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# CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	<b>A STUDY ON FACTORS DETERMINING FOREIGN INSTITUTIONAL INVESTMENTS IN INDIA</b> <i>DR. A. SUDHAKAR &amp; A. UMA</i>	1
2.	<b>BANKING REGULATION AND FINANCIAL PERFORMANCE (INSTITUTIONAL THEORY PERSPECTIVE)</b> <i>RUDI ZULFIKAR, NIKI LUKVIARMAN &amp; DJOKO SUHARDJANTO</i>	7
3.	<b>A STUDY ON THE FINANCIAL PERFORMANCE OF CREDIT RATING AGENCIES IN INDIA</b> <i>D. SANJEEVA RAO &amp; DR. A. SUDHAKAR</i>	11
4.	<b>DEMONETISATION: A BOON OR BANE</b> <i>Dr. M. SELVARAJ</i>	16
5.	<b>CHANGING BEHAVIOUR OF SOCIETY TOWARDS WOMEN EMPOWERMENT</b> <i>AMANDEEP KAUR &amp; DR. NIRMAL SINGH</i>	20
6.	<b>CONSUMERS PERCEPTION ON SELECT FMCG PRODUCTS: A SPECIAL REFERENCE TO EDIBLE OIL</b> <i>DR. N. SHANMUGAM &amp; R.MURUGESAN</i>	24
7.	<b>THE INFLUENCE OF WORKING CAPITAL MANAGEMENT AND MACROECONOMIC INDICATOR ON LIQUIDITY IN INDONESIAN PROPERTY INDUSTRY</b> <i>ACHMAD RIZKI, LUKYTAWATI ANGGRAENI &amp; ARIEF TRI HARDIYANTO</i>	27
8.	<b>UNFOLDING BITCOIN</b> <i>SONAL THUKRAL</i>	32
9.	<b>THEORETICAL PERSPECTIVE OF CHANGE MANAGEMENT</b> <i>RANNA BHATT</i>	34
10.	<b>PROCESSED FOOD INDUSTRY IN INDIA: AN ANALYSIS OF EXPORT COMPETITIVENESS</b> <i>RAVINDER KUMAR</i>	37
	<b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>	40

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**CHANGING BEHAVIOUR OF SOCIETY TOWARDS WOMEN EMPOWERMENT****AMANDEEP KAUR****ASST. PROFESSOR****DEPARTMENT OF COMMERCE & MANAGEMENT****GURU NANAK COLLEGE****BUDHLADA****DR. NIRMAL SINGH****ASSOCIATE PROFESSOR****NIILM UNIVERSITY****KAITHAL****ABSTRACT**

women face several inequalities from Vedic period such as gender discrimination, less liberty etc. the society gave statement for women was very unfavorable, unsuitable which contained that women is less capable, weak as compared to men. But changing environment of society, legal and economy protects the woman with weapon of right of education, right of mobility and other rights which gives equality to female. Nowadays female getting equal rights and enjoys these to prove their self or develops image. Changing trends makes women more efficient in every phase like financial sector, leadership and more. This paper identifies the study of changing behavior of society for women and includes women performance in development of different segments.

**KEYWORDS**

women empowerment, women performance, behavior of society for women.

**INTRODUCTION**

Women development is necessary for nation growth. Government and non-government organizations focuses on Education, employment and entrepreneurship which are basis factors to develop the female status in society. In the past periods, women survived under pressure of society and live life with discrimination. In developing countries or in developing status, dominating male society offered limited boundary to female for living and their thoughts affected female image such as weak, less capable. But the changing behavior of society encourage woman to prove their image and potential to discover. Nowadays, education is best pillar that supports to them for moving ahead and to control these evils. Employment opportunities are ladder to touch the top ceiling and getting mission. Through the education women develop self-confidence, expansion of choice, involvement in decision making and increased access to and control over resources. For economy expansion and development, educate women plays her vital role to create competitive environment or favorable environment. Women is that factor of society who can change the all sections of society but in past period, they face discrimination at work places in order to low salaries, less working opportunities but new educational status helps women to create new image in society which is totally different from past. These factors demotivate the woman to adopt professional nature. Some cultural issues are also posing the obstacles on girls to getting higher education.

The process of women empowerment refers to powerful change in society that creates awareness in society toward the development of them. Some factor that effects the women development:

- a) Low literacy rate and higher education.
- b) Good health conditions.
- c) Age limit for marriage.
- d) Involvement of females in business sector.
- e) Financially and non-financial support for self-employment.
- f) Higher political power.
- g) Information to them about their right.
- h) Self-reliance, self-respect and dignity of being women.

**LITERATURE REVIEW**

- Erika Zoeller VÉras (2015) has investigated on female entrepreneurship, women's enterprise development and the opportunities to create shared value. Enterprise development can make a significant contribution to women's empowerment and gender equality and has a key role in gender strategies. Thus, understanding these topics together has become important. Nevertheless, there is a lack of research regarding the combination of the concepts. The framework arose due to the fact that although women are making relevant advancements in entrepreneurship, Ayet, if compared to men, they lack access to finance, training, and rights. Moreover, they have an insufficient access to economic opportunities.
- D. Kumuda (2014) offers studied regarding the India having its diversity along with rich heritage has an ugly side for it. If women happen to be worshipped since Goddess, there's been "sati" far too. A quiet witness, the oppressed women have fallen a long way. Though the problem has increased some facts (education charge, sexual harassment among others) are usually daunting. Many women have cracked the hindrances and we would still witness a lot more. To guide women would be to help community. And via this vacation of women empowerment our own nation may achieve its dream. The want reviving it's past beauty. To end up being the "golden peacock" once again.
- Pankaj Kumar (2014) offers analyzed with regards to Women empowerment will be the vital device to broaden women's capacity to have resources also to make arranged life choices. But, Indian societies have obtained notoriety internet marketing unsafe for females. In truth, the higher level of atrocities versus women is usually an indicator with the coercion in our society along with underscores we are a new suppressed community. Clearly, safety is usually an obsolete phrase in today's Asia. In Asia, women are usually devalued traditionally as well as the men are usually normative reified. The Worldwide Gender Gap Report from the World Economic Forum just last year ranked Asia 114th away from 134 international locations for inequality between men and women in the particular economy, state policies, health, along with education. On equivalent economic prospects and women's participation within the labour force, India placed 127th along with 122nd respectively. Women's job both in rural and urban areas is really low compared using men, particularly in urban areas. In top of training, still the female literacy charge (only half of the women population are usually literates) is usually wadding guiding male literacy charge (three fourth with the male inhabitants are literates).
- Manav Aggarwal (2014) looked at that training among women will be the most strong tool of attaining power within the society. It helps in cutting down inequalities along with functions as a method for improving their status inside family. As you know that training is must for anyone but however, in this kind of male taking over society, the training of women has become neglected for an extended time. Empowering women is usually an important end in itself in addition to being women get the same reputation, opportunities along with social, economic and legal rights as adult males, as they get the right to health

insurance and gender primarily based violence, human well-being will likely be enhanced. The present study explores the particular role of education in women empowerment as well as the status of women training in Asia. It shows that the training is biggest part within the life of every woman.

- Eswaraiah (2014) demonstrated that ladies' empowerment has become one of several fascinating things attracted a person's eye of Government and non-government agencies, social scientists, social activist, academicians along with researchers throughout the global and even more so in developing international locations like Asia. In order to offset the sufferings of Indian women, many schemes/ programmes happen to be conceived along with implemented from the Govt. from time to time. Self-help class scheme is probably such systems primarily are aimed at development of self along with collective effectiveness and vis-à-vis cutting edge of using development with the society. The present paper is usually an empirical attempt focusing on women empowerment via self-help organizations in drought-prone Ananthapuramu region in Andhra Pradesh. The findings with the study set up the SHGs get made having a positive impact upon women empowerment especially within the spheres of social reputation, economic empowerment along with decision-making upon various issues with family concerns.
- Rupali Sharma (2014) confirmed that India holds the second position on the planet of acquiring highest inhabitants. There are usually approximately 49% women in total population than it. But in case we analyze the current status of Indian women with some other countries with the world than we can realize that the scene is just not even satisfactory though the worst. Indian women generally faced all types of hindrances to achievements like illiteracy, home-based violence, lack of motivation along with support and many more. India is usually country in which man dominance within the society prevails. It is quite essential for the harmonious development with the country that ladies should head out hand you and shoulder to shoulder with adult males. And pertaining to empowering the women, higher training will play an essential role.
- Manisha Raj (2014) considered that native Indian women are usually almost 50% with the Indian population and them directly in addition to indirectly contribute to the monetary parameters with the nation. Since ages nearly all of their monetary contributions have not been accounted and their particular humble providers been overlooked. It's high time to acknowledge the part of women fraternity within the growth of an economy along with take essential steps in order to involve the particular rural uneducated females within the growth practice simultaneously with the urban uneducated in addition to educated ladies. Generally, it is observed in which females are more involved into small level business things to do as internet marketers but after a while change has been recently noticed and they're moving in the direction of IT/ITES, Apparel/accessories along with Food & Refreshments. Also traditionally wage job was noticed in agricultural market but now services along with industrial significant are witnessing the progress of women workers. Government has put together several sachems to reinforce the part and factor of women.
- Andrea Cornwall (2014) get reviewed regarding the revisiting foundational feminist focus on the thought of empowerment coming from the 1980s along with 1990s, that document draws on the findings of a multi-country study programme, 'Pathways of Women's Empowerment', in order to explore trails of positive change in women's life, in diverse contexts, also to draw jointly some instruction for policy and exercise. It begins having an account of women's empowerment in development, tracing many key ideas which have shaped feminist theory with empowerment the theory is that and exercise.
- Jos Vaessen (2014) looked at that over the past three generations, microfinance things to do have spread throughout the world, reaching tens of countless poor families with tailored financial providers. Microfinance can easily best manifest as a field of intervention rather than a particular device. Initially, microfinance normally meant microcredit pertaining to working capital and also small purchases, but increasingly it is broadened to feature savings/deposits, a limited selection of micro-insurance along with payment providers (including micro-leasing) or a somewhat broader selection of credit merchandise for bigger investments. Within this study we devoted to microcredit things to do, constituting the bulk of microfinance activities throughout the world. Microcredit things to do have impacted the life of clients and others in many ways. By far the most frequently reported kinds of effects of credit with individual, enterprise along with household level are the following: cash flow, expenditure smoothing, along with poverty comfort effects; company growth along with employment outcomes; schooling outcomes; and effects with regard to women's empowerment. In spite of the diversity in microcredit systems, many talk about two attributes: they goal poor women and sometimes rely on some sort of group-based loaning. Women's empowerment pertaining to microcredit has become studied extensively inside context of this sort of microcredit program. Most of these studies happen to be carried out within the context of microcredit class schemes in South Asian countries. It has become argued that use of microcredit can easily foster improvements in individual attitudes of women (e. g. increased self-reliance), power relations inside household (e. g. control above resources) along with social reputation. An significant dimension of empowerment concerns women's command over house spending. The key assumption is usually that by giving credit in order to poor women, their immediate control above expenditures inside household will increase, with subsequent implications for the status of women as well as the well-being of women along with other household customers. Women's command over house spending is really a frequently continuing aspect analyzed inside context of microcredit surgery, which permits us to study no matter if microcredit targeted at women impacts women's command over house spending decisions as well as the circumstances in which this arises.
- Oriana Bandiera (2014) analyzed that the women in developing international locations are disempowered in accordance with their contemporaries in developed international locations. High junior unemployment along with early marital life and childbearing have interaction to control human cash investment along with enforce addiction to men. Within this paper most of us evaluate an effort to jump-start adolescent women's empowerment within the world's next youngest state: Uganda. Within this two-pronged input, adolescent females are at the same time provided professional training and home elevators sex, processing and marital life. Relative in order to adolescents in charge communities, after a couple of years the input raises the chance that girls embark on income making activities by means of 72% (mainly pushed by greater participation in self-employment), along with raises their particular monthly intake expenditures by means of 41%. Youngster pregnancy drops by 26%, along with early entry into marriage/cohabitation drops by 58%. Noticeably, the talk about of females reporting sexual against their particular will declines from 14% in order to almost 50% that amount and preferred ages of marriage along with childbearing both progress. It suggests that women's monetary and interpersonal empowerment may be jump-started over the combined supply of professional and lifetime skills, which is not specifically held returning by insurmountable constraints due to binding interpersonal norms.

We have reviewed several papers to understand the situation of women in past as well current period. These papers are. M. Nagaraja (2013) "empowerment of women" in India., Dr. Vinisha Bose (2013) Function of Entrepreneurship growth agencies to advertise women Entrepreneurship: a study of Kerala which have become a substantial movement in India., Dr. Sahab Singh (2013) offers studied upon Empowerment of rural women has emerged just as one important issue in these days.

## OBJECTIVES

1. To evaluate the changing behavior of women in society such financial behavior, decision making.
2. To identify present economic condition of women.
3. To give suggestion to improve the women status in society.

## RESEARCH METHODOLOGY

This study is based on secondary data. The data has been collected from journals, newspapers, magazines and from web sites.

## INDIAN WOMAN IN FINANCIAL SECTOR

In developing countries, women involvement in service sector increased day to day as employee, as well employer. With the support of education and high potential female approves their self with high achievements. Health and education sector are those sectors in which women involvement is very large. These factors motivate to others to adopt the professional nature. Many experts identified that, organizations with women executives at top levels have increased the performance and efficiency as comparison to others. These skills and caliber leads them to reach at highest ranks in companies. Top banks of India which are managed by females:

1. Usha Anantha subramanian who is Chairperson and Managing Director of Bharatiya Mahila Bank. She took charge as Chairperson and Managing Director of the country's first women's bank in November this year.
2. Arundhati Bhattacharya is Chairperson of SBI; she is first women chairperson of the India who managed largest or top bank of our country. She joined SBI in 1977 as a probationary officer and held various key positions during the working period.
3. Vijayalakshmi R. Iyer in Bank of India served as Chairperson and MD of Bank of India. She performed her job with efficiency, in her bank's bad loans rose to 2.35 per cent of advances in 2012/13 from 1.47 per cent the previous year while its capital adequacy ratio of 11.02 per cent is the lowest among large banks.
4. Chanda Kochhar who is Managing Director & CEO of ICICI Bank Limited is a second largest bank and largest bank of private sector. She is recognized for changing the scenario of retail banking in India. She contributes at national at global level with her capability.
5. Naina Lal Kidwai is Group General Manager & Country Head of HSBC India. She recognized at global for her leadership and business skills.
6. Renu Sud Karnad is Managing Director, HDFC. She was appointed as the Managing Director of the Corporation for a period of five years from 2010.
7. Shikha Sharma is as a Managing Director and CEO of Axis Bank since 2009. In previous period, she worked at ICICI group and involved in Project Finance, Retail Banking and Investment Banking and Managing Director & CEO of ICICI Prudential Life Insurance Company, a leading private sector life insurance company in the country.
8. Shubhalakshmi Panse who is Chairperson and MD of Allahabad Bank. She was the Ex-Executive Director of Vijaya Bank since November 2009. She was managing all the portfolios and was responsible for the administration and Business development of the bank.

### ECONOMIC STATUS OF FEMALES IN INDIA

In Indian economy, the economic status of female improved at large extent that changes face of India. Women workers involved in each segment of Indian economy. The participation of females in economic activities leads to economic growth of nation. The raising growth of female in the organized or non-organized sector of economy shows uplifting of economic status of women. The opportunities of jobs or work participation encourage the women to adopt the profession. According to the census report of 2011, the workforce participation rate for females is 25.51% against 53.26% for males in the urban area and in Rural sector has a better female work force participation rate of 30.02% compared with 53.03% for males. National sample survey shows the result of working females was 24.8 and the ratio working men was 54.3 in the rural area and in urban area ratio of female was 14.7 and ratio of male was 54.3.

In the Himachal Pradesh working ratio of females was 52.4% and in the urban sector in Sikkim at 27.3% and self-employment ratio of women in rural area was 59.3%. The working status of females represents their economic worth and in the developing countries, government and NGO's supports the female to improve her economic status to live comfortably.

To promote the woman, several organizations introduced schemes and projects for woman such as The Bank of Punjab introduced a scheme for women named as "Women Entrepreneurship Financing Scheme" for loans to create a business unit. The commercial business forms like: Day care Centers, bakeries, eateries, catering, furniture, interior designing, boutiques, fitness gyms, event management, vocational institutes, driving schools, jewelry, clothing and accessories, and any other feasible projects. The provisions of projects are:

- Rs. 2 billion has been allocated to this scheme.
- A panel of experts organized for advices regarding with business plans and strategies for make sure its feasibility.
- Job generation shall be one of the criteria for approval of loan application by the Bank of Punjab.
- Government fix the Quota for women in public service employment with posts recruited through PPSC shall be enhanced to 15%.
- Women will fill 25 % of general seats as Members of the Punjab Public Service Commission.
- All Boards of statutory organizations, public sector companies and committees as well as special purpose task force and committees shall have at least 33% female representation.
- In the case of government employee, House rent of only one spouse will be deducted.

Another scheme is Mai bhago istri shakti schem that introduced for Empowerment of Women through Cooperatives. It is motivational step for female segment of society. The name of scheme is known as great woman of Sikh history who motivate to others to develop their self and generate employment. Under this scheme various type of projects introduced for rural women. The main aim of this scheme is strengthen to women who survive under some discrimination. The training programmes and credit schemes are running under this scheme for women in rural areas. The training programmes are arranged at convenient places for female. Some organizations like WEAVCO, MARKFED & MILKFED are open their branches for the purpose of growth.

In spite of above, Rashtriya Mahila Kosh (RMK) scheme is started to provide micro finance to women entrepreneur. A scheme will be created by RCS, Punjab, and Chandigarh for providing microfinance up to Rs. 25,000/- to women through PACS on the basis of Personal guarantee. PACS will be entitled to refinance from CCBs against loans advanced to women. Moreover, it organized training programmes for women to learn special skills of production. All trainings at PICT and in field funded by Government / Semi Government.

### SUGGESTIONS

1. For the women empowerment, the attitude of male dominant society should change and try to be very cooperative with women and encourage them to participation in decision making of household level, local, state, national and international level. The families should support them to take their own decisions which are directly related with their future life.
2. To develop the personality, the families as well society should identify the hassles and resolve barriers such as man attitude towards women's role and their wrong perception that is women cannot perform well. They should give equal chance and opportunities to women to prove their self.
3. The higher education facilities are necessary for women empowerment. Some cultural and social barriers pose problems in front of girls to take higher education such as less family support to taking study at long distance etc., these decisions of parents are effected by increasing crime cases, unsafe environment, minimum travelling etc. The government and educational institution should provide comfortable environment to students and their parents to motivate the girl education.
4. In the rural areas, people are less aware from the importance of education for girls. They think that learning of housing activities is needed for girls only. They emphasis on house hold educational facilities and ignore other qualities of education which create very limited area for woman to develop herself. The government and NGO's should organize the awareness campus in rural areas and should discuss all the plans and opportunities that are related with free education.
5. The society should to change their perception for women as weak, dependent, passive and docile persons to independent, active, strong and determined human beings.

### CONCLUSION

Society offer growth path to women to improve their lives in different manner such as providing education facilities, freedom for mobility etc. Education is important factor which develop the female skills to go forward. Developing nature of woman changes scenario of economy and create competitive environment to prove their self. Government and NGO's focus on the education standard because it is key factor that is needed to adopt change in every segment of India. Today's, woman involved in financial as well political field and enjoying the power of decision making, top standard authority status. But some critical thoughts of society pose a lot of obstacles on women in rural or semi urban areas which discourage them to go ahead.

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