Some challenges may be blatant and obviously discriminatory and others are less direct but more readily accepted by society (Springer & Pierson, 1988). Diamond et al (1988) emphasized that there are many challenges that restrict females from positions of power and influence. While the number of women students has increased dramatically in colleges and universities since the 1960s, the employment of women has not kept the same pace and lags significantly behind their male counterparts. Marginal gains continue to exist for women. Progress made by women in educational institutions is primarily in mid-level management positions. These lower level positions are dominated by women in what Moses (1989) referred to as the three A's: assistant to, associate to, and acting as.

#### **c) a few strategies for women's leadership development in the higher education**



## **sector and highlighting the ‘female advantage’**

Higher education is anticipating many vacancies in senior leadership positions over the coming years (Marshall et al, 2019). Approximately half of the university and college presidents will be approaching retirement within the next 10 years. VanDerLinden (2004) argued that finding well- trained leaders for these positions would be a critical challenge to administrators. In India, with the rising number of women enrolling in doctoral programs, they are the likely candidates for these openings (Banker&Banker, 2017).

### **The ‘female advantage’**

Is there a ‘female advantage’ in being a more efficient and effective leader? This question was studied from various perspectives and case studies by Sally Helgesen in her book titled “The Female Advantage – Women’s ways of Leadership”(1990). First published more than 30 years ago, It continues to be very relevant to this day. Based on case studies of four exemplary women leaders, Helgesen (1990) described the female advantage as women’s skill in building relationships, their aptitude for direct communication, their comfort with diversity, their preference for leading from the centre rather than from the top, and their long term approach to negotiation. In 2008, a sequel, “The Female advantage: Women’s Real Power at work” honed in on one particular aspect of the female advantage: women’s different observational style and its benefits.

This research paper takes a closer look at these advantages of nature and nurture, and why they are more relevant today.

### **1. Observation style**

Women tend to have a ‘broad spectrum’ vision, seeing issues from many different angles. Their attention operates like a radar, unlike men who tend to be typically laser focused. Women pick up many environmental cues whilst listening or looking at or working on something. This results in perceiving the world very differently than men, and there

seems to be true value in that. This translates into the fact that women are more apt to notice interdependencies between issues, consequences or side effects of specific actions or decisions. This matters most today in the global environment as a leader’s actions do have consequences that have a domino effect and reverberate in the far corners of the world. A very telling example has been cited by Helgesen, (2008) about the financial crisis of 2008, where two women leaders who tried to actively raise awareness of the impending crises were mocked and dismissed. One of the women leaders was even labelled a “plodding bureaucrat hostile of entrepreneurial effort and too stuck in the past to appreciate the potential benefits of financial innovation” by Adam Greenspan, the Federal Reserve chair at that time. Both the women were right and later received the JFK Profile in Courage award for their efforts after the debacle.

The caveat here is that women must be trained to link their views to the bottom line and mission of the company when sharing their unique perspectives. They need to own why their observations matter strategically.

### **2. Relationship skills**

All organizations are striving to be customer centric, be responsive to stakeholders and pursue innovation which requires cross functional relationships. It can be argued here that fostering relationships is not the exclusive domain of women, nonetheless, it is well known and deeply researched that women tend to priorities relationships more than men.

Women need to leverage their relationship strengths to build allies in a conscious and deliberate way, to draw support when required to achieve specific outcomes. However, Helgesen (2008) points out that “women often hesitate to ask colleagues for support because they fear being perceived as using others for their own purposes”, whilst men have no such qualms with the quid pro quo implicit in such relationships.

Practicing empathy and being collaborative,

when measured and is a valued part of people's performance, can indicate the true value of relationship skills to an organization. This may well become an asset and neatly ties in with the requirement of 21<sup>st</sup> century skills, especially in the times of upswing of Artificial Intelligence and Machine Learning

### 3. Listening Skills

Neuro scientific research shows that women's brains are wired for better listening than men's brains. Listening is closely tied to female characteristics such as empathy and attentiveness. As employees seek more attention, feedback and support leaders need to become more mindful and heartfelt of individual needs. Deeper listening creates trustworthy relationships that are transparent and breed loyalty (Forbes article Glenn Llopis, 2013).

Kouzes and Posner (1987) in their Five Practices of Exemplary Leadership model, identified actively listening and asking questions (which requires listening to the answers) as key leadership behaviors. Especially in today's complex environment, leaders main role is to gather input, information and ideas to be able to generate as an organization the best decisions and solutions.

Listening with intuition for unstated feelings and needs and being mindful of another's stress and tension points is a gift to women, which has to be trained and brought to the fore for the benefit of all employees and the organization.

### Conclusion

Culturally, leadership is associated with extroversion. Referring to women's experience, it is generally noted that they either move very slowly or hardly ever to the top because they face a 'chilly climate' in the universities (Ramsay, 1995; Mukherjee, 2000; Joyner & Preston, 1998). Others have referred to the 'glass ceiling' that women face while moving up (David & Woodward, 1998). Barriers to women's promotion and moving up in the universities are well-known (Joyner

& Preston, 1998; Brooks, 1997a; Shakeshaft, 1989; Ramsay, 1995).

This paper offers a strong case for rethinking and revisioning educational leadership, the organizational culture and the processes that create gender differences and adversely affect women's contribution to academia as well as the academic culture of an institution. The intentional preparation of future leaders for higher education remains a critical need today in institutions across the globe. In addition, this paper highlights the nature and nurture of women to visualise the wholeness of an issue, their natural propensities of different soft skills that may not be mentioned in the job description, but nevertheless add a sense of mission and pursuit of the values they espouse.

This paper closes with the following recommendations:

- a) that organizational structure and environment should be made conducive and should have the capacity to influence the behavior and experience of women.
- b) organizational leaders can positively impact female numbers, position, and power in higher education by hiring based on qualifications and not gender
- c) women need to be specifically coached and mentored to take up the leadership roles in academic institutions to bring about nurturing and holistic development and of all stakeholders.

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# Women and leadership in an Indian Family - A case study

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## Abstract

Leaders give direction to the followers on the paths to be taken up for present and future. The human population is almost equally divided between male and female genders. Yet there is high degree of male representation in leadership positions across the economic, political and social leadership in most societies. All over the world, there has been commitment from majority of Nations to ensure gender balance across various fields. On the contrary studies have shown that there exists a huge gap between the written commitment and the ground reality.

A number of empirical studies have looked into various possible factors that have contributed to this tilt in leadership towards men vis-à-vis women. The leadership styles, gender role expectations, personality traits, social milieu, opinion of the followers themselves make a difference to the selection of the leaders. Leadership is determined by situations too. Families, the micro units of the society are the agents of transmission of culture, hand down attitudes, opinions, biases, prejudices and gender stereotypes to children through socialization process. Both leaders and followers emerge from individual families.

The article presents a case study of an Indian woman belonging to lower economic strata residing in an urban area. Covid-19 pandemic leading to lockdown and economic hardships have impacted the whole world. In India too, the lockdown has severely affected all the citizens. The impact is felt at a higher rate in the lower socio-economic strata. The case study presented here records the emergence of a female leader within the family context, during the pandemic situation.

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## Introduction:

With growing participation of women in workforce, the traditional concept of men as bread earners and women as home makers has changed. Even so, there is still a huge gap in workforce in terms opportunities for women to work. ILO report of 2017 gives the current global labour force participation rate for women is close to 49%. For men, it is 75%. These statistics vary from region to region and country to country. In India, participation of women in workforce stood at 27.2% and that of men at 78.8% in 2017 (Source: World Employment and Social Outlook: Trends for Women 2017, in ILO, 2017). ILO report quotes four reasons for low participation of women in workforce. They are gender roles, work-life balance, lack of transport and lack of affordable care.

The participation of women in workforce is low, the representation of women in leadership and decision making is minuscule. 30 women (6.0%) occupy the CEO positions at S&P 500 companies (Catalyst, 2021). Women hold 17% of representation as Board members in companies in India in 2020. This is rise of 8.6% compared to 2012 data. While women make up 27.3% of all board leaders globally in 2020, this figure constitutes just 2.1% of all board chairs (Financial Express, 2020). It is pertinent to note here that the addition of women in Boards in the companies came about with an Act of the Legislature, Namely, Company's Act, 2013 in India.

Data from 133 countries shows that women constitute 2.18 million (36%) of elected members in local governance bodies. Only two countries have reached 50%, and an additional 18 countries have more than 40% women in local government. According to UN Women (2020), only 25% of all national parliamentarians are women. Women serve as Heads of State or Government in only 22 countries. 119 countries have never had a woman leader. Only 21% of government ministers were women, with only 14 countries having achieved 50% or more women in cabinets. The five most commonly held

portfolios by women ministers are: Family/children/youth/elderly/disabled; followed by Social affairs; Environment/natural resources/energy; Employment/labour/vocational training, and Women affairs/gender equality.

According to the gender ratio, men and women constitute nearly equal percentage of population. Yet women have less access to many fields of activities. Even those who have access have limited access to lead the field. A number of studies have looked into leadership patterns of male and female styles of leadership functioning (Chaluvadi, 2015; Suranga Silva & Mendis, 2017; Eagly & Johnson, 1990; Eagly & Johannesen-Schmidt, 2002). A meta-analysis of studies on leadership styles in 1990, found that women use more democratic, transformational and transactional leadership patterns as compared to autocratic, *laisse faire* type of leadership (van Engen & Willemsen, 2004).

A meta-analysis of 32 empirical studies on personality traits and leadership of male and female leaders was carried out by Brown (1979). The study revealed that the trait studies consistently supported the traditional attitude that women lack adequate leadership characteristics. On the other hand, managerial studies did not support the typical female stereotyping. Style and contingency studies were split as to whether women were effective or ineffective leaders. This meta-analysis suggested the role of socializing process with regard to the expectations of the female managers.

Financial security, job stability and self-esteem are interlinked. World Bank study on Gender and Poverty in India, reported that women do not have access to immovable assets such as land ownership and property, human capital such as education and skill-training. Women headed households have been linked with higher rate of poverty (Banu & Mistri, 2020; Julka & das, 2015). Women in India work for very low wages, have minimal job security and social security benefits (Nandal, 2005).

Arokiaswamy and Pradhan (2006) & Das Gupta et al (2003) remark that economic gaps related to gender in India can be attributed to age old customs and traditions based on the religious, social and economic reasons. Dreze and Sen (1995) & Dunlop and Velkoff (1999) have observed that social and cultural factors restrict women's access to education as well work in comparison to men in India.

The studies quoted so far share empirical studies of macro level analysis of data about women as leaders. Macro structures are built from micro components. Family is the basic unit of society. This unit is the most important part of every individual. Family socializes an individual in the formative years of life. The socialization process teaches the young ones about the ways of living in the family, neighborhood and the community. It transmits culture, tradition, values, norms as well as opinions, biases, prejudices and gender stereotypes. These factors play a role in forming the personality of everyone, be it a leader or follower. The children thus formed are the future of any nation. A change in the basic structure of the family can yield positive results in providing space for women to progress on par with men in every field. Even though the process of socialization is long and time consuming, it seems to be an effective way to facilitate gender balance in all spheres.

Female Headed Households (FHHs) have been under the scrutiny of researchers dealing in the area of poverty reduction since past three decades. United Nations (2017) data booklet provides information that female headed households range from 47% in North America to 19% in Asia. UN Women (2015) reports that there is evidence that women are more likely to live in poverty than men. The report further states that across countries and regions, women are less likely than men to have access to decent work, assets and formal credit. Gangopadhyay & Wadhwa (2003) notes that Female Headed Households not currently married are more vulnerable to poverty in Indian setting. The cause identified by the author is that these women have less

education of the women. The cause for less educated women is the gender bias which they were subjected to, during their childhood.

Banu & Mistri (2020) while gleaming light on Female Headed Households (FHHs) through 2011 Census data of India, report that for the first time, Indian Census report included information on FHHs and 11% of households are headed by women. Two reasons the authors give for FHHs are that usually eldest person in the family is considered as heading the household. With increase in longevity of women and the demographic factor of women living longer than men, such FHHs might be more in number. Quoting a number of studies, the authors identified that majority of women in FHHs in developing countries are widowed, and to a lesser extent divorced or separated. In the developed countries, most female-headed households consist of women who are never married or who are divorced. In the Indian context, the authors further state that, this number may be much more. While women may be functional leaders due to their earning and decision making roles, yet when reporting to the census, they may still be quoting men and the heads of the households due to the patriarchal family structure.

Women's participation in income generation activities is significant in lower socio economic families. But the wages women receive is much less than that of men. The work done by them is considered not equal to that of men. Women are not given much importance in decision making process within the households. This situation is gradually changing through women's participation in Self Help Groups (SHGs) in a number of countries.

SHGs in India are mostly linked with economic benefits such as savings and easy access to loans. Several studies over a period of three decades have shown the significant role played by the SHGs in women empowerment in various spheres of life. Brody et al (2015) reviewed 23 quantitative and 11 qualitative studies from South Asia to examine the effectiveness of women's economic self-

help groups (ESHG) on individual women empowerment in low-and middle-income countries. The results revealed that ESHG had positive effects on women's economic, political and social empowerment. The women from the ESHG groups had better participation in terms of determining the family size, decision-making power and social mobility.

The current case study was conducted by the author, while probing to find out the impact of Covid-19 pandemic on women belonging to the lower socio economic strata. Semi structured Interview Schedule to trace the course of the family since March 2020 till June 2021 was administered for the participant over three sessions of 30 minutes duration, after obtaining the informed consent from the participant to document the experiences.

### **Case Study:**

Mrs. X, is a 39 years old housemaid. She lives with her husband, three children, her physically handicapped nephew. Her three children are studying in undergraduate courses. The family lives in own house allotted by the city corporation as part of slum rehabilitation programme. Mrs. X is a third standard school dropout. She hails from a village near Mysuru, who came to Mysuru city of Karnataka State after her marriage when she was 15 years old. Her husband works as painter for various building contractors. He abuses alcohol, used to physically abuse Mrs. X when children were young. Both alcohol abuse and physical violence have come down for about 10 years. Mrs. X started to work as a housemaid to meet the growing expenses of the family. She is working as a domestic help in 5 households in an apartment complex. She earns about Rs.5000/- per month from her work. She also strings flowers in the evening. Mrs. X is an efficient worker, she has good relations with her employers, neighbors. She is a member of three Self Help Groups in her neighborhood. She has availed personal loans from the SHGs, pays the saving as well as money towards the loan amount. She is considered as a very supportive and resourceful member of the SHG groups.

In January 2020, Mrs. X got an alliance for her first daughter. Wedding was fixed for August 2020.

The bride's family was supposed to bear the cost of conducting the wedding and provide gold and gifts to the groom. The family was looking for mobilizing the resources. By March, 2020, Mysuru went into lockdown due to Covid-19 pandemic which continued for nearly 2 months. Mrs. X could not commute to work during the lock down. Her husband could not go out to work. Three families where she was working as a housemaid, had sent her the monthly salary, to her bank account. Two others did not do so. The family had to depend on rations supplied by the Public Distribution System (PDS) and few NGOs which provided few groceries, vegetables and other essential items.

After the release of lock down, Mrs. X returned to her job, husband had not got any work due to continued restrictions of Covid-19 lockdown. The wedding was fast approaching and adjusting money had become a big question. The pawn broker with whom Mrs. X had pawned her gold, committed suicide, which left the family in financial crisis. With taking loan on the house as well as support from Mrs. X's mother, sister, her employers and other relatives, wedding was conducted with fewer guests, and daughter went to her husband's house.

Three days after the wedding, Mrs. X's second daughter ran away from home, wanting to marry her paternal aunt's son who was more than 10 years elder to her. Mrs. X strongly opposed the daughter's decision but the second daughter was encouraged by Mrs. X's husband and supported by elder daughter who had got married. Then Mrs. X got another shock, when it was revealed by the money lender who had given her money for her elder daughter's wedding that the husband had taken much more loan than what had been told to Mrs. X. When Mrs. X confronted her husband, she came to know that her husband was regularly betting in horse racing and had



lost lot of money. The family was on the verge of losing their house due to bad debt and poor loan repayment status.

At this juncture, the family dynamics changed. Mrs. X fought with her husband and threw him out of the house. She took the help of her SHG group to meet the money lender and brokered a deal not to confiscate/sell the house. She along with her group members threatened to complain to the police, in case of threatened evacuation! She and her son started living by themselves. Neighborhood women stood with Mrs. X and helped her in many possible ways. Husband's family tried to broker peace between the two, but Mrs. X stoutly refused to have anything to do with her husband. Husband threatened to commit suicide. Mrs. X told clearly that the situation of the family was such that they all will have to commit suicide, if she does not run the household.

In January 2021, Mrs. X came down with thyroid problem, which required surgery. At that time her husband requested Mrs. X to allow him into the house to look after her. Due to the changed health condition, Mrs. X agreed to let the husband help her with the hospitalization and post- surgery recovery. Since then the husband is back at home. First daughter came to take care of Mrs. X. Mrs. X has not reconciled with her second daughter. At present Mrs. X happens to be the primary earner, and decision maker. Her husband and son are in agreement with her decision making. She continues to contribute to the SHG and supports other women in the group.

**Discussion:** It is to be noted that, even while Mrs. X was earning, the husband was the nominal and functional leader of the family. He was the key decision maker. Mrs. X usually asked for loans from SHGs at the behest of her husband. She was not taking any independent decisions till the daughters reached 18 years of age.

Mrs. X's stance against marrying off the girls at the end of their pre university course was the time when she started showing some

assertiveness in the decision making process. She had used both transformational and democratic leadership skills at that time, lobbying with daughters to not opt for early marriage and pointing out to her husband that they cannot afford to take more loans at that juncture, while struggling to meet the house loans.

Mrs. X during her contact with SHGs has been a witness to as well as compensated for the bad loans of few SHG members who had defaulted on repayment of loans due to personal crisis such as death of a spouse, major illness in the family and such other issues. To the question on how she dealt with SHG loan defaulters, her response was 'That young widow was in such a horrible state, how we can ask her to pay anything? She does not have money. So we will pay. If she gets a job and starts earning, she has promised to repay to the SHG. Let's see how it goes'.

Mrs. X, has studied up to third standard. She can barely sign her name. She had been brought up in a rural community, married off at a young age, was taught to obey the husband under all circumstances. After marriage, she moved to Mysuru, a larger city than her village. After about ten years of marriage, the family moved in to a nuclear household and Mrs. X started working as a housemaid to meet the demands of a growing family. Though this move of resisted by the husband initially, he relented after sometime due to economic constraints. Mrs. X joined SHG groups for the purpose of saving as well as to take short term loans. This step was an important one which helped her to understand opening of bank account and access to loans. Her interaction with other SHG members once a week during the SHG meetings had widened her horizon. She had decided make her daughters graduates as she felt handicapped by her lack of education. 'My daughters should work in Office, not work in garment factory or become housemaids like me' was her reply to anybody who came asking for her daughters hand in marriage.

Mrs. X's interactions in SHG meeting opened up a new world for her, beyond that of her

family, relatives and neighbours. These meeting set the stage for a gradual transition in her, of which she herself was unaware, till the Covid-19 lockdown and subsequent events, forced her to take a stance about her family viv-a viz her spouse. She reported that 'My second daughter gave the biggest blow to me by marrying her cousin, who is more than twelve years older to her. That fellow is an alcoholic and a drug addict too. My husband knew all the defects of his nephew, yet he supported the nephew, with no care about his daughter's future. My eldest daughter who knew about the affair, did not tell me. My own family betrayed me. That girl, who ran away was supposed to be the intelligent one in the family. What was the use of my struggle to get my daughters educated? All of them let me down. My patience with my husband ran out. I hit him hard and pushed him out of the house. I can live without him. I have paid the money for the house. I will not allow anyone to snatch it from me. He can go where ever he wants. It makes no difference to me. I will earn with my efforts, repay the loans and look after myself'.

She also reported that she has made it clear to her son that he need not think that she expects him to look after her. She was clear that, if such a situation comes, that there is no roof over her head due to loan issues, she can still get on with her life. Though she was emotionally charged at that time, she had maintained her stance unflinchingly about the decision taken by her. Yet she sent her second daughter's hall ticket of final semester examination, after she had run away from home. 'At least let her complete her education. When her husband makes her suffer, she will be in a better position to earn her living' was her response to why she sent the hall ticket and daughter's college receipts.

Recently due to some technical issues with regard to her bank account, she had not received some money sent by an employer. The bank employees were refusing to attend to her issue citing lockdown issues. She had asked her son to enquire in the bank. His

multiple visits to the bank had not resulted in the release of the amount transferred to her. Once the Mysuru unlock after second wave commenced, she went to the bank in July 2021, carrying her two passbooks, walked up to the bank manager, sought his intervention. She told him that she can not understand the transactions as she is illiterate, but she needs the money. The bank manager sorted out the issue with the concerned clerk and she came out successful.

The last example shows that Mrs. X has grown from an obliging, meek follower of the traditional male hierarchy based marriage relationship to emerge as independent decision maker and a capable leader who can make others listen to her. Her decision carries weightage in the family and her opinions matter in not just her family but also in her neighborhood as well as the SHG groups where she contributes. Independent earning capacity, exposure to SHGs, pandemic driven lockdown, shattered family bonds contributed to the changed family dynamics in case of Mrs. X.

To summarise, Mrs. X a third standard school dropout from a rural background, living with spouse and children in an urban, traditional, Hindu nuclear family. She was married at an early age and had three children in quick succession. She had faced problem of domestic violence due to alcohol abuse in husband. She started going out to work as a housemaid due to finances constraints of the family. Over a period of time, the family has progressed to own a house, has been giving education to the three children, with substantial financial contribution and planning from Mrs. X.

As the growing family faced new challenges, Mrs. X adapted herself to the challenges through social support from her mother and siblings, neighbors, employers and the SGH where she has been a contributing member. The testing times of Covid-19 pandemic brought about unseen challenges to the family in terms of financial-due to lockdown related job loss of the husband, betting habit and need

to take loans for conducting the marriage of the eldest daughter, familial- second daughter eloping with her paternal cousin causing severe disappointment and disruption of family bonding along with economic hardships and social embarrassment due to money lenders coming to confiscate the house as well as the repercussion of daughter's elopement. Amidst these challenges, the lady of the house becomes the situational leader, at one point throwing out her husband out of the house as well as casting off her ties with both her daughters. Through the second wave of Covid-19 lockdown and subsequent unlock, Mrs. X continues to be the functional leader of the family. She has achieved this status through her earning capacity, support from her SHG and other networks and has every intention of being assertive in her family as the family limps back towards financial recovery. It is to be noted that though Mrs. X has become the functional leader of the family, if a census were to take place today, she herself will tell the enumerators that her husband is the leader of the household! But the transition of leadership from husband to wife is clear to her family too.

The factors that seemed to have worked for Mrs. X to rise up to the challenges thrown by the unprecedented situation are her regular income from her job as a housemaid, her stay in the city for more than 20 years, owning a house, her exposure to SHGs, support from her neighbors and elder sister, as well as her personality traits which motivate her to strive towards providing a better life for herself and her family. These factors propelled her to take the unprecedented action of throwing out her husband from the house when the roof over her head was about to be snatched away from her. Her new found assertiveness seems to be continuing even after the crisis has been dealt with effectively.

It is usually seen in under developed and developing countries that women in female headed households are situational leaders due to some type of tragedy befalling on the family. The women of the house become situational

leaders under duress. It is of interest to know whether these situational leaders continue to function as decision makers and leaders once the situation limps back to normalcy. Whatever might be the outcome, the children of those families would have been exposed to women taking leadership roles and making decisions to run the family. Such exposure can facilitate the youngsters at home to observe different leadership style. Such children may hold the key to becoming female leaders as well as to accept women leaders and decision makers.

This case study has pointers towards gradual transition happening in the family unit in terms of decision making and leadership patterns, with the woman of the family becoming the situational leader and continuing to exert her role after the crisis situation has diffused. Her leadership has been accepted by the family members. But the socio-cultural factors still dictate that the man of the house is the leader and decision maker. The change in gender based stereotypes are not easy to alter, yet the process of change is taking place in micro levels, without causing major ripples in the society. Such changes definitely carry hope for much needed acceptance of women as decision makers and leaders.

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# Measuring Financial Awareness of Women Entrepreneurs in Coimbatore District, Tamil Nādu: A Factor Analysis Approach

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## Abstract

An entrepreneur with good managerial skills shall lead his/her business in a successful path. Among all the skills financial management is crucial for economic well being of the business. Financial literacy and financial awareness are impeccable skills to be possessed by the entrepreneurs. In the recent economic scenario in India, women entrepreneurs have emerged in par with the male entrepreneurs. It is essential for them to acquire financial literacy and awareness in order to gain competitive edge over their male counterparts. This study is an attempt to identify the factors that shall be used to measure the financial awareness among the women entrepreneurs in Coimbatore District. The study identified be five factors namely, Financial goals and objective, Financial transaction recording and book-keeping, Use of information technology, financial analysis and sources of funds that can be used to measure the financial awareness among women entrepreneurs.

**Key words:** *Women entrepreneurs, financial awareness, financial analysis, factor analysis, principal components.*

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## Introduction

It is a well-known reality that men and women do not receive equal compensation for the same job. This suggests that women are less financially self-sufficient than men. This, combined with variables such as low financial knowledge and lower participation in decision-making, suggests that women have a difficult time achieving financial independence. According to data from the Global Financial Literacy Excellence Center (2017), research on the gender gap in financial literacy revealed that, only 20 percent of women comprehended financial concepts. According to a research published by the World Economic Forum in 2018, the gender gap in economic participation in India is 66 percent. Only 33 percent of women make autonomous investments, according to a DSP Winvestor Pulse 2019 poll conducted in collaboration with research firm Nielsen.

The contribution of women entrepreneurs is considered significant in the current business scenario. In country like India, that has a developing economy, the role of entrepreneurs plays a vital role. Subsequently, the more noteworthy number of women entrepreneurs in a country, the economic development will be higher. For a successful business, the capital procurement is one of the smart decisions to be made. The capital decision has no discrimination between men and women entrepreneurs. Hence the women entrepreneurs are expected to possess sound financial awareness to have competitive edge over men entrepreneurs. The Government consciously makes several reforms for encouraging women entrepreneurs. In spite of several initiatives by the government, the women entrepreneurs struggle to have access to finance and financial aids.

If 51 percent of stake in the enterprise is held by women and the enterprise has at least 51 percent of its employed personnel as women, it shall be categorized as women-owned enterprise. There are some notable studies that have attempted to study the correlation between the economic empowerment of

working women and the attributes like financial awareness, financial knowledge and financial health. Gita Selvia et. al., (2020) conducted a survey among 509 purposive samples and the results showed that financial knowledge, financial behavior, and financial inclusion had a positive effect on financial well-being. They also found that financial behavior and financial inclusion mediate the influence of financial knowledge on financial well-being.

Since financial awareness and financial behavior have significant effect on the financial wellbeing, it is imperative to have sound financial awareness and knowledge among the women entrepreneurs, which in turn will help the women led enterprises to prosper. In this line, the current study attempts to understand the financial awareness among women entrepreneurs in Coimbatore district.

## Literature Review:

There are some significant studies conducted on financial awareness among women and women entrepreneurs. According to Oseifuah (2010), financial literacy contributes meaningfully to the entrepreneurial skills. The author also signified that the education and training at both high school and tertiary levels with emphasis on financial literacy and entrepreneurial skills may have significant implications for Small, Micro and Medium sized enterprise development and growth. According to Bhurum et al., (2011), in higher income economies it is useful to improve financial literacy in order to make better use of available financial services. The model proposed by Wise (2013) indicates that increased adoption of financial tools leads to increased financial statement generations which in turn increases the probability of loan repayment and decreases the probability of venture failure. Dahmen and Rodrigues (2014) found a strong association between the small businesses' financial strength and the business owners' habits of mind with regard to their financial statements. Olawale Fatoki (2014) used financial planning, analysis and control, book-keeping, understanding of funding sources, business terminology, finance and

information skills, use of technology and risk-management to measure the financial literacy of entrepreneurs. Oyebisi M. Ogundana et al (2017) studied the relation between the ICT and Accounting system of SMEs in Nigeria and concluded that there is significant relationship between ICT adoption (accounting packages) and Accounting system of SMEs in Nigeria. The study therefore recommended that Management of SMEs must undergo periodic training in the use of ICT.

### **Statement of the problem:**

Though there are opportunities available for women to lead the enterprise, the lack of knowledge regarding the sources of finance available, dependence for recording and maintaining business transactions, and negligence of financial and non-financial institutions have become a threat for them to excel. Hence from the women entrepreneurs end, it is necessary to gain financial literacy, financial knowledge and financial awareness regarding the setting of financial objectives, preparing financial budgets, different sources of funds available, the strategies to tap those finances, knowledge regarding recording and maintaining financial transactions and analysis of financial statements.

### **Objective of the study:**

It is evident from various research works that financial literacy and financial awareness are the important factors that contribute to the successful conduct of the business. Hence it is essential for the women entrepreneurs to have sound financial literacy and awareness to harness the power of knowledge for their own success and for the success of their enterprises. In this study an attempt has been made to find the factors that measure the financial knowledge of the women entrepreneurs in SMEs.

### **Research Methodology:**

Exploratory Data Analysis was conducted on the data collected through a well-structured questionnaire from 329 women entrepreneurs selected using purposive

sampling. The questionnaire comprised of the questions regarding the demography of the women entrepreneurs and 28 questions (5 point likert Scale) in specific, to obtain their opinion regarding the financial awareness. Factor analysis was administered on these 28 questions to identify the factors (principal components) that measure the financial awareness of the women entrepreneurs.

### **Analysis and Interpretations:**

Initially 50 questionnaires were deployed to collect data and test for reliability. The Guttman Split-Half Coefficient of reliability was 0.888 ( $> 0.6$ ), which confirmed the reliability of the questionnaire. Hence the questionnaire was used for further data collection and analysis. The questionnaire was distributed physically among 350 women entrepreneurs.

Among the 350 questionnaires distributed, only 338 turned around and in that 9 questionnaires were discarded due to incomplete responses. Hence the statistical tools were applied only on 329 questionnaires.

From the descriptive study it was found that the age of the respondents was in the range of 20 to 60 with the average age of 40.28 years. 25.53 percent of the respondents have completed their schooling, 44.38 percent of the respondents had UG degree, 13.07 percent of the respondents had PG degree and 17.02 percent of the respondents had professional degree. Among 329 respondents, 81.46 percent of the respondent had formal financial education during their school or tertiary education. 54.1 percent of the respondents continued to take over their family business, whereas 45.9 percent of the respondents were first time entrepreneurs. There were 39.8 percent of the respondents who were into manufacturing business, 24.9 percent of the respondents were into merchandising business and 35.5 percent were into service industry. 66 percent of the respondents used equity as their primary sources of fund, only 3 percent used debt as their primary sources of fund and 31 percent used both equity and debt as their sources of funds.



The factor analysis was conducted to find the principal components that measure the financial awareness among the women entrepreneurs. Kaiser-Meyer-Olkin Measure of Sampling Adequacy test value of 0.926 indicated that the samples are adequate to conduct factor analysis. The overall correlation among the variables were tested using Bartlett's Test of Sphericity.

The null-hypothesis that the variables are orthogonal was rejected with chi-square value of 16467.57 (sig value = 0.000). Hence the variables are correlated with each other, which confirms the data for conducting the factor analysis.

Table 1 gives the communalities, which gives the amount of information extracted from each variables.

**Table 1: Communalities**

	<b>Initial</b>	<b>Extraction</b>
Determination of the business objective	1.000	.671
Performing Business Planning at the beginning of financial year	1.000	.727
Budget preparation at the beginning of financial year	1.000	.686
Maintaining the record of assets purchased or sold	1.000	.646
Timely recording of debt received / repaid	1.000	.651
Maintaining the record of shares/ capital contribution	1.000	.657
Recording of sales made from time to time	1.000	.698
Tracking of cost incurred in the business	1.000	.654
Proper recording of profit /loss made during the year	1.000	.693
Proper recording of day to day business transactions	1.000	.604
Proper book keeping methodologies	1.000	.554
Using computer for business	1.000	.680
Recording business transaction using computer	1.000	.507
Maintaining email account for business	1.000	.562
Internet Accessibility	1.000	.558
Maintaining Web page for business	1.000	.513
Online business transactions	1.000	.514
Performing Financial statement analysis	1.000	.561
Performing Financial ratio analysis	1.000	.634
Performing Business growth analysis	1.000	.613
Performing Profit analysis	1.000	.560
Performing Loss analysis	1.000	.525
Performing Financial difficulty analysis	1.000	.620
Insurance policy for business	1.000	.502
Maintaining Personal banking accounts	1.000	.560
Maintaining business banking accounts	1.000	.567
Maintaining Personal credit card	1.000	.615
Maintaining Company credit card	1.000	.724

From the communalities table it is found that significant information (extraction>0.5) has been extracted from all the variables under study.

There were five factors identified which had Eigen values greater than 1. The five factors were able to explain 71.85% of variance in the data. The Eigen values and the total variance explained are represented in the Table 2 below.

Table 2: Total Variance Explained									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	14.035	31.22%	31.22%	14.035	31.22%	31.22%	9.055	30.91%	30.91%
2	9.111	20.27%	51.49%	9.111	20.27%	51.49%	5.878	20.06%	50.97%
3	5.615	12.49%	63.98%	5.615	12.49%	63.98%	3.623	12.37%	63.34%
4	2.426	5.40%	69.37%	2.426	5.40%	69.37%	1.565	5.34%	68.68%
5	1.112	2.47%	71.85%	1.112	2.47%	71.85%	1.010	3.45%	71.85%
6	.984	2.19%	74.04%						
7	.966	2.15%	76.18%						
8	.890	1.98%	78.16%						
9	.839	1.87%	80.03%						
10	.805	1.79%	81.82%						
11	.755	1.68%	83.50%						
12	.726	1.62%	85.12%						
13	.712	1.58%	86.70%						
14	.639	1.42%	88.12%						
15	.532	1.18%	89.31%						
16	.519	1.16%	90.46%						
17	.492	1.09%	91.56%						
18	.486	1.08%	92.64%						
19	.463	1.03%	93.67%						
20	.434	0.97%	94.63%						
21	.415	0.92%	95.56%						
22	.386	0.86%	96.41%						
23	.343	0.76%	97.18%						
24	.293	0.65%	97.83%						
25	.287	0.64%	98.47%						
26	.275	0.61%	99.08%						
27	.221	0.49%	99.57%						
28	.194	0.43%	100.00%						
Extraction Method: Principal Component Analysis.									

The rotated component matrix (Table 3) below is used to group the variables under five factors based on the factor loadings.

<b>Table 3: Rotated Component Matrix<sup>a</sup></b>					
	<b>Component</b>				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Determination of the business objective	.847	-.003	.102	-.005	.007
Performing Business Planning at the beginning of financial year	.814	-.046	.139	-.034	.041
Budget preparation at the beginning of financial year	.767	-.048	.233	-.036	.001
Maintaining the record of assets purchased or sold	.712	-.043	.197	-.061	.004
Tracking of cost incurred in the business	-.017	.749	.026	.105	.215
Proper recording of profit /loss made during the year	-.048	.726	-.093	.137	.074
Proper recording of day to day business transactions	-.077	.710	.018	.214	.069
Proper book keeping methodologies	-.063	.696	.052	.087	.338
Timely recording of debt received / repaid	-.009	.689	.424	-.040	-.003
Maintaining the record of shares/capital contribution	-.032	.675	.472	.029	.015
Recording of sales made from time to time	-.034	.558	.438	.026	-.044
Internet Accessibility	.201	-.019	.781	-.042	.027
Maintaining Web page for business	.376	-.045	.743	.010	-.046
Online business transactions	.286	-.075	.681	.026	-.055
Using computer for business	-.022	-.053	.658	.291	.064
Recording business transaction using computer	.017	-.054	.639	.297	.240
Maintaining email account for business	.020	-.104	.590	.369	.131
Performing Business growth analysis	-.028	.252	.031	.787	.198
Performing Profit analysis	-.030	.255	-.017	.758	.176
Performing loss analysis?	-.019	.311	-.008	.719	.021
Performing Financial statement	.224	.020	-.052	.659	-.069
Performing Financial ratio	.513	-.011	.023	.581	-.056
Performing Financial difficulty analysis	-.044	.317	-.024	.574	.042
Maintaining Personal banking accounts	-.010	.152	.001	.301	.668
Maintaining business banking accounts	.054	.291	-.155	.117	.664
Maintaining Personal credit card	.020	.345	-.095	.153	.602
Insurance policy for business	-.002	.052	-.006	.414	.573
Maintaining company credit card	-.052	.505	.103	.056	.538
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.					
a. Rotation converged in 6 iterations.					

The following five factors were identified from the rotated component matrix:

<b>Table 4: Factors identified from the rotated component matrix:</b>
<b>Factor 1</b>
Determination of the business objective
Performing Business Planning at the beginning of financial year
Budget preparation at the beginning of financial year
Maintaining the record of assets purchased or sold
<b>Factor 2</b>
Tracking of cost incurred in the business
Proper recording of profit /loss made during the year
Proper recording of day to day business transactions
Proper book keeping methodologies
Timely recording of debt received / repaid
Maintaining the record of shares/ capital contribution
Recording of sales made from time to time
<b>Factor 3</b>
Internet Accessibility
Maintaining Web page for business
Online business transactions
Using computer for business
Recording business transaction using computer
Maintaining email account for business
<b>Factor 4</b>
Performing Business growth analysis
Performing Profit analysis
Performing loss analysis?
Performing Financial statement
Performing Financial ratio
Performing Financial difficulty analysis
<b>Factor 5</b>
Maintaining Personal banking accounts
Maintaining business banking accounts
Maintaining Personal credit card
Insurance policy for business
Maintaining company credit card

Based on the questions falling under each factors, the factors shall be named as below:

Factor 1 - Financial goals and objectives

Factor 2 - Financial transaction recording and book keeping

Factor 3 - Use of Information technology

Factor 4 - Financial analysis

Factor 5 - Sources of funds

The factor analysis has aided in identifying the factors that shall be used to measure the financial awareness among women entrepreneurs.

### Conclusion and Summary:

Financial awareness among women entrepreneurs is considered as one of the indispensable aspects for gaining competitive edge over the male counterparts. There are very few research works that focus on the need for financial knowledge and measuring the financial awareness among women entrepreneurs in India. This study has aimed to identify the factors that help in measuring the financial awareness among women entrepreneurs in Coimbatore district, Tamilnadu. Factor analysis has been used to find the principal components that shall be used to measure the financial awareness. The results of factor analysis revealed that there are five factors namely, Financial goals and objective, Financial transaction recording and book-keeping, Use of information technology, financial analysis and sources of funds that can be used to measure the financial awareness among women entrepreneurs.

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# Subtle shift in thinking for a step change in career: *Changes women need to mindfully adopt to be successful leaders*

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## Abstract

Much has been said about the need for overcoming biases at the workplace and challenges in personal life for women to succeed. These include being assertive instead of aggressive, multitasking, speaking up and so on, to name a few. While they are truisms of sorts, they do not necessarily help one go beyond certain boundaries. This article speaks to some subtle shifts in thinking, small deviations from widely accepted practices that, in my opinion, can be the difference between trying for and winning in senior leadership positions.

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Participation of women in the workforce and their subsequent progression is a matter of great importance not only for organizations but also for society at large. Economic empowerment of women has positive repercussions on the overall economic growth and on the lives of future generations. In the last few years, there has been significant improvement in the overall participation of women in the workplace across the world.

The Female Labour Force Participation Rate (FLFPR) grew from 40% to 51% for OECD countries between 1960-2016. However, this growth has not been consistent across the world. In countries like India, FLFPR has shrunk from 31.59% in 1983 to 20% currently and is one of the lowest in the world. While some of this could be because of women opting for higher education opportunities, a large part of it is due to the socio-cultural



norms that expect women to be the primary care givers. But even for women who are in the workforce, progression to top jobs is still a challenge to be overcome. A McKinsey & Leanin.org report from 2020, indicates that in corporate America, while women in entry level jobs made up 47% of the workforce, at C-suite were at 21%. There are many organizational, social, cultural, educational and personal barriers that make it harder for women to rise up in small and large organizations. Some of these require systemic changes in policies within companies and countries, while others may be addressed through structured programs, affinity forums, trainings etc. There are however, some internal shifts, that women can consciously adopt to influence their careers in significant ways.

Before going further, let me acknowledge that 'becoming a successful leader' does not necessarily mean the same thing to everyone. In its truest sense, it is a contextual, person specific attribute used to describe a state of achievement, that required making a group of people attain a common goal in the best possible way. A child who led his school basketball team to victory is as much a successful leader as a home maker who mobilized a donation campaign in his/her locality for orphaned children. The rest of the article will focus on the context of a successful leader in a workplace- a successful woman leader at that.

I recently rewatched *The Post*, a story as much about freedom and role of independent press in a democracy as much as it is about the woman at the helm of The Washington Post, overcoming biases and insecurities to take an incredibly tough call in the face of immense pressure. Steven Spielberg, very masterfully touches upon several shifts in behaviours that make Meryl Streep's character, Katherine Graham, successful and respected in the eyes of her peers, mentors and juniors- men and women alike. In this article, I will touch upon 5 such subtle shifts that I believe are necessary beyond the obvious and much talked about behaviours and outcomes.

- 1. From collaborative to inclusive:** In a scene where, she has to make a tough call about whether or not the paper should print sections of the Pentagon papers against which there is an injunction, Katherine gets her team members and senior board members on the phone, asks everyone's opinion and then goes against the majority. This scene is a great example of the difference between collaborative and inclusive decision making. By definition, collaboration means to do something together. A collaborative decision-making process would require everyone to co-create a solution and agree on the way forward together. It is often a very democratic process that needs a majority of the people to agree on *one way* to do things. While it does have its merits in specific situations, it is fraught with issues. One big one being- a majority decision does not mean the right decision. A successful leader listens to everyone's opinion, but eventually takes a call based on her own assessment of what is right, without fear of consequences of ignoring the majority. For women leaders, this is particularly harder as subconsciously women are trying to 'fit in'. They are outsiders and a minority on most decision- making tables. The subtle pressure to conform and collaborate is higher. To succeed in senior leadership roles, women should be inclusive over collaborative.
- 2. From assertive to decisive:** A lot of discourse in recent times has been on the difference between being aggressive vs assertive. Women face this quandary of how to be assertive without being perceived as aggressive, especially given the unconscious biases in society that equate an assertive woman to an aggressive one. While solving for that is important, a greater and a more useful shift in perception is from being assertive to *being decisive*. As a leader, a large part of the job includes making decisions on things small and big. It is far more helpful to be seen as a decisive

leader than an assertive leader. Women have, for too long now, been told not to be or come across as aggressive which puts them on the defensive, second guessing their own styles instead of focusing on outcomes needed. Ultimately this leads to dissatisfaction on both sides of the aisle. Katherine Graham's character as shown in *The Post* was a very docile, non-assertive, almost meek woman. However, she was decisive on several occasions and focused on the objectives and her principles each time. The good news is, being decisive is not a necessarily a natural born trait. Nick Tasler, an organizational psychologist, in his article in the Harvard Business Review titled 'Just make a decision already', explains how this trait can either be natural, learnt or incentivized. Also, one doesn't have to choose between being assertive or decisive. One can be both. But focusing too much on being assertive and not aggressive can come in the way of being decisive. A shift in focus is needed.

3. **Multitasking to Prioritizing:** It is an age-old aphorism that women are better than men at multitasking. This may be true and is a real gift to have. However, it also puts undue pressure on women. The expectation that one can do multiple things at the same time with the same level of attention, ability and excellence is probably a stretch, even for women. On the contrary, this expectation from oneself can lead to dissatisfaction, fatigue and disappointment. It is much healthier to prioritize rather than multi task when need be. This extends to not only tasks at work but also when dealing with tasks across personal and professional lives. On some days, work takes priority and on other days home does. Indira Nooyi, famously said, *"I've found it's rarely possible to be the kind of mother, wife, employee, and person you want to be - all at the same time. Often, you need to make a choice, and that's especially true if you want to be CEO. There's no way around it. As aspiring or current women leaders,*

*give yourself the freedom to choose on any given day or instance, what needs your attention then and do not feel (too) guilty about it.*

4. **From speaking up to asking:** Another sound advice given to women is to speak up. Say what is on your minds, be a part of the discussion and let everyone know what you think on a particular topic. This is extremely important especially in early stages of the career where other than being a gender minority, one is also a younger, less experienced member of the team. It lends well to being noticed and showing your smarts and independent thinking. However, as one moves up the ladder, a subtle shift is needed from just speaking your mind to asking for what you want-be it for your team, project, business, or even yourself. The former is a passive stance while the later, an active one. It is the difference between participating and leading. It might be easier to start with asking for things for the team or the business, than for oneself. That alone can help build a brand for oneself and lay a foundation for harder asks like pay raise, promotions etc. While asking does not mean getting, and there are contradictory studies here, there is no doubt that the opposite is most likely always true. i.e. if you don't ask, you will not get.
5. **From sponsors to followers:** A few years ago, the concept of having mentors had gained traction. Then came the need for sponsors, who would put the spotlight on you, open doors for you. While that is absolutely important and almost a must for career progression, having followers is as important too. In the past, organizations were more hierarchical and top down. If one had favorable bosses, one could move up the chain. Today, organizations are changing and being run differently. With mechanisms like 360-degree feedback, reverse mentorship, holacracy gaining traction across organizations, it is essential that one has a sphere of influence beyond

traditional organizational structures. Having followership does not only mean that people feel comfortable talking to you, which is traditionally taken to be a strength for women. At the very least it means being known as the go-to-person for something. It could be for people skills, domain expertise, communication etc. In the best cases, it means people will follow you into whatever you do. It is a shift from being inspired by others to being inspirational to others. It is also a shift from seeking top-down approval to bottom-up endorsement. Followership usually is a consequence of many of the shifts discussed above. It happens naturally and over time due to one's innate abilities, personality, practiced excellence or specific achievements. However, it is important to be conscious about growing your tribe. This is especially true for women entrepreneurs who simply need to inspire people to achieve impossible tasks with limited resources. Going back to *The Post*, Katherine Graham starts off by being an unexpected and thrust upon boss to her team. But by the end of the movie, she transforms the Chief Editor, Ben Bradley, (played by Tom Hanks), and her mentor & chairman of the board, Fritz Beebe (played by Tracy Letts), into followers, who are inspired by her courage to make sacrifices and difficult decisions they may not have been able to make.

While this is not an exhaustive list of shifts, I hope they serve as a starting point for deeper introspection and observation of what it takes to really go from a good manager to a successful leader, as a woman.

**Conclusion:** In summary, to succeed in the workplace, especially in senior roles, women need to acknowledge and change specific behaviors and mindsets within them to be seen as someone who is bold, courageous, capable of cracking multiple tough problems and inspires people to achieve a common goal. While the qualities needed by a male

colleague are also similar, women often have to go the extra mile to make others believe in them. *Being inclusive over collaborative* makes the shift from being a team player to a leader. *Being decisive over assertive* lets everyone know you are capable of taking a stand and moving quickly towards a goal. Being comfortable with *prioritizing over multi-tasking* can take the pressure off from one self, and perhaps deliver better results. *Actively asking for what you want* for yourself, your team or business instead of passively giving your opinions, changes the perception from being a contributor to a leader. In addition to sponsors, *developing followers*, builds your tribe as well as your brand- the hallmark of a true leader.

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# Factors Influencing the Quality of Work Life of Women Teachers in Higher Education

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## Abstract

Quality of life-work-life of employees is an important aspect to understand and to learn their social & psychological needs. The present study aims to find the factors that measure the quality of work-life of women teachers in higher education. For the study purpose, 289 samples were considered, and data was collected by distributing a questionnaire. The results show that factors such as Human Capital Management, Employee Satisfaction and Autonomy, Learning and Development, Working Environment, compensation, Career Opportunities, and Employee Mental Health, influence on the quality of the work-life of women teachers.

**Keywords:** *Quality of work-life, Working Women, Employee's Wellbeing, Employee satisfaction, Compensation, Working Environment.*

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## Introduction:

Over the past 30 years, women have raised their expectations and their levels of aspiration have been higher as well as sharper with the advent of the women's movement, coupled with landmark civil rights legislation and well-publicized judgments against large companies for gender discrimination in

hiring, promotion and pay. In 1972, women questioned the possibility of having a family and holding a job at the same time. By the mid-1980s they took it for granted that they could manage both and by the mid-1990s, 89 percent of young women said they expected to have both a family and a job (Shellenbarger, 1995). Today, about 62 percent of all working

women are contributing half or more of their household income, and they hold about half of all managerial and professional positions; So much for the myth that women don't hold high-level business jobs because they are supposedly don't aim high enough (Morris, 2005). While this was the situation in US, the statistic in India is little different.

In India, women workers constituted 20.4 percent of the total organized sector employment in the country in 2010 comprising 17.9 percent, in the public sector and 24.5 percent in the private sector. Though the statistics of women participation in work may not be as great as the statistics of developed nations like USA, the trend of women participation in work is likely to increase significantly in the coming years. Therefore, the issues and challenges faced by working women in India are important to explore and to scrutinize. According to the information provided by the *Registrar General of India*, the work participation rate for women was 25.68 percent in 2001. This is an improvement from 22.73 percent in 1991 and 19.67 percent in 1981. Since independence in 1947, the percentage of women in the Indian workforce has been on a steady increase. According to All India Survey of Higher Education, Ministry of Human Resource Development (MHRD) report 2011, female teacher's participation in education sector is 37.3 percent.

It is essential for the organization to develop quality working environment for employees. The current stress on high performance by the organization creates imbalance between family and work life due to job pressure and conflicting interests among employees. Quality of work life (QWL) refers to the quality relationship between employees and the total working environment which consists of fair compensation, safe working conditions, opportunities to use and develop human capacities, career growth of employees, work life balance, participative management style, and reward & recognition, Improvement in QWL is not only contributes to organizational efficiency and to a fall in negative employee behavior but also because justice and

fair play demand it. Moreover, the discharge of this social responsibility by organization is not merely a means to some end but it is an end (MULLINS, 1996). Because of the continuous increase in the women workforce in the organization, with the major changes in work and work arrangements, changes in women's career expectations, the relationship between families and labour market participation has to come under considerable scrutiny. The pressure of career and family affects women especially at the mid-level harder. Hence attracting and retaining women in the workforce is very important and hence the organizations must give importance to quality of work life of women employees.

The threat of imbalance in work and non-work life has implications not only on the employees but also on organizations, governments, and society (Grzywacz and Marks, 2000; Swanson, Power and Simpson, 1998). Organizations must develop and adopt Quality of Work Life (QWL) programs which ensure to create excellent work condition and job for its employees. Hence, QWL seeks to create such a work environment where the employees work co-operatively and make positive contribution in achieving organizational objectives.

## Review of Literature

**Ayesha T., Tasnuva. & Kursia J. (2012)** studied the perception of quality of work life of the faculty members of private universities in Bangladesh. A quantitative survey of 72 full-time faculty members from 11 private universities was conducted. The result of the study revealed that there is significant relationship between QWL and its dimensions like safe and healthy working condition, social integration, opportunity for continuous growth and security, adequate and fair compensation, opportunities to use and develop human capacities. The results also revealed that there is a significant difference about the perception of QWL exist in terms of gender and faculty of different department of the university.

**Barka & Anukool (2013)** conducted a study on managerial employees' perspective on



quality of work life – a comparative study consists of 150 employees of nationalized and a private bank. The result of the study revealed that there is no significant difference between gender; experiences; age; income and total mean scores of managerial employees of nationalized and private banks on QWL. Since managerial employees, equally get benefits of the organization irrespective of gender, experiences, income in banks, both are enjoying same level of QWL. The study also reveals that improved QWL helps to improve the family life of the employees and also improves the performance of the organization.

**Nitesh S. & Devendra S.V. (2013)** studied the perception of quality of work life of employees of small-scale industries. Several factors were considered to measure quality of work life such as, good working environment, chance of growth, fair compensation, job satisfaction, employees' motivation, communication flow, flexible or suitable working time. The study revealed that employees are not happy with the working environment of the organization also the study reveals that quality of work life is not highly prevalent in the industries as per the view of the employees.

**O.P. Singh & S.K. Singh (2015)** made a study on quality of work life of higher educational institutions. The study revealed that educational institutions must give importance for identifying the critical factors that could enhance teachers job satisfaction, commitment, and performance level. Hence, higher educational authority should take progressive steps to organize a conducive and congenial work culture and environment at higher educational level in which every teacher works in a well-defined manner for their own excellence and for institutional effectiveness also.

**Elamparuthy & Jambulingam (2016)** conducted study to know the perception of quality of work life of college teachers. The result reveals that level of QWL of college teachers is low. It is also observed in the findings that there is a significant difference

in QWL perceptions as per length of service of the respondents but there is no significant difference exists in QWL perceptions a per gender, age, designation, and income levels of the respondents.

**Sobhani (2017)** studied on perception of quality of work life of school teachers. The objectives of the study were to know the level of quality of work life of teachers. The study reveals that majority of the samples were experiencing average level of quality of work life. It was also found that there is no significant difference between private and public education institutional teachers.

**Shanmuga Priya & Vijayadurai (2017)** have found in their study that today roles of women have changed a lot depending upon their profession throughout the world. It is found in the article that, financial demands, economic status, effective usage of education plays major role for women lecturers in their career. Their study concludes that performance, satisfaction, and stress relief all could be main outcomes in quality of work life for a working women lecturer in colleges.

**Abdulkadir Mohamud Dahie et al. (2017)** conducted a study to know the factors affecting the quality of work life among college teachers. The study reveals that general well-being, career, and job satisfaction as well as good working condition have significant impact on quality of work life.

**Aparna et al., (2018)**, made a study on Influence of quality of work life on organizational commitment. The study mainly focuses on the QWL of employees working in the manufacturing sector. The parameters which have been selected to observe the QWL in this study are economic factors, social factors, training and development, career development and work-life balance of the employees. The study has revealed that most of the employees are happy with the working environment in the organization,

### **Need for the Study**

All the above studies prove that quality

of work life plays an important role in employee's overall physical & psychological wellbeing, satisfaction, productivity, and the like. Therefore, the QWL as a variable gains attention among the researchers to explore more. Because of continuous increase in the women workforce in the organization, it is necessary to measure the factors influencing women workforce especially in the education sector. Therefore, the present study is an attempt to know the factors that influence quality of work life of women teachers in higher education.

## Research Design

### Objectives of the study

- To know the socio-economic factors of respondents
- To know factors influencing the quality of work-life of women teachers in higher education.

### Methodology:

Present study is descriptive in nature. The research work is mainly based on primary data collected from the respondents through survey method by administering the questionnaire developed for the purpose.

Population of the study consists of women teachers, working in various institutions

under university of Mysore. 289 samples were considered for the purpose of the study.

### Analysis and Interpretation:

Data was collected from 289 respondents by distributing questionnaire. To test the reliability of the questionnaire Cronbach Alpha test was applied. The Cronbach Alpha reliability co-efficient was 0.952, which confirmed the reliability of the questionnaire.

From the descriptive analysis it is found that 64.7 percent of the respondents belong to the age group of 29-40 years. About 49.2 percent of the respondents belong to the group of family size between 4-5 members. 42.6 percent have monthly income between Rs.20,001/- and Rs.50,000/-. About 61.9 percent of the respondents have one child. 56.4 percent of the respondents were having current job experience of up to 5 years.

Factor analysis is applied to reduce the complexity of data. A phenomenon may be influenced by several items, therefore identifying which item will significantly influence may be difficult to study. To reduce the number of items, factor analysis can be effectively applied.

Table 1 gives the communalities, which gives the amount of information extracted from each variable

**Table 1: Communalities – Quality of Work Life**

	Initial	Extraction
I want to improve quality life at work	1.000	.663
I make efforts to democratize the workplace	1.000	.719
Individuals are facilitated to have influence and control over what they do and how they do it.	1.000	.712
The organization responds to employees needs positively	1.000	.687
People are getting adequate and fair compensation	1.000	.633
The work is having a balanced role in one's life considering the requirement of leisure	1.000	.716
Emphasis is laid on the development of human capacities	1.000	.660
Employees are able to satisfy their personal needs through their experience in the organization	1.000	.522
Policies of the organization are in tune with social integration	1.000	.696

Employees are given adequate learning opportunities	1.000	.820
Employees tend to have positive feelings towards themselves	1.000	.729
Employees tend to have positive feelings towards their jobs.	1.000	.626
Employees have strong commitment to organizational goals.	1.000	.667
Opportunities are created for greater growth and development of the individual as a person.	1.000	.669
Physical and Psychological health is considered important	1.000	.652
The organization has low absenteeism	1.000	.589
Mutual trust is prevalent in the organization	1.000	.629
Pay and benefits are revised from time to time	1.000	.728
Superiors encourage participation in decision making	1.000	.693
Human dignity and growth are promoted in the organization.	1.000	.665
Promotion scheme provides a uniform distribution of promotional opportunities throughout the organization.	1.000	.717
Promotion scheme is such that it conveys in advance what avenues are available.	1.000	.693
Suggestion schemes are effectively implemented.	1.000	.733
Motivation climate is created by rewarding good performance both formally as well as informally.	1.000	.687
Employees are in general are satisfied in the organization	1.000	.618
Employees are required to use a wide range of abilities in the organization	1.000	.701
Most of the activities at work are challenging and interesting.	1.000	.670
Seniority and merit both get due weightage at the time of promotion	1.000	.565
Employees in General have a sense of accomplishment.	1.000	.655
Employees tend to stay for fairly a long time with the organization.	1.000	.651
Adequate opportunities are given to develop new skills and abilities at work	1.000	.700
Innovation is encouraged	1.000	.751
The relationship between Employees and work environment is healthy.	1.000	.763
Employees of the organization know their jobs well	1.000	.698

Thirty-four items were admitted for the study of quality of work life of the respondents in the analysis. The extraction of factors performed through Principal Component analysis, based on the order of influence, these factors further grouped and presented in the following table.

**Table 2: Total Variance Explained -**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	13.821	40.651	40.651	13.821	40.651	40.651	5.906	17.369	17.369

2	2.745	8.073	48.724	2.745	8.073	48.724	5.792	17.035	34.404
3	1.611	4.738	53.462	1.611	4.738	53.462	3.194	9.395	43.800
4	1.456	4.283	57.745	1.456	4.283	57.745	2.831	8.328	52.127
5	1.292	3.800	61.544	1.292	3.800	61.544	1.979	5.820	57.947
6	1.128	3.317	64.861	1.128	3.317	64.861	1.810	5.324	63.271
7	1.024	3.011	67.872	1.024	3.011	67.872	1.564	4.601	67.872
8	.915	2.690	70.563						
9	.803	2.361	72.923						
10	.767	2.257	75.180						
11	.712	2.095	77.275						
12	.636	1.870	79.145						
13	.595	1.749	80.894						
14	.566	1.666	82.560						
15	.532	1.564	84.123						
16	.504	1.483	85.607						
17	.466	1.371	86.977						
18	.439	1.291	88.268						
19	.405	1.192	89.460						
20	.380	1.118	90.578						
21	.362	1.063	91.642						
22	.356	1.048	92.689						
23	.317	.932	93.621						
24	.303	.891	94.512						
25	.284	.837	95.348						
26	.251	.737	96.085						
27	.239	.702	96.787						
28	.214	.629	97.416						
29	.182	.534	97.950						
30	.163	.479	98.429						
31	.150	.442	98.871						
32	.149	.437	99.308						
33	.127	.373	99.681						
34	.109	.319	100.000						

Extraction Method: Principal Component Analysis.

The rotated component matrix (Table 3) below is used to group the variables under seven factors based on the factor loadings.

**Table 3: Rotated Component Matrix**

Variable	Factors loading						
	1	2	3	4	5	6	7
Employees tend to have positive feelings towards their jobs.	<b>0.717</b>	.128	.160	.095	.194	.152	.005
Employees have strong commitment to organizational goals.	<b>0.717</b>	.339	.080	.001	.021	.090	-.153
Mutual trust is prevalent in the organization	<b>0.697</b>	.239	.092	.210	.105	.149	.021
Employees tend to have positive feelings towards themselves	<b>0.643</b>	.150	.466	-.093	.230	.106	-.062
Physical and Psychological health is considered important	<b>0.638</b>	.337	.249	.199	.081	-.008	-.152
The work is having a balanced role in one's life considering the requirement of leisure	<b>0.628</b>	.005	.205	.476	.202	.109	.008
Opportunities are created for greater growth and development of the individual as a person.	<b>0.610</b>	.177	.490	.101	.031	.034	.117
Emphasis is laid on the development of human capacities	<b>0.607</b>	.141	.340	.367	-.079	-.017	.123
Human dignity and growth are promoted in the organization.	<b>0.552</b>	.499	.253	.157	.054	.133	-.050
The organization has low absenteeism	<b>0.520</b>	.062	-.110	.122	.516	-.064	.134
Individuals are facilitated to have influence and control over what they do and how they do it.	<b>0.504</b>	.185	.172	.438	-.055	-.367	.254
Most of the activities at work are challenging and interesting.	.065	<b>0.785</b>	-.040	.107	.069	.138	.113
Employees are required to use a wide range of abilities in the organization	.355	<b>0.729</b>	.093	.175	-.054	-.002	.038
Employees are in general are satisfied in the organization	.234	<b>0.594</b>	.268	.210	.139	.253	-.108
Superiors encourage participation in decision making	.341	<b>0.588</b>	.313	.095	.232	.159	-.212
Employees are given adequate learning opportunities	.418	.157	<b>.762</b>	.189	.030	.029	.044
Policies of the organization are in tune with social integration	.234	.163	<b>.667</b>	.239	.307	-.133	.015
Suggestion schemes are effectively implemented.	.230	.352	<b>.534</b>	.106	.062	.497	-.095
The relationship between Employees and work environment is healthy.	.249	.399	.222	<b>.679</b>	.121	.090	-.096
Employees of the organization know their jobs well	.083	.458	.044	<b>.669</b>	.153	.067	-.060
The organization responds to employees needs positively	.430	.051	.293	<b>.575</b>	.189	.201	.085
People are getting adequate and fair compensation	.122	.087	.197	.103	<b>.736</b>	.073	.116
Pay and benefits are revised from time to time	.088	.365	.234	.136	<b>.669</b>	.229	-.114
Promotion scheme is such that it conveys in advance what avenues are available.	.089	.469	-.019	.150	.257	<b>.603</b>	.107
Promotion scheme provides a uniform distribution of promotional opportunities throughout the organization.	.352	.472	-.044	.169	.080	<b>.574</b>	.067
I make efforts to democratize the workplace	.165	.082	-.025	-.062	.237	-.191	<b>.767</b>
I want to improve quality life at work	-.159	-.076	.011	.000	-.091	.202	<b>.763</b>



The following seven factors were identified from the rotated component matrix:

#### **Factor 1: Human Capital Management**

- Employees tend to have positive feelings towards their jobs.
- Employees have strong commitment to organizational goals.
- Mutual trust is prevalent in the organization
- Employees tend to have positive feelings towards themselves
- Physical and Psychological health is considered important
- The work is having a balanced role in one's life considering the requirement of leisure
- Opportunities are created for greater growth and development of the individual as a person
- Emphasis is laid on the development of human capacities
- Human dignity and growth are promoted in the organization
- The organization has low absenteeism
- Individuals are facilitated to have influence and control over what they do and how they do it.

#### **Factor 2: Employee Satisfaction and Autonomy**

- Most of the activities at work are challenging and interesting.
- Employees are required to use a wide range of abilities in the organization
- Employees are in general are satisfied in the organization
- Superiors encourage participation in decision making

#### **Factor 3: Learning and Development**

- Employees are given adequate learning opportunities
- Policies of the organization are in tune with social integration
- Suggestion schemes are effectively implemented

#### **Factor 4: Working Environment**

- The relationship between Employees and work environment is healthy
- Employees of the organization know their jobs well
- The organization responds to employees needs positively

#### **Factor 5: Compensation**

- People are getting adequate and fair compensation
- Pay and benefits are revised from time to time

#### **Factor 6: Career Opportunities**

- Promotion scheme is such that it conveys in advance what avenues are available
- Promotion scheme provides a uniform distribution of promotional opportunities throughout the organization.

#### **Factor 7: Employee Mental Health**

- I make efforts to democratize the workplace
- I want to improve quality life at work

#### **Conclusion**

Factors that are influencing quality of work life are Human Capital Management, Employee Satisfaction and Autonomy, Learning and Development, Working Environment, compensation, Career Opportunities and Employee Mental Health. Organizations must give importance for the human capital management and healthy working environment which will be contributing for the overall development of the organization and to develop the positivity, respectively. Organizations must concentrate on providing various incentives, training and development, career opportunity programs for the purpose of attracting and retention of employees.

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# Covid-19 Pandemic and its Impact on Start-ups with reference to Women Entrepreneurs in Karnataka, Policy options

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## Abstract

The entrepreneurial journey is never as easy a road to tread upon and often comes with its share of challenges. Karnataka Startup Policy 2015-2020 envisages giving wings to startups in the state through strategic investment & policy interventions by leveraging the robust innovation climate in Bangalore. The increasing presence of women as entrepreneurs has led to the change in the demographic characteristics of business and economic growth of the country. Women-owned businesses enterprises are playing a prominent role in society inspiring others and generating more employment opportunities in the country. Covid-19 Pandemic has affected the startups in Karnataka vis-a-vis women entrepreneurs who are in a considerable proportion in the state. Survey based study of women startups reveals that respondents admit to the

current pandemic being a metaphorical black swan event, that is, a surprising, unpredictable event of great significance and severe consequences that dramatically changes the political and economic environment. Women startup Companies increasingly seek to engage in open Innovation & pandemic has put a break to such innovations. Women Startups in India & Karnataka often feel encumbered by bureaucratic processes of supporting startups. Government options like Providing additional growth capital, Creating business climate for innovation & startup options like Joint sales activity initiatives, staff rotation system, Internal restructuring downsizing the other activities by women startups will go long way in sustainable women startups in Karnataka.

***Key Words: Startups, Pandemic, bureaucratic process, downsizing, sustainable startups.***

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## Introduction

In India, Goa, Jammu & Kashmir, Karnataka, Rajasthan and West Bengal emerge as top 5 states offering schemes to support Women Entrepreneurship. Southern states of Andhra Pradesh, Karnataka, Kerala and Tamil Nadu along with West Bengal have highest number of women entrepreneurs. Nearly 80% of women entrepreneurs are self-financing their businesses in India. The entrepreneurial journey is never as easy a road to tread upon and often comes with its share of challenges. With regard to women entrepreneurs, the word “entrepreneurs” preceded by “women” itself conveys a lot! This is because women face unique challenges in business as they tend to take on more responsibilities within the household. Gender bias in the workplace is that consciously or unconsciously- has been a matter of concern that needs to be addressed by organizations to embrace diversity and inclusion. Gender equality and getting more women into leadership roles can also bring a positive change as it is necessary for more and more women to fight against all the odds and climb the corporate ladder. Famous quote by E.O. Wilson “Change will come slowly, across generations, because old beliefs die hard even

when demonstrably false”. The study on women startups is unique in the startup eco system.

The most influential women entrepreneurs in India are Falguni Nayar, the Founder of Nykaa, Ashwini Asokan, Co-founder at Mad Street Den, Vandana Luthra, Founder at VLCC, Aditi Gupta, Founder of Menstrupedia, Vani Kola, Founder, Kalaari Capital, Shahnaz Husain, Founder of Shahnaz Herbals, Ankita Gaba, Founder at Social Samosa, Priya Paul, Chairperson, Park Hotels, Upasana Taku, Founder at Mobikwik, Divya Gokulnath, Co-founder of ‘BYJU’s & others. In Karnataka, Kiran Mazumdar Shaw, Founder of Biocon Limited, Dr. Kamini A. Rao, founder and Medical Director of Milann, Serial entrepreneur Meena Ganesh the CEO of Portea Medical, Srividhya Srinivasan co-founder of Impulsoft, Richa Kar Founder and CEO of Zivame & many more. The journey of startups by women entrepreneurs is most interesting & appealing. In this background the data on startups will show light on the study of women startups.

The number of startups in India is remarkable as shown in Table No.1 & Top Indian Startups are shown in Table No.2.

Table No.1

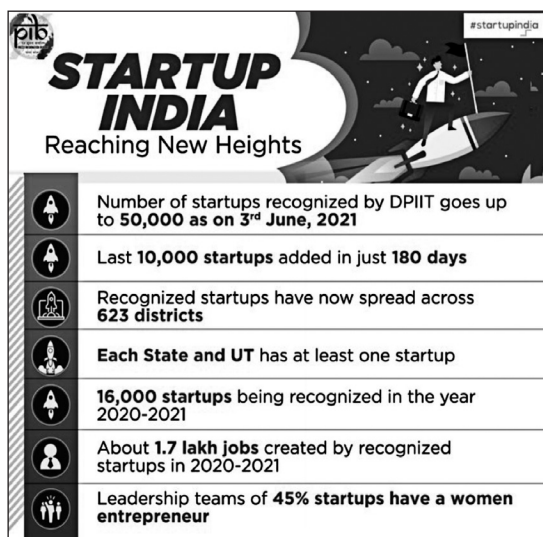


Table No.2

Top 10 Indian Startups 2020		
Company	Industry	Funding (US \$)
1. One97 (Paytm)	Commerce and Shopping	4.4 B
2. Ola Cabs	Transportation	3.8 B
3. OYO	Travel and Tourism	3.2 B
4. ReNew Power	Energy	2.8 B
5. Snapdeal	Commerce and Shopping	1.8 B
6. Swiggy	Food and Beverage	1.6 B
7. BYJU'S	Education	1.4 B
8. BigBasket	Commerce and Shopping	1.1 B
9. Delhivery	Logistics	935 M
10. Zomato	Food and Beverage	915 M

Source: Crunchbase May 2020

**DISFOLD**

These tables do not depict the number of women startups. Above all half of India startups are in serious danger due to Covid-19 pandemic. 38% of them are out of funds, 12% are less than one month, 30% are 1-3 months, 16% of them are 3-6 months & 4% of them have shut down their business. The data regarding How many are run by women is not available, but it is true that women face more problems than men.

Unicorn is the term used in the venture capital industry to describe a startup company with a value of over \$1 billion. Indian Unicorns are shown in Table No.3 & startup unicorns are shown in Table No.4.

Table No.3

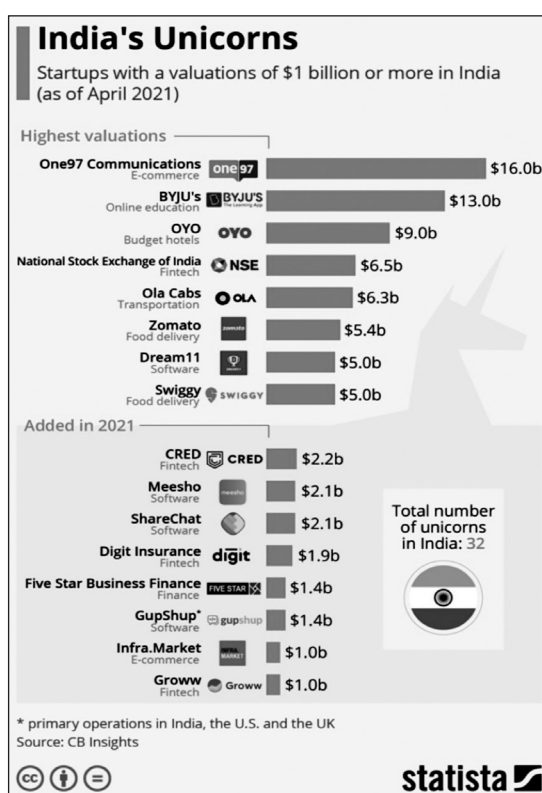


Table No.4

tech Indian startup unicorns in 2021			
Unicorn	Date	Valuation (in \$billion)	Sector
Digit	Jan. 15	\$1.9	Insurance
Innovaccer	Feb. 24	\$1.3	Software
Infra.Market	Feb. 25	\$1.0	Infrastructure
Five Star	Mar. 27	\$1.4	Banking
Meesho	Apr. 05	\$2.1	Social commerce
Cred	Apr. 06	\$2.2	Fintech
Pharmeasy	Apr. 07	\$1.5	E-pharmacy
Groww	Apr. 07	\$1.0	Stockbroking
ShareChat	Apr. 08	\$2.1	Social media
Gupshup	Apr. 08	\$1.4	Enterprise messaging

Source: ETech research

Karnataka Startup Policy 2015-2020 envisages giving wings to startups in the state through strategic investment & policy interventions by leveraging the robust innovation climate in Bangalore. Definition of a Startup in Karnataka is based on the following criteria.



1. It should be Technology Based 2. Tenure- The startup must not have been registered/ incorporated for more than 4 (Four) years from the date of such application for any incentive applied under this policy. The same shall be 7 (seven) years for BT companies. Though the startups may not have to be registered or incorporated for receiving various incentives or benefits under the policy, any funding beyond early stage funding shall require necessary registration or incorporation. 3. Location- The company/entity be registered in Karnataka under the Karnataka Shops and Commercial Establishment Act, 1961. 4. Employment- The company employs at least fifty per cent of its total qualified workforce in Karnataka. 5. Exit Clauses- A startup will cease to receive benefits under this policy upon reaching a revenue of Rs.50 Crores. Karnataka has 8,810 startups registered under Startup India, -Startup India scheme by the Department for Promotion of Industry and Internal Trade (DPIIT). In 2020, Bangalore's count stood at 805, the start-up ecosystem in India and Bangalore is relatively new and there will be more people launching new-age businesses. Some seasoned professionals turning entrepreneurs, some first-time young entrepreneurs and some trying their hand to see if they are founder members.

The increasing presence of women as entrepreneurs has led to the change in the demographic characteristics of business and economic growth of the country. Women-owned businesses enterprises are playing a prominent role in society inspiring others and generating more employment opportunities in the country.

There is need for sustainable growth of women entrepreneurs, to promote a balanced growth in the country, and Startup India is committed to strengthening the women entrepreneurship ecosystem, through policies and initiatives, and creation of enabling networks.

The Government of Karnataka is proud to be the first state to announce the establishment of a dedicated Startup Cell. The Karnataka

Startup Cell aims to promote Karnataka as the ultimate startup destination in the world. Its vision is to create a world-class startup ecosystem through strategic investment and policy interventions, leveraging the state's innovative ambience.

In this background, Covid-19 Pandemic & Its impact on startups with reference to women Entrepreneurs in Karnataka, Policy options is undertaken for the study

### **1.1. Hypotheses of the study**

The hypotheses of the present study is set forth as follows:

1. Covid-19 Pandemic has affected the startups in Karnataka vis-a-vis women entrepreneurs who are in a considerable proportion in the state.
2. Government initiatives to support women startups during pandemic have helped the startup in spite of the pandemic.

### **1.2. Objectives of the study**

**The objectives of the present study are:**

1. To analyze the impact of covid-19 Pandemic on women startups
2. To examine the Karnataka Government steps to overcome the problems of women startups
3. To suggest remedies for the problems of women startups in Karnataka

### **1.3. Research Methodology – research design**

The study is based on random sample survey, a survey of 100 stakeholders including women startup entrepreneurs in Karnataka along with academicians is considered through 3 types of questionnaire advocated to these stakeholders.

### **1.4 Sources of data and techniques of data analysis**

The data is collected through the survey method consisting opinion through three types of questions such as Yes or no answers, multiple choice questions and open ended questions.



### 1.5 Limitations of the study

The study is based on random samples as such it is the opinion of the stakeholders, to support the opinion secondary data is also used, the study is limited to Karnataka state only, the official data is not available with regard to the number of ailing startups and the closure of some of them. Time & money is the other constraint.

### 2. Literature review

Plenty of literature is available with regard to startups and the global data is plenty, but at local level the study is limited. Dr. Gopaldas Pawan Kumar (March 2018) David Memorial Institute of Management in his paper Indian startups- issues, challenges and opportunities has highlighted the various challenges faced by women run startups & concluded that history is replete with examples of startups which began with big fanfare but ended as damp squibs within a short span of time due to various reasons. ADBI Working Paper (June 2020) Series on the startup environment and funding activity in India observed that Creating more awareness of government initiatives and incentives, credit disbursement to priority sectors, promoting outreach and network benefits to Tier 2 and Tier 3 cities, as well as easing financing and tax breaks for foreign and domestic investors could improve opportunities for startups in India. Dr. K. Sunanda (Sept. 2016) Associate professor, Shadan institute of management studies for girls in her How to Start and Manage Startup Companies in India, a Case Study Approach has highlighted that For any new idea to become successful venture, it requires appropriate support and mentoring. At present, start ups are growing like a grapevine. Indian start-ups attempt to build the start up environment with important education, talent, innovation and incubators with correspondence to funding agencies. Now the government is also supporting the Start-ups. Dr. Suniti Chandiok, Associate Professor, BCIPS, Dwarka in her study, India the world's fastest growing startup ecosystem: A Study, concluded that making capital more

accessible and cheaper, easier patent filing, giving research and development credits, and easier entry for the success of Startup India as a growing economy. Goel (2018) cited some Challenges and Issues, such as culture and awareness, Social issues, Technology infrastructure, Financial Issues, Sustainability Issues, and Regulatory Issues. Madhvapathy & Rajesh (2018) addressed the Challenges of HR Tech Startups such as failure to lay groundwork for adoption by employees. While there are diverse products and technologies in the market, the core challenge is to find the right product-market fit.

But these studies have not specifically covered the problems of women startup entrepreneurs, hence this study is undertaken.

### 3. Data Analysis & Interpretation

In order to analyze the impact of Covid-19 Pandemic on women startups a random survey was initiated through physical survey & through mass media. The Profile of the respondents is as follows:

Number of Respondents		Educational Background
Women Entrepreneurs, startups	50	Above Pre-university
Academicians	30	Above Post Graduation
Women Entrepreneurs/ Office Bearers of Various Organizations	20	Above Pre-university
<b>Total Respondents</b>	<b>100</b>	

Questionnaire was advocated to all the respondents through 10, Yes/No Answers, 10 Multiple Choice questions & 10 open ended questions. Yes or No questions were very useful since the concept of startups should not be confused with the MSME because during pandemic how many MSME were closed or Micro Enterprises upgraded to Small or small enterprises upgraded to medium is not

known, even the Government does not have data on this, hence easy questions were asked to get fitting reply through Yes or No answers. Multiple choice questions were also helpful to respond, open ended questions have actually opened up the Pandora box because the unexpected answers were recorded by the researcher.

In order to synchronize the answers from three group's, questions were almost similar to all the groups but the answers differed. With regard to the questions on do you think the fundraising environment is conducive, the reply by 80% of the respondents was No, with regard to the redesigning the product during the pandemic 70% opined yes, and they have to redesign the product & client profile. With regard to the question, are you able to reach your goal, 80% respondents said yes, with regard to question that they consider the situation as new normal, 80% of them said yes, was it necessary to have pay cut & lay off during pandemic the 30% answer was yes & 70% of the respondents said no because they hope to return to normal sooner or later, as far as the question did your revenue go down during pandemic the answer by 80% was yes, with regard to the changing role of employees in the work, all of them said that they have to resort to the changing role of the employees. With regard to the difficulties they have to face in seed-stage fundraising most of them said yes. Thus though the reply by the startups women entrepreneurs was practical the reply by the academicians was theoretical, there is a lot of difference between theory & Practical aspects of business during the pandemic. Currently, the focus is on protecting the present than the future of economic activity.

Many of the respondents admit to the current pandemic being a metaphorical black swan event, that is, a surprising, unpredictable event of great significance and severe consequences that dramatically changes the political and economic environment.

As far as the multiple choice questions are considered they are of the opinion that the

government intended to protect companies and startups affected by the COVID-19 crisis, include taxation support, state support for short-hour working, improved measures at guarantee banks, as well as loans and special programs provided by RBI. In addition to these loans other specific support programs for startups, such as growth loans and co-investment schemes, which were not explicitly developed to address the COVID-19 crisis, but may still prove useful.

With regard to open ended questions Instead of working from a basement, startups nowadays prefer shared working spaces at a very early stage. This helps them meet other entrepreneurs working in the same space, which leads to better networking with like-minded people & during pandemic there is demand for co working spaces. Generally, the specific characteristics of innovative startups should enable them to be better prepared to cope with the COVID-19 crisis than other types of firms. Being innovative is a precondition of being resilient, as innovative businesses tend to constantly and continuously anticipate and adjust to a broad range of crises. They are able to work as shock absorbers for both endogenous & exogenous shocks.

### 3.2 Hypotheses testing

Since there is no alternative hypotheses in this study the hypotheses 1. Covid-19 Pandemic has affected the startups in Karnataka vis-a-vis women entrepreneurs who are in a considerable proportion in the state. 2. Government initiatives to support women startups during pandemic have helped the startup in spite of the pandemic are accepted.

### 4. Findings of the Study

1. Most women startup founders in India have strong intrinsic motivations and report being driven by their passion, curiosity, satisfaction that comes from problem solving, and desire to make a difference in society.
2. Women startup Companies Increasingly Seek to engage in Open Innovation&

pandemic has put a break to such innovations.

3. The challenges faced by Indian Women startups during pandemic begin with essentials such as hiring and managing a team, dealing with customers, and developing a marketing strategy. In particular, many Indian founders have a technical background and lack business knowledge.
4. Information gap exists between those who provide solutions and those who are supposed to use them particularly among women entrepreneurs; this is evident from the cross section survey of women entrepreneurs & Academicians.
5. Most startup founders are well-educated and come from well-off backgrounds in urban metro cities. However, as nearly 70 percent of the Indian population lives in rural areas, the customers of the mass market tend to come from low-income backgrounds in villages. Due to different living environments, women startups often have an insufficient understanding of the customers and their needs.
6. For many job-seekers, joining a women startup as an employee is not an attractive career option, the majority prefer to work for large corporations, which promise more stable jobs. In addition, startups can rarely compete with the reputation and compensation structures which large companies can offer.
7. Women Startups in India & Karnataka often feel encumbered by bureaucratic processes of supporting startups.
8. There is still a lack of clarity on how GST works and which items are applicable as tax base or not. The startups are required to file their taxes regularly, even if they do not yet generate any revenue.
9. The startup ecosystem consists of various stakeholders, including incubators and accelerators, investors, service providers, educational and research institutions, and big companies.

10. While the amount of angel and venture capital invested in Indian startups has increased tremendously in recent years, the ecosystem still lacks resources pandemic has further deteriorated the situation.
11. Women Startup ecosystems are also developing in some further Tier-1 and Tier-2 cities.
12. Many enterprising people specially women are still being discouraged from pursuing their passions by their families and social environment, and feel pressure to choose a job and lifestyle, which is perceived to offer more stability.
13. There are an estimated 4,800 Health Tech startups in India that are leveraging cutting-edge technologies to help the government fight the pandemic. Bangalore-based startup Bione has developed a genetic test using predictive analysis tools to check every individual's immunity against the virus.

## **5. Policy options – Suggestions**

### **5.1 Startup options**

a) Joint sales activity initiatives. b) Staff rotation system. c) Internal restructuring. d) Downsizing the other activities. e) To engage in broader activities. f) To adopt best practices. g) Supporting trade lobbying initiatives. h) Women startups should always find ways of minimizing their costs. Invoice factoring is another way of speeding up the account receivable processes in startups. i) it is important for women startups to carry out a thorough research by investigating from suppliers to taxes to competitor prices j) There should be a proper synergy, coordination, and communication among the members of a team in startups run by the women entrepreneurs..

### **5.2 Policy options from Government-**

a) Providing additional growth capital. b) Creating business climate for innovations. c) The government has announced several decisions to ease doing business in India,

including scrapping the 'angel tax' for registered startups, expediting GST refunds for the MSME sector but special preference to be given to women startups affected by pandemic. d) Angel tax, should not be applicable to a women startup registered with the Department for Promotion of Industry and Internal Trade e) pending payments by Central Public Sector Enterprises (CPSE) to services providers should be expedited f) Anthyesti, which means "last sacrifice" in Sanskrit, a startup by women was founded in 2016 by former software engineer Shruthi Reddy Sethi & many startups have adapted their firms during the Covid-19 crisis, others have set up entirely new ventures. G) Policy interventions should tackle short-term challenges, supporting short-term liquidity and availability of funding, and foster the ability of start-ups to grasp new business opportunities that may arise during and after the pandemics. h) In the longer-term, policies that reduce barriers to entrepreneurship provide incentives for start-ups, and boost entrepreneurial potential could help limit the detrimental employment and innovation effects of a missing generation of new firms and help speed up the recovery. i) During the corona virus (COVID-19) crisis, start-ups have continued to play a critical role for economies. Some innovative young firms have reacted fast and flexibly to the pandemic, and have been critical in helping many countries shift towards fully-digital work, education, and health services, and have provided innovations in medical goods and services. j) The COVID-19 outbreak may induce persistent changes in societies, consumer habits or needs that could uncover valuable business opportunities for start-ups that are able to anticipate the changes. For instance, demand for remote working, e-commerce, education and health services may also change in the medium run, global value chains and cities may be transformed. k) Promoting investments in skills and online training, to prevent skills depreciation and encourage up skilling of start-up workers.

## 6. Summary

COVID-19 is not only a challenge for existing start-ups but also for the creation of new ones. Indeed, periods of crisis usually correspond to drops in business registrations, but with limping progress the women startups have survived. Government initiatives to support women startups during pandemic have helped the startups in spite of the pandemic. Bangalore has been declared as the "Rapidly Growing Tech City" by the UK, and further, the state of Karnataka has been named as "Most Innovative State of the Country" for the second time in a row by NITI Aayog. Entrepreneurs should make use of the existing ecosystem comprising of incubators, accelerators, centers of excellence, mentors, TBI's, and academia to emerge as the champions of innovation. In order to encourage startups, AWAKE was established in 1983. The main objective of its establishment was to help women to start their own business. It is one of the premier institutions in India which is working in the areas of training and helping the women to become entrepreneurs. The basic idea of this association is to empower women and join them in the economic mainstream. AWAKE is focusing its attention on both rural and urban women who have social and economic backwardness to make them self-reliant.

## 7. Conclusion

In fact, even as the number of new business registrations generally drops during recessions, many successful innovative start-ups or businesses emerged from periods of crisis. Examples include Dropbox, Uber, Airbnb, WhatsApp, Groupon, and Pinterest, which were all founded during or just after the global financial crisis, or Alibaba's Taobao that was founded during the SARS outbreak in the People's Republic of China in 2003.

This confirms that periods of crisis are not only a challenge, but also provide new opportunities for entrepreneurship, where start-ups can help address the constraints created by difficult health or economic conditions, and respond to changing preferences and needs.

Through the Startup Karnataka initiative, the State Government seeks to ensure that Bangalore continues to be the most important startup hub in the country, while other cities of the state are developed as startup destinations on par with thirty international startup hubs.

### Scope for Further Study

Though this study is limited to Karnataka, it is equally applicable to all other states, this study enable us to analyze and conduct research in the field of startup specially by the women entrepreneurs.

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# Role of Higher Education in Empowering Women in India

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## Abstract

World's largest democratic country –India had recognised the importance of education and since independence it has been taking steps to impart education to its citizens. Due to the conservative cultural background of the country, women in India had a back seat in education. But, with changes with time and growth of the country in many dimensions we have achieved a good progress to impart education to citizens. Knowledge and education is the birthright of every child born in India as a part of their fundamental right. Due to the highly patriarchal nature of our society, most of the women in the country do not exercise this right. Of late we have begun to understand that the society cannot function without the active contribution of women and are taking steps to educate women. The women seem to be more empowered with education and especially with higher education. With this context this paper has the objective to identify the necessity and role of higher education in empowerment of women. The paper is based on secondary data pertaining to the analysis of higher education and women in India which are published in the last ten years. The growth of education for women and role of higher education for women and the way the higher education empowers women are analysed to bring out a conclusion. The impact of higher education on empowerment of women is notable to bring about more development in the country.

***Key words: higher education; empowerment; role;***

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## Introduction

When women are educated their countries become more prosperous- Michelle Obama

In order to collectively evolve as a society, women need to be empowered. However, women's empowerment in India is highly dependent upon various factors such as geographical location (rural/urban), educational status, social status etc. Policies on women empowerment currently exist at both national and local levels in various sectors, including education, economic opportunities, healthcare and political participation but there are substantial gaps between the formulation and implementation of said policies at the community level. Although there is a gap, the gap is reduced to narrow down with time and efforts. The question that arises will be... what does empowerment mean?. It is being knowledgeable enough to earn livelihood and be financially independent. It is being confident enough to make own decisions. It is being educated to the level of employing what is learnt... it is a lot more which means different to different women. Wikipedia the online encyclopedia states women empowerment as 'raising the status of women through education, awareness, literacy, and training' it elaborates as- empowerment allows women to make life-determining decisions through the different problems in society. They may have the opportunity to redefine gender roles or other such roles, which in turn may allow them more freedom to pursue desired goals (times). Oxford dictionary states as the act of giving somebody more control over their own life or the situation they are in (htt18). By these we can understand that empowerment is a very broad concept.

In this contemporary world, as we are growing in pace with developed countries it is important to empower the women in country. We have been observing that over the years it is education which forms the basis for any empowerment. Here the paper tries to bring the attention that women are exploring higher education in India. An attempt is made to understand the role of education in

empowerment of women in India. She needs a good education to boost her empowerment. As Sri Rabindranath Tagore quotes "For we women are not only the deities of the household fire, but the flame of the soul itself." (ray, 2017). With is let us explore her role.

## Review of literature

**(Afroz, 2014)** Identified that there is no doubt about the essential need of empowering women through higher education. But, only literacy is not the ultimate solution but women should be highly educated to know their rights and duties besides should be able to use their rights as per the need. At the same time it is also mandatory that there should proper implementations what policies are made and what government of India has made different programmes regarding women empowerment.

**(Bhat, 2015)** The paper highlights that Women play an imperative role in making a nation progressive and guide it towards development. If we have to see a bright future of women in our country, giving education to them must. The education of women is the most powerful tool to change the position of overall society. Education also brings a reduction in inequalities. The education develops the idea of participation in government, panchayats, public matters etc for elimination of gender discrimination thereby contributing for empowered women.

**(Packianathan N., Anushree S.M., Manjunatha B., 2016)** Authors opined that, one of the most significant transformations in education in India over the past several decades is the drastic increase in women's access to higher studies through colleges and universities. Through formulating and implementing stringent and powerful laws and policies governments have addressed the malice of gender discrimination in Higher Education. Most Indian women, with the possibility of economic independence, through respectable employment, have becomes an important earning member of the family as observed by authors. An educated

woman has the skills, the self-confidence and the power to be a better citizen. Women have all the power and capacity as that of men and they are manifesting themselves amongst different opportunities provided through higher education.

**(Agarwal D.C., 2017)** The author suggested, Education can help in bringing changes in women Education through changing mindset. Education can enhance their confidence. Raising the status in the family and society and reducing dependability. Article identified women of Urban India with the women of rural India, and then the women of urban India go hand-with men and perform such tasks which were once thought not their cup of tea but, in rural India is contributing the slow progress in women empowerment. To overcome these, we should break the barriers of caste, creed, colour, religion or society in order to elevate the progress of women empowerment in such areas India and provide equal opportunities to the women also. Integrated development approaches started by the government of India have encouraged women's participation in development and social problem resolution and formed specialised activity groups as means of mobilisation of women.

**(Panchani, 2017)** the author in their article identified that, Higher education brings a reduction in inequalities and helps in improving their status within the family. Higher educational achievements of women can have ripple effects within the family and across generations. Empowerment of women strongly is associated with higher the level of education greater the empowerment of women. Women should participate in various areas of men's territory. But lack of educational and training facilities and the type of employment available for women holding them back. This needs to be improved.

**(Hazra, 2017)** The paper has discussed that higher education is very much essential for empowering women in our society. Only literacy cannot help in empowering women, but women should provide higher education.

As women Education is a powerful tool of change of position in society. Higher education functions as a means of improving the status of women in the family and society at large. Education is the only tool for empowering women thoroughly. Government of India should come forward for taking initiative regarding women empowerment and also take steps for implementation of those initiatives. Government 'Beti Bachao, Beti padhao', schemes for making girls independent both socially and economically. And The 'Udaan' program of CBSE is dedicated to the girl child education. Schemes like these should be implemented nationwide to bring remarkable changes in our society.

**(Singh & Sinha, 2018)** The paper recognizes higher education as a powerful instrument of social- economic advancement of the society in general and acts as a vehicle for upward social mobility for deprived and marginalized sections in particular. The grant or financial support and the support of the family are like a catalyst in bringing the change in the status and position of women in society through the promotion of better and higher education. The study also discussed the obstacles such as social norms, workplace sexual harassment, gender discrimination, child marriage, etc. in the path of women empowerment.

**(Nagaraja, 2018)** In the present male dominated Indian society, this article emphasizes who are taking lead role in various disciplines including education that too from education to astronomy, all the fields wherein women have made their mark. Hence in the history of women and their move towards identity is remarkable one through higher education. When women are educated, they contribute to national economy.

**(Bhasa, 2020)** This article has concluded "Empowering women doesn't mean to provide financial assistance for survive her daily life and fulfill her needs besides, women should be treated as equal to a man. The empowerment of women is one of the central issues in the process of development of the

countries all over the world. Various schemes should be announced and implemented by government to improve the status of women. Thus the schemes were the great solution for the problem of women in contemporary period

**(Srimathi & Krishnamoorthy, 2020)** Women education brings cultural, socio-economic development not only self but also to the family and nation. The government and society transform towards women education. The study suggests implementing effective gender mainstreaming which includes gender impact assessment, budgeting and audit. The gender sensitive legislations and programmes can be conducted only when there is an adequate budget and provisions. The present challenges of women leadership and inclusive of rural women uplifting is possible only when there is a provision for equal accessible and assurance of conducive environment.

**World Economic Forum (htt20)** reports that the gender gap in Economic Participation and Opportunity remains the second-largest of the four key gaps tracked by the index. According to this year's index results 58% of this gap has been closed so far. The gap has seen marginal improvement since the 2020 edition of the report and as a result we estimate that it will take another 267.6 years to close. It further says Gender gaps in Educational Attainment and Health and Survival are nearly closed. In Educational Attainment, 95% of this gender gap has been closed globally, with 37 countries already at parity.

**The Hindu (htt21)** India had ranked 112th among 153 countries in the Global Gender Gap Index 2020. India has slipped 28 places to rank 140th among 156 countries in the World Economic Forum's Global Gender Gap Report 2021, stands at the third-worst performer in South Asia. The decline has occurred on the political empowerment sub index, where India regressed 13.5 percentage points, with a significant decline in the number of women ministers (from 23.1% in 2019 to 9.1% in 2021). The major reason identified for this drawback

is – women not participating in higher education.

(Holla, 2019) Reports, MHRD's compiled report on India's higher education (HE) through its AISHE reports, shows(2018-19) report affirms India's rapid progression towards higher enrollment and inclusion. It highlights, harnessing this, we can develop human capital to accelerate economic growth. Total enrolment in HE in 2018-19 was 3.74 crore, with 1.92 crore men and 1.82 crore women (see table). Since 2011-12, enrolment has increased by 82.2 lakh at 3.6% CAGR, with 30.4 lakh men at 2.5% CAGR and 51.8 lakh women at an incredible 4.9% CAGR. Women enrolment is rising faster comparatively... shows a good progress in higher education

### **Statement of the Problem**

One of the most significant transformations in education in India over the past several decades is the drastic increase in women's access to colleges and universities for higher education. Government has been formulating and implementing stringent and powerful laws and policies to address the malice of gender discrimination of Higher Education. In spite of these actions a lot more is has to be done not just to educate but to empower women in India. This article emphasises the role of higher education in empowerment of women.

### **Objective of Study**

- To identify the necessity and role of higher education in empowerment of women.

### **Operational Definition**

**HIGHER EDUCATION:** Higher education means the education extended beyond the level of secondary education. Higher Education refers the education at the degree level and above. It also includes Professional Schools in the field of Medicine, Engineering, Business, Law, Music and Art and other institutions like Teachers Training School, Pure Science and Technological Institutions (Panchani, 2017).

**Empowerment:** empowerment for the purpose of this study is considered as the raising the status of women through education, specially higher education which allows the women to take better decision with application of knowledge

**Role:** Role in this study means the function played and action enforced by education in relation to empowerment.

### Methodology

Methodology applied for the purpose of study on role of higher education in empowerment of women in India is -study of secondary sources. The studies made and published in various sources of publication and relevant to the study is considered. The published articles are extensively studied to find the outcomes. The papers are analysed and interpreted for relevant and constructive suggestions.

### Analysis & Findings

A careful study and observations were made on the research topic and following analysis and findings are identified. Women have all the power and capacity as that of men and they are manifesting themselves amongst different opportunities provided through higher education (Pac1). Education inculcates a confidence level in every woman to make possible changes in our society with practical application of knowledge. Education, especially skill oriented and higher levels of education which teach application of knowledge encourage participation of women in income generating and socially relevant activities. Well educated women change the approach of our society toward sex discrimination and lead to better gender equality. A good formal education induces the feeling of self-dependence among women which boosts their confidence making them feel and assume empowerment. Well educated women can break the rigidity of orthodox society with proper knowledge. Well educated women can actively participate in all social and political changes of the country. She can eliminate all forms of discrimination in education and employment. Education

can bring a remarkable and strategic change is necessary in national level, to change the attitude of people toward women education. Education prevents early marriages in our country thereby contributing for better health among female section of the society.

### Conclusion

In the words of Mahatma Gandhi, "If you educate the man, you educate the person but if you educate the woman, you educate the nation". Women have all the power, capacity and they are manifesting themselves amongst different opportunities provided through higher education. The knowledge economy of twenty first century has been women friendly and as a result higher educational institutions has improved women enrolment in higher studies and work force as well which is helping in better economic contribution by women. The role of women empowerment is always related with education. Encouraging women for higher education through scholarships for poor and meritorious students in order to assist them financially and to create encouragement is necessary. It is observed that empowerment in terms of knowledge, status, financial stand, opportunities, growth and recognition comes from good skill based education. Government should design education policies and imparting skill oriented education as a priority. Of late government has initiated good steps to improve education through policies the implementation stages need a good monitoring. Establishing educational organisations in remote, urban and rural areas to access education easily by women is suggested. It can be concluded that the higher education plays an important role in empowerment of women in India.

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# “Interventions and Impact of WeACT-nurtured Women Enterprises in India towards Sustainable Development”

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## Abstract

The WeACT (Women Entrepreneurs Access Connect Transform) is a national level network of women entrepreneurs, where the interventions undertaken are executed in collaboration with Entrepreneurship Development Institute of India (EDII), Ahmedabad and Accenture Pvt. Ltd., along with many other partners. This has been providing the structured hand-holding support by skilling/ upskilling/ reskilling to women become successful as micro-entrepreneurs and variety of MSMEs (micro, small & medium enterprises), in ensuring to convert their business enterprises as profitable and sustainable.

Till now, about 3,651 women Enterprises have been nurtured across 14 states in 3 core sectors, viz., Food & Agro-Based Enterprises, Handloom & Handicraft Enterprises and Household Supply Enterprises, and of which over 65% of the women enterprises are group-based and about 35% of women enterprises are individual-driven. This marketing linkage and digital support systems have enabled them to become profitable and sustainable.

**Key words:** *Women Entrepreneurship, WeACT, Sustainable Development, Development Interventions, Scalability & replicability.*

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## About WeACT

WeACT stands for “Women Entrepreneurs Access Connect Transform”. It renders necessary support and guidance to all the women entrepreneurs. It is a national-level enabler organization to work with women entrepreneurs, who are taught and trained about all essential skills related to product & services design, marketing with branding & publicity strategies, and provide hand-to-hand enabler support services.

- WeACT is a national level network of women entrepreneurs, executed in collaboration with Entrepreneurship Development Institute of India (EDII), Ahmedabad, which provides the structured hand-holding support by skilling/upskilling/reskilling to become successful as micro-entrepreneurs, in ensuring to convert their business enterprises as profitable and sustainable.
- WeACT collaborates proactively with key stakeholders, which consists of corporates/MNCs/Large Industries, Central & State Governments, International Development organizations and NGOs (Non-Government organizations, who are primarily Non-profit entities) for facilitating scalability and replicability, thereby building WEACT as a national level platform.

WeACT has been demonstrating success of its intervention, through its field-based work to make almost every micro-business enterprise successful, profitable and sustainable; which are driven by the principles of self-reliance and empowerment. Among many partners, the key collaborative for the success of WeACT have been Entrepreneurship Development Institute of India (EDII) and Accenture Pvt. Ltd.

The key distinguishing factor of WeACT is that it does not operate on the target-driven approach but works to contribute for the overall improvement of their clients i.e., ‘women enterprises as their partners in progress’. All women entrepreneurs and their respective micro-enterprises have been taking active part in this journey of progress

with WeACT, which has been instrumental in providing the right skillset, at right time and with right practical approaches. Although this pandemic has adversely impacted these women entrepreneurs, the required training and capacity building interventions by weACT have helped the small and micro-businesses to survive the crisis, which was unexpected and unpredictable.

WeAct has tried its best to save women entrepreneurs and their business ventures from all types of odds and adversities. It has not underestimated the usefulness of partnership between WeACT and Women Enterprises, along with their partners. The executives and field-level staff of WeACT have been instrumental in providing required guidance, necessary skilling & market-related information of local markets, so that they can manage themselves.

Women entrepreneurs from rural areas required practical hand-holding for managing their business ventures and the tips to enhance their success rate, which was not readily available earlier, when they were appearing as solo-entrepreneurs (and not being a part of a national level network like WeACT). It was more of a customised solution of guidance to manage every woman entrepreneur/enterprise to keep moving the business entity towards success and sustainable profits. The enabler-driven common goal and development-oriented action of managing the business enterprise has significantly contributed for the socio-economic progress of the interventions. Simply stated, the WeACT has been focusing to give customised guidance, skilling, marketing information and sustainability strategies to operate in the local markets, through collaborative learning on a national level network.

WeACT has invited all the women entrepreneurs, who did not have access to the unique business ideas and faced variety of financial challenges in managing their enterprises, including the pandemic and other man-made hazards. The basic

strategy imparted was to impart skills to deal with changes/challenges/crisis by 'taking right action and at right time & with right approaches' (simplest formula), which consisted of providing assistance and guidance in the following aspects to improve the small or micro-businesses:

1. Authentic and practically feasible business ideas
2. Financial management skills
3. Sharing of updated information of the current & local markets
4. Strong motivational support through partners & peers
5. Digital support for marketing & branding of their products/services
6. Proper knowledge of the management of digital promotions
7. Quick and improved business results

In short, the WeACT has been working on-ground to bring the required transformation amongst it all the participating members. It has collaborated and affiliated with variety of organizations, which function in the domain of women empowerment, and create an enabling growth ecosystem of profitability, scalability and replicability.

### Core Objectives of WeACT

The WeACT has been operating with the following core objectives in its implementation, along with many other key stakeholders, and they include:

1. To train the MSDP beneficiaries and enable them to become WeACT members.
2. To ensure the members to gain accessibility to different markets, network of entrepreneurs, hands-on information on latest business trends to scale and expand.
3. To create the repository of database on various government & growth-aid schemes, for both financial and business nurturing strategies.
4. To provide the guidance to participate and network through variety of events such

as exhibitions, buyer-seller meets, B2B & B2C marketing, exposure visits, thematic seminars for selected members, etc.

5. To offer the need-based and customised inputs on product design, production technologies & marketing strategies, etc to make their business ventures profitable.

### Growth and Progress of WeACT-nurtured Women Enterprises in India

The WeACT has been able to make significant progress since its beginning in 2019. The growth story of WeACT has been presented here below on its interventions and impact towards the growth of women entrepreneurs and the micro-enterprises managed by them.

It can be observed from the Table 1 that WeACT has been able to have 3,651 Women Entrepreneur Members is a short span of its intervention. The data from Table 1 indicates that Tamil Nadu has the highest women entrepreneur members (of 56.37%), followed by Maharashtra (13.36%), Kerala (8.54%), Karnataka (5.17%) and Andhra Pradesh (4.33%).

Table 1: State-wise Distribution of Women Entrepreneur Members, nurtured by WeACT (As on Nov, 2021)

Sl. No.	State/UT	No of Members	% to All India
1.	Andhra Pradesh	158	4.33
2.	Assam	43	1.18
3.	Delhi	11	0.30
4.	Goa	10	0.27
5.	Gujarat	22	0.60
6.	Karnataka	189	5.17
7.	Kerala	312	8.54
8.	Maharashtra	488	13.36
9.	Rajasthan	78	2.13
10.	Tamil Nadu	2058	56.37

11.	Telangana	38	1.04
12.	Uttar Pradesh	29	0.79
13.	Uttarakhand	140	3.83
14.	Union Territory Puducherry	75	2.05
<b>All India TOTAL</b>		<b>3651</b>	

The Table 2 has indicated that among the various categories of women enterprises, the food and agro-based enterprises are majority with 56.81% of the All India total, followed by Household supply enterprises (22.57%) and then handloom & handicraft enterprises.

Table 2: Category-wise Members & their Enterprises, nurtured by WeACT (As on Nov, 2021)

Sl. No.	Category of Women Enterprises, promoted by WeACT	No of Members	% to All India
1	FOOD & AGRO-BASED Enterprises	2074	56.81
2	HANDLOOM & HANDICRAFT Enterprises	753	20.62
3	HOUSEHOLD SUPPLY Enterprises	824	22.57
<b>All India TOTAL</b>		<b>3651</b>	

The Table 3 clearly indicates that it is good combination of both the group-based and individual-driven women enterprises. However, the group women enterprises are predominant with 64.14% and individual enterprises consist of about 35.86%. It can be mentioned that group dynamics and collaboration is put to its maximum use, while the autonomy is also having adequate scope in its operation when about 1/3rd of the total members wish to drive their enterprises on their own.

Table 3: Distribution of Women Enterprises, nurtured by WeACT (As on Nov, 2021)

Sl. No.	Distribution of Women Enterprises, Registered with WeACT	No of Members	% to All India
1	Women Enterprises - Groups	186	64.14
2	Women Enterprises - Individuals	104	35.86
<b>All India TOTAL</b>		<b>290</b>	

In summary, it can be observed from the above data (Table 1, 2 & 3) that the 3,651 Women Enterprises nurtured by WeACT across 14 states/Union Territories in 3 categories – both as groups and also as individual enterprises – have made significant progress. In other words, the process-oriented and institutional arrangements to facilitate the women entrepreneurs has contributed significantly to produce the positive outcomes as an initiative on one hand, and making considerable impact on the socio-economic status of the rural women entrepreneurs, on the other hand.

#### Collaborative Partners of WeACT

The key aspect of the interventions of WeACT has been to design and effectively operationalise the collaborations and partnerships with organizations, who have deep expertise in their domains. Accordingly, the fruitful and long-standing partnerships have been finalized and effectively implemented with:

- Entrepreneurship Development Institute of India (EDII), Ahmedabad
- Mann Deshi Foundation
- Craftizen
- Read India
- Urmul

#### Market Linkages & Collaborative support to the Women Enterprises

It is well known fact that the effective designing and implementation of marketing of the products & services is crucially significant aspect for the success of all business enterprises, more particularly for the micro-

enterprises & for the rural women enterprises. Further, every entrepreneur faces variety of challenges to target the right market for their products and it was a hard reality during COVID-19 lockdowns, thereby entrepreneurs were unable to sell their products although there was demand for products and services.

During this circumstance, the customers preferred to purchase through E-commerce platforms, but micro-entrepreneurs were unable to cope with the current market trends and were losing upon their existing customer base. Therefore, to ensure that the business of women enterprises was not disrupted/ adversely affected, the WeACT Team ensured waiver of registration fees and gateway fees with various E-Commerce platforms and enabled on-going marketing of the products from women entrepreneurs, especially from the rural areas, which was the dire need for their survival and also the growth under pandemic times.

The various marketing strategies adopted by women entrepreneurs, which were facilitated and enabled by WeACT, are enumerated and summarised below:

#### **4.1 Retail Outlets**

The WeACT members started developing their business through inputs from Virtual Interface sessions and interactions with Thematic Experts. Few of the WeACT members have been preparing to showcase their products in Commercial Markets to explore and expand their business ventures. The WeACT Team is connecting with Representatives from various Retail Outlets to understand their criteria and payment structures, so that they can be suitably connected with members.

#### **4.2 Cross-Border Sales**

The WeACT members are spread across India, as presented earlier (in Table 1, 2 & 3) with varied range of products, which enables vast scope for cross border sales in various geographical regions & states. The team also identified the possibilities of peer-to-peer & between the enterprise linkages to provide

wider market access, through networking with matured entrepreneurs to budding entrepreneurs from different states and with variety of product range.

#### **4.3 E-Commerce platforms**

The changing lifestyle and current pandemic situation have boosted the importance of E-Commerce platforms and online business; be it purchasing groceries, medicines or even household appliances, customers have developed higher preference towards the online-shopping. In order to cope-up with this changed market conditions under pandemic (due to restrictions and lockdowns) and the WeACT team supports its members to continue their business operations and to explore larger markets, thereby ensuring a fact that members are on-boarded on various E-Commerce platforms; by waiver of registration & other related fees, by institutional tie-ups.

The WeACT Members are trained adequately on basic skills and then enrolled in various E-Commerce platforms such as costBo, Mera Mobile Mera Marketing, Amazon Karigar, Amazon, etc. So far, a total 200+ WeACT members have been effectively enrolled in various online platforms, through which these entrepreneurs are making improved sales on the overall, more particularly during the unprecedented time of COVID Pandemic.

The major e-commerce players, who partnered with WeACT and its members are:

- a) Amazon: World's largest online retailer, which supports sellers even in rural areas to reach national and international markets
- b) Amazon Karigar: A program to enable artisans and sellers, who are crafting authentic handmade products to become successful sellers through Amazon platform.
- c) CostBo: Another E-commerce platform, where the buyers and sellers can directly interact, discover, connect and collaborate/network to ensure effective selling & marketing of their authentic products, as per their preferences &/or



requirements. It's a new-age and mobile-friendly application connecting "direct to consumers"

#### 4.4 Delivery Support Systems

The Women entrepreneurs will be constantly looking out for the affordable and professional shipping services, so they can meet their delivery commitments to the customers. Finding a delivery service providers, those have the highest success rate along with competitive pricing can be challenge for the micro-entrepreneurs. Hence, the WeACT made a market analysis and provided a 'list of validated vendors' across India, who provide reasonable delivery support services. This list of delivery support agents provided the best and affordable shipping services to the micro-entrepreneurs.

#### 4.5 Bank Loans

The Entrepreneurship ventures are not a new phenomenon in India and elsewhere around the world. But, the sustained growth of entrepreneurial initiatives among women – more particularly among rural women – requires the much-needed financial support ecosystem, which can be provided by the leading financial institutions including nationalized, private and public sector banks through various loan & channelizing the funding schemes of governments.

It is known that 'an empowered woman entrepreneur can stimulate a positive change in a society'. When the Government's initiatives come to fruition, then it can be seen that women entrepreneurs will be plying vehicles between towns in various parts of India. On the eve of Independence Day-2021, the Rural Development Ministry has launched a self-employment program for women to support themselves financially.

The development and monitoring of financial services designed in accordance with the needs of women entrepreneurs and making them aware of such services through literacy programs not only meets the objective of financial inclusion, but also adds to the overall socio-economic development of the

large country like India. In this direction, an institutional arrangements are being facilitated by WeACT with following Banks:

- a) Cent Kalyani, CBI
- b) Stree Shakti Package, SBI bank
- c) Shakti Scheme, Dena Bank
- d) Mahila Udyam Nidhi Scheme, SIDBI
- e) Synd Mahila Shakthi Scheme, Syndicate Bank

These kind of special arrangements with banking & financial institutions are expected to nurture the funds flow, as also the timely availability of working capital requirements (WCR) of the micro-entrepreneurs, more particularly from the rural areas.

#### 1.6 Special Initiatives like Amazon Small Business Day (SBD) Mega-Event

**There is need for organizing mega events to promote the smaoll & micro entrepreneurs, more so for women from rural areas to expand their horizons INB marketing their products. Accordingly a mega-event was held on December 12, 2020 with the Small Business Day, which has seen the "highest ever participation and biggest ever opening" for its Small and Medium Business (SMBs) sellers.**

Altogether, over 55,000 SMBs, artisans and women entrepreneurs received orders during Amazon SBD. According to E-commerce Major Amazon India a statement said: "Over 55,000 SMBs, artisans, weavers and women entrepreneurs from over 4,000 pin codes across the country received an order. 63 per cent of these sellers were from non-metro cities like Kullu (Himachal Pradesh), Kamrup (Assam), Malappuram (Kerala), and Chandrapur (Maharashtra)".

#### 1. Women Entrepreneurship: Future Prospects in Rural India & the way forward...

Rural women in business are catching up to the world's speed and the Indian women entrepreneurs are positively contributing for reshaping of Indian society's perception and

also the integrated development. The rural women are able to dream and work to be a part of a global entrepreneurial community, and it has been possible because of multiple and ongoing initiatives, educational schemes, communication networks, and Indian start-up culture. This has gained momentum with variety of interventions by state & central governments, special projects like WeACT, projects by NGOs, CSR-funded projects, etc.

According to some research, India is having about 13.5–15.7 million women-owned businesses, accounting for 20% of all the businesses. Unlocking the women entrepreneurship, especially in rural areas, the enormous potential however it is challenging task. However, with the proper institutionalized support system and marketing linkages in place, there can be a collective contribution to its growth and bring about a positive shift in India's socio-economic trajectory.

Further, the digital technologies have changed the game for women entrepreneurs, particularly in rural areas. The considerable expansion of leading-edge technologies have resulted in a significant impact on the lives & economic self-reliance of rural women, who have been managing multiple types of MSMEs (micro, small, and medium enterprises). With timely access to the reliable and relevant information, market access, mentoring systems, financial support (both fixed capital & working capital requirements in adequate quantity & timely availability) and selling products to specific segment of customers, using technology tools has enabled the growth story.

The COVID-19 pandemic had a cascade of implications with devastating consequences for global economies and supply chains and MSMEs are no exception to this phenomenon. This has resulted in several companies & MSMEs alike facing the severe difficulties, substantial sales decline, insolvency, and job losses, especially for the small and medium-sized business enterprises owned by women.

Hence, the trajectory of rural development has also shifted, and the right approach is to embrace the future.

Women entrepreneurship has grown at a marginal rate over the last decade. But, the pandemic has enhanced the accelerated pace of the development of this trend, as the women entrepreneurs from rural areas were given the opportunity to break out of their shells and begin their newer entrepreneurial journeys, like it was done in WeACT initiative by collaborative efforts of many institutions.

The foreseeable future will bring about a further increase in engagement of rural women in the digital economy, which includes digital marketing and trade through e-commerce platforms. The digitization has been supported by the enhanced accessibility and affordability of smartphones and the internet, which has facilitated the growth of women enterprises. Increased mobile use during the lockdown, combined with data packs and special deals that reduced costs, pushed the number of women entrepreneurs in rural areas to a higher levels.

For the rural women-led enterprises, to thrive during the pandemic, the use of ICTs (Integrated Communication Technologies) has been enhanced to boost their business growth. In addition, women can now transform their enthusiasm into a source of income; thanks to the increased accessibility of social media and networking sites. Further, the women business owners have been thinking beyond the box and striving to establish themselves in newer markets. The eco-friendly sanitary and hygiene products, and unique kitchen products are just a few examples in this direction.

Due to the restrictions on travel imposed by the COVID lockdowns during 2020 & 2021 and the inability to migrate to cities to expand one's business, women entrepreneurs in rural and semi-urban areas began working from home. They can now use WhatsApp, Facebook, phone calls, and text messages to spread their businesses. They can quickly sell

their wares on e-commerce sites that support small businesses in rural areas. The women in villages and towns are able to communicate with both local and city-based customers, by using better & user-friendly tech-tools. In addition, the personal networking with customers has helped them to expand their small enterprises. Positive reviews, likes, and shares of their products via social media channels are also helping them to scale newer heights in their market segments. The Paytm, Google pay and such other money transfer apps have assisted them with the hassle-free transactions.

Women entrepreneurs in rural areas are now successfully managing their families, while they continue contributing to the economic growth of the region. In rural India, the number of women entrepreneurs seeking assistance from technology-backed lending start-ups has also increased significantly in recent times. The rural women have recognized the importance of being self-reliant and financially secure, especially during this time of uncertainty.

In short, the women entrepreneurs from rural India have immense potential to grow, expand and make higher contributions to the Indian economy.

### **1. Key Learning Points (KLPs) and Sustainability measures for Women Enterprises, as nurtured by WeACT**

Based on the foregoing discussion, it can be found that there are some key learning points in ensuring the sustainable growth and development of women enterprises, particularly in the rural areas, which include the following key aspects:

- There has to be an institutionalized and process-driven approach for development, but not the target-oriented approach in promoting women enterprises.
- The proactive partnerships and collaborations with relevant stakeholder organizations can contribute significantly; E.g. Amazon in enabling the sale of women enterprise products, Banks coming out with

some specific schemes to finance the women enterprises, etc.

- Enabling market linkages and extending the training on digital technologies for women enterprises will go a long way to contributing to their growth or in making them self-reliant and sustainable enterprises.
- The networking platform, like WeACT, is essential for promoting the collaboration among the women enterprises across different geographical regions and states, can play a pivotal role in the growth of women enterprises; as it can be seen in the case of 3,651 Women Enterprises nurtured by WeACT across 14 states/UT.

In other words, the women entrepreneurs & rural-based enterprises (MSMEs) require more of capacity building on skilling areas, enabling & facilitating ecosystem, timely & adequate financing systems to support in driving their business ventures, market linkages & networking opportunities, and hands-on training on digital media usage for reaching to customers beyond their local areas, etc. These can significantly add value to their growth, expansion and diversification of the business by women entrepreneurs.

### **2. Summary and Conclusions**

The interventions undertaken by WeACT (Women Entrepreneurs Access Connect Transform), a national level network of women entrepreneurs, executed in collaboration with Entrepreneurship Development Institute of India (EDII), Ahmedabad, which has been providing the structured hand-holding support by skilling/upskilling/reskilling to become successful as micro-entrepreneurs, in ensuring to convert their business enterprises as profitable and sustainable.

So far, about 3,651 women Enterprises have been nurtured across 14 states in 3 core sectors, viz., Food & Agro-Based Enterprises, Handloom & Handicraft Enterprises and Household Supply Enterprises, and about 65% of the women enterprises are group-

based and about 35% of women enterprises are individual-driven.

In other words, the benefits and potential growth prospects for institution-driven approach for the scalability and replicability of the rural-based Women Enterprises, like the intervention of WeACT hold a positive promise and such collaborative interventions have to be strengthened and nurtured to reach a large scale women enterprises, by taking best practices from the impact of WeACT.

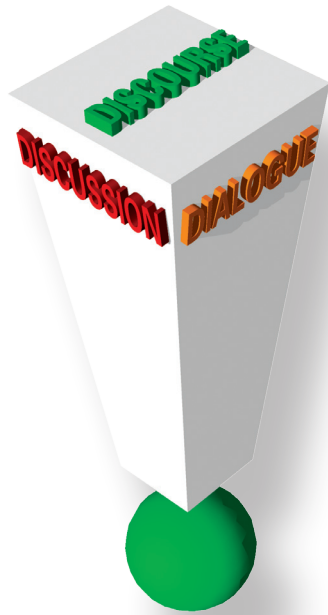
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