GOVERNMENT COLLEGE OF ARTS & SCIENCE

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Research Project submitted for internal evaluation on"A study the Locus of control on Religion and Socio-Economic Status".

By

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Roll No : 24 **Exam Seat No :** NBF601234

Guide

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DECLARATION

This is to certify that Research project for the academic year 2021- 22, entitled **(A study the Locus of control on Religion and Socio-Economic Status)**is written and submitted to the department of Psychology, Government College of Arts and Science Aurangabad. It is original work done by me.

Place : Aurangabad

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ACKNOWLEDGEMENT

I would like to express special thank of gratitude to my guide **Dr. P. A. Puri**sir to give the golden opportunity to do this wonderful Research Project (A Study the Locus of control on Religion and Socio-Economic Status)and I also like to thank my classmates, friends and family who help me to complete my Research project in which i came to know a lot of new things.

Thank you.

Signature : Rucha

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Certificate

Class:- B.A. Third year (XI Sem) Year 2021-2022

This is to certify that the work entered in this journal is the work of **RuchaPradipKhotkar** of B.A. Third Year Roll No:- 24 Exam No:- …… has satisfactorily completed her Research project work on (A Study the Locus of Control on Religion and Socio-Economic status)

Head of the Department	External Examiner	Internal Examinar/ Subject Teacher

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A Study the Locus of control on Religion and Socio Economic Status

Abstract

The concern of present research was to investigate the effect of religious and socio economic status on college girls students' personality criteria namely locus of control. The sample was confined to the college of Aurangabad, of Maharashtra. The stratified randomize sample taken into consideration for the study was consisted of 120 college going girls belonging to the age group of 17 to 23 years, out of which 60 belongs to Hindu community and 60 belongs to Muslim community as per objective. Both the groups were equally subdivided into two group's i.e. low and high SES students. The data were collected by using test namely; Rotter's Locus of Control Scale. To analyze the data the present investigation deals with 2 x 2 factorial design and data was analyzed using 2 Way ANOVA. Results revealed that both religious and socio economic status were significant on locus of control of college going girls.

Review of Literature

Locus of control is the degree to which people believe that they, as opposed to external forces (beyond their influence), have control over the outcome of events in their lives. The concept was developed by Julian B. Rotter in 1954, and has since become an aspect of personality psychology. A person's "locus" (plural "loci", Latin for "place" or "location") is conceptualized as internal (a belief that one can control one's own life) or external (a belief that life is controlled by outside factors which the person cannot influence, or that chance or fate controls their lives) .[1]

Individuals with a strong internal locus of control believe events in their life are primarily a result of their own actions: for example, when receiving exam results, people with an internal locus of control tend to praise or blame themselves and their abilities. People with a strong external locus of control tend to praise or blame external factors such as the teacher or the exam.[2]

Locus of control has generated much research in a variety of areas in psychology. The construct is applicable to such fields as educational psychology, health psychology, industrial and organizational psychology, and clinical psychology. Debate continues whether domain-specific or more global measures of locus of control will prove to be more useful in practical application. Careful distinctions should also be made between locus of control (a personality variable linked with generalized expectancies about the future) and attributional style (a concept concerning explanations for past outcomes), or between locus of control and concepts such as self-efficacy.

Locus of control is one of the four dimensions of core self-evaluations – one's fundamental appraisal of oneself – along with neuroticism, self-efficacy, and self-esteem.[3]

The concept of core self-evaluations was first examined by Judge, Locke, and Durham (1997), and since has proven to have the ability to predict several work outcomes, specifically, job satisfaction and job performance.[4]

In a follow-up study, Judge et al.(2002) argued that locus of control, neuroticism, self-efficacy, and self-esteem factors may have a common core.[5]

Within psychology, Locus of Control is considered to be an important aspect of personality. The concept was developed originally by Julian Rotter in the 1950. A locus of control orientation is a belief about whether the outcomes of our actions are contingent on what we do (internal control orientation) or on events outside our personal control (external control orientation). *(*Zimbardo1985*)*. Various factors are responsible for the difference in the persons' behaviour of an individual such as culture, tradition, race, level of education; socio-economic status etc. These factors independently as well as interactive with other factor influence locus of control of the individual. *(Dristy Gurung2010)*. Having an Internal locus of control can also be referred to as "self-agency", "personal control", "self-determination", etc. Research has found that people higher up in organizational structures tend to be more internal (*Mamlin, Haris, & Case, 2001*) . People with an internal locus of control believe that they are primarily responsible for the outcomes in their lives. These people tend to be self-reliant and believe that nothing can hold them back except themselves. Studies have shown that those with an internal locus of control tend to be more successful people because they believe they can be and work toward that goal. Those with an external locus of control believe that forces outside of themselves affect their

ability to succeed. They tend to stake their future on things such as fate, luck, god or society. Studies show that they are generally less successful in college and career than those with an internal locus of control. People from different cultures vary in locus of control has long been of interest to social psychologists. Japanese people tend to be more external in locus of control orientation than people in the U.S., whereas differences in locus of control between different countries within Europe, and between the U.S.and Europe, tend to be small*(Bery, Poortinga, Segal& Dasen, 1992)*.

Locus of control and socioeconomic status is an area which has been widely studied. It has been found in a myriad of studies that higher SES yielded an internal locus of control, and lower SES yielded an external locus of control (*McLaughlin & Saccuzzo, 1997*) Findings from early studies on the familial origins of locus of control were summarized as " Warmth, supportiveness and parental encouragement seem to be essential for development of an internal locus".(Furnham, & Steele, H. (1993.)]

Considering the importance of religion and socio- economic status in moulding the personality of the individuals, this research study aims to study the personality characteristics(Locus of Control) of college going girls belonging to two major religions (i.e. Hindu and Muslim) of our country.

A literature review on the relationship between locus of control and academic achievement revealed that more internal beliefs are associated with greater academic achievement and that the magnitude of this relation is small to medium. Characteristic of the participant in the reviewed studies and the nature of the LOC and academic achievement measures were investigated as mediators of the relation. The relation tended to be stronger for adolescents than for adults or children. The relation was more substanial among males than among females. Stronger effects were associated with specific LOC measures and with standardized achievement or intelligence tests than with teacher grades.

The proportion of men and women who changed their category of belief (i.e., believer; agnostic; atheist) between pregnancy and when their child was aged 6 was similar (26.8% women; 29.3% men). However, there were differences in the proportions who changed according to their LOC

orientation in pregnancy; approxiamtely 30% of the women who changed were external changed during this period of time compated with 25% of those who were internal ($p<0.0001$).

Methodology

Objectives

Following objective has been considered in the present study.

To study Hindu and Muslim college girls on their locus of control.

To study the effect of socio-economic-status of college going girls' on of locus of control.

Hypotheses

Following hypotheses was formulated for this study:-

a) There is significant difference between Hindu and Muslim college girls in their locus of control.

b) There is significant difference between female students belonging to different socio-economic status with regard to locus of control.

c) There will be significant interaction effect of religion and socio economic status on locus of control of college going female students.

Sample

Local of the present investigation was confined to the college of Aurangabad, of Maharashtra. The stratified randomize sample taken into consideration for the study was consisted of 120 college going girls belonging to the age group of 17 to 23 years, out of which 60 belongs to Hindu community and 60 belongs to Muslims community as per objective. Again both the groups were subdivided into two groups i.e. Low and High socio-economic-status.

Variable

The variables in this investigation will be treated as follows:

Independent Variable:

1 Religion

A) Hindu

B) Muslim

2 Socio Economic Status

Dependent Variable:

1 Locus of control

Research Tools

The data was collected from the respondents on the various variables from Rotter' sLocus of control scale.

Data Collection and Statistical Analysis

In order to attain the objectives data were collected on selected sample by using Rotter' s Locus of Control Scale. Before administration of test subjects were given to proper instruction provided in scale. To study the main effect as well as interaction effect of considered independent variables (Religious and SES) 2 X 2 factorial design was used as per requirement. Obtained data were analysed by descriptive (Mean)and inferential (F Test) statistic methods.

Result and Discussion

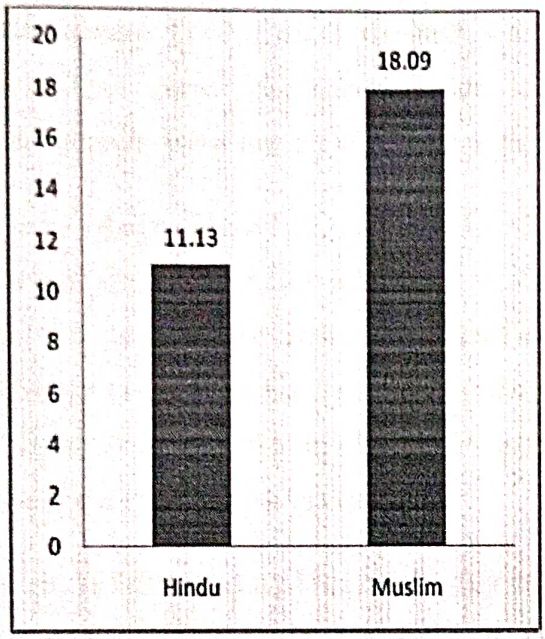
Table 1

Mean and Fvalue for religious and forSES on Roter' sLOCS

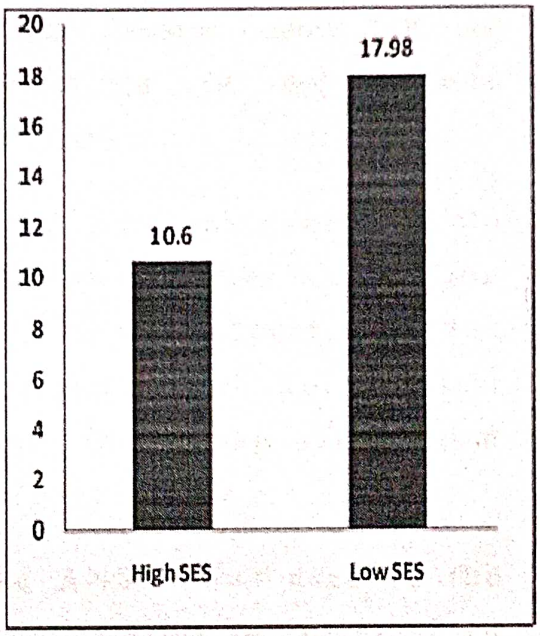
Source	*Sub-Groups*	*Mean Value on RLOCS*	*F value*	*Significane LEVEL*
Religious	*Hindu*	*11.13*	*13.06*	*.01*
	Muslim	*18.09*		
SES	*HighSES*	*10.60*	*4.83*	*.05*
	LowSES	*17.98*		
Religious SES*			*4.33*	*.05*

Figure 1

Mean Diference on RLOCS For Religious and Socio Economic Status



Religious



SES

Locus of Control and Religious

The above result table illustrates the mean value of Hindu and Muslim girl students on the measure of locus of control. The mean value depicts that student belonging to Hindu community scored less (M=11.13) on locus of control than students belonging to Muslim community (M=18.09). These mean values show that Muslim girls students are having higher external locus of control criteria in their personality as high score on considered measure indicate external LOC wheras hindu girls were found with internal LOC criteria.

As f value on religious was found to be significant in the current study, the relationship between LOC and religion was conformed in a way that LOC is affected by one, s religion. People' s internal attributes according to their religion will dictate their behaviours, and behaviours in turn, will modify or solidify their internal characteristics. The persons' LOC may be influenced by their behaviour which they adopt from their religion, and in that way their religion directly and indirectly

affects their perception of control. In favour of present finding in which Hindu and Muslim college girls were found to be different on their locus of control get indirect support from the study of *Mathew E. Ryan and Andrew J. P. Francis(2 0 0 7 in which they revealed the culture diferences on locus of control)*. They have investigated associative relationships and pathways of mediation between religious functioning, locus of control (LOC) and health, they found that awareness of God and internal LOC were associated with better health, whereas external LOC and instability were associated with poorer health. God LOC and impression management were not significantly associated with health.

The adult Nowicki-Strickland Internal External control scale (ANSIE) (Nowicki and Duke, 1974) followed Rotter's definition in its construction. It has an easier reading level than the Rotter scale, and is significantly correlated with Rotter's test (Nowicki, 2016) making it appropriate for testing adults from the general population.

A briefer (Anglicized) form of the ANSIE was used in the presence study. It contained the 12 items from the original 40 item scale which possessed the highest item-totalcorrelation based on the responses in a pilot study carried out an 135 mothers in the US. The scales were completed by each parent at home in mid-pregnancy. Factor analysis of responses from 12471 women confirmed the single factor structure of the scale. Coefficient alpha was 0.78 in this population. The scsores ranged from 0 to 12 and were roughly normally distributed with medians of 4 for the mothers (n= 12471) and 3 for their partners(n=8645)the higher the score the more external was the LOC. As in our previous publications, external locus of control (ELOC) was defined as above the median while internal locus of control(ILOC) was fefined as ssscores equal to or lower thn the median.

The religious beliefs, attitudes and behaviour questions were devised especially for ALSPAC in association with Ursula King

(Professor of Theolofy & Religious studies at the University of Bristol) in discussion with Jean Golding. The question were asked seperately of both the mother and her partner using self-completion questionnaires during prefnancy and 73 months (6 years) later. The actual wording of the question is shown in supplementary appendix 1 and described in more detail elsewhere(Iles-caven et al.,2019).

The number of women who answeredd the antenatal religion belief question was 12,351 and those answering the indentical question 5 years later was 8904(8160 of whom also answered in pregnancy). The study has religion belief data on 9798 partners antenatally and 4484 at 5 years (4059 on both occasions).

In same reference Berry, Poortinga, segall & Dasen, 1992 concluded that Japanese people tend to be more external in locus of control orientation than people in the U. S. Different ethnic groups within the United States have been compared on locus of control, with blacks in the U. S. being more external than whites, even when socio-economic status is controlled (Duttweiler, P.C.1 984) .

The question of whether people from different cultures vary in locus of control has long been of interest to social psychologists.

Japanese people tend to be more external in locus- of- control orientation than people in the U.S.;however, differences in locus of control between different countries within Europe (and between the U.S. and Europe) tend to be small.[67] As Berry et al. pointed out in 1992,ethnic groups within the United States have been compared on locus of control; African Americans in the U.S.are more external than whites when socioeconomic status is controlled.[68][67] Berry et al. also pointed out in 1992 how research on other ethnic minorities in the U.S.(such as Hispanics) has been ambiguous. More on cross-cultural variations in locus of control can be found in Shiraev & Levy (2004). Research in this area indicates that locus of control has been a useful concept for researchers in cross- cultural psychology.

On a less broad scale, Sims and Baumann explained how regions in the United States cope with natural disasters differently. The example they used was tornados.

They "applied Rotter's theory to explain why more people have died in tornado[e]s in Alabama than in Illinois".[37] They explain that after giving surveys to residents of four counties in both Alabama and Illinois, Alabama residents were shown to be more external in their way of thinking about events that occur in their lives. Illinois residents, however, were more internal. Because Alabama residents had a more external way of processing information, they took fewer precautions prior to the appearance of a tornado. Those in Illinois, however, were more prepared, thus leading to fewer casualties.[69]

Later studies find that these geographic differences can be explained by differences in relational mobility. Relational mobility is a measure of how much choice individuals have in terms of whom to form relationships with, including friendships, romantic partnerships, and work relations. Relational mobility is low in cultures with a subsistence economy that requires tight cooperation and coordination, such as farming, while it is high in cultures based on nomadic herding and in urban industrial cultures. A cross- cultural study found that the relational mobility is lowest in East Asian countries where rice farming is common, and highest in South American countries.

Gender- based differences

As Schultz and Schultz (2005) point out, significant gender differences in locus of control have not been found for adults in the U.S. population. However, these authors also note that there may be specific sex- based differences for specific categories of items to assess locus of control; for example, they cite evidence that men may have a greater internal locus for questions related to academic achievement.[63][64]

A study made by Takaki and colleagues (2006), focused on the sex or gendered differences with relationship to internal locus of control and self-efficacy in hemodialysis patients and their compliance.[65] This study showed that female people who had high internal locus of control were less compliant in regards to their health and medical advice compared to the male people that participated in this study. Compliance is known to be the degree in which a person's behavior, in this

case the patient, has a relationship with the medical advice. For example, a person that is compliant will correctly follow his/her doctor's advice.

A 2018 study that looked at the relationship between locus of control and optimism among children aged 10–15, however, found that an external locus of control was more prevalent among young girls. The study found no significant differences had been found in internal and unknown locus of control.

Locus of Control and SES

The above result table also illustrates the mean of high and low socio economic status group of female students on the measure of their locus of control criteria. The mean value show that students of high socio economic status scored less on locus of control measure as compared to students of low SES group. These mean values show that high socio economic group of students were found to be with internal locus of control whereas low socio economic students were having external locus of control.

Obtained F values further support the above conclusion that was based on mean difference as f value was found significant on locus of control. Thus it can be concluded that both female students belongs to high and low SES are not parallel on their perception of control and their difference on locus of control was found significant .

Locus of control and socioeconomic status is an area which has been widely studied. In the study mentioned by *Stipek,* first graders' locus of control was measured at the beginning of the school year. It was found that most students who were found to have an external locus of control were of lower socioeconomic status, and differed from their middle class peers in that most of them did not attend pre-school. There are a few reasons which were found to be the cause of lower socioeconomic children having an external locus of control. One is that when children of lower socioeconomic status were failing in the school setting, they were unable to remove themselves from the situation, as adults might be able to do. So when lower SES children experienced failure, they attributed it to the school system. They believed that it was not themselves who were responsible for their failure, but the teacher or school system (Vygotsky, L *1978).*

Further Ruth Landau (2000) also indicated that both locus of control and socioeconomic status are related and that locus of control reflects more than socioeconomic resources. *Poortinga W, Dunstan FD, Fone DL. (2008)* also revealed that the Health Locus of Control scales were significantly associated with individual and neighbourhood socio-economic status, as well as with self-rated health. As far as present result is concerned the alternative hypothesis considered in the present investigation regarding effect of socio economic status on students' locus of control was proven true as students belonging to high and low socio economic status were found significantly different on their criteria of locus of control.

Locus of Control and Interaction Efect (Religious* SES)

A glance at above result table, where interaction effect of considered independent variable is shown, illustrates that interaction effect of religious and socio economic status of female students were found significant on students' locus of control criteria at .05 level of confidence.

In favour of interaction effect between religion and SES in order to determine students' locus of control the present finding somehow get support from the study of *JS Shrauger(1971)* who explored that college students' religious background and frequency of religious participation were related to scores on Rotter's "locus of control" scale. There was a general tendency for people who participated more frequently in religious activities to express more internal attitudes. The relationship was mediated by sex, however; the effect was apparent only for females. Protestants were significantly more internal than Jews; Catholics scored between these two groups. Socio-economic status was not significantly related to locus of control in this sample.

Discussion

The purposes of the present study were to: (a) evaluate the extent to which religious belief and LOC orientation are associated, and (b) to examine the stability of religious belief and behavior over time in relation to LOC. Using parents in a large longitudinal study we have shown that in this population:

(i) More women than men stated that they believed in God or a divine being; conversely more men than women declared that they had no belief.

(ii) Individuals who were internally oriented were more likely than external individuals to believe, to attend places of worship, to obtain assistance from members of their faith and other faiths.

(iii) In this largely Christian population, those who professed to be affiliated to a non-Christian religion were more internally oriented.

(iv) The internally oriented individuals were more stable in their beliefs than those who were externally oriented over a 6-year period.

(v) Overall there was a reduction over time in this group of parents in the proportion of believers, and an increase in the proportion of non-believers.

(vi) In general, the relationships between LOC and measures of religiosity were similar between men and women.

To our knowledge this is the largest study ever to have assessed the relationships between religiosity and LOC in a population of men and women who were not selected by religion, concurrent illness, educational or occupational group.

As found by others (Fiori et al., 2006; Coursey et al., 2013) women had higher levels of religiosity and were more external than men. As predicted, greater internality was associated with greater religious belief and higher attendance at a place of worship than externality, confirming the findings of Coursey et al. (2013) in their meta-analysis.

The present study set out to find a relationship between academic achievement, religiosity, and locus of control. Previous research indicated that students who have a high level of academic achievement are more likely to be internally controlled and have a higher level of religiosity. However, the results of this study did not support this hypothesis. This most likely had to do with the demographics of the population surveyed. A total of 36.8percent of subjects indicated "other" on the religion question of the survey. This may be due to the fact that sometimes college students

no longer attend church or partake in religious practices when they are away from home because there is no pressure from family to do so.

One reason why the Strayhorn Scale may not have yielded more significance is that it is geared more towards the Christian religion, whereas the religious attitude scale was more universal. Exactly half of the questions on the Strayhorn scale mentioned God. If an individual was a member of a religion that doesn't believe in God, they might feel uncomfortable completing the Strayhorn scale.

A possible reason why the variable of age is negatively correlated with factors such as studying and working hard on assignments may be because as a student's age increases there is a greater chance that they will have a full time job and/or a family. These two commitments can take away from time needed to study and prepare for class.

Praying and academic achievement variables are most likely positively correlated because they both involve being conscientious. In a way, praying can be related to church the same way that homework is to school. They both involve individual effort in order to get a better understanding of a larger task at hand. Someone who takes their religion seriously will most likely pray on their own and someone who takes their education seriously will study and do their homework

A problem with the study may involve the scales used. When being surveyed, several students complained out loud that they were dissatisfied with some of the questions on the Rotter and Strayhorn scales. These complaints in of themselves may have affected the results of the study because they may have had an affect on how the rest of the students in the class regarded the survey.

Both the Rotter and Strayhorn scales are popular choices when studying questions of religiosity and locus of control, but a future study may be better served with different scales.

Also, a larger sample size may provide more conclusive data in future studies. Other areas of future research to consider would be to look at other variables that influence academic achievement, such as family.

Though the results of the present study are inconclusive, finding a direct connection between religiosity, locus of control, and academic achievement could help researchers better predict what kinds of children will obtain academic achievement. This kind of information would open the door to different kinds of parenting techniques and different ways of educating in the future.

Hypothesis Testing

Ho. (a)

The present finding accepted the considered alternative hypothesis regarding religious effect on students' locus of control criteria as muslim college going girls were found with external locus of control in their personality where as Hindu college girls was found with internal locus of control in their personality.

Ho. (b)

The alternative hypothesis considered in the present investigation regarding effect of socio economic status on students' locus of control was proven true as students belonging to high and low socio economic status were found significantly different on their criteria of locus of control.

Ho. (c)

The result of the present investigation support the considered alternative hypothesis regarding interaction effect of religious and SES on students' locus of control so it has been accepted here.

Conclusions

Hindu students' were found with internal locus of control whereas Muslim students were found with external locus of control in their personality.

Students belonging to high and low socio economic status was found significantly different on their criteria of locus of control.

Interaction effect of religious and socio economic status of female students were found significant on students' locus of control criteria at .05 level of confidence.

Practical implications

The scarce literature with empirical data in developing countries points out the need for more precise information on the conditions associated with adolescent' s personality development problems, especially problems of college going adolescent's girls. This information may help educator and parents to adopt preventive strategies for personality development of adolescent' s girls. Hence this study provides significant information for the relatively unstudied personality aspects namely locus of control of college going girls belong to Hindu and Muslim community with high and low socio economic status and also potential to influence to development of better personality among them. The results of the study could be implied in observing the performance level of college going girls in relation to their personality aspect.

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GOVERNMENT OF MAHARASHTRA'S

GOVERNMENT COLLEGE OF ARTS & SCIENCE,

KILE ARK, AURANGABAD-431001 (M.S.), INDIA

Project submitted for Internal Evaluation on

CASE STUDY OF SELECTED WOMEN ENTREPRENEUES IN AURANGABAD CITY

•By•

Name: **Akanksha Deepak Ghatre**

Class: **B.A.T.Y**

Roll No: 33

Exam Seat No:

Paper No. : **Project Work (Annual Assessment)**

PRN - 2019015200226985

•Guide•

Dr. Y. S. Topare

Department of Economics

❖ CERTIFICATE

This is to certify that the project entitled

CASE STUDY OF SELECTED WOMEN ENTREPRENEUES IN AURANGABAD CITY.

Submitted to the Department of Economics, Govt. College of Arts & Science, Aurangabad. Is a genuine and original project work carried out by the student under the guidance of Dr. Y. S. Topare.

Hence Certified.

Place : **Aurangabad**

Date**: 14/05/2022**

Sign:.....YSB 18/5/2022.....

Guide: Dr.Y. S. Topare

"Department of economics "

DECLARATION

I hereby declare that present project entitled

CASE STUDY OF SELECTED WOMEN ENTREPRENEUES IN AURANGABAD CITY

Is written by me and submitted to the Dept. of Economics, Government college of Arts and Science, Aurangabad, and it is of original nature to the best of my knowledge and belief .

Place: **Aurangabad**

Date: **14 /05/ 2022**

Sign.....

Name: **Akanksha Deepak Ghatre**

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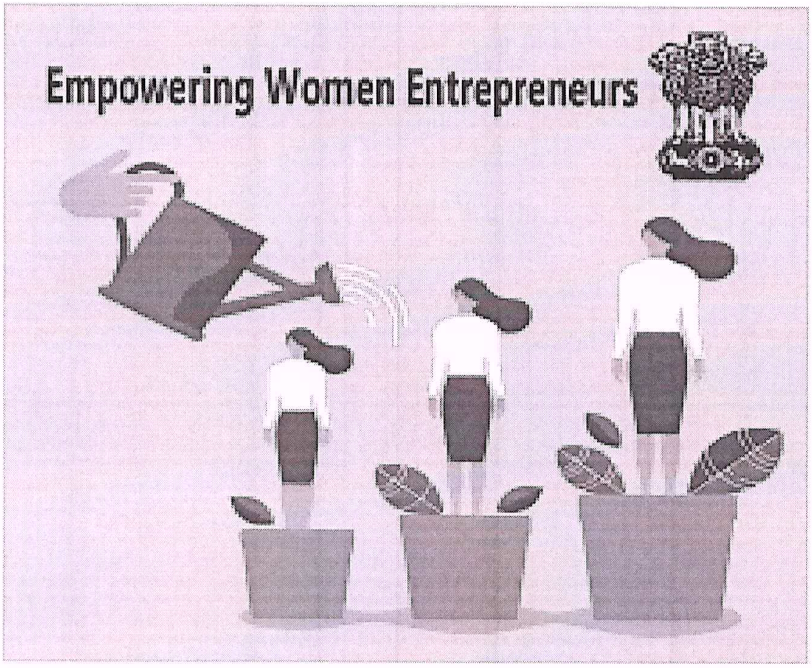
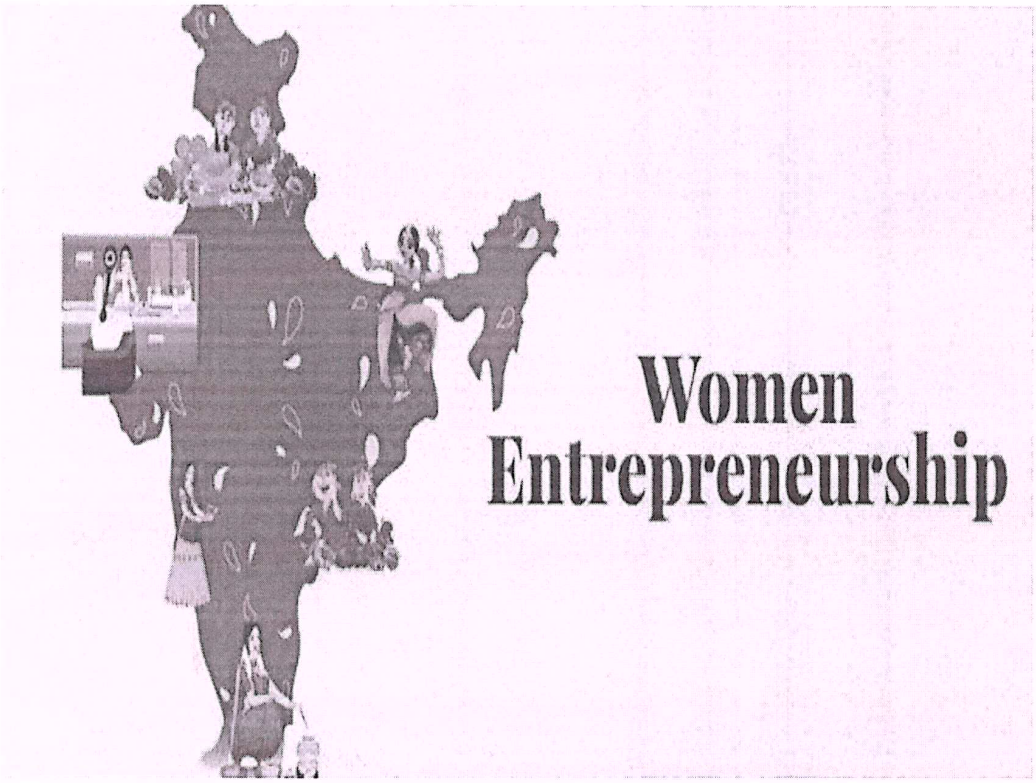

Empowering Women Entrepreneurs


Women
Entrepreneurship

Introduction:

Women Entrepreneur:

meaning-

Women Entrepreneurs means the women or a group of women who initiate, organize and operate a business enterprise.

A woman entrepreneur is therefore a confident, creative and innovative woman desiring economic independence individually and simultaneously creating employment opportunities for others

In advanced countries of the world, there is a phenomenal increase in the number of self-employed women after the World War II.

Need:

They have made their mark in business for the following reasons:

(i) They want new challenges and opportunities for self-fulfillment.

(ii) They want to prove their determination in innovative a competitive jobs.

(iii) They want the change to control the balance between their family responsibilities and their business lives.

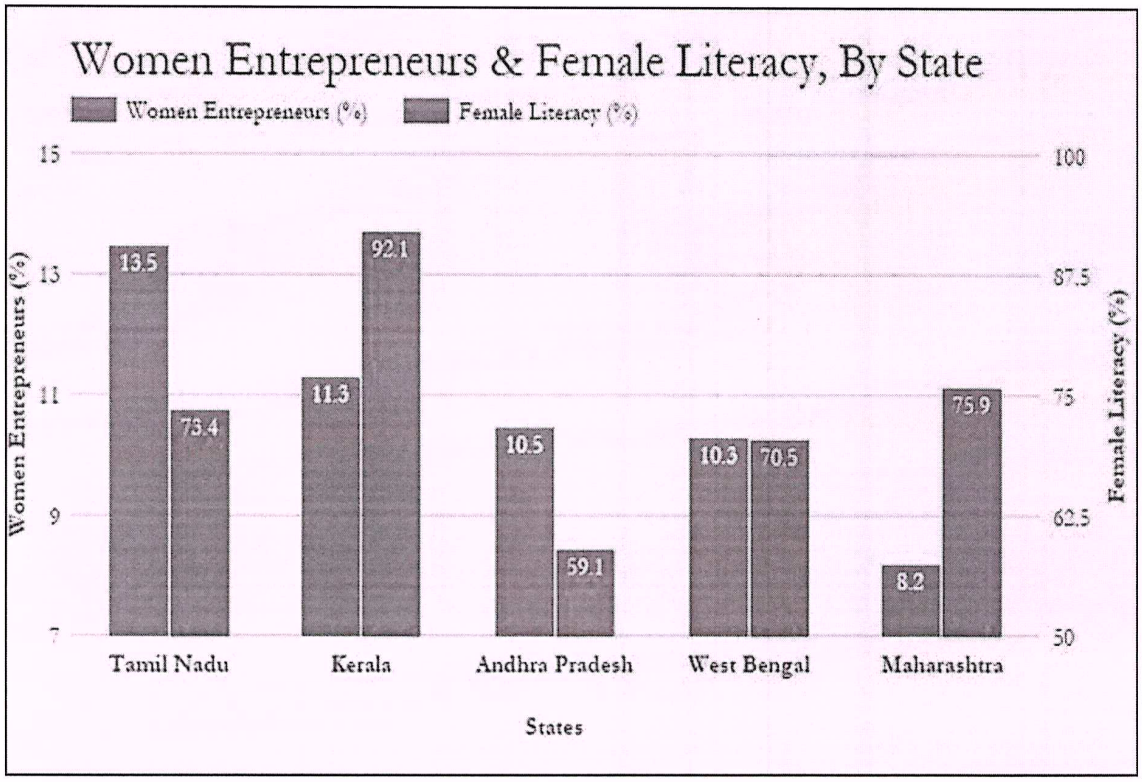
Nature:

The term "women entrepreneur" deals with that section of the female population who venture out into industrial activities i.e. manufacturing, assembling, job works, repairs/servicing and other businesses.

The Government of India has treated women entrepreneurs of a different criteria-level of women participation in equity and employment position of the enterprise.

Women entrepreneurs have taken initiative in promoting and running an enterprise by having a controlling interest in that particular enterprise.

Graphn showing women entrepreneurs and female literacy by state :



Factors Influencing Women Entrepreneurship 1. Family culture and traditions – Family culture and traditions influence entrepreneurship.

Women entrepreneur will remain entrepreneur if its family tradition is so or if she belongs to a pioneer entrepreneur.

2. Geographical factors and social factors – The society the state and the area to which she belongs also influence the entrepreneurship. If she is a Punjabi or Gujrati belonging to their respective state, will become entrepreneurs.3. Caste system – The caste system also influences as a women who is Sindhi may start a

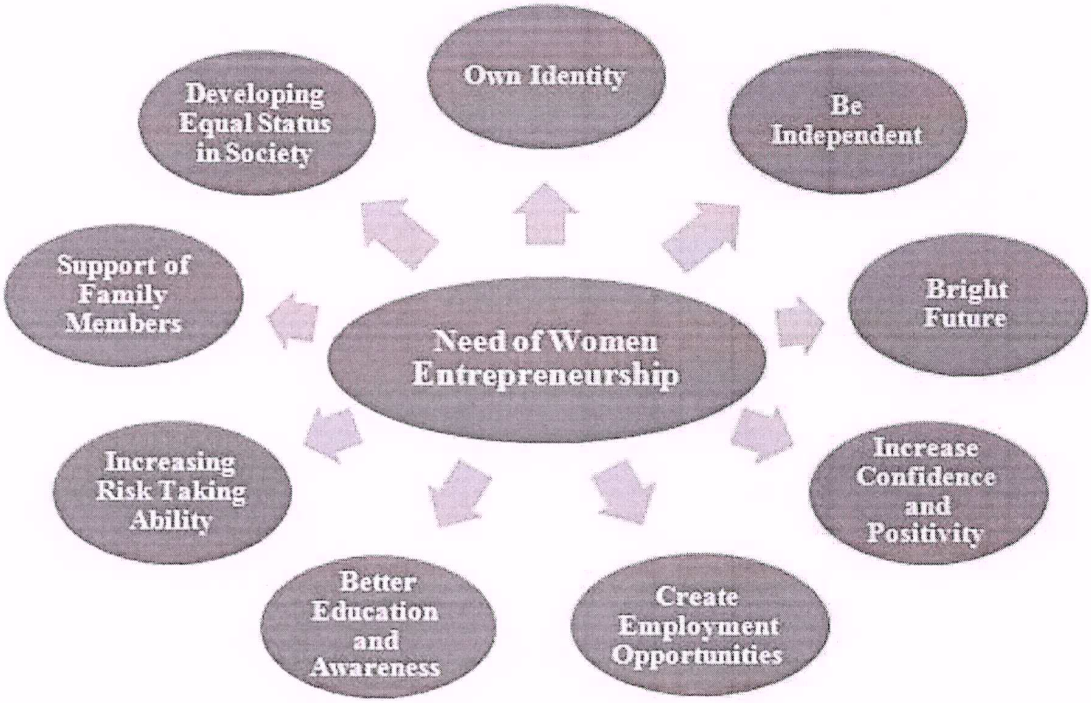
business at an early stage as in their caste or communities it is a trend.

Government aids and policies – Government can never increase entrepreneurship, it always helps an entrepreneur. A capable person only can become entrepreneur even if she gets aids

or adopts policies to start a venture.

4. Government can help poor class people with reservations. Government help can be of significance if entrepreneur takes its help for logical conclusions. But for this, caliber of an entrepreneur is also seen.

5. Inherent capabilities and efficiency – Capabilities to withstand the competition with males requires guts and dare to become an entrepreneur. Females require same capabilities as that of males. They get benefit of being females only when the service has to be rendered



to women only like in hospitals etc. Capabilities influence the entrepreneurship but Sudden fall in family income

ii. Pull Factors:

Need and perception of Women's Liberation, Equity etc.

To gain recognition, importance and social status.

To get economic independence

d. To utilize their free time or education

Women's desire to evaluate their tafficiency is also required as if the person has capability to become an entrepreneur but if

she is not efficient to run the venture she cannot become a better entrepreneurship.

i. Push Factors:

a. Death of bread winner

b. Permanent inadequacy in income of the .

Role of Woman Entrepreneurs in Society:

According to Pandit Jawaharlal Nehru, "When women moves forward, the family moves, the village moves, and the nation moves."

Women entrepreneurship has been recognized as an important, untapped source of economic

growth during the last decade. With the spread of education and awareness, Indian women

have shifted from the extended kitchen, handicrafts, and traditional cottage industries to nontraditional, higher level of activities.

In the new industrial policy, the government has laid special emphasis on the need of

conducting special entrepreneurial training programs for women to enable them to start their

own ventures. Financial banks and institutions have also set up special cells to assist women

entrepreneurs. This has helped the women a lot in taking up the entrepreneurial activity in

India.

Estimates in Europe (both European Union countries and other), indicate that there exist more

than 10 million self-employed women and in the United States 6.4 million self-employed

women providing employment for 9.2 million people and creating significant sales. Women

entrepreneurs not only create new jobs for themselves, but also provide jobs to others.

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Reasons for becoming entrepreneurs:

1.To become economically independent

2. To establish their own enterprise

3. To establish their identity in the society

4. To achieve Excellency in their endeavour

5. To build confidence to themselves

6. To develop risk assuming ability

7. To claim equal status in the society.

8. To secure greater freedom and mobility

GOVT. SCHEMES FOR WOMEN ENTREPRENEURS:

Financial assistance:

Women face difficulties in getting loans from Bank and Financial Institutions for starting their

business ventures. To overcome this difficulty Financial Institutions and banks have specialised schemes where in finance is available to women entrepreneurs on concessional terms. Two of such important schemes are Mahila Udyog Nidhi (MUN) scheme of Small Industries Development Bank of India and Stree Shakti Package of State Bank of India.

Mahila Udyog Nidhi:

This is a special scheme for the purpose of meeting the gap in the equity when women with inadequate resources venture come out to set their units. The scheme is re-finance scheme operated through State Financial Corporations and Scheduled Commercial Banks. Funds

provided under the scheme are treated as equity for calculation of Debt Equity Ratio to satisfy

the needs of the lending Institutions.

The scheme provides a soft loan up to 25 percent of cost of Project subject to a maximum of Rs.

2.5 lakh per project at zero interest but a service charge of only one percent is charged to meet

expenses of the lending institutions. To avail this assistance the cost of project should not

exceed Rs. 10 lakhs. The assistance is available to women entrepreneurs setting up new

projects, expansion, modernisation, technology up gradation and diversification of an existing

unit and also for rehabilitation of viable sick units in manufacturing or service sector.

Stree Shakti Package:

It is a unique scheme run by State Bank of India, aimed at supporting entrepreneurship

among women. It is available to enterprises where women own more than 50 percent of the

share capital.

The following concessions are offered under stree shakti package:

1. The margin is lowered by 5 percent as applicable to that type of industrial unit.

2. When the loan amount exceeds Rs. 2 lakhs the interest rate is lowered by 0.5 percent.

3. In case of tiny sector units no security is required for loan up to Rs. 5 lakhs.

3.Federation of Indian Women Entrepreneurs (FIWE):

This was founded in the year 1993 on the eve of 4th International Conference of Women

Entrepreneurs held at Hyderabad. The objective of it is to interact with various women

associations of the country through its network to help the members in different activities.

Functions of FIWE:

a. It provides network facilities to women entrepreneurs in the country and abroad to develop

their ventures.

b. It provides facilities to member associations in the field of marketing, quality control, export

management, standardisation etc.

c. It helps the member associations to participate in national and international seminars, trade

fairs, exhibitions to offer new exposure.

d. It helps member organization a better access to different business opportunities.

e. It helps member organizations to expand their business.

4. Self-Help Groups (SHGs):

A self-help group is a voluntary association of women in rural or urban areas formed to take care of group welfare. The group with the help of commercial banks and other NGOs get its needs satisfied. Each member of the group, according to byelaw, contributes little amount to

cover seed money. The other part of Fund' will be taken care off by a financial institution or NGOs. Sometimes, governments also undertake to provide finance through financial institutions. In Karnataka, "Stree Shakti Sangh" scheme become very popular. It is providing funds to women entrepreneurs through financial institutions.

5.Mahila Udyog Nidhi (MUN):

Mahila Udyog Nidhi and Mahila Vikas Nidhi (MVN) of SIDBI have been assisting women entrepreneurs. MUN is an exclusive scheme for providing equity (i.e. seed capital) and MUN offers developmental assistance for pursuit of income generating activities to women. SIDBI has also taken a step to setup an informal channel for credit needs on liberal terms giving special emphasis to women.

6. The Trade Related Entrepreneurship Assistance and Development (TREAD):

This is a scheme envisaged by Ministry of small scale industries, Government of India. It helps

women entrepreneurs to become economically strong. To achieve this objective, it provides trade related training, information, counselling and extension activities related to trades, products, services etc.

7.Bank of India's Priyadarshini Yojana:

Under this scheme the banks provides long term and working capital assistance under various categories.

8.Rashtriya Mahila Kosha:

This fund was setup on March 30, 1993 to facilitate credit support to poor women for uplifting

their socio-economic status. The Support is being extended through NGOs, Women

Development Corporations, Dairy Federations, Municipal Councils etc., Rashtriya Mahila

Kosh is planned to extend loan facilities through these organisations at 8 percent per annum

interest. The financial assistance from this fund is totally security free and it doesn't insist for

any kind of collateral security from organisations taking loan from it.

Other Schemes:

In addition to the above assistance, women entrepreneurs are also Untitled to financing under

other government sponsored schemes where capital subsidy is available and the rate of

interest is much lower.

They are:

(a) Indian Mahila Kendra

(b) Mahila Samiti Yojana

(c) Mahila Vikasnidhi

(d) Indira Mahila Yoj ana

(e) Working Women's Forum

(f) Women's Development Corporations

(g) Marketing of Non-Farm Products of Rural Women

(h) Assistance to Rural Women in Non-Farm Development Schemes

(i) Prime Minister's Rozgar Yojana (PMRY)

(j) Self-Employment Programme for Urban Poor (SEPUP)

(k) Integrated Rural Development Programme (IRDP)

Comparison between Women and Men Entrepreneurs:

Women Entrepreneurs:

1. Occupational Background:

i. Housewife

ii. Service related occupational background

2. Sources of Funds:

i. Family and personal funds

ii. Personal loans

3. Reasons for becoming an Entrepreneur:

i. Earning extra money for the family

ii. Keeping oneself gainfully occupied

iii. Inability to seek wage employment

iv. Lack of growth in the present job.

4. Motivation:

i. Flexibility in working hours

ii. To be independent

iii. Achievement – accomplishment of a goal

5. Personality:

i. Flexible and Tolerant

ii. Goal oriented

iii. Adequate self confidence

iv. Enthusiastic and energetic

v. Creative and realistic

6. Support Group:

i. Close friends

ii. Family and husband

iii. Women organisations.

Men Entrepreneurs:

1. Occupational Background:

i. Experience in line of work

ii. Competence in managing business

2. Sources of Funds:

i. Personal savings

ii. Bank finance

iii. Investors.

3. Reasons for becoming an Entrepreneur:

i. Job frustration

ii. Side activity of present job

iii. Grabbing an opportunity

4. Motivation:

i. Self-image as it relates to status

ii. Desire to grow faster

iii. Achievement – strive to make things happen.

5. Personality:

i. Goal oriented

ii. High level of self confidence

iii. Enthusiastic and energetic

iv. Innovative and idealistic.

6. Support Group:

i. Professionals

ii. Family

iii. Business associates.

Loan for Women for Business

Many banks and financial companies in India offer small business loans to women to help them run or expand their small businesses. The intrest rates for these loans range between 7.35% and 7.60% while the repayment tenure can go up to 5 years. Women can avail a maximum of Rs. 1 crore as loans to fund their small businesses.

Similar to small business loans for women, they can't opt for various personal loan.

Name of the Bank

Small businesses loans for women:

Features:

Interest rate- discounted or confessional intrest rates for women borrowers that shall vary from bank to bank.

Loan amount- no mini. Limit maxi. loan amt upto rs 10 lakh may exceed.

Repayment Tenure- from 12 months to 5 years.

Collateral / security or third party gurantee- not required.

Loan type- term loan, unsecured loan, working capital loan, overdraft.

Eligibility criteria:

Age criteria- min. 18 yrs and maxi. 65 yr applicants with no past loan defaults shall be considered.

Individuals, MSME's, sole proprietorship, partnership, firms, limited liability partnership (LLP's), engaged in trading, manufacturing and service sector are eligible.

Documents required for loan application:

Duly filled application form with 2 passport size photo of the applicant.

Self written business plan.

Indentity proof- driving licence, voter ID, PAN card, passport, aadhaar card, etc.

Address proof – passport, utility bills, aadhar card, voter ID card.

Income proof- last 6 months bank statement, salary slip .

Business incorporation certificate.

Any other document required by the lender.

Women Entrepreneurship – Need and Factors:

These factors suggesting their need can be broadly classified into two groups:

I) Motivational factors or needs and

II) Facilitating factors or needs.

(I) Motivational Needs:

1) Economic Necessity:

In business, the entry of women is relatively a new phenomenon. Because of the break-up of the joint family system and the need for additional income for maintaining the living standards in the face of inflation or rising prices, women have started entering the most competitive world of business. Thus, because of the economic necessity, women have

begun entering business field for earning some income and increasing their family income in modern days of inflation.

2) Desire for High Achievement:

Another motive force compelling women to enter business world is their strong desire for high achievement in their life. In modern days, though women are educated, they are not able to find jobs in the market place or they may not be able to go out of their homes for working somewhere else because of family problems.

3.Education:

Women have been taking up various kinds of technical, vocational, industrial, commercial and specialised education so as to qualify themselves to be self-employed in some kind of trade, occupation, vocation or business. Facilities are also being provided to women in areas where they can grow and blossom as persons in their own right. Women have proved in modern days that they are no less than men in efficiency, hard work or intelligence or even they can surpass men in several fields.

4.Family Occupation:

Family occupation is an important factor motivating a woman member to participate in the family business, along with her husband and other members of the family. There is a great need for women to undertake economic activity or business of the family and support their families in family occupation or family business so as to reduce the expenses of the family business and increase its income.

5.Employment Generation:

Another influencing factor that motivates women to become entrepreneurs is the creation of employment opportunities. Women entrepreneurs generally take up labour intensive small scale and village industries or handicrafts and they have high potential in employment generation. Therefore, they serve as a solution to the widespread problem of women unemployment to some extent.

6.Self Identity and Social Status:

Women desire to enjoy some social status and recognition in the society. Women entering business can achieve such a position of self-identity and recognition of social status because they come in contact with high level officers, ministers, authorities, and others holding high positions.

7.Growing Awareness:

With the spread of education and the growing awareness among women, the women entrepreneurs have been increasing, not only in the kitchen extension activities i.e. the 3 Ps viz. pickles, powder (masala) and papad or the traditional cottage industries, such as toy-making, basket-making etc. as they require less technical know-how, but they are entering also into engineering, electronics and many other industries which require high level

technical skill. Thus, women entrepreneurs are found in such technical industries as T.V. capacitor, electronic ancillaries, and small foundries.

(II) Facilitating Needs:

Facilitating needs are the needs for providing various facilities for the successful working of the women enterprises.

1) Adequate Financial Facilities:

Finance is the life-blood of any business, whether it is run by men entrepreneurs or women entrepreneurs. The Government has set up industrial estates for women. It should therefore provide the required financial facilities to the women entrepreneurs so as to motivate them to start their business or industry in such estates.

Several financial schemes like Mahila Udyam Nidhi, Marketing Development Fund etc., have been set up only for women entrepreneurs. In addition, banks and development finance institutions also provide financial assistance to women entrepreneurs. Women will be tempted to start their own business ventures when such facilities are easily available to them.

2) Innovative Thinking:

Innovative thinking in women motivate them to become entrepreneurs. Women who have entrepreneurial talent and who have innovative thinking are naturally induced to take up small business or industry to convert their innovating and talent into a position of entrepreneurship instead of employment.

3) Support and Cooperation of the Family:

Another important factor that induces women to take up entrepreneurship is the full co-operation and encouragement of the family members, particularly, husband, father-in-law and mother-in-law, grown-up sons and daughters and other members, if any. In a modern educated family, women members generally enjoy more liberty and economic freedom. So naturally, they will be anxious to have their own source of income from their business.

4) Availability of Experienced and Skilled Women:

Women entrepreneurs would be able to provide experienced and skilled people to family occupations. Therefore, women will be motivated to become entrepreneurs.

5) Development Programmes:

The Central and State Governments have started several development and training programmes particularly for women so as to enable them to become entrepreneurs. Such

training and development programmes provide all types of facilities to women to start their business independently.

Women Entrepreneurship – Areas

Women entrepreneur in earlier years after independence were confined to entrepreneurship in traditional areas like food, fruits, vegetables, pickles, papads, tailoring, hosiery etc. However, often, Women entrepreneurs have branched out to several new areas like engineering, beauty parlours, jewellery, handicraft, electrical, electronics, chemical and other manufacturing. This shows that entrepreneurial base of women expanded from traditional 3Ps – pickle, powder and papad to modem 3ES – Engineering, Electrical and Electronics.

Such industries can be listed as under:

1. Agriculture and Allied industries – such as sericulture, horticulture, dairying and animal husbandry etc.

2. Home based industries-such as handicrafts, Agarbati, Candle making, bidi industry, hosiery, and textile, doll making, jewellery pottery, designing etc.

3. Outside home industries – such as electrical and electronics, food processing etc.

Apart from the above, most Indian Women have performed well in both organized and unorganized sector. For example, Kiran Mazumdar shaw, Shahnaz Hussain, Ekta Kapoor, Kathi Ben who started their enterprises in small scale and achieved wonders and created history.

Women Entrepreneurship – Factors Influencing Woman to become an Entrepreneur

There are different factors influencing woman to become an entrepreneur. Such factors can be divided into two – (1) the push and (2) the pull factors. The push factor is allied with negative environment and the pull factor is attributed to the push factor may result from low income, low job satisfaction or lack of job opportunities and strict working hours.

The pull factor, however, may result from the need of fulfilling the desire to help others and self -accomplishment. Dhaliwal (1998) found the push factor to be evident in the developing countries. Empirical evidence on the push and pull factors revealed that women entrepreneurs in the developed countries were influenced by the need for achievement, while women entrepreneurs in the developing countries were influenced by a combination of push and pull factors.

Women are influenced by socio-cultural complexities to become an entrepreneur in developing countries. Because of such complexities in the factors influencing women entrepreneurship development in developing countries, many international organizations adopted strategies to overcome such complexities.

A study conducted by International Labour Organization (ILO) (2006) has found four personal and four external factors that influence women entrepreneurs' success.

Personal factors comprise – (1) motivation and commitment; (2) abilities and skills; (3) ideas and markets; and (4) resources.

While external factors consist of – (1) business development organizations; (2) broader enabling environment; (3) economic/market environment; and (4) socio-cultural context.

Women Entrepreneurship –

Functions

As an entrepreneur, a woman entrepreneur is required to perform all the functions involved in establishing an enterprise. These functions include idea generation and screening, determination of objectives, project preparation, product analysis, determination of forms of business organisation, completion of promotional formalities, raising of funds, procuring men, machine and materials and operation of business.

Fredrick Horbison has enumerated the following functions five functions of a woman entrepreneur:

1. Exploration of the prospects of starting a new business enterprise.
2. Undertaking of risks and handling of economic uncertainties involved in business.
3. Introduction of innovations or imitation of innovations.
4. Co-ordination, administration and control.
5. Supervision and leadership.

However, all these functions can be classified broadly into three categories viz.:

a) Risk-bearing

b) Organisation and

c) Innovation

Women Entrepreneurship – Top 9 Qualities:

1.Accept challenges

2. Ambitious

3. Hard working

4. Patience

5. Motivator

6. Adventurous

7. Conscious

8. Educated

9. Intelligent

Women entrepreneurs :

The greatest problem faced by women entrepreneurs is that they are women. We are living in a male dominated society where women are treated as 'abalas'. They have to face several economic and social problems. Usually they will not get any support or co-operation from various financial institutions, male entrepreneurs or even from their families.

They have to face resistance not only from men but also from elderly women who are ingrained with this attitude of inequality.

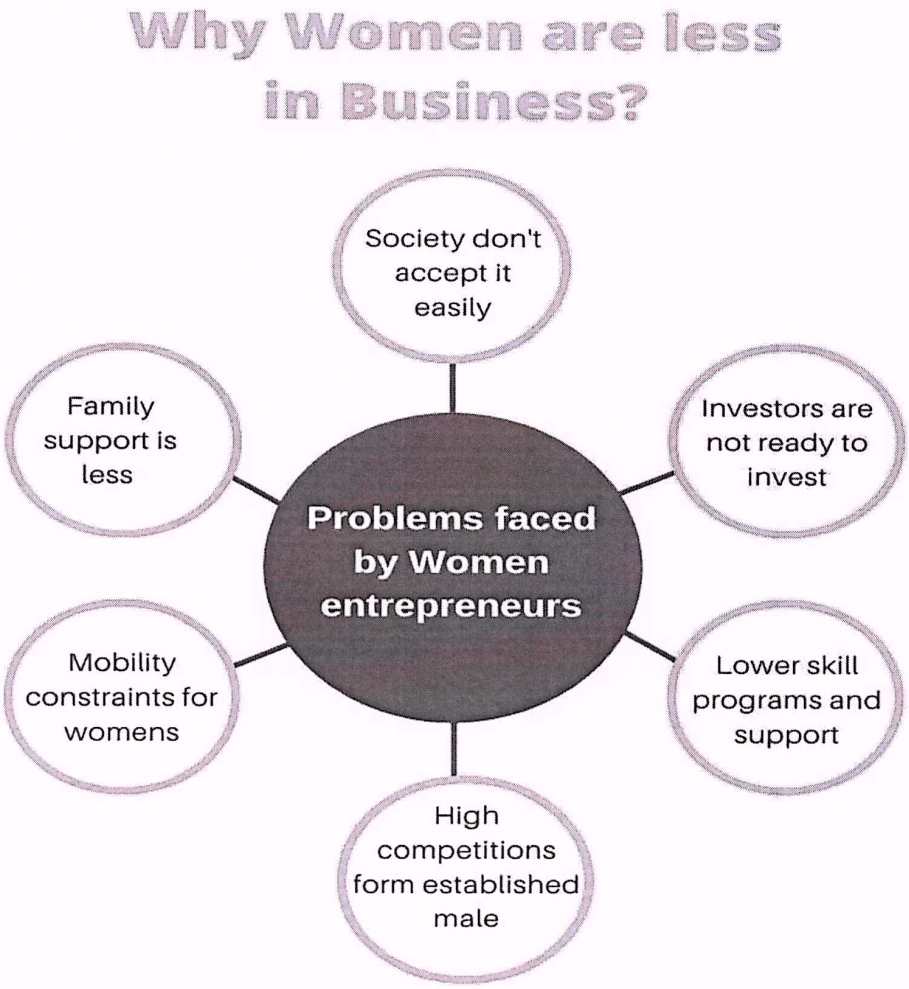
1.Financial Constraints:

Finance is the life blood of every business. Both long term and short term funds are required for business. For obtaining loans and advances from financial institutions, they have to provide collateral securities. But, usually women do not have property in their names and this hinders them from obtaining external sources of funds.

The banks also consider women as less credit worthy and discourage women borrowers on the belief that they can at any time leave their business and become housewives again. Under these circumstances, women entrepreneurs are bound to rely on their savings and loans from friends and relatives. The quantity of such funds are often negligible leading to the failure of women enterprises.

2.Stiff Competition:

Women entrepreneurs have to face stiff competition for the products from the organised industries and male entrepreneurs. They do not have organisational set up to spend a lot of



money for canvassing and advertisement. The society has a feeling that the products manufactured by women are inferior in quality on account of the fact that they are manufactured by women themselves. These factors will lead to the liquidation of women enterprises.

3.Scarcity of Raw Materials:

Scarcity of raw materials is yet another important problem faced by the women entrepreneurs. The price of raw materials is very high and women entrepreneurs usually get the raw materials at minimum discount. The failure of many women co-operatives engaged in basket making in 1971 is an example of how the scarcity of raw materials affects entrepreneurship.

4.High Cost of Production:

Another problem faced by women entrepreneurs is the high cost of production. The government grants and subsidies help them tide over this difficulty, but these grants and subsidies are available only at the initial stages of its setting up. For expansion and diversification activities these assistances will be negligible.

5. Limited Mobility:

Unlike men, women mobility in India is highly limited due to various reasons. Physically they are not fit enough to travel a lot. A woman running an enterprise independently and alone is often looked upon with suspicion. The humiliating attitude of officials towards women compels them to give up the idea of starting an enterprise.

6.Male Dominated Society:

Male chauvinism is still the order of the day in India. The constitution of India speaks of equality between sexes. But, in practice women are treated as 'abalas'. Women suffer from male reservations about their roles, abilities and capacities. In short, women are not treated as equal to men. This is the main barrier to women's entry into business.

Solutions to the Problems of Women Entrepreneurs:

1.Separate Finance Divisions:

Separate finance divisions can be opened by various financial institutions and banks for providing easy and ready finance to the women entrepreneurs. Through these divisions they can provide finance at concessional rates to women entrepreneurs. In order to avoid the humiliating attitude of the offices, these divisions may be under the control and management of women officers.

2.Supply of Raw Materials:

Women entrepreneurs must be given priority over other entrepreneurs in the supply of controlled and scarce raw materials. If possible, the government of local authorities must give tax exemptions to the supply of raw materials to the women entrepreneurs. The Government must make adequate steps to supply the raw materials at the minimum price.

3.Education and Social Change:

It is necessary to make people aware of entrepreneurship development, various products, their marketing facilities, competition etc. The negative attitude of the society towards women should be changed.

4.Training:

The modern concept of entrepreneurship is that 'entrepreneurs are not born but made.' By giving proper training we can develop the inborn talents of an individual and make him an entrepreneur. For this, the governmental agencies and financial institutions can set up separate divisions for giving training to women entrepreneurs. The training scheme of the syllabus should be so designed that women can take full advantage of the training facilities.

5.Family Background:

There should be a sound family background for the development of women entrepreneurs. Elders, particularly mothers, should be aware of the potential of girls and their role in the society. Parents in the initial stage, and husbands in the later stage should support women for doing the entrepreneurial activities successfully.

6.Support from the Society:

Necessary steps should be taken to make the society aware of the role of women in its economic and social development. There must be a change in the negative attitude of the society towards women entrepreneurs. The society shall provide encouraging support to women who take up entrepreneurial activities.

7.Support from the Government:

Both Central and State Governments should give priority to women entrepreneurs for starting new ventures. The governments must give infrastructural facilities, raw materials, tax exemptions and concessions to them. The government can also give special grants and subsidies to the women entrepreneurs.

Women have to play a vital role in the economic development. They have the potential and will to establish and manage business enterprises. For this, they need encouragement and support from the members of their family, the government and the society at large.

- ***Selection of the topic:***

The topic that I have choose for research is"a case study of selected women entrepreneurs in aurangabad city. "

Many years ago, women's were considered as a weak link of the society and even today women's are underestimated. But today's modern women are proving themselves.

In this male dominated society, women's are trying to take themselves ahead with self motivation and courage. They are also providing employment to other women's.

Here I am studying that' which problems does a women entrepreneurs are facing and what solutions and schemes are availed for them.

The reason for selection of this topic-

To study their problem personally.

To know level of women empowerment

To study woman members in SHG(SELF HELP GROUPS) at individual level.

Objectives-

To study women entrepreneurs running their own unit.

To analyse the hurdles they are facing.

To study some basic schemes.

To analyse change brought by women entrepreneurs in male dominated society.

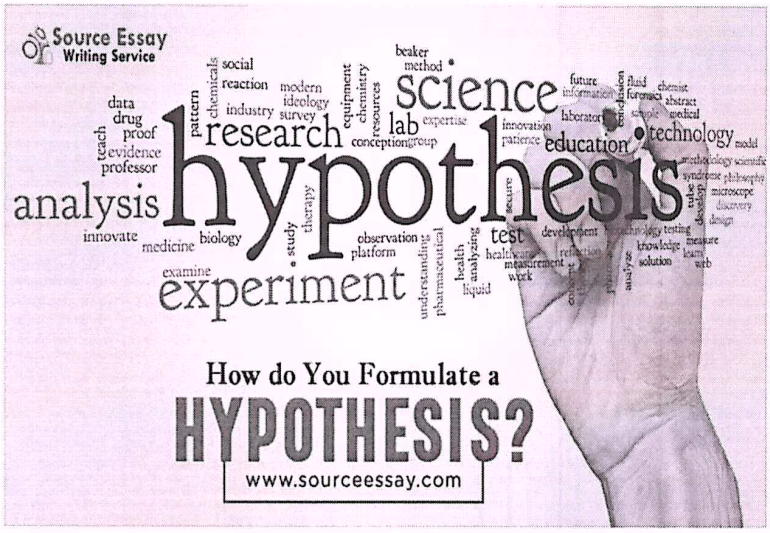
Hypothesis

Need to focus on awareness of schemes made by govt. for women's.

Self help group's are helpful to economically empower the women.

Research methodology:

The purpose of the research methodology is to design the research procedure. This includes



the overall design of the data collection and analysis of methodology.

Scheme analysing is an analysis of various government sites and their portal and studying various govt schemes which are certainly sponsored and state govt schemes.

Data collection:

Data collection is primary and secondary.

Primary data:

Primary data means fresh hand data and survey, etc.

Here is existence of interview which is taken by researcher.

Secondary data:

Secondary data is data collected from public sources, magazines, etc.

This data is collected from visiting many website of govt and non govt organizations likes new, govt ministry, etc.

This project have both primary and secondary data

Data analysis

This is data analysis of survey of women entrepreneurs

Years of running qualification family support investment

Unit

10	8th pass	yes	1 M
5	10th pass	yes	2M
7	10th pass	no	1.5 M
2	diploma	yes	1.4 M

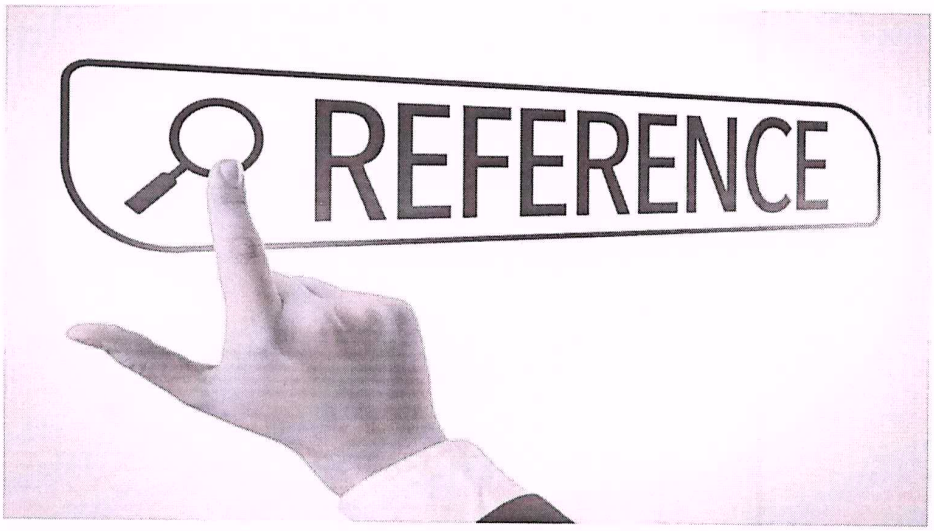
Loss	profit	advice to govt.	Happy now
No	40 k	0% interest loan	yes
No	75 k	quick loan process	yes
No	90 k	more schemes	yes
No	20 k	distribution facilities	yes

Conclusion:

The survey I had and the data I collected tells that women's are more empowered in last few decades and now families are supporting them and they are satisfied with their work.

But Government need to work on the scheme they are providing because very few women's are aware about it.

Women entrepreneurs has became pillars of Indian economic system.



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https://nxtdecade.com/women-entrepreneurship-and-tips-to-success/ (flow chart showing problems faced by women entrepreneur')

https://www.patronaccounting.com/Govt-Schemes-for-women-entrepreneurs (govt. Schemes for women's)

https://www.corpseed.com/knowledge-centre/indian-government-initiatives-schemes-for-women-entrepreneurs-in-india(logo of women entrepreneurship and govt. Initiatives)

https://buddymantra.com/loans-and-schemes-for-women-entrepreneurs/ (schemes for women entrepreneurs logo)

https://radiographycapstone.weebly.com/conclusion.html (conclusion logo)

Government College Of Arts And Science

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Research Paper

Name – Amruta Digambar Matkar
Class- BA Third Year (XI sem)
Roll.No- 21
PRN No.- 2019015200226776
Subject- psychology
Topic- comparison between self confidence of boys and girls undergraduate students

Submitted To – Dr. P.A.Puri

Seat No. 601255

HEAD
DEPT. OF PSYCHOLOGY
Govt. College of Arts and Science
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Acknowledgement

I would like to express my special thanks of gratitude to

Dr.Babasaheb Ambedkar Marathwada University
Aurangabad in Maharashtra 431004

gave me golden opportunity to to do this wonderful research of psychology on topic **A comparison between self confidence of boys and girls undergraduate students.**

I will also like to exchange my gratitude to my professor **Dr.P.A.Puri** for his precious guidance and support in completing my project.

Date and day.
27/05/2022 Friday.

Amruta .D .Matkar
B.A.T.Y Roll.No-21

Index

A comparison between self confidence of boys and girls under graduate students.

Introduction

Confidence is a state of being clear-handed either that a hypothesis or prediction is correct or that a chosen course of action is the best or most effective Confidence comes from a Latin word fidere which means " to trust', therefore having self-confidence is having trust one's self. Arrogance or hubris, in comparison, is the state of having unmerited confidence—believing something or someone is correct or capable when evidence or reasons for this belief are lacking. Over confidence or presumptuousness excessive belief in someone (or something) succeeding, without any regard for failure. Confidence can be a self-fulfilling prophecy as those without it may fail or not try because they lack it and those with it may succeed because they have it rather than because of an innate ability.

The A-SCI (Agnihotri Self-Confidence Inventory) has been designed in Hindi to access the level of self-confidence among adults . The abbreviated name has been used so, that the respondent may not decipher the real purpose of the test and fake good. The personality pattern is a unified multi-dimensional structure in which the concept of self is the core or center of gravity (Breckenridge and Vincent, 1965) . Into this structure are integrated many pattern of responsible of tendency Known as traits which are closely related to the influenced by the concept of self. Self-confidence is a positive attitude of oneself toward one's Self-concept . The inventory was the administered in two for flung cities of the VP state-Meerut in the western V.P and Allahabad in the central V.P to a sample of 2074 individuals of the both the sexes (Males N= 748, Female N=1362). The self is a composite of persons thoughts and feelings, tungs and hopes, Fears and fantasies, His view of what he might become and his attitude pertaining to his worth.

The concept of self-confidence

The concept of self-confidence is commonly defined as self-assurance in one's personal judgment, ability, power, etc. One's self-confidence increases as a result of experiences of having satisfactorily completed particular activities. Self-confidence involves a positive belief that in the future, one can generally accomplish what one wishes to do. Self-confidence is not the same as self-esteem, which is an evaluation of one's own worth, whereas self-confidence is more specifically trust in one's ability to achieve some goal, which one meta-analysis suggested is similar to generalization of self-efficacy. Abraham Maslow and many others after him have emphasized the need to distinguish between self-confidence as a generalized personality characteristic, and self-confidence with respect to a specific task, ability or challenge (i.e. self-efficacy). Self-confidence typically refers to general self-confidence. This is different from self-efficacy, which psychologist Albert Bandera has defined as a "belief in one's ability to succeed in specific situations or accomplish a task" and therefore is the term that more accurately refers to

specific self-confidence. Psychologists have long noted that a person can possess self-confidence that he or she can complete a specific task (self-efficacy) (e.g. cook a good meal or write a good novel) even though they may lack general self-confidence, or conversely be self-confident though they lack the self-efficacy to achieve a particular task (e.g. write a novel). These two types of self-confidence are, however, correlated with each other, and for this reason can be easily conflict. Self-Confidence is a positive attitude of oneself towards one's self-concept. It is an attribute of perceived self. Self-confidence refers to adpersons perceived ability to tackle situations successfully without leaning on others and to have a positive self-evaluation .

Self-efficacy theory was developed within the framework of a social cognitive theory (Bandura, 1986). Bandura poses self-confidence as a common cognitive mechanism for mediating people's motivation, thought patterns, emotional reactions, and behavior.

Self-confidence is an attitude about your skills and abilities. It means you accept and trust yourself and have a sense of control in your life. You know your strengths and weakness well, and have a positive view of yourself. You set realistic expectations and goals, communicate assertively, and can handle criticism.

On the other hand, low self-confidence might make you feel full of self-doubt, be passive or submissive, or have difficulty trusting others. You may feel inferior, unloved, or be sensitive to criticism. Feeling confident in yourself might depend on the situation. For instance, you can feel very confident in some areas, such as academics, but lack confidence in others, like relationships.

Having high or low self-confidence is rarely related to your actual abilities, and mostly based on your perceptions. Perceptions are the way your think about yourself and these thoughts can be flawed.

Low self-confidence might stem from different experiences, such as growing up in an unsupportive and critical environment, being separated from your friends or family for the first time, judging yourself too harshly, or being afraid of failure. People with low self-confidence often have errors in their thinking

How to increase your self-confidence

- Recognize and emphasize your strengths.Reward and praise yourself for your efforts and progress.
- When you stumble on an obstacle, treat yourself with kindness and compassion. Don't dwell on failure.
- Set realistic and achievable goals. Do not expect perfection; it is impossible to be perfect in every aspect of life.
- Slow down when you are feeling intense emotions and think logically about the situation.

- Challenge making assumptions about yourself, people and situations.
- Recognize that past negative life experiences do not dictate your future.
- Express your feelings, beliefs and needs directly and respectfully
- Learn to say no to unreasonable requests.

Individual counseling can also help increase your self-confidence if you need more help.

Types of Self-Confidence

Types of Self-Confidence are as follows:-

- **Inflated Self-Esteem:-** People with inflated self-esteem tend to think of themselves as better than other people and are always ready to underestimate others. This actually a very negative type of self –esteem because it prevents people who have it form forming meaningful and healthy relationships.

- **Low Self-Esteem:-** Low self-esteem is when people lacks confidence about who they are what they can do. They often feel incompetent ,unloved ,or inadequate . People who struggle with low self-esteem are consistently afraid about making mistakes or letting other people down.

- **High Self-Esteem:-** High self-esteem is not just liking yourself but generally affording yourself love, value, dignity, and respect, too. Positive self-esteem also means believing in your capability (to learn, achieve, and contribute to the world) and autonomy to do things on your own.

Variables involved in the study:

- **Independent Variable:**

" Girls and Boys"

- **Dependant Variable:**

"Self-Confidence"

Objectives of the study:

- To compare the self confidence among boys on academic achievements of graduation year students.
- To compare the self confidence among girls on academic achievements of graduation

year variable

Aim of the study :

To compare the self confidence between boys and girls on academic achievements of graduation year students.

Hypothesis:

There is significant difference between boys and girls. My research shows that the self confidence among girls is more than the self confidence among boys.

Methodology:

In this research I have used "Self-confidence inventory" of "Agnihotri i.e (ASCI) to find out the self confidence between boys and girls to compare whether a self confidence among girls is more or self confidence among boys. The descriptive survey method of research has been used .

Sample:

In the present study, random sampling technique was used to select the sample of 40 graduation year students. Out of which 20 were boys and 20 were girls. Out of which 0 boys comes under "very high self confidence", 02 boys comes under "high self confidence", 13 boys comes under "average self confidence",04 boys comes under "low self confidence" and 01 boy comes under "very low self confidence".

Out of 20 girls ,01 girl comes under " very high self confidence", 10 girls comes under "high self confidence", 09 girls comes under "average self confidence", 0 girls comes under "low self confidence" and. 0 girls comes under very low self confidence.

Tools Used:

Agnihotri's Self Confidence Inventory (ASCI) was used to measure self confidence of under graduate .

Procedure:

The subject was asked to sit on the chair and provided with Agnihotri's Self-Confidence Inventory. Later, end the rapport that has been established between me (experimentor) and the under graduate 40 students (testee 's) .Then , the following instructions were given to them:

Instructions:

- This is Agnihotri's Self-Confidence Inventory.
- It consists of 56 questions provided with 02 alternatives i.e., yes or no.

- You just have to tick any one of the alternatives which is related to your day to day life.
- Try to attempt all the questions.
- There is no time limit. Ordinary the test requires 20 minutes.
- After the test was completed I thanked everyone for their co-operation.

Scoring:

The inventory can be scored by hand. The item with cross mark on no score 1 mark only on item no (2,7 ,23,31,40,41,43,44,45,53,54,55)this indicates lack of self confidence. And the remaining questions score 1 mark if answer is yes .After the total is done to scores. Its interpretation is done by the table given below:

Table 01:

Agnihotri's self confidence inventory (ASCI) interpretation table:

Raw Score	Interpretation
7 and below	Very high self confidence
8-19	High self confidence
20-32	Average self confidence
33-44	Low self confidence
45 and above	Very low self confidence

According to this interpretation table scoring is done of each testee, i.e., of 20 boys and 20 girls.

Result and Discussion:

Result table of self confidence of boys i.e., under graduate students:

Table 02:

Interpretation	No of boys
Very high self confidence Inventory	0
High self confidence Inventory	02
Average self confidence Inventory	13
Low self confidence Inventory	04
Very low self confidence Inventory	01

Result table of self confidence of girls i.e., under graduate students:

Table 03

Interpretation	No of girls
Very high self confidence Inventory	01
High self confidence Inventory	10
Average self confidence Inventory	09
Low self confidence Inventory	0
Very low self confidence Inventory	0

Finding of the study:

This shows that the self confidence among girls is more than the self confidence among boys.

Certificate

Class-BA Third Year (XI sem).
Year-2021-2022

This is to certify that that the work entered in this journal is the work of Shri/Kumari Amruta Digambar Matkar of BA Third Year Roll.No.-21 PRN-2019015200226776 has satisfactory completed her research work on .

(A comparison between self-confidence boys and girls of boys and girls undergraduate students.) Under Guidance of Dr.P.A.Puri.

Head of department | External Examinar | Internal Examinar/ Subject teacher

Date- 27/05/2022
Day-Friday

Department Of Psychology

Declaration

I hereby declared that the research entitled is an outcome of my own efforts under the guidance of my professor **Dr.P.A.Puri.**

Research is submitted to the University i.e.
Dr. Babasaheb Ambedkar University in Aurangabad
Maharashtra 431004

For the partial full film of the
Bachelor of Arts (Third Year)
Administration examination 2021-2022

Date-27/05/2022.
Day-Friday

Amruta.D.Matkar
B.A.Third Year

Dr.P.A.Puri

Dr.S.S.Bansode

Page No. Date / /20

GOVERNMENT COLLEGE OF ARTS & SCIENCE, AURANGABAD.

DEPT. OF ZOOLOGY

project on

FRESHWATER ECOSYSTEM

example,

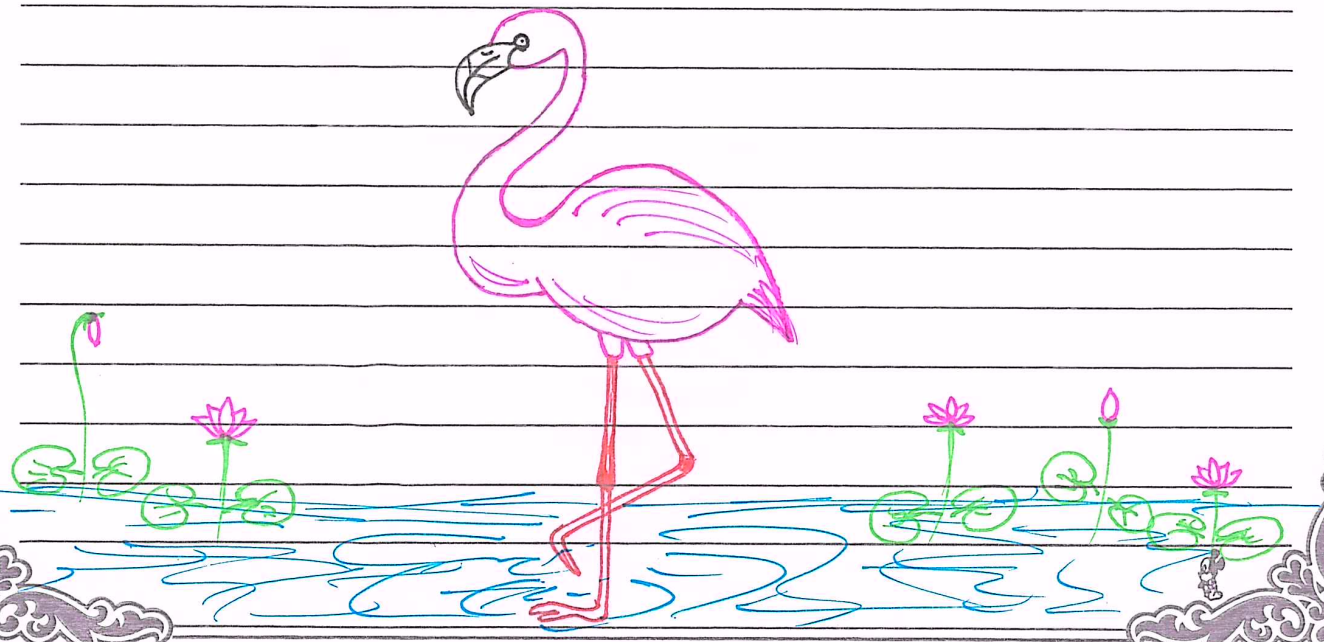
JAYAKWADI DAM

Submitted by

Name :- Chaitanya Mahadev Ingle

Roll No. :- 36.

Class :- B.Sc. Third year.



Freshwater Ecosystem :- Jayakwadi Dam

* Freshwater Ecosystem :-

Freshwater is a precious resource on the Earth's surface. It is also home to many diverse fish, plant and crustacean species. The habitats that freshwater ecosystem provides consists of lakes, rivers, ponds, wetlands, streams and springs.

The freshwater ecosystems are generally classified into two major group as :-

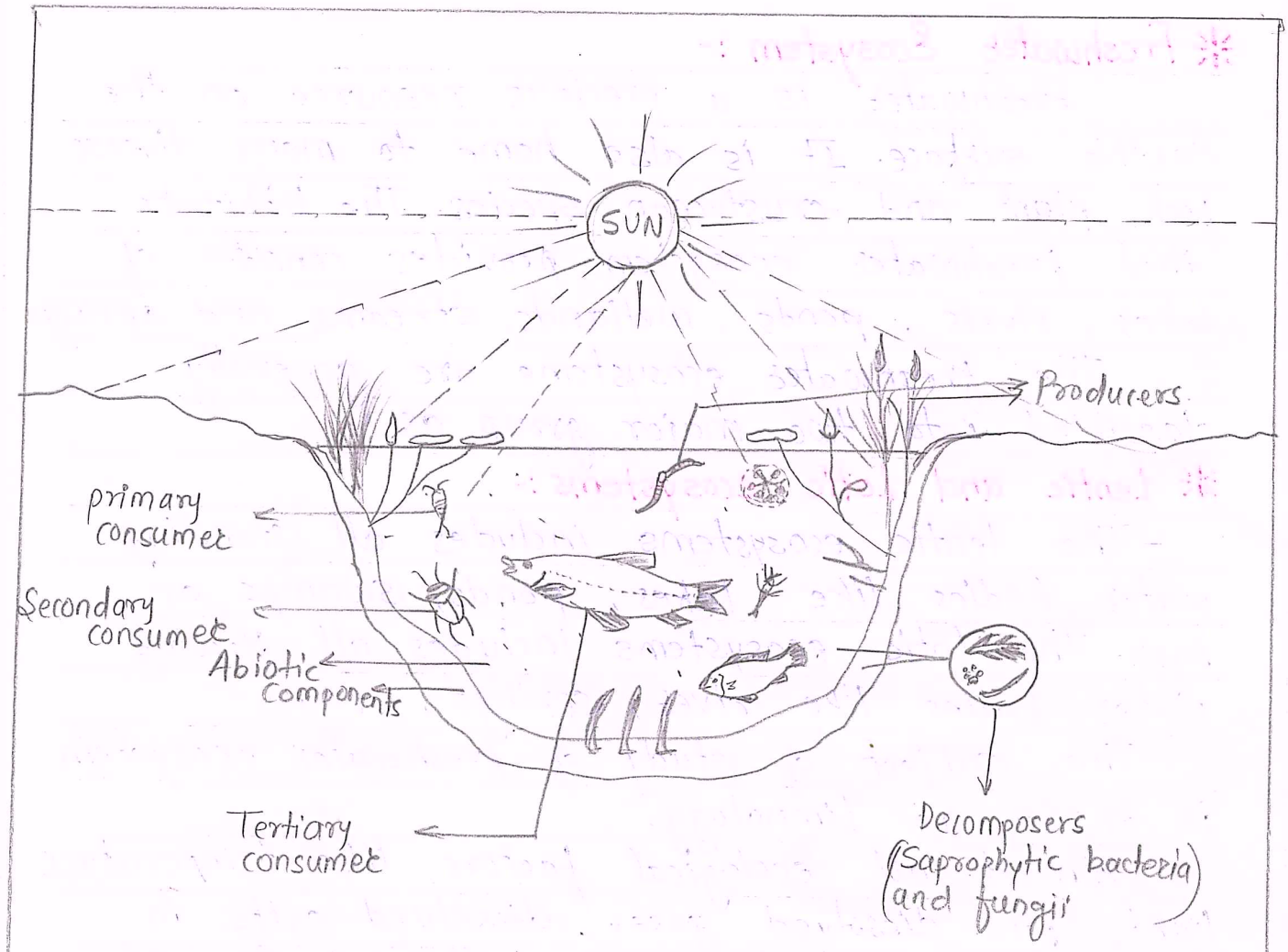
* Lentic and Lotic ecosystems :-

- The lentic ecosystems includes all standing water bodies like lakes, ponds, swamps or bogs. The Lotic ecosystems includes all flowing water bodies like river, springs, creeks.
- The subject of study of freshwater ecosystem is known as Limnology.

Almost all ecological factors like temperature light, pH, dissolved gases, dissolved salts in water, turbidity, alkalinity, depth and Area distribution. all these parameters play an active role in contributing the habitat of aquatic ecosystems

Hence, it is necessary to study the freshwater ecosystem in detail.

The following aspects are studied with consideration to Jayakwadi Dam as an example



* fig:- Fresh water Ecosystem *

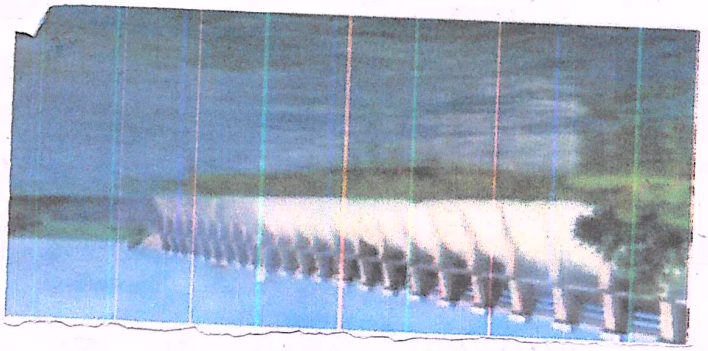
freshwater ecosystem i.e. a man-made freshwater ecosystem. 1) Lake ecosystem 2) Ecological factors of lakes 3) History 4) Life in the lake 5) Special characteristics like a) migration of birds
b) flora and fauna.

Lake Ecosystem

A lake is a large standing water body surrounded by land. The formation of lakes, their physico-chemical conditions and the organisms inhabiting within them are studied under the branch of science called Limnology. In Greek "Limne" means lake or marsh.

Lake ecosystem is also called as "Lacustrine enviornment". Lakes and reserviors are more or less closed but mostly dynamic ecosystems. Lakes are always under the direct influence of rainwater, river, water, sedimentation, biomass and productivity of organisms.

Lake ecosystem maintains a state of equillibrium with reference to these factors, which are seasonally varying. An important feature of the lake is evaporation of water from its surface, sedimentation is a regular process in lakes. The sediments deposited in lakes are called lacustrine deposists.



Lake creats little worlds of their own. Water plants of all shapes and sizes lives under the surface of lakes. Some of the plants are attached to the bottom of the lake and others float free. This vegetation provides food for water creatures such as bugs, snails and fish.

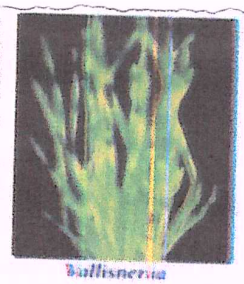
Lakes are also the favourite haunts of waterfowls such as geese, ducks, swans, flamingo Ergets, and many other.

Land animals use lakes for drinking water. They also obtain food from lakes in the form of fish, birds and plant life.

History :-

Jayakwadi dam is an earthern dam located on Godavari river at the site of Jayakwadi village in Paithan taluka of Aurangabad district in Maharashatra, India. It is a mulipurpose project. The cheif engineer of this project was Mr. A.A.A. Siddiqui. The water is mainly used to irrigate agricultural land in the drought prope Marathwada region of the state. It also provides water for drinking and industrial usage to nearby towns and villages and to the municipalitiss and industrial areas of Aurangabad and Jalana districts. The surroun-ding area of the dam has the garden and

Hydrilla



Vallisneria

Potamogeton

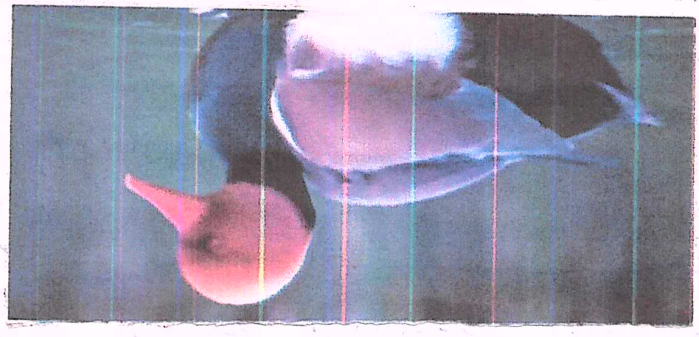
a bird sanctuary. The foundation of the dam was laid by the then Prime minister of India Lal Bahadur Shastri on 18 october 1965. The dam was inaugurated on 24th Feb 1976 by then Prime minister Indira Gandhi.

Various flora and fauna along with a bird sanctuary created with which is a home for many species of residents and migrant birds. The Jayakwadi bird sanctuary qualifies for the congregatory criteria A-4-i, A-4-iii & A-4-iv [A4i (≥1% biogeographic population; A4iii (≥ 20,000 waterbirds) A4iv - known to exceed threshold sets for migratory species.]

Ecological factors of lakes:-

The stagnant lake water has certain characteristic features with reference to the biotic and abiotic factors. The light penetration in the lake depends upon the turbidity of water. The water temperature varies with reference to space and time. The water at the top is exposed to air. This leads to the decomposition at bottom. Hence, the dissolved oxygen is relatively low in lake waters, than river waters. It may also decrease with depth.

The life in lakes, their adaptation and distribution depends upon the gradations of oxygen content, light and temperature.



Life in the Lake :-

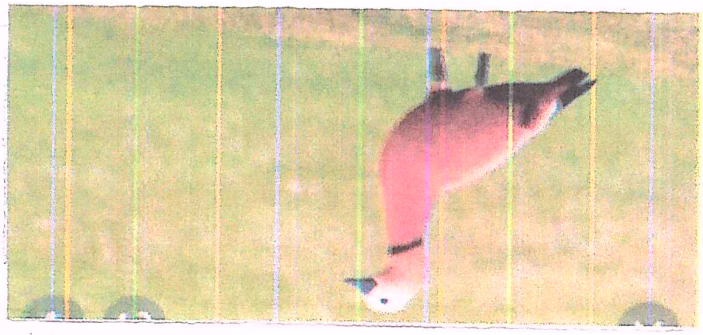
The Jayakwadi Dam mainly is mainly constructed to overcome irrigation and drinking water. The lake created due to the Jayakwadi dam is called as "Nathsagar". The dam is built over on almost flat land, because of which the impounded water spread is large. approximately 55 km long and 27 km wide. This so shallow water spread, with receding water line is very attractive to large number of waterfowl and waders.

Taking into consideration its importance to water, the wetland is declared as Jayakwadi Bird sanctuary in 1986.

Flora in the Lake :- The aquatic vegetation includes mainly the species of Chara, Spyrogyra, Hydrilla, Potamogeton and Vallismeria.

Argemone mexicana and Ipomoea fistulosa are found in the surrounding area

The newly created reservoir has changed ecological conditions from semi arids to rich cultivated fields.



Fauna in the lake :-

Fishes such as Labeo rohita, Catla catla, Cirrhinus mrigala, G. Cyprinus carpio and other exotic sapp. like ctinopharyngdon, Hypothalamus, Chela spp are commonly found in this dam.

Some of the carnivorous fishes such as Ophinocephalus, Clarias lactrachus, Heteropneustes fossilis, Tilapia massambica, Wallago athe etc are found in the reservoir.

few helmenthis are also found living inside the bodies of the fishes in parasitic condition. A total 357 worms of nine helmenthis species including few Nematodes like Paracamallanus, cyathopharynx, Capillaria, Eustronglydies, sp. larvae and Contracaecum sp. larvae, ~~there~~ three cestodes Bethriocephalus acheilognathi, Polynacho-bethrium clarias and ~~Pros~~ Proteocephalus glanduliger are found parasitic in few species mentioned above. It's not surprising to find Contracaecum and Eustranglyides larvae in some of fish species in Jayakwadi dam.

Migratory birds are also found in the vincinity of dam in the month of November to January of every year. Aquatic birds are important in the ecology of fish parasites because most helmenthis complete their life cycle in the bird hosts.

* Migration of Birds :-

The Nathsagar reservoir creates 30 islands of different sizes in the shallow waters, with trees for roosting, this provides and ideal condition / shelter for migratory birds Close to the dam a bird sanctuary has been created which is home for many species of ~~resid~~ residents as well as migratory birds

Almost 200 species of residents birds can be found in this region which is includes more than 70 species of migrant bird. Out of these, 45 cheif species are of internationd migration.

Notables among migratory birds are Cranes, Flamingoes, Pintails, Wigeons, Shovellers, Brahminy ducks, Pochards, Ieals, Goduiets and Glossy ibises.

Many species are reported in numbers larger than 1% of their bio-geographic population thresholds in Jayakwadi dam. ~~(Wetlan~~ (Wetlands international Norms - 2002)

The flamingos come far away from Siberia The Weigeon (Europe), Common Crane from Siberia, mostly all these birds come from European side.

Ornithologists ~~said~~ says cold weather and other factors influences the migratory journey of birds, while migratory birds make it to


Catla catla

the sanctuary from Atlantic, Europe and northern Asia by travelling hundreds of kilometers. Some birds also under take such journey from North India, South-west and north east parts of the country. The total number of migratory birds arriving every year at Jayakwadi vary from season to season and can reach maximum upto 10 lakhs.

Some of the migratory birds like a coot, spoonbill duck, painted stock stays at Jayakwadi dam stays beyond the end of the winter. season and breed also. ~~Ep Experts~~ Sometimes the overflowing dams force these migratory birds to locate on the periphery of the dam where these creatures face different sorts of human interference. More ~~than~~ over shallow water ensures penetration of sunlight into the dam water for growth of algae and other vegetation that serves as food for birds, especially flammingos.

Illegal fishing and wetlands farming continue to be the major threats for migratory birds at the bird sanctuary. This issue compound habitat problems for birds when the dam water is at highest level. The authorities keep a strike check on such illegal activities.

→

Date / /20

Notably, the ministry of enviornment and forests has declared area in the range of upto 500 meters from the ~~dam~~ sanctuary of birds boundary as an ecosensetive zone. All the related rules and regulation should be followed so as to preserve the bird sanctuary and not to interfere by human activities in the migration of birds.

Name :- Chaitanya Mahadev Ingle
Roll No. :- 36
Zoology Assignment

Que. 1 Explain Natural Theory of Evolution.

Ans :- 1) The theory of evolution or Darwin's theory of evolution is given by Charles Darwin.

2) The essence of Darwanian theory about evolution is natural selection.

3) Theory of natural selection states that individuals that are less adopted to the enviornment are eliminated and selecting those better adopted by the nature.

4) The rate of appearance of new forms is linked to the life cycle or the life span.

5) There must be a genetic basis for getting selected and to evolve ~~te~~ better.

6) Some organisms are better adopted to survive in an otherwise hostile enviornment.

7) Adaptive ability is inherited and it has genetic ~~issues~~ basis.

8) Nature selects fitness.

9) Fitness is the end result of the ability to adapt and get selected by nature.

10) Fitness is based on characteristics which are inherited.

11) Branching descent and natural selection are two key concept of Darwanian Theory of Evolution.

Branching desecent :-

The process of evolution of different species in a given geographical area starting from a point and literally radiating to other areas of geography. (habitats) is called as ~~Adoptal~~ Adaptive radiations.

Examples :- The many variations/varieties of Darwin's finches having different beaks evolved from the original seed eating variety in the

same island itself.

Natural Selection :-

It is a process in which a heritable variation enabling better survival of an organism leads to reproduce and leave a greater number of progeny.

Example :- Excess use of herbicides and pesticides has resulted in the selection of resistant varieties like the evolution of DDT resistant moquito.

Que. 2. Explain the Theory of ~~Evolution~~ :- Lamarkism.

Ans :- 1) Lamarkism consists of two theories which were proposed by Jean Baptist Lamark. Those theories are as follows :-

a) Use and disuse of organs, Lamark says : The characters of organs develop because specific activities that the organism perform. If such organ is not used it gets ~~ger~~ degenerated. Thus the morphological changes takes place due to activities or inactivity of a particular organism.

b) Inheritance of acquired characters :-

To emphasis this theory, he gave following examples. Due to constant of extension of neck to eat foliage from the top of the trees. Giraff's neck became long.

Similarly, blacksmith has strong arms due to constant work. Flightless ostrich and Emu did not fly and hence their wings became useless. Aquatic birds such as swans and duck made their feed suitable for swimming by living in water. Snake lost limbs.

~~it~~ as it tried burrowing mode.

4) Such aquired characters are passed from one parental generation to the offspring. This is called inheritance of ~~ao~~ acquired characters.