

# New Perspectives on Commerce & Management

# Volume-2

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New Perspective on Commerce & Management Volumes problems of Women Employees Working In Industrial Area of Thank

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#### Abstract

Thane district is one of the most industrialised districts in Maharashtra. A key bigh in terms of female literal sectors Thane district is one of the most high in terms of female literacy as in the state literacy for females and the state literacy f feature of this district is its primary deposition feature of this district also ranks high in terms of female literacy as it was remployment. Thane district also ranks high in terms of female literacy as it was remployment. employment. Thane district also rained has the state literacy for females which was higher than the state literacy for females which was 75.87 percent during the same period.

As per the district census handbook of Thane district 21.74 percent females As per the district census manual workforce participation, while the male workforce participation was contributed to workforce participation was be seen that due to the setup of industrial estates in a was contributed to workforce participation was 57.34 percent. It can be seen that due to the setup of industrial estates in Thane 57.34 percent. It can be seen that the seen in this district. This paper district, a large number of women employment can be seen in this district. This paper district, a large number of women employees in the industrial area of Thane district and to understand the problems faced by them.

Key words: Industrialisation, Thane District, Women employment.

#### I. Introduction

"Empowering women is key to building a future we want"- Amartya Sen

In the past few decades participation of women in every field has improved. But this growth when compared to male participation is still far behind. As per the International Labour Organization (ILO), percentage share of women employment in Industries in India was merely 17.35 percent in 2019.1 as per the World Development Indicators: Employment by sector participation of women in employment in India in agriculture, industry and services during the year 2019 was 54.7 percent, 17.3 percent

Thane is the third largest populated as well as industrialized district in Maharashtra. Large numbers of small, medium and large enterprises are operating in Thane. Rapid industrialisation in this region can be traced down before the formation of Maharashtra State due to its locational advantage as it is very near to sea which facilitated trade since ancient times. In the modern period, as Thane district is part of Mumbai Metropolitan Region (MMR), it benefited due to the availability of industrial

# II. Objectives of the Study

profile of Thane district to the problems faced by women on the problems district to the problem package and the purplems faced by women employees in particular in the Thane district the potential in the pote plant in the government initiatives for women employment,

There is no problems faced by the women working in Industrial areas of Thane

problems faced by the women working in Industrial areas of A distant

## III. Research Methodology

pata: A Questionnaire was prepared for primary research and the data was prepared from a sample of 309 women employees for the study from Thank Discourse pata: A sample of 309 women employees for the study from Thane District.

pata: The secondary data was collected from the online resources which include books, journals, government reports and newspapers.

Technique: Non-probability convenient technique was used to collect the the live and inferential. The nature of study is and inferential.

## IV. Review of Literature

(Sultanpur, 2017) in her research paper titled 'Challenges of Women Entrepreneurs' studied the problems faced by women entrepreneurs in Gulbarga intrict of Karnataka. The paper was a primary study on 315 women entrepreneurs in the district of different age groups. The women entrepreneur in the district faced grious challenges like family pressure, gender discrimination, lack of selfonfidence, etc. Most of the women found difficulty in obtaining finance, followed by at throat competition and gender discrimination.

(Sugraj and Salve, 2014) highlighted the problems faced by women entrepreneurs in their development in the Western Maharashtra. The paper focused on the various problems like lack of personal and professional skills and moreover the orthodox family background that restricts their participation in employment generation. Certified as TRUE COPY

Thane District: Thane district is the most populated district in India as per eensus 2011. But in 2014, Thane District was split into Thane and Palghar District. Thene is the heart of industrial hub in Maharashtra due to the setup of Maharashtra Industrial

New Perspective on Commerce & Management 1962 and also due to the perchapter of skilled and semi-skilled manpower due to the setup of the major industries, engineering units, textile inclusive techniques to the setup of the major industries textile inclusive techniques to the setup of the major industries and near the vicinity of the district. The major industries the major industries to the setup of the major industries and near the vicinity of the district textile in the setup of the major industries and in envincering units. pevelopment corporation (MIDC) in August 1702 and also due to the setup of the pevelopment corporation (MIDC) in August 1702 and also due to the setup of the pevelopment corporation (MIDC) in August 1702 and also due to the setup of the pevelopment corporation (MIDC) in August 1702 and also due to the setup of the major of various about a sailability of skilled and semi-skilled manpower due to the setup of the major of various about a sailability of skilled and semi-skilled manpower due to the setup of the major of various about a sailability of skilled and semi-skilled manpower due to the setup of the major industries about a sailability of skilled and semi-skilled manpower due to the setup of the major industries about a sailability of skilled and semi-skilled manpower due to the setup of the major industries about a sailability of skilled and semi-skilled manpower due to the setup of the major industries about a sailability of skilled and semi-skilled manpower due to the setup of the major industries about a sailability of skilled and semi-skilled manpower due to the setup of the major industries about a sailability of skilled and semi-skilled manpower due to the setup of the major industries about a sailability of skilled and semi-skilled manpower due to the setup of the major industries about a sailability of skilled and semi-skilled manpower due to the setup of the major industries about a sailability of skilled and semi-skilled manpower due to the setup of the major industries and sailability of skilled and semi-skilled manpower due to the setup of the major industries and sailability of skilled and semi-skilled manpower due to the setup of the major industries and sailability of skilled and semi-skilled manpower due to the setup of the sailability of skilled and semi-skilled manpower due to the setup of the skilled manpower due to the setup of the skilled and semi-skilled manpower due to the setup of the skilled manpower due to the setup of the skilled and semi-skilled manpower due to the semi-skilled m pevelopment corporation, skilled many.

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Name of Industrial Area	Land Acquired (in hectare)	Land Developed (in hectare
	252.36	252.36
Thane	2333.27	2333.27
Trans Thane Corridor	357.27	357.27
Dombivli Dombivli	7.82	7.82
Meera Road MIDC  Meera Road MIDC  Including Addl.	1242.60	
Ambernath phase I and II)	1242.00	1236.18
Kalyan – Bhiwand including Addl. Kalyan Bhiwandi	52.43	52.43
Badlapur	101.10	99.80
Murbad including Additional  Murbad	269.56	265.57
Total	4616.41	4604.70

Source: Compiled by researcher from Brief Industrial Profile of Thane District issued

Table No. I briefly states the industrial profile of Thane District. It can be seen that the industrial area of Thane district is spread over 4616.41 hectares of land and the the industrial area of finance discoupled by Trans Thane Corridor which starts from Thane and ends at Belapur and includes industrial estates of Rabale, Airoli, Khopar khaime, Kalwa, etc. Ambernath Industrial area occupies 2nd spot and large numbers of chemical and engineering units are set-up in this region. In terms of number of industries, although Dombivli has less area occupancy but many textile and chemical industries are set up which provides large numbers of employment especially to women employees. Bhiwandi industrial area is another industrial area in Thane district where a large number of women employees are found due to the transition in the industrial profile of this taluka and the setting-up of a large number of warehouses by

# V. Women Employment in Thane District

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Women employment in India has always been a topic of debate since Globalization. Although in the past few decades their number has increased but the

and rotume-2 male employment is negligible. Moreover the participation of also no exception when it the manufacturing sector has always been very low due to the inheritation of the manufacturing sector has also no exception when it compared to male employment is negligible. Moreover the participation of as compared to male employment is always been very low due to the inherent also no exception when it comes to was also not except to the property of the property and as complete the manufacturing sector has always been very low due to the inherent also no exception when it comes to women that the thank thank the mark survey was conducted to study the problem faced by work and the industrial estates of Thane district Thane district is and no exception when it comes to women in work. Thane district is and no exception when it comes to women and it work. Thane district is and no exception when it comes to women and a primary survey was conducted to study the problem faced by women and a primary survey was conducted to study the problem faced by women and a primary survey was conducted to study the problem faced by women and a primary survey was conducted to study the problem faced by women and a primary survey was conducted to study the problem faced by women and a primary survey was conducted to study the problem faced by women and a primary survey was conducted to study the problem faced by women and a primary survey was conducted to study the problem faced by women and a primary survey was conducted to study the problem faced by women and a primary survey was conducted to study the problem faced by women and a primary survey was conducted to study the problem faced by women and a primary survey was conducted to study the problem faced by women and a primary survey was conducted to study the problem faced by women and a primary survey was conducted to study the problem faced by women and a primary survey was conducted to study the problem faced by women and a primary survey was conducted to study the problem faced by women and a primary survey was conducted to study the problem faced by women and a primary survey was conducted to study the problem faced by women and a primary survey was conducted to study the problem faced by women and the primary survey was conducted to study the problem faced by women and the primary survey was conducted to study the problem faced by women and the primary survey was conducted to study the problem faced by women and the primary survey was conducted to study the problem faced by women and the primary survey was conducted to study the problem faced by women and the primary survey was conducted to study the problem faced by women and the primary survey was conducted to study the primary surve A primary and conducted to study the primary in the industrial estates of Thane district.

Table 2: Educational qualification of women employees

Patien	No. of Respondents	Percent
Qualification  Below 12th standard	71	23.0
Below 12 <sup>m</sup> standard Undergraduate	139	45.0
2 Graduate	74	23.9
3 Post graduate/ MBA	25	8.1
4 Total	309	100

Source: Compiled from Primary Survey

It can be seen from the above table that most of the female employees are under graduate or have completed only secondary education. Whereas merely 8 under graduate or post graduate or possess higher percent women employees are either graduate or post graduate or possess higher technical or business degrees.

Table 3: Nature of employment

Sr. No.	Nature of Job	No. of Respondents	Percent
1	Lower level Job	162	52.4
2	Middle Level job (Managerial)	115	37.2
3	Higher level job (Entrepreneur)	32	10.4
	Total	309	100

Source: Compiled from Primary Survey

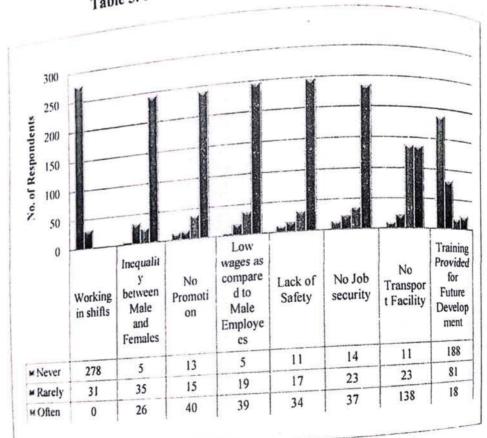
Table no. 3 Clearly shows that most of the women are engaged in lower level jobs due to lack of education and also due to the nature of work as Thane districts have major industries operating which requires large amounts of physical labour and men who work in the companies do not prefer to work under women supervisors. Still in chemical, food processing, services units and textile units' women are found working as supervisor or even at management level post. Very few women were found working at higher level, but few women entrepreneurs have ventured in food processing units and some were found in research institutes operating in Thane Certified as district. TRUE COPY

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Table 4: Distance from Home to Workplace

How far is your workplace from your home?	Frequency	Percen
How far is your home?	28	9.1
1 km	178	57.6
1.4 km	75	24.3
4-6 km	28	9.1
a km	309	
Total Source: Compiled from	Primary Survey	/ 70.0

It was observed that most of the women employees (57.6 percent) resident was observed that most of the industrial area and in most of the industrial area area. It was observed that most of the work place and in most of the industrial area from their work place and in most of the industrial area from the 1-4 km from their work place and in most of the industrial area from the 1-4 km from their work place and in most of the industrial area from their work place and in most of the industrial area from their work place and in most of the industrial area from their work place and in most of the industrial area from their work place and in most of the industrial area from their work place and in most of the industrial area from their work place and in most of the industrial area from their work place and in most of the industrial area from their work place and in most of the industrial area from their work place and in most of the industrial area from their work place and in most of the industrial area from their work place and in most of the industrial area from their work place and in most of the industrial area from their work place and in most of the industrial area from their work place and in most of the industrial area from their work place and in most of the industrial area from their work place and in most of the industrial area from their work place and in most of the industrial area from their work place. within the 1-4 km from their work place and was easily available to them to reach the connectivity were also very good. Share auto was easily available to them to reach the connectivity were also very good. Share auto was easily available to them to reach the connectivity were also very good. Share auto was easily available to them to reach the connectivity were also very good. Share auto was easily available to them to reach the connectivity were also very good. Share auto was easily available to them to reach the connectivity were also very good. Share auto was easily available to them to reach the connectivity were also very good. Share auto was easily available to them to reach the connectivity were also very good. Share auto was easily available to them to reach the connectivity were also very good. Share auto was easily available to them to reach the connectivity were also very good. Share auto was easily available to them to reach the connectivity were also very good. Share auto was easily available to them to reach the connectivity were also very good. Share auto was easily available to them to reach the connectivity were also very good. within the 1-4 km lo very good. Snare auto this data to them to reach the connectivity were also very good. Snare auto this data to them to reach the connectivity were also very good. Snare auto this data to the to them to reach the connectivity were also very good. Snare auto this data to the to them to reach the connectivity were also very good. Snare auto this data to the total the industrial area to even those women who resided a little far away. All the industrial area to even those women who resided a little far away. All the industrial area to even those women who resided a little far away. All the industrial area to even those women who resided a little far away. All the industrial area to even those women who resided a little far away. All the industrial area to even those women who resided a little far away. All the industrial area to even those women who resided a little far away. connectivity were even those women with a way. All the industrial area to even those women with industrial area to even those women with industrial area are having good road and rail connectivity making it convenient for women areas are having good road and rail connectivity making it convenient for women areas are having good road and rail connectivity making it convenient for women with the industrial area to even those women with the industrial area to even the industrial area. employees to commute. Table 5: Problems faced by women employees:



Source: Compiled by researcher from Primary Survey

Table no. 5 traces the few problems that women employeer free employment. i) It can be seen in most of the cases women employees do not work New Perspective on Commerce & Management Volume-2

mostly till 10.00pm but there is no night shift for always observed inequality in terms of the most stated that they always of the most stated that they always of the most stated that they always observed inequality in terms of the most stated that their opposite sex. iii) Most of the most stated that their opposite sex. who work stated that they always observed inequality in terms of stated that they always of the respondents were stated with promotion which it is approached with promotion which it is provided with promotion which it provided with promotion which is provide in terms of the respondents were very work and provided with promotion which they were due, as these were not provided with promotion who said they got their provided with promotion who said they got their provided with promotion who said they got their promotion who said they Moreover, women who said they got their promotion which they were due, as these work were not provided with promotion who said they got their promotion Moreover, women who said they got their promotion who said they got their promotion is the standard industries. We respondents felt they were provided less that it is the big her level jobs. Iv) 246 respondents but they opined that it due, as these que, as these word industries. Moreover, women who said they got their promotion and industries in 246 respondents felt they were provided less wages to higher level jobs. iv) 246 respondents felt they were provided less wages opined that it was okay due to the higher male counterparts but they opined that it was okay due to the higher male counterparts but they opined that it was okay due to the higher male counterparts but they opined that it was okay due to the higher male counterparts but they opined that it was okay due to the higher male counterparts but they opined that it was okay due to the higher male counterparts but they opined that it was okay due to the higher male counterparts but they opined that it was okay due to the higher male counterparts but they opined that it was okay due to the higher male counterparts but they opined that it was okay due to the higher male counterparts but they opined that it was okay due to the higher male counterparts but they opined that it was okay due to the higher male counterparts but they opined that it was okay due to the higher male counterparts but they opined that it was okay due to the higher male counterparts but they opined that it was okay due to the higher male counterparts but they opined that it was okay due to the higher male counterparts but they opined that it was okay due to the higher male counterparts but they opined that it was okay due to the higher male counterparts but they opined the higher male counterparts but they opined that it was okay due to the higher male counterparts but they opined that it was okay due to the higher male counterparts but they opined the higher ma dominate level jobs. 1V1 240 respondents tell they were provided less wages opined that it was okay due to the higher male counterparts but they opined that it was okay due to the male counterparts but they opined that it was okay due to the higher male counterparts but they opined that it was okay due to the higher male counterparts but they opined that it was okay due to the higher male counterparts but they opined that it was okay due to the higher male counterparts but they opined that it was okay due to the higher male counterpairs our mey opined that it was okay due to the involved in it especially employees the nork and less physical labour was involved in it especially employees work and less physical labour was involved in it especially employees the nork and less physical labour was involved in the Industrial area is safe decreased by horizontal area. was involved in it especially employees and less physical indoor was involved in it especially employees where the level v) Working environment in the Industrial area is safe during have level v) Working environment in the Industrial area is safe during the level v) Working environment in the Industrial area is safe during the level v) Working environment in the Industrial area is safe during the level v) Working environment in the Industrial area is safe during the level v) Working environment in the Industrial area is safe during the level v) Working environment in the Industrial area is safe during the level v) Working environment in the Industrial area is safe during the level v) Working environment in the Industrial area is safe during the level v) Working environment in the Industrial area is safe during the level v) Working environment in the Industrial area is safe during the level v) Working environment in the Industrial area is safe during the level v) Working environment in the Industrial area is safe during the level v) Working environment in the Industrial area is safe during the level v) Working environment in the Industrial area is safe during the level v) Working environment in the Industrial area is safe during the level v) Working environment in the Industrial area is safe during the level v) Working environment in the Industrial area is safe during the level v) Working environment in the Industrial area is safe during the level v) Working environment in the Industrial area is safe during the level v) Working environment in the Industrial area is safe during the level v) Working environment in the Industrial area is safe during the level v) Working environment in the Industrial area is safe during the level via the lev the second of the industries are interior location it has certain challenges for safety to wear interior location in different shifts. sale during a sale during a sale during a sale during are and most of the industries are interior location it has certain challenges for safety to women if a sale during overtime or in different shifts. Within the organisation the recommendation of the industries are interior location it has certain challenges for safety to women if were more positive. vi) Women employees working in the industrial Within the organisation the responses working in the industrial units more positive. vi) Women employees working in the industrial units are more positive or on contractual basis and some are hired columns. were more positive of them lack job security vii) As at the security viii As a h hired on temporary to a state of them lack job security vii) As stated the lack of Thane is scattered up to 4616.41 hectares transport facility Thane is scattered up to 4616.41 hectares transport facility is not a locational and the remote locations. Otherwise due to locational and the remote locations. are of that to the remote locations. Otherwise due to locational advantage the connectivity is good throughout the district. viii) When a question was asked connectivity is good and district. VIII) when a question was asked the training facility provided to women employees most of the employees' were negative as they were required to do monotonous jobs only.

# Hypothesis Testing

There are no problems faced by the women working in the industrial area of

HI: There are so many problems which are faced by the women working in the ndustrial area of Thane district.

A mean score variable or Work Problem index was generated to find a continuous variable using the set of the eight variables with reference to Problems fixed by the women. Therefore, for testing the hypothesis, we have used "One sample I-test as we have a single set of values and because we are not comparing it over two distinct elements such as male or female. The results from the t-test are as follows

	One	-Sample S	tatistics	
	N	Mean	Std. Deviation	Std. Error Mean
Women Problem Index	309	.7816	.21060	.01198

	-,:	0	ne-Sample	Test	
	Test Value	e = 0			Clutamml
	1	dſ	Sig. (2- tailed)	Mean Difference	95%Confidence nterval of the Difference Lower Continued as
Women Problem Index	65.233	308	.000	.78155	.7580 TRUE COPY

New Perspective on Commerce & Management 1 to the single variable gen

showed that the mean of the single variable general showed that the mean of the single variable general showed that the mean of the single value of the single variable general significant value as calculated in the single variable general significant value as calculated in the single variable general significant value of the single value of that the mean of the single variable showed that the mean of the single variable showed that the mean of the single variable sent the second showed that the mean of the single variable sent to see that the second shows a standard deviation of 0.210. The calculated value of this 1.968 at 308 degree of the second standard deviation of the single value as calculated is 65.211 by the second standard significant value as calculated is 0.000 by the second standard significant three constants. Therefore, the null by the second standard significant three constants is the second standard significant three constants. The result above showed in 0.210. The above value of t is 1.968 at 308 degree of 1 is 6.55 along the result above standard deviation of 0.210. The calculated significant value as calculated is 6.52 along the tabulated significant value as calculated is 6.000 along the calculated. Therefore, the null hypothetic along the calculated are a tabulated. It was concluded that the other along the calculated are accepted. It was concluded that the other along the calculated are accepted. a 381 and has a standard new abulated value or this trade as calculated is 65 deq freedom. The tabulated significant value as calculated is 65 deq freedom. The tabulated significant value as calculated is 65 deq freedom. The tabulated are tabulated. Therefore, the null hypothomatical properties accepted. It was concluded that the bother tabulated are properties as accepted. It was concluded that the bother tabulated are properties as accepted. a stand has a sum of the land aleulated significant. Therefore, the null hypothesis was accepted. It was concluded that there is the policy of the land of the lan derive of nection and alcoholic was accepted. It was concluded that there are a supported to the post of the support of the su Canded and alcountried by the women working in the industrial area of the leading the lead

in Industrial area generally face large amount of wearen employees in Industrial area generally face large amount of wearen employees in Industrial area generally face large amount of wearen which cannot be modified where physical labour is involved. deline women employees in Industrial area go where physical labour is involved by which cannot be modified where physical labour is involved by discrimination which cannot be modified where physical labour is involved by discrimination which cannot be modified where physical labour is involved by discrimination which cannot be modified where physical labour is involved by discrimination which cannot be modified where physical labour is involved by discrimination which cannot be modified where physical labour is involved by discrimination which cannot be modified where physical labour is involved by discrimination which cannot be modified where physical labour is involved by discrimination which cannot be modified where physical labour is involved by discrimination which cannot be modified where physical labour is involved by discrimination which cannot be modified where physical labour is involved by discrimination which cannot be modified where automation has taken place women employed by the discrimination which cannot be modified where automation has taken place women employed by the discrimination where automation is a second control of the discrimination where automation is a second control of the discrimination where automation is a second control of the discrimination where automation is a second control of the discrimination where automation is a second control of the discrimination where automation is a second control of the discrimination where automation is a second control of the discrimination where automation is a second control of the discrimination where automation is a second control of the discrimination where a second control of the discriminatio Suggressione. women employee automation has taken place women employeed by the discrimination which cannot be mounted automation has taken place women employeed by the manufacturing units where automation and training.

chould be given equal opportunity and training. manufacturing chould be given equal opportunity and lower level jobs face lack of motivation women employees working at lower level jobs face lack of motivation women employees working at lower level jobs face lack of motivation women employees working at lower level jobs face lack of motivation women employees working at lower level jobs face lack of motivation women employees working at lower level jobs face lack of motivation women employees working at lower level jobs face lack of motivation women employees working at lower level jobs face lack of motivation women employees working at lower level jobs face lack of motivation women employees working at lower level jobs face lack of motivation women employees working at lower level jobs face lack of motivation women employees working at lower level jobs face lack of motivation women employees. women employees working at total working at women employ have poor self-intages, as a result they never aim for growth and health constraints are the barriers as a result they never aim for growth and health constraints are the barriers or male supervisors must take and and health constraints are the parties or male supervisors must take and development. Women supervisors or male supervisors must take active development. Women supervisors and at a small level can undertake participation in understanding their problem and at a small level can undertake

activities to improve their self-esteem. Due to lower wages, finance is always a major issue for women employees Due to lower wages, illiance is mossible at organisational level a separate which causes stress among them if possible at organisational level a separate

which causes suces and the provide them assistance during emergencies.

- Thank district is an advanced district with availability of good infrastructure Thane district is an auvaness in the industrial area transportation facility must yet, to travel to remote areas in the industrial area transportation facility must yet, to travel to remote areas in a specific union can be formed to take care of be provided by the company or a specific union can be formed to take care of afety of women who are travelling for work during odd hours.
- safety of women can set up a fixed gender ratio norm in all kinds of industries Government can set up a few first set of job security to women employees. These which will provide certain kinds of job security to industry but the recommendations. which will provide column industry to industry but the government should gender ratios may define this norm which will increase women participation in manufacturing units.

## VI. Government Initiatives for Development of Women Employees

National as well as State Government has taken various initiatives for development of Women Employees. Some of them are:

- 1. National Policy for Women Empowerment 2016: The Government has revised the National Women's Empowerment Policy (NPEW) 2001 and has made many modifications in it for the development of women entrepreneurs in India.
- 2. Udhayam Shakti Portal for Women Entrepreneurs: Government on OSOPY march, 2018 launched this scheme to nurture women entrepreneurs by

Principal

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with a low cost business model to make them self-reliant and Topana Scheme for Women: This scheme was launched in 2015, manifeld in Rs. 10,00,000 for setting the part are Rs. 50,000 to Rs. 10,00,000 for setting the part are Rs. Tolana Scheme to reuned this scheme was launched in 2015, seheme to women entrepreneurs to obtain loans indicate financial support to Rs. 10,00,000 for setting up for their region Rs. 50,000 to Rs. Tolar induced in 2015, women entrepreneurs to obtain loans to the provides 50,000 to Rs. 10,00,000 for setting up for their own of the provides Rs. 50,000 to Rs. 10,00,000 for setting up for their own of the provides Rs.

Nidhi Yojana: this scheme is launched by SIDBI for tiped loans loans at concessional rates to .... Udyam upto rupees 10 lakhs at concessional rates to women loans loans MSME. The amount of loan has to be repaid within 10. on the train Aphilia Joans upon the amount of loan has to be repaid within 10 years, and the state of MSME. The amount of loan has to be repaid within 10 years, and the state of MSME. Trade Related to

TREAD Scheme for Women: Trade Related Entrepreneurship Development (TREAD) was launched with the aim of promoting assistance in the state of promoting as a state of promoting assistance in the state of promoting assistance in the state of promoting assistance in the state of promoting as a state of promoting assistance in the state of promoti TREAD Scheme (TREAD) was launched with the aim of promoting women assistance in which 30% of the law with financial assistance in which 30% of the law Assistance Scheme (in an armoin assistance in which 30% of the loan will be entrepreneurs with financial assistance in which 30% of the loan will be entrepreneurs with financial assistance in which 30% of the loan will be entrepreneurs with financial assistance in which 30% of the loan will be entrepreneurs. entrepreneurs with and remaining 70% will be provided by the bank.

STEP: Support to Training and Employment Programme for Women (STEP) support to Training and Employment Programme for Women (STEP) was launched to provide life and technical skills to women STEP: Support standard to provide life and technical skills to women (STEP) scheme was launched to provide life and technical skills to women so as to scheme competent and become self-employed. Under STEP Scheme was make them competent and become self-employed. Under STEP training was make them to field of agriculture, food processing beating the field of agriculture. make them computer and it enabled skills etc. providery, computer and it enabled skills, etc.

1. Specific Schemes launched by Government of Maharashtra: a) Mahila Specific Vikas Mahamandal (MAVIM) - Govt. of Maharashtra in 1975 set up MAVIM to bridge the gender gap that has been created over the years by investing in capacity building for women to make them economically and socially empowered. b) Rajiv Gandhi National Creche Scheme for the Children of Working Mothers - Under these scheme 600 creches has been set up by Govt. of Maharashtra for working women in the district of Thane, Nashik, Nandurbar, Amravati, Gadchiroli and Chandrapur. c) Indira Gandhi Matritva SahayogYojna (IGSMY) - The main objective of this scheme was to compensate working women who lost wages during pregnancy or lactating period.

## 8. Laws protecting women at Workplace:

- a. The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013
- b. The Maternity Benefit Act, 1961
- c. The Equal Remuneration Act, 1976
- d. Minimum Wages Act, 1948

#### VII. Conclusion

Women since ancient times have been among the oppressed action of an country. Problems faced by them are grave due to inherent male to the country.

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New Perspective on Commerce & Management Volumes where even today they are deprived of higher education, they are hot where even today they are deprived at some places they are deprived of allowed are in decision making, even at some places they are deprived of allowed or allowed or allowed or allowed or their terms of the control of the where even today they are deprived of higher contents, they are deprived of allowed participate in decision making, even at some places they are deprived of allowed participate in decision making, even at some places they are deprived of allowed participate in decision making, even at some places they are deprived of allowed participate in decision making. Governments at national and state the halo has participate in the society. 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