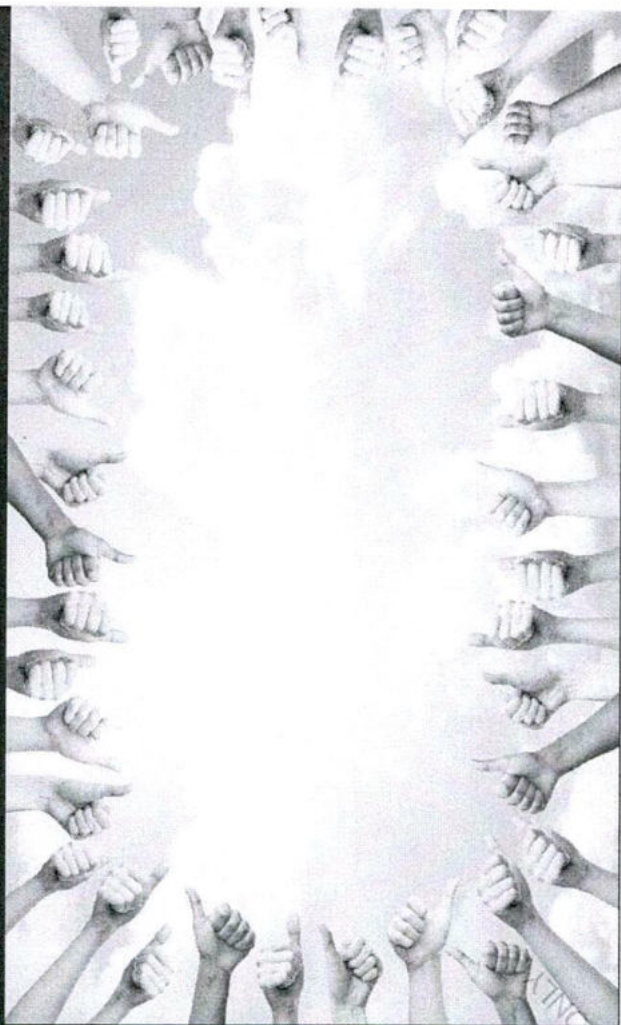


The present book is on different chapters on Women Rights & Duties and challenges faced by them in various fields. For students, Research Scholars, and experienced professionals, this book offers a brief yet thorough study of a practice area of expertise. The principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women, but also empowers the State to adopt measures of positive discrimination in favour of women. The present book can be considered as one of the most value-added to your bookcase because it will guide everyone to become more educated consumers on women studies. The book throws light on the evolution of women towards creating an environment which is safe and secure. The different challenges and issues faced by women are majorly focused keeping in mind the marginalized communities as well. Throughout the book, the chapters consist of different information and concepts that pull the reader's mind. It also strengthens the needs of the women society in various aspects.

Women Rights & Duties



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WOMEN RIGHTS AND DUTIES

Rajadurai, Thangaraj, Maurya



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CONTENTS

S.NO	CHAPTER	
1	WOMEN RIGHTS & DUTIES – AN INTRODUCTION	8 PROF BENET RAJADURAI J
2	AN UNENDING DEBATE ON WOMEN RIGHTS AND DUTIES	24 K. SYED CHOTTU
3	‘NEW WOMEN’ JAMINI SEN: THE COLONIAL STRUCTURE OF THE EARLY 19 TH CENTURY BRITISH INDIA	33 V. SEENIVASAN
4	CHALLENGES & PROBLEMS FACED BY WOMEN AT WORK FROM HOME	40 PROF KUSUMA R
5	WOMEN WARRIERS IN INDIA	47 Prof P. THANGARAJ
6	INDIAN WOMEN FLOWER SELLERS & THEIR STRUGGLE FOR SURVIVAL	60 Dr SHASHI A MISHRA
7	A GLOBAL VIEW ON VIOLENCE AGAINST WOMEN	69 Dr. K. SEMBULINGAM
8	FINANCIAL LITERACY AMONG WOMEN	85 PROF DILIYA JOSEPH. J
9	CAREER AND SOCIAL REFORMS OF DR.MUTHULAKSHMI REDDY – A STUDY	93 PROF AJITHA SHAJI
10	EVOLUTION OF EMPOWERMENT OF WOMEN	100 PROF DEEPA S
11	THE SOCIAL LIFE OF WOMEN STREET VENDORS	109 Dr. MARI MUTHU
12	REPRODUCTIVE HEALTH PROBLEMS OF RURAL WOMEN	120 NADAR SHOBHANA SELVARAJ
13	HUMAN RIGHTS VIOLATIONS AGAINST LGBT PEOPLE IN INDIA	133 PROF LAKSHMI BALAKRISHNAN

14	ROLE OF EDUCATION IN THE EMPOWERMENT OF TRIBAL COMMUNITIES AND THE CONSTITUTIONAL SAFEGUARDS FOR TRIBAL WOMEN S.MANI ARPUTHA RAJ & Dr.P.CHRISTU RAJ	148
15	THE PROBLEMS & PROSPECTS OF WOMEN BAPTIST MILTON & Prof. J. BENET RAJADURAI	160
16	SWADESHI MOVEMENT AND PARTICIPATION OF WOMEN BHARAT MAURYA	177
17	WOMEN'S POSITION DURING THE PROTEST Dr. C. KALARANI	191
18	GENDER (IN) EQUALITY AND BRUTALITY Dr. SANGEETHA	198
19	WOMEN PROTECTION LAWS M. AUGUSTIN JOSEPH & PROF BENET RAJADURAI J	207
20	ENHANCING WOMEN EMPOWERMENT A. ANSARI	226
21	PROBLEMS AND PROSPECTS OF WOMEN DOMESTIC WORKERS R. MONA REKHA	241
22	SELF HELP GROUPS & WOMEN EMPOWERMENT SIDDARTH N M	250
23	CONSEQUENCES OF DOWRY DEATH Dr. K.KALAI SELVI	267
24	A WALK THROUGH THE SYSTEM OF DEVADASI TO PROSTITUTION BANDITA BISWAL	279
25	A STUDY ON INSANITY AGAINST WOMEN DUE TO MODERN LIFESTYLE NADAR RANJITHAM SELVARAJ	292
26	WOMEN WORK & EMPOWERMENT Dr. SAVITA SINGH BHADURIA	324
27	ROLE OF NGO's TOWARDS GENDER DISCRIMINATION NANDHINI. Y, ABIRAMI. V PROF BENET RAJADURAI	333
28	ISSUES FACED BY GIRL CHILDREN & WOMEN ASHOK AAKASH SOLOMON & SONGA VINAY & BIBIN MATHEW PROF KUSUMA R	341

FINANCIAL LITERACY AMONG WOMEN

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Abstract:

Women constitute nearly half of the total population of Maharashtra yet the total contribution by this strata is not at par with the male counterpart. The massive potency of women to participate and accelerate the growth of the economy is highly unused. The present paper is a detailed study about the financial literacy among women in Maharashtra state. The central idea behind this is to increase the greater comprehend and effective understanding of the concern matter so as to increase their participation which will ultimately result in better growth and advancement of the country. To know the financial literacy detail a structured questionnaire is prepared which was circulated through Google form among the working women in the State of Maharashtra so as to get the apt and pertinent data. The data revealed that the common awareness in connection to the strategy and planning tools in relation to finance and investment among the women in the present time is not up to the mark. The study also focuses on the other important facets like financial concepts, financial avenues etc. Along with that the paper also highlight the required level of knowledge, understanding required by women to make proper planning for short as well as long term planning.

Keywords: Financial literacy, Financial independence, empowerment, Budgeting

1. Introduction

In today's world the importance of financial literacy has achieved a very significant point and it is has more predominant in case of women. Empowerment of women is only achievable only through the education and more so with the financial independence. A female with financial independence used to be in the position to take cerebral decisions and make effectual alternatives in relation to the use and management of money. Even the continuous upward movement in the job pattern of women has bring out the prominent positive shift towards financial literacy and education. It depicts a very positive and encouraging picture to see today's women are at par with men in all fields but when it comes to financial decision-making, they are still dependent on the male members of their family.

It has been seen from a very long time that the whole world has been dictated by the male, where they carry out all the important task of the society and women just obey them. However, women are the chief component of every society; in other words it can be said that they are the