

EMPOWERING WOMEN AND SECURING OUR TRADITIONS -SUPPORT FOR TRADE –IMPACT OF WESTERN CULTURE

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Abstract: Women in India constitute around half the country's population. Hence, they are regarded as the "better half of the society." In traditional societies, they were confined to the four walls of houses performing household activities. Our society is still male-dominated and women are not treated as equal partners both inside and outside four walls of the house. In the official proclamation, they are at par with men. Hence, in modern societies, they have come out of the four walls to participate in all sorts of activities. The global evidences buttress that women have been performing exceedingly well in different spheres of activities like academics, politics, administration, social work and so on. 'Women entrepreneur', as defined by Kamal Singh, a woman entrepreneur from Rajasthan, is, "a confident, innovative and creative woman capable of achieving self-economic independence individually or in collaboration, generates employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social-life. Now-a-days they have started plunging into industry also and running their enterprises successfully. Women in India plugged into business for both pull and push factors. Pull factors imply the factors which encourage women to start an occupation or venture with an urge to do something independently. Push factors refer to those factors which compel women to take up their own business to tide over their economic difficulties and responsibilities. With growing awareness about business and spread of education among women over the period, women have started shifting from 3Ps, viz., Pickles, Powder and Pappad to 3Es viz., Engineering, electronics and energy and other industries under Integrated Rural Development Programmes. Women empowerment is dependent on different variables that include geographical, cultural, educational, social status and age. Government has introduced various programmes for women's empowerment. Swami Vivekananda said a long back itself that, "There is no chance of the welfare of the world unless the condition of women is improved. It is not possible for a bird to fly on one wing," Women face tougher security requirements on their lines of credit than do men. The present article covered the impact of Western culture and traditions on women, the support they are getting from different dimensions, and also a few ways to support their trade activities and the programs introduced by the Government.

Keywords: Women Empowerment, Education, Culture and Traditions, Business & Trade, Source of Finance.

Introduction: Women empowerment has been making a significant impact in all segments of the economy. The emergence of entrepreneurs in a society depends to a great extent on the economic, social, religious, cultural and psychological factors prevailing in the society. Women have not only excelled in education but also become top makers. Likewise, in office and industry, many have shown brilliant result. Even in rural India with education, women have shown better performance. Educating women is absolutely essential in straightening her personality. Pandit Jawaharlal Nehru had rightly said, "You can tell the condition of a nation by looking at the status of its women." Indeed, all round development of a nation would be possible only when women are considered as equal partners in progress. Mostly the women are looking for the new challenges and opportunities for self-fulfillment. They want to prove themselves in innovative and competitive jobs. They wish to bring a balance of life between their family responsibilities and their business lines.

Women empowerment is a latest issue of the society. One side they will be speaking a lot about this. But the other side, we are restricting it only to the words.

Media, which is in most progressive stage and which is more nearer to public i.e., TV, Newspapers, Movies – are exhibiting the women in a very declining stage; i.e., as a cultureless, tradition less, as a scape goat, as a play toy in the shop. As long as this type of treatment continues, our steps taken for Women empowerment will be in a stagnated stage only (As Telugu Proverb-Ekkada vesina gongali akkade vunnatlu). When there are so many persons who are behaving badly are residing with us at home only, how can we bring protection for the entire nation?

Objectives:

1. To know about the different dimensions of Women Empowerment.
2. To know about the influence of Western Culture and Traditions.
3. To study about the different aspects that support Trade.

Source of Study: We gathered the information from secondary sources like books, journals, magazines, internet and also the opinion of the authors.

The Greatness of Women: Women Empowerment is not counting or surveying the number of women who are doing the jobs or not counting how many are

employed or for how many they are creating employment. Quality with respect to all dimensions is needed, rather than quantity. Empowerment is defined as a redistribution of social power and control of resources in favour of women. Empowerment is self-governance, self-sufficiency and self-maintenance. In other way, it is economic independence through information, knowledge and necessary skills. Empowerment is a multi-dimensional concept and the emergence of entrepreneurs in a society depends to a great extent on the economic, social, physical, religious, cultural and psychological factors. Specifically in India, Women's empowerment is dependent on different variables that include geographical location (urban/rural), educational status, social status (caste & class), and age. In the advanced countries of the world, there is a phenomenal increase in the number of self-employed women after the world war. There are so many policies for women empowerment related to health, education and economic opportunities that bring about gender-based equalities, political participation. But at the same time there are gaps between policy advancements and actual practice at the community level. The areas chosen by women are retail trade, restaurants, hotels, education, cultural, cleaning, insurance, and manufacturing. If we recollect our olden times, Matha Anasuya is the only one who could administer even Trimurthies. She has good self-confidence, courage. She is pious and a follower of Dharma. Sati Savithri, could order Surya Deva himself with her Purity and Dharma. Such is the greatness of our country India. When such is our greatness, why we are supposed to face this bad situations and moving towards down trends? Those gaps should be identified and those are to be filled with the needed substitutions.

Importance of educating Women:

Influence of Western Culture and Traditions:

Educating the women is one way of empowering women. 'Why?' means, to prove Women is not limited or imprisoned only to the kitchen (We have in Telugu, a Proverb: Aadadi vantinti kundelu kadu). But at the same time, educating them should not be for changing our culture and traditions. It should be for atleast sustaining them. But to what extent the present situation is declined and degraded means, the persons who are being educated, and who are been nurtured are not looking after their parents or not even recognizing the struggles faced by their parents who fought a lot for their brought ups and future. Instead, they are feeling proud of themselves and foolishly feel that everything is their success and greatness, which is an exaggeration! This should immediately be curbed. In the present days, we are using the terms comfort for our selfishness, just

saying no time, and wearing dresses which are not of our tradition. A traditional lady, to face such women is also feeling shy when the men are getting much attracted and sometimes harassing them. But for this, the quotes to be remembered are, 'charity begins at home;' and character is more than wealth and health, i.e., "If wealth is lost, nothing is lost; if health is lost, something is lost, if character is lost, everything is lost." When we tune our attitude in such a way that, we must be very systematized, traditional and cultural, there will be no other person who can divert our path and make us move in a wrong direction. So, that strong mission or goal and sankalpa should be framed from within and for ourselves. At the same time, when we are looking for supporting, implementing and improving our own related aspects, then we will be in no way a burden to the country also and with the resources we have, the country also will become one among the developed nations. No one can guess what we are till we do not reveal ourselves. Similar to that, if we don't depend on other countries for even small things, we might always be at the top level. Unless one spread one's hands before others, one might never know or be called as a beggar. Exaggeratingly telling about and thinking about Technology, we are downgrading ourselves and running for illusioned necessities. We are making ourselves so lazy and hardening our minds in a way not to be useful, instead of sharpening all our organs and parts and realizing the importance given to them by God and ultimately knowing about the God. For instance, the term we expressed for "not remembering" is learned by our corporates in English as Alzheimer's. This is being heard by us since the time of Mahabharata. Remedy is still under research, source has been not yet identified, but learnt it in 'English' wasting all our resources, especially our precious Time. This is all like "digging the mountain to catch the mouse", but not catching the real Culprit. We all the while feel that, "distant hills appear smooth." Instead of spending a lot of resources on individual areas, if we have spent for integrating them and brought good interpersonal relationships, changed the attitude of persons in a way to listen to others India might have once again proved itself as "Dharmabhoomi." Another Kaliyuga Ravana might have been put forth to an end. This is not the thing expected by our Great Mahatmas who had fought for our Independence. Also, our elders never encouraged "Eating well (enjoying comforts) on borrowed money." Borrowing is viewed as undesirable in the past. But, people, now under the influence of consumerism, habituated to live on their future income. We come across in the words of Shakespeare also as, "It is still wisdom to be neither a borrower nor a lender. Swami Vivekananda, expressed long back itself that we are being hypnotised by

westerners. We are to be dehypnotised. They warned us about all these a long back, but because of our over confidence, wrong connotations, we are not in a proper situation to understand the exact meaning and convey the same to all. First, this should be corrected. The person, whoever is Indian, should feel responsible that, we must protect and try for sustaining some good traditions and culture which does not harm the society. The society must be provided to learn and know about our greatness of traditions, culture and systems.

Intention of our Great Mahatmas-Sustaining of our culture and traditions: Once upon a time, though there is no wide spread education, the women has good morals and values, which they know how to organize. They have a very good common sense and good conscious like how to behave before others how they should dress depending on the situations; to whom they should appear in what way. Our elders thought with a good intention that, if these are being trained and educated, we can develop still more our country.

But unfortunately we reached to such a great heights that we are not even in a position to sustain them and is even extended to establishing of pub culture which is not at all known to the olden times, traditional women! Even if we try to teach them also, there is no one to listen or not at all interested also. What a surprising factor to be looked for? Unless we obstruct the influence of our westerners in all aspects, the enormous steps we take towards the progress of the country also may go waste or dishearten us. It may become like 'Perfume thrown into ash'. Because of the ego factors, the daughter-in-law restricts herself to what she knows instead of knowing and learning the traditions, systems, culture and also with respect to dishes also. Then how can our old tasty foods can be cooked for us and continued? i.e., the system is not only limited only to food aspect but for all areas wherever there is scope to know and learn. Where the problem starts should be identified, where from it arouse, arising and still becoming more aware, is to be searched for and a solution is to be provided for such activities. In one situation, Draupadi answers to Subhadra for some questions and clarifies her doubts about all values, morals, culture and traditions. The present day women, unless understand them in a correct way, they cannot understand how reversely we are moving in all aspects in the society. Most of the Men in kaliyuga are losing their temper, even educated also and harassing women a lot and which was once limited only to their residence extended to palace and them to public which is bringing dishonor not only to the women, society, but also to the entire nation.

The present trend of Self-employed Women-Trade: Day-to-day, the number of self employed

women is increasing compared to that of men. They are making a significant impact in all segments. The areas chosen by women are retail trade, restaurants, hotels, education, cultural, cleaning, insurance and manufacturing. Women mark themselves in business because, they wish to take new challenges and opportunities for self-fulfillment. They feel to prove their courage in innovative and competitive jobs. They are willing to bring work-life-balance between their family responsibilities and their business lives. Some studies have identified that, the women are facing tougher security requirements on their lines of credit than do men. In most of the countries, women are getting independent jobs more easily. All people, those who are working independently have been classified or termed as entrepreneurs. The highest numbers of women are found in laundries, dry cleaning, hairdressing, private nurseries, hotels etc. Today we find women in different types of industries, traditional as well as non-traditional, such as engineering, electronics, readymade garments, fabrics, eatables, handicrafts, doll-making, poultry, plastics, soap, ceramics, printing, toy making, nurseries, crèches, drugs, textile designing, dairy, canning, knitting, jewellery design, solar cooker etc.

Rita Singh, founder of the M'escos (Mid-east shipping Company) group, is one of the first woman entrepreneurs to make it big in the business world. Rita's is a rags to riches story. Starting from scratch about 20 years ago, she now exports trendy M'escos shoes, owns a fleet of state-of-the-art helicopters and ships, and a Rs.450-crore steel plant. She says that, she attributes her success to one thing—"Never run away from life. Face it boldly. Dare to be different." Also she opines that, a false sense of security and fear of failure are the main stumbling blocks in the path of success. It hardly matters whether you are a man or a woman if you are insecure inside. Women are to be developed for small business particularly in district and rural areas. They are to be trained in self-employment/entrepreneurship of shorter duration as well as some training in trade and skill areas. They are to be mobilized by conducting motivational drive, preparing information material, creating women industrial estate/areas/sheds; creating common exposition centers, training of trainers/promoters and using of mass media etc.

The factors that are encouraging women towards trading is the motivation, to do challenges and adventures and liking and wanting to have an independent occupation. The demand from the market identified, tax benefit for self and relatives, external motivation, responsibility thrust, business already in family, employment to needy and destitute to set up an ancillary unit are some of the factors that gave stimulus to women entrepreneurs to start business. Mostly women are interested in moderate

returns. Knowing their other limitations, they prefer smaller projects and thus select business opportunities requiring moderate investment. There is a general belief that, women have a trend of trading simple products involving low technologies. The selection of business venture is dependent on the background of the entrepreneur.

Financial Constraints: Finance is regarded as 'life-blood' for any enterprise, be it big or small. However, women entrepreneurs suffer from shortage of finance on two counts. Firstly, women do not generally have property on their names to use them as collateral for obtaining funds from external sources. Thus, their access to the external sources of funds is limited. Secondly, the banks also consider women less credit-worthy and discourage women borrower on the belief that they can at any time leave their business. Given such situation, women entrepreneurs are bound to rely on their own savings, if any, and loans from friends and relatives which are expectedly meager and negligible. Thus, women enterprises fail due to the shortage of finance.

Remedial Measure: Banks and financial Institutions should offer 100% loans without collateral security to qualified women technocrats. Similarly term loans and working capital loans should be sanctioned liberally on differential terms. It is also suggested that a certain % be reserved for women in the various self-employment scheme launched by the Government.

The sources of finance are classified into internal sources and external sources.

Internal sources of finance:

1. Retained profit-profit made is reinvested into the business.
2. Controlling working capital-reducing costs, delaying outflows and speeding up inflows.
3. Sale of assets-assets the company owns can be sold and then leased back which frees up a large amount of capital in the short term.
4. Owner's personal savings mainly applies to sole traders and partnerships. Owners may use some of their own money as capital to invest in the business. It can be a short-term or long-term source of finance, depending upon the amount invested and/or the decision of the person in using their savings.
5. Reducing Stock is a type of asset and can be sold to raise finance. It is often considered to be a short-term source.
6. Trade Credit is a good practice to pay quickly as this will help the business develop a good relationship with its suppliers.

External sources of finance:

1. Debentures-business equivalent of a mortgage. Loan for a set length of time at a set interest rate.
2. Share issues-selling of new shares to raise capital.
3. Factoring-use a company to collect all debts.

4. Grants-an agreed amount of money given for a special reason by government or other organization.
5. Commercial banks-medium or long term loans but interest is charged.
6. Venture capital-people invest in the company when it is unable to float on the stock market.

Literature Review:

1. Dr. B.B. Mansuri says that, the emergence of rural women entrepreneurs in India depends upon closely inter linked economic, education, social, cultural, religious, psychological and institutional variables. These variables ultimately account for influencing and moulding the attitude of rural women towards business and industry. By the introduction of innovative methods and scientific management, the rural women entrepreneurs can be expected to be successful in future. They help in leading the nation toward the path of progress and prosperity if mobilized properly. They can be very effective agents of change for better homes, better society and ultimately for robust economy in the present global scenario. Government has decided to promote them through different agencies like KVIC, Grameen Bank's Micro-finance through SHGs, NABARD etc., Also it started various entrepreneurship programmes under different schemes like SGSY, SGRY, SJSRY, DWCRA & TRYSEM etc.
2. M.L. Patel & Dr. R.P. Saharia were said that, NGOs play a significant role in rural development. They stimulate civic consciousness, mobilize people and ensure their effective participation and raise their own and outside resources to transact developmental programmes for the weaker segments. The services they provide will be through the grass root level people's organizations like youth clubs, Mahila Mandals, Co-operative societies, rural artisans and other organization of the weaker sections and backward classes. NGOs have trained and developed the SHGs to a level where it can do business on equal terms with a bank. Social and communication barriers often make it necessary for the group to move to the bank. Large number of NGOs has responded to this new 'market', since it is a powerful method of empowering and making them independent of future assistance. Women Participation in the savings and the credit movement has paved the way for the speedy socio-economic development of rural women. The authors also suggested that, an organization should be developed to build harmonious relations to rural people, particularly at the grass-root level. Coordination and cooperation among SHGs must be made aware of their skills and up gradation to make them step in right direction.

3. Prasenjit Bujar Baruah in this article, the author presented that, micro finance is seen as an alternative instrument, to the state, to provide credit to the poor and as a substitute to the exploiting money lender in the village economy. This is also an instrument to alleviate poverty of the rural households. He revealed that, most of the SHGs made group investment in income generating assets. Although this study revealed the failure of the programme in taking to people above the poverty line, but it is an Asset creation. The repayment of loans provided to the individual members should be endowed upon them only as a responsibility and the loans provided should be proportionate to the capital invested by that individual member. Also proper selection of the SHGs for subsidize credit is also of importance; which ultimately demands more and more professionalism among the Bank officials.
4. B. Revathy and Mrs. M. Kailash expressed that, the concept of empowerment is rapidly gaining ground especially in the emerging context of micro finance. It is in general associated with the idea of emancipation of self autonomy of those individuals who are economically backward by providing them with financial services and/or various non-financial benefits i.e., education, health care and training. Micro finance also significantly contributes towards greater equality, for worm empowerment, pro-poor development and towards strengthening of civil society. The study revealed that, Micro finance has considerable positive impact on the respondents' self confidence and courage whereas self-esteem and asset creation requires attention. The MFIs have even handedly facilitated these impoverished women to pull themselves out of poverty by hanging their mind sets and equipping them with the tools necessary to help themselves start their own business. Also it should extend its hand towards improving financial literacy. Women should explore self employment avenues with pragmatic approach to steer not only their families but also the society at large in the path of progress.
5. Dr. T.V. Ramana discussed about the micro credit scheme and many other schemes which supported for the upliftment of the rural poor and also discussed some welfare programmes. Micro finance sector has traversed a long journey from micro savings to micro credit and then to micro enterprises and now entered the field of micro insurance, micro remittance and micro pension.

This gradual and evolutionary growth process has given a great opportunity to the rural poor in India to attain reasonable economic, social and cultural empowerment, leading to better living standard and quality of life for participating households. Now all the commercial banks are treating SHGs as their instant source of business and expanding credit at micro level for their consumption and productive purpose.

Findings:

1. It is found that, irrespective of gender, one should not have any fear or feel insecure inside; which ensures for empowerment.
2. It is found that, there are so many schemes introduced in banks for financing the persons who do trade mostly of rural areas.
3. They should avail good skills and are to be trained in the areas of need and interest.
4. They should never be influenced by western culture and traditions.
5. Women should overcome many obstructions like gender-inequality, cultural and traditional systems are to be limited besides protecting the values and morals.
6. Women should be innovative and challenging to empower themselves in various sectors.
7. Education and training play a very important role in tuning their attitude and improve self-confidence and courage.

Suggestions:

1. Education is one way helping the people to know about all the means of sources of business but the day-to-day introduction of new schemes by banks, new terminologies is making the literate also illiterate, which is to be systematized.
2. Instead of giving credit or loans to the persons who want to start business, it is better to gather persons who are really interested and identify, to which area they are more suitable. Then, train them in that area and depending on their level of performance make them earn some money in that field and then allow them to set up their own business or make them start their earnings.
3. Some Insurance policies are also being framed for the people, which include health insurance plan, education plan, etc. In place of those they should frame policies for saving the amounts. It is irrespective to them for which purpose the person uses them or in what way those savings are going to help them but proper care should be taken for proper utilization of the savings. The respective person may utilize the same depending on their need.

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