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ENTREPRENEURSHIP & LEADERSHIP SKILLS

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WOMEN AND LEADERSHIP: A STUDY WITH REFERENCE TO SELECTED WOMEN LEADERS IN MANGALORE REGION

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Introduction

In the male dominated society where women were not even allowed to come out of their houses, some women came out into light and showed way to other women, bring their beacon. Women today are more successful today in all fields, when compared to that of men. Women have emerged as leaders and have gone steps ahead in leading. The works of women have been appreciated, as they put in hard work and dedication into the work assigned to them. They realised the problems faced by others and manage their duties or work in a efficient manner.

It is said, if a women is educated, she educates the whole generation, and this has proved in our society, few women took the leadership and today women have progressed in all fields.

Literature Review

Goyal (2014) Here it seeks to understand what empowerment really means to women today. It examines the situation of women in and their contribution to, politics, business, education, social and economic development, the women's movement, health, law, insurgency and the arts.

Gupta (2015) focused that powerful women - electoral politics, modes of functioning and the power-sharing patterns, makes a

comparative study of the nature of their leadership, along with the personal and institutional factors in their access to power, mitigating domestic discontents as well as their individual roles.

Objectives

1. To analyse the benefits of women leadership.
2. To study the challenges and problems faced by women.
3. To give some suggestions.

Research Methodology

To realize the objectives of the study, a direct interview is conducted on selected women leaders in Mangalore. Both the primary and secondary sources are used for the collection of data. The study focuses on the few selected women leaders in Mangalore city limit. Random sampling techniques are used for our study. The study being a descriptive in nature, an attempt is made to understand challenges and problems faced by women leaders.

Benefits of Women leadership

Having women as leaders, has benefitted the women and also benefitted the society at large. The corporates, the politics, education, sports sectors have seen great progress because of the emergence of women in leadership.

The following are the ways in which women have benefitted society, firstly Women are equipped with better relationship building skills. Women who are skilled at building relationships within a company are also quite likely to do well at building outside relationships

Secondly women take initiative and complete the work on time. Women do their work by themselves not depending much on others. Women are very clear in their communication, they instruct their fellow mates with correct information in a understandable and simple way.

Thirdly, women have the ability to motivate others; they give opportunities for everyone and want others to develop like how they have developed. They are very open about their ideas and feelings. Women think in a different way and come up with innovative ideas taking all aspects into consideration.

Fourthly women not only think about themselves but also think about the society and think of ways how to support others. They appreciate the work, talents and innovative ideas of others.

Challenges and problems faced by women

1. Not been treated equally

This is the major challenge what the women face at all sectors. There is no equal opportunities given to women when compare to that of men. Women are taken to be of weaker power and are deprived of their rights and opportunities.

2. Lack of support from women.

Women lack support from their own women community. There is no support given by the women for the betterment of other women

3. Getting revenue

Women do not get sufficient funds required to start up and continue with business. They are not given the financial support needed, as people do not have trust on them generating revenues.

4. Confidence

Women are believed to lack confidence and this is one of the major challenges faced by them. It is believed that women lack knowledge and do not have confidence to carry on their own. Women fear of raising their voice. They fear of being rejected and criticized.

5. Decision making

Women are feared of being put down, pushed aside and kept away and hence they fear of taking decisions on their own. They get scared of being bullied. They are even scared of losing their relationship.

6. Asking for money

Women face challenges when they ask for funds. They get scared to ask money, to market and to promote. They also end up giving services free.

Suggestions

1. First step towards overcoming challenges and difficulties is awareness and education. Women have to get educated and then

- she will be aware of how to live in the corporate world and how to lead it.
2. Women should be supported by other women in order to bring out leaders among themselves. Women should put away their jealousy and selfishness towards other women and work for the betterment of their own community.
 3. Government should take certain steps to support women by bringing up some schemes and plans for educating and developing skills in women.
 4. Women should identify their talents and put them to use for their benefits as well as for the benefits of others.
 5. Corporate should not discriminate men and women. Equal opportunities should be given to both of them to have a healthier society.
 6. Focus should be laid on achieving higher positions than getting fixed to lower and middle level positions.
 7. Women should write competitive and government recruitment exam.
 8. Harassment of women at work place and at public, rape, dowry etc should be brought to a control by which women will feel the security to come out of danger and live freely.

Conclusions

This paper addressed women and leadership focused on how women lead, and the benefits of women in leadership. Women bring diverse strengths, perspectives, and innovation to the exercise of leadership. Although women have emerged in leadership roles when despite the obstacles in moving laterally within an organization when women are invited into leadership positions of organizations in precarious or crisis situations, disparities still persist due to traditional gender stereotypes, inadequate mentors, and workplace discrimination. Finally, having an awareness of the challenges likely to be encountered in leadership positions can help women prepare themselves and employ their mental and emotional resources to overcome obstacles and be effective leaders. Women leaders should also have an awareness of their personality to understand their natural tendencies and where they must improve and continue to develop in order to be successful.

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ONLINE SCAMS: A STUDY WITH REFERENCE TO SELECTED CONSUMERS IN MANGALORE REGION

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Introduction:

A scam is a term used to describe any fraudulent business or scheme that takes money or other goods from an unsuspecting person. With the world becoming more connected because of the Internet, online scams have increased, and it's help to stay cautious with people on the Internet. The term "Internet fraud" refers generally to any type of fraud scheme that uses one or more components of the Internet - such as chat rooms, e-mail, message boards, or Web sites - to present fraudulent solicitations to prospective victims, to conduct fraudulent transactions, or to transmit the proceeds of fraud to financial institutions or to other connected with the scheme.

The Internet today is filled with countless check scams, some of which are not genuine but clever ploys designed to steal money from innocent Internet users. The anonymity of the internet has based a ground for both new and old fraud techniques and anyone who has spent time online knows that things on the virtual space are not always what they seem. Even though there are many scams that may occur without our notice, a lot of information has been disseminated to warn us on how to avoid scam. Yet, we only realize that we have

been victims of internet scams once our phone bills or credit card statements arrive.

Objectives:

1. To know the different types of online scams.
2. To study how to avoid internet scam.
3. To learn how to be aware of internet scams in real life.

Methodology

To realize the objectives of the study information was collected through primary and secondary data. We collected primary information through personal interview. Few respondents were interviewed from Mangalore region. Secondary data includes books, papers presented, journals, websites and articles from newspapers.

Types of Internet Scam:

Fraud comes in all sorts of shapes and sizes. The most common forms of internet Scams are –

1. Phishing scams :

An person receives an email from someone indicating that he has overdrawn or made a purchase from particular bank and asks him to login and verify the information. However the link in the e-mail actually points to a fake site that logs your username and password information.

2. Greeting Card Scams :

Greeting card scams arrive in email pretending to be from a friend or family member. Clicking the link to view the card typically leads to downloads Trojans (i.e. Virus) and other malicious software.

3. Shopper Needed Check Fraud Scam :

The shopper-needed scam sends the 'new hire' a cheque for a few hundred dollars, instructing them to cash the check and take their portion, then forward on the remaining funds to the "employer." But when it was in the process, the cheque is bogus, it will bounce eventually, and you - the victim - will be liable for the funds you spent from the check, plus any service fees or fines that result.

4. Lottery Winning Scams :

Lottery winner scams attempt to trick recipients into believing they have won large sums of cash, and then they will collect all other bank information and fraud us by taking money from the bank.

5. Scareware Scams :

Scareware erroneously claims the system is infected and instructs the user to purchase a 'full version' in order to clean the bogus infections. Where to purchase the full version, the person will pay the money through online. But it is a fraud scam ending with full version of antivirus software.

6. Auction Fraud:

Someone selling something on an online auction site that appears to be something but really it is not. For example, someone may claim to be selling tickets for an upcoming concert that really are not official tickets.

7. Donation Scam :

A person claiming they have or have a child or someone they know with an illness and need financial assistance. Although many of these claims can be real there are also an alarming amount of people who create fake accounts on donation sites in the hope of scamming people out of money.

8. Catfish :

A person who creates a fake online profile with the intention of deceiving someone. For example, a woman could create a fake profile on an online dating website, create a relationship with one or more people and then create a fake scenario that asks others for money.

9. Cold-call Scam :

Someone claiming to be from technical support from a computer company like Dell claims they have received information that your computer is infected with a virus or has been hacked and offers to remotely connect to your computer and fix the problem.

10. Chain mail :

Usually harmless, this scam is usually spread through e-mail and tells people to forward the e-mail to all their friends to get money back from someone such as Bill Gates.

How to Avoid Internet Scam:

1. Read emails carefully:

Whenever you get an email from a company, read it carefully. Signs of possible scams include emails with no contact information, emails with different fonts, and/or emails with spelling and grammar errors. Read through the entire email to make sure there isn't anything in the fine print about needing to share your bank account information, or depositing checks for the company.

2. Do not pay:

Be skeptical of anything related to the job search that requires you to spend money. Any employers don't charge to hire employee in their company. Don't send money for work at home directories, advice on getting hired, or company information.

3. Research the job and the company:

When you get an email or message about a job at a company, visit the company's website. If there is no website it means the company is fraud. So do not have any transactions with them.

4. Check the company's references:

Along with researching the company, you can check out a company's references. One is entitled to cheque a company's references as they are to check you out. Request a list of other employees or contractors. Then, contact the references to ask what they know about the company. If the company isn't willing to provide references (names, email addresses, and phone numbers), do not consider the opportunity.

5. Check scam lists:

Check with organizations like the Better Business Bureau and the Federal Trade Commission to see if the message you received is part of a common scam.

6. Forget getting rich quick:

We should earn money in the hard work. Person at once cannot become rich, and if any company offers to do so then we should not accept it.

Real life Examples of Internet Scams:

Some of live examples which can become a source of study for this paper are as follows;

Case1:

A lady, once received a mail saying that "have you done the bank transaction". So she clicked on the link specified saying that she has not done any transaction. It took her to different web page where she had to fill detail regarding Bank Account number, password, Customer Id number, customer date, Email Id, OTP generated from bank. As they got all information regarding the bank they could access her account, hence they deducted Rs 10,000 from her account in a fraudulent way.

CASE 2:

Another instance is where a student who wanted to work from home. Joined a site to earn from home and filled all the detail required. He was asked to pay fees of Rs 1,500 to register himself with the company. The payment was asked to do through PAYTM which made him to think that it is genuine one and so he sent money through PAYTM . he was cheated , he did not get the job as well he lost the money.

CASE 3:

One reputed person's fake Facebook account was created and obscene photos were uploaded which harmed the reputation of the person.

CASE 4:

Money traps

A woman received a Facebook friend request from a man who identified himself as Pascal Wood from Glasgow, Scotland. He befriended the woman through a social networking site, and gained her trust by showing sympathy as she is hearing and speech impaired. Wood told her he would send her gifts, such as laptop, mobile phone, jewellery, gold watch and 20,000 pounds cash. He even sent her a photograph of the packed gifts.

Later, she received a text stating that her parcel had arrived in New Delhi and that she could claim it by depositing a "customs clearance and courier fee" of Rs 30,999. Over the next fortnight, the woman received several messages asking her to deposit different fees of varying amounts. By the time, she realised that she was being

duped, she had deposited Rs 14,95,229 in different bank accounts through more than 20 transactions.

Suggestions:

1. Never give out name, address, phone number, birthday , school name of any other personal contact information. We disclose such information we end up compromising our primacy.
2. Never give out pass ward to anyone. Pass wards are valuable piece of information, can allow someone to access the mail, can allow access to bank account, credit cards etc; No bank or any organization will never ask for pass wards.
3. Always check credit card statement for any discrepancy. Block or immediate change banking pass ward pins if one observe any doubtful transactions. Report the discrepancy to the bank immediately.
4. Never send money or give out your details when you do not know/trust the person or company you are giving them to.
5. Log directly onto a website rather than clicking on the link provided.
6. Never reply to spam emails, even when you're trying to stop them.
7. Always remember: scammers are cunning and clever. They know how to manipulate you to produce the response they want.
8. Be suspicious. If you are unsure about anything, seek advice from family or Police.
9. Never get embarrassed for reporting a scam

Conclusion:

Internet Fraud and Identity Theft the Internet is not just a medium for information; it is a tool for communication. Creating a new social sphere and environment, the Internet allows virtually anyone to be a participant. Chat rooms, discussion boards, instant messaging services and e-mail are all mediums that allow individuals to engage in communication. In conclusion we think that computer fraud is a very common problem many people seem to be coming across online, especially people who are not educated to keep safe online.

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