INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Open J-Gage, India [link of the same is duly available at Inflibnet of University Grants Commission (U.G.C.)],

The American Economic Association's electronic bibliography, EconLit, U.S.A.,

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world. Circulated all over the world & Google has verified that scholars of more than 3770 Cities in 175 countries/territories are visiting our journal on regular basis. Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

http://ijrcm.org.in/

CONTENTS

Sr.	TITLE & NAME OF THE AUTHOR (S)		
No.			
1.	KNOWLEDGE MANAGEMENT: STRATEGY FOR SUSTAINABLE COMPETITIVE ADVANTAGE		
	DR. HARESH BAROT		
2.	NON GOVERNMENTAL ORGANISATIONS AS AGENTS OF DEVELOPMENT: THE CASE OF LAPO IN BENIN METROPOLIS OF EDO STATE, NIGERIA		
	ONUGU, CHARLES UCHENNA & TAIWO ABDULAHI OLABISI		
2	DETERMINANTS FOR COMMERCIAL BANKS IN FINANCING SME (WITH SPECIAL REFERENCE TO		
3.	MEERUT DISTRICT, U.P., INDIA)		
	KALI RAM GOLA & P. K. AGARWAL		
4.	INVESTIGATING THE IMPACT OF ECONOMIC VARIABLES ON INTERNATIONAL TOURIST ARRIVALS		
-	CHENG-WEN LEE, WEN-CHUAN FU, KUO-SUNG HSIEH & YI-CHANG LEE		
5.	A STUDY ON THE IMPACT OF PERSONAL EFFICACY ON JOB MOTIVATION AND JOB	20	
5.	SATISFACTION AMONG WORKING WOMEN WITH SPECIAL REFERENCE TO THOSE WHO ARE		
	STAYING AWAY FROM HOME		
	JAYASRI INDIRAN		
6.	EMERGING PROFILE OF WOMEN IN INFORMATION TECHNOLOGY SECTOR IN GOA	27	
	DR. SHARMILA BORKAR		
7 .	INDIAN CAPITAL MARKET: AN OVERVIEW	34	
	DR. SHANKAR T. BATTASE & SUNANDA SHANKAR		
8.	CORPORATE GOVERNANCE AND CORPORATE SOCIAL RESPONSIBILITY: A REVIEW	37	
	KOMAL CHAUDHARY		
9 .	AUDIT PLANNING: MATERIALITY CONCEPT	41	
	CHANDRA KANT PARMAR		
10.	EMPOWERING WOMEN THROUGH PROACTIVE NATIONAL INITIATIVES: A CATALYST FOR	44	
	MANBIR KAUR DHALIWAL NATIONAL FOOD SECURITY ACT OF INDIA AND RELATED CONCERNS	40	
11.	SWAPNAMOYEE PRIYABHASINI PALIT & MAMITA DASH	49	
12.	ECONOMIC AND ECOLOGICAL ANALYSIS OF LEATHER SOLID WASTES IN VELLORE DISTRICT,	55	
12.	TAMIL NADU		
	T. AASIF AHMED & DR. B. MOHAMED RAFEEQ		
13.	A STUDY ON CUSTOMER SATISFACTION TOWARDS SAKTHI MASALA IN COIMBATORE CITY		
13.	S. THANGAMANI & E. ARTHI		
14.	CUSTOMER SATISFACTION OF SMALL SCALE RETAIL OUTLETS IN COIMBATORE CITY	61	
	J. SAMUEL CAESER PICKENS & P. STARMINI		
15.	MICRO FINANCE, SELF HELP GROUPS AND ECONOMIC EMPOWERMENT OF WOMEN IN ODISHA		
	DR. BANDANA PATHAK		
16.	FACTORS OF SPECIFIC JOB SATISFACTION AND GENERAL JOB SATISFACTION	71	
	TRUONG HONGNGOC & MARIA KATHRINA DIAZ		
17 .	THE CURRENT SCENARIO OF GOLDEN FIBRE: A SPECIAL STUDY ON JUTE IN THE CONTEXT OF	77	
	INDIA		
	RUSHA SARKAR		
18 .	WOMEN EMPOWERMENT AND ITS IMPACT ON AGRICULTURAL PRODUCTIVITY: THE CASE OF	85	
	KERSA DISTRICT IN EASTERN HARARGHE ZONE, ETHIOPIA		
4.6	TADELE MELAKU CHALLA		
19.	IMPACT OF FDI ON INDIAN ECONOMY: AN INTER- COMPARATIVE STUDY BETWEEN CHINA AND	89	
	USA IRAM KHAN		
20	IRAM KHAN GEOGRAPHICAL ASSESSMENT OF FINANCIAL INCLUSION IN INDIA		
20 .		93	
	PURUSHOTTAM KUMAR ARYA, HIMANSHU MISHRA & AAKASH UPADHYAY		
	REQUEST FOR FEEDBACK & DISCLAIMER	99	

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

<u>CHIEF PATRON</u>

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur (An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India) Chancellor, K. R. Mangalam University, Gurgaon Chancellor, Lingaya's University, Faridabad Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar



LATE SH. RAM BHAJAN AGGARWAL Former State Minister for Home & Tourism, Government of Haryana Former Vice-President, Dadri Education Society, Charkhi Dadri Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

DR. BHAVET Faculty, Shree Ram Institute of Business & Management, Urjani

<u>ADVISORS</u>

DR. PRIYA RANJAN TRIVEDI Chancellor, The Global Open University, Nagaland PROF. M. S. SENAM RAJU Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi PROF. M. N. SHARMA Chairman, M.B.A., HaryanaCollege of Technology & Management, Kaithal PROF. S. L. MAHANDRU Principal (Retd.), MaharajaAgrasenCollege, Jagadhri

EDITOR

PROF. R. K. SHARMA Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. SAMBHAV GARG Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia PROF. SIKANDER KUMAR

Chairman, Department of Economics, HimachalPradeshUniversity, Shimla, Himachal Pradesh

PROF. SANJIV MITTAL

UniversitySchool of Management Studies, GuruGobindSinghl. P. University, Delhi

PROF. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories http://ijrcm.org.in/

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. S. P. TIWARI

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

DR. ANIL CHANDHOK

Professor, Faculty of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

DR. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, KurukshetraUniversity, Kurukshetra

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N.GovernmentCollege, Faridabad

DR. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS

PROF. ABHAY BANSAL Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida PARVEEN KHURANA Associate Professor, MukandLalNationalCollege, Yamuna Nagar SHASHI KHURANA Associate Professor, S.M.S.KhalsaLubanaGirlsCollege, Barara, Ambala SUNIL KUMAR KARWASRA Principal, AakashCollege of Education, ChanderKalan, Tohana, Fatehabad DR. VIKAS CHOUDHARY Asst. Professor, N.I.T. (University), Kurukshetra

TECHNICAL ADVISOR

AMITA Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL Advocate & Tax Adviser, Panchkula NEENA Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL Advocate, Punjab & Haryana High Court, Chandigarh U.T. CHANDER BHUSHAN SHARMA Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

<u>SUPERINTENDENT</u>

SURENDER KUMAR POONIA

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories <u>http://ijrcm.org.in/</u>

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography: Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript anytime** in <u>M.S. Word format</u> after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. <u>infoijrcm@gmail.com</u> or online by clicking the link **online submission** as given on our website (<u>FOR ONLINE SUBMISSION, CLICK HERE</u>).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. COVERING LETTER FOR SUBMISSION:

DATED: _____

THE EDITOR

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF.

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled '______' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation: Affiliation with full address, contact numbers & Pin Code: Residential address with Pin Code: Mobile Number (s): Landline Number (s): E-mail Address: Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the SUBJECT COLUMN of the mail: New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/
 - Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
 d) The total size of the file containing the manuscript is required to be below 500 KB.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.
- 2. MANUSCRIPT TITLE: The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.
- 3. **AUTHOR NAME (S) & AFFILIATIONS**: The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address should be in italic & 11-point Calibri Font. It must be centered underneath the title.
- 4. **ABSTRACT**: Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

- 5. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
- 6. **MANUSCRIPT**: Manuscript must be in <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
- 7. **HEADINGS**: All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
- 8. SUB-HEADINGS: All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
- 9. MAIN TEXT: The main text should follow the following sequence:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

INDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

REFERENCES

APPENDIX/ANNEXURE

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed 5000 WORDS.

- 10. FIGURES &TABLES: These should be simple, crystal clear, centered, separately numbered & self explained, and titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.
- 11. EQUATIONS: These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
- 12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
- Use (ed.) for one editor, and (ed.s) for multiple editors.
- When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
- The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
- For titles in a language other than English, provide an English translation in parentheses.
- The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

 Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

IOURNAL AND OTHER ARTICLES

 Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

http://ijrcm.org.in/

PRESIDENT A.P.J. ABDUL KALAM

EMPOWERING WOMEN THROUGH PROACTIVE NATIONAL INITIATIVES: A CATALYST FOR HUMAN DEVELOPMENT

MANBIR KAUR DHALIWAL ASST. PROFESSOR SRI GURU GOBIND SINGH COLLEGE CHANDIGARH

ABSTRACT

For various historic and socio - cultural reasons, women are a vulnerable section of our society and several macro indicators related to education, health, employment, economic participation etc point towards an adverse status women vis – a – vis men. Empowerment of women is multifaceted. It involves aspects which are diverse and broadly range between - economic opportunity, property rights, political representations and social acceptance. Development and empowerment of women has been a priority in successive national plans and several public expenditure programmes are also directed towards this objective. The process of empowerment is taking place at many levels and so it is quite difficult to gauge the actual nature and extent of empowerment in improving status of women. This study aims at analyzing the extent of women economic empowerment with respect to the defining forces. It also aims at creating a panoramic view of the initiatives and results achieved since the times of women liberalization undertaken as a part of the Indian freedom movement. The objectives of this paper are to study the concept of women empowerment vis-à-vis and various policies related to women empowerment which have been introduced by the governments' policy to enforce the fundamental right of equality as enshrined in the constitution of India, to study the organization and their contribution which have been constituted at the national level aiming towards women empowerment and for analyzing the actual extent of women empowerment through indicators which are social, political in nature but have contributed towards economic development of women. This study has incorporated the various aspects and has synthesized the information taken from the government policies defining the scope and aims of financial planning through five year plans. The structural and economic importance of constituting national commissions aiming at women development has also been studied and discussed to arrive at the conclusions drawn. Women empowerment is not an isolated event that happens; it is an overlapping and significant society at large. Women empowerment thus cannot be achieved till the society comes together to achieve it. Political legislatives and various commissions can only bring in awareness but the real progress towards the aim is through the members of the society.

KEYWORDS

National Initiatives, Women empowerment, Economic indicators.

INTORDUCTION

mpowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is a steel as their thoughts and their value systems leads to the development of a good family, good society and ultimately a good nation.

For various historic and socio – cultural reasons, women are a vulnerable section of our society and several macro indicators related to education, health, employment, economic participation etc point towards an adverse status women vis – a – vis men.

According to Richard H. Robbins, Allyn and Bacon, In Global Problems and culture capitalism "Women do two third of the world's work, receive ten percent of the world's income and own 1 percent of the means of production.' This is the present picture of women workers in the era of globalization. The International Labour Organization (ILO) in the year 2000 had assessed that significant changes in world economy, such as rapid globalization, fast-paced technological progress and growing informalisation of work have greatly altered women's labour market status in recent years."

Empowerment of women is multifaceted .It involves aspects which are diverse and broadly range between – economic opportunity, property rights, political representations and social acceptance. Development and empowerment of women has been a priority in successive national plans and several public expenditure programmes are also directed towards this objective. The process of empowerment is taking place at many levels and so it is quite difficult to gauge the actual nature and extent of empowerment in improving status of women.

Prime Minister Dr Manmohan Singh at the 57th NDC in his inaugural address highlighted the following aspects:

Gender inequality is an aspect which deserves special attention. Women and girls represent half the population and our society has not been fair to this half. Their socio-economic status is improving, but gaps persist.... There can be no meaningful development without the active participation of half the population and this participation simply cannot take place if their security and safety are not assured. I urge all Chief Ministers to pay special attention to this critical area in their states.

There is a growing awareness that gender inequality is not only economically inefficient but also leads to social incoherence and it is detrimental to the developmental process of the nation. These facts highlight the importance for overall growth of the economy it is essential to ensure advancement of women in all spheres of life. It is possible to achieve gender equality only by bridging the gap between promise and performance. Empowerment of women, therefore, needs to get utmost priority in any national planning process. It is important to realize that women empowerment in all spheres (social, economic and political) is not a zero sum game. However, outcomes of administrative intent are not often realized .Women face gender specific barriers to access public services and expenditure.

Factors impacting women's economic empowerment include:

- · Violence: women are the predominant victims of conflict, sexual violence, injury, death, intimidation and human trafficking
- Lack of adequate access to education, training and technology
- Lack of access to clean water, sanitation
- Lack of access to responsible health care/reproductive health (one of the costs of widely available pre-natal screening in India has been the selective
 abortion of female fetuses, 10 million in the past two decades this has led to one of the most skewed gender ratios in the world with 927 girls to every
 1000 boys in 2001)
- Lack of access to credit/finance, safe work conditions, living/minimum wages
- Cultural practices, tradition, religious interpretations of women's status
- Women's lack of knowledge about rights and laws (economic, social, political, religious)
- Lack of adequate representation in decision-making positions and governance structures
- Need for comprehensive global statistical data on the informal economy and the collection of gender-specific data. Must be analyzed to bring out linkages between informal employment, poverty and gender inequality.

OBJECTIVES

This study aims at analyzing the extent of women economic empowerment with respect to the defining forces .it also aims at creating a panoramic view of the initiatives and results achieved since the times of women liberalization undertaken as a part of the Indian freedom movement.

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories http://ijrcm.org.in/ The main objectives of this paper are:

- To study the concept of women empowerment vis-à-vis and various policies related to women empowerment which have been introduced by the governments' policy to enforce the fundamental right of equality as enshrined in the constitution of India.
- To study the organization and their contribution which have been constituted at the national level aiming towards women empowerment.
- Analyzing the actual extent of women empowerment through indicators which are social, political in nature but have contributed towards economic development of women.

This study has incorporated the various aspects and has synthesized the information taken from the government policies defining the scope and aims of financial planning through five year plans. The structural and economic importance of constituting national commissions aiming at women development has also been studied and discussed to arrive at the conclusions drawn.

NATIONAL COMMISSION FOR WOMEN

In January 1992, the National Commission For Women was set up by an Act of Parliament with the Specific mandate to study and monitor all matters relating to the constitutional and legal safeguards provides for women, review the existing legislation, to suggest amendments wherever necessary, and safeguard the rights and entitlements of women. The commission extends financial support to NGOs and educational institutions to conduct legal awareness programme to enable women to become aware of their rights.

The National Commission for Women was set up as statutory body in January 1992 under the National Commission for Women Act, 1990 (Act No. 20 of 1990 of Government of India) to:

- Review the Constitutional and Legal safeguards for women
- Recommend remedial legislative measures
- Facilitate redressal of grievances
- Advise the Government on all policy matters affecting women.

In keeping with its mandate, the Commission initiated various steps to improve the status of women and worked for their economic empowerment during the year under report. The Commission completed its visits to all the States/UTs except Lakshadweep and prepared Gender Profiles to assess the status of women and their empowerment. It received a large number of complaints and acted suo-moto in several cases to provide speedy justice. It took up the issue of child marriage, sponsored legal awareness programmes, Parivarik Mahila Lok Adalats and reviewed laws such as Dowry Prohibition Act, 1961, PNDT Act 1994, Indian Penal Code 1860 and the National Commission for Women Act, 1990 to make them more stringent and effective. It organized workshops/consultations, constituted expert committees on economic empowerment of women, conducted workshops/seminars for gender awareness and took up publicity campaign against female feticide, violence against women, etc. in order to generate awareness in the society against these social evils.

NATIONAL MISSION FOR EMPOWERMENT OF WOMEN

The National Mission for Empowerment of Women was launched by the Government of India on INTERNATIONAL WOMEN's DAY in 2010 with the aim to strengthen overall processes that promotes all round development of women.

The key focus areas of the mission are:

- Access to health , drinking water , sanitation and hygiene facilities for women
- Coverage of all girls specially those belonging to vulnerable groups in schools from primary to class 12
- Higher and professional education foe girls / women
- Skill development : Micro , Credit , Vocalational training , Entrepreneurship , SHG Development
- Gender sentization and dissemination of information
- Taking steps to prevent crime against women and taking steps for a safe environment for women

The mission has been continuously engaged in formulating schemes and programmes for poverty alleviation and economic empowerment of women; social empowerment and education; health and nutrition; empowerment of vulnerable and marginal groups in difficult circumstances

ECONOMIC INDICATORS OF WOMEN EMPOWERMENT

As per the 2001 Census, the total female population of India is estimated at 495.74 million. This is 48.3% of the country's total population. The figure shows that women and children are vital human resource of the country. Thus, they are considered to be the most critical determinant for its overall social – economic development

In India, right from the beginning of Five Year Planning (1951-1956) there has been endeavor towards the development of women. However the Sixth Plan (1980-85) has been marked by a clear shift in the approach, from 'welfare' schemes to 'development' oriented plans .The plan documents have over the years reflected the evolving trends in gender matters. Formal earmarking of funds for women began with the Women's Component Plan. However, gender sensitivity in allocation of resources starts with the Seventh Plan. The Seventh Plan introduced the concept of monitoring of 27 beneficiary oriented schemes for women by DWCD. The exercise continues and the number of schemes covered is being expanded.

The Eighth Plan (1992-97) highlighted for the first time a gender perspective and the need to ensure a definite flow of funds from the general development sector to women The plan document made the express statement that the benefits to development from different sectors not to pass women and special programmes on women should complement the general development programmes .The later , in turn , should reflect great gender sensitivity .

The Ninth Five Year Plan (1997-2002) adopted the strategy of Women's Component Plan under which not less than 30 per cent of funds/benefits were earmarked for all the women-related sectors and women-specific programmes. Special vigil advocated on the flow of the earmarked funds / benefits through an effective mechanism to ensure that proposed strategy brings forth a holistic approach towards empowering women. This plan made two significant changes in the conceptual strategy of planning for women development : Firstly, the plan attempted what is called 'Empowerment of Women' and secondly, it aimed at 'convergence of existing services' available in both women -specific and women -related sector.

The Tenth Five Year Plan (2002-07) also undertook steps to further strengthen the policy of Women's Component Plan and continued the strategy of empowering women as an agent of social change and development. For this purpose a sector specific three – fold strategy Social Empowerment, Economic Empowerment and Gender Justice had been adopted. Moreover the plan reinforces commitment to gender budgeting to establish its gender – differential impact and to translate gender commitments into budgetary commitments.

The Working Group on Empowerment of Women for the Eleventh Five Year Plan (2007-12) constituted by the Planning Commission in 2006, has emphasized the 166 strengthening of Self-help Groups (SHGs) and community-based organizations for the empowerment of women.

The Twelfth Plan aims at catalyzing a growth process which has the structural characteristics that will promote inclusiveness This Plan relies on an extensive range of government programmes, which cover a wide variety of sectors, to help achieve the inclusive and sustainable growth. There are programmes in health, education, drinking water and sanitation, provision of critical infrastructure in rural and urban areas, programmes of livelihood support for the weaker sections and special programmes for the historically disadvantaged sections of our population, particularly the Scheduled Castes, Scheduled Tribes, OBCs, Minorities, and other marginalized groups.

CORE INDICATORS THAT REFLECT THE VISION OF RAPID, SUSTAINABLE AND MORE INCLUSIVE GROWTH ARE AS FOLLOWS ECONOMIC GROWTH

- Real GDP Growth Rate of 8.0 per cent.
- Agriculture Growth Rate of 4.0 per cent.

• Manufacturing Growth Rate of 10.0 per cent.

• Every State must have an average growth rate in the Twelfth Plan preferably higher than that achieved in the Eleventh Plan

POVERTY AND EMPLOYMENT

- Head-count ratio of consumption poverty to be reduced by 10 percentage points over the preceding estimates by the end of Twelfth Five Year Plan.
- Generate 50 million new work opportunities in the non-farm sector and provide skill certification to equivalent numbers during the Twelfth Five year Plan EDUCATION
- Mean Years of Schooling to increase to seven years by the end of Twelfth Five Year Plan.
- Enhance access to higher education by creating two million additional seats for each age cohort aligned to the skill needs of the economy.
- Eliminate gender and social gap in school enrolment (that is, between girls and boys, and between SCs, STs, Muslims and the rest of the population) by the end of Twelfth Five Year Plan.

HEALTH

- Reduce IMR to 25 and MMR to 1 per 1,000 live births, and improve Child Sex Ratio (0-6 years) to 950 by the end of the Twelfth Five Year Plan.
- Reduce Total Fertility Rate to 2.1 by the end of Twelfth Five Year Plan.
- Reduce under-nutrition among children aged 0–3 years to half of the NFHS-3 levels by the end of Twelfth Five Year Plan.

Year	Economic plan	Plan objectives	Objectives related to Women empowerment
1951 to 1956	First five year plan	 Agriculture as well as community development Energy as well as Irrigation Communications and transport Land rehabilitation Social services Miscellaneous Industrial sector 	Envisaged a number of welfare measures for women like, Central Social welfare board, Organization of mahila mandal, community development programmes, etc. (these objectives are not specifically highlighted as the basic objective of the plan)
1956- 1961	Second five year plan	 Development of the public sector, Optimal allocation of investment between productive sectors, Hydroelectricity project, Intensive agricultural development 	Empowerment of women was closely linked with overall approach of intensive agricultural development programmes
1961- 1966	Third five year plan	 The Defense industry price stabilization. Infrastructural development, Educational development. 	Female education, a major welfare measure
1969- 1974	Fourth five year plan	 Nationalization of banks, Green revolution. 	Continuing efforts for development in education
1974- 1979	Fifth five year plan	 Employment, poverty alleviation, and justice. Self-reliance in agricultural production and defense. Power generation and transmission. Indian national highway system, tourism 	Training of women, who need income and protection, women's welfare and development bureau, was set up for social welfare.
1980- 1985	Sixth five year plan	1. Economic liberalization. 2. Price controls 3. Family planning	Shift from welfare to development, recognition of restriction to access to resource.
1985- 1990	Seventh five year plan	 Social Justice Removal of oppression of the weak Using modern technology Agricultural development Anti-poverty programs Full supply of food, clothing, and shelter Increasing productivity of small and large scale farmers Making India an Independent Economy 	Emphasized Need for gender equality and empowerment, through inculcation of confidence, generation of awareness of rights and training in skills for better employment.
1992- 1997	Eighth five year plan	 Curtailing population growth, poverty reduction, employment generation, Strengthening the infrastructure, Institutional building, Tourism management, Human Resource development, Involvement of Panchayat raj, Nagarapalikas, N.G.O'S and Decentralization and people's participation 	Empowering women at grassroots level through panchayat raj institutions.
1997- 2002	Ninth five year plan	 to prioritize agricultural sector and emphasize on the rural development to generate adequate employment opportunities and promote poverty reduction to stabilize the prices in order to accelerate the growth rate of the economy to ensure food and nutritional security to provide for the basic infrastructural facilities like education for all, safe drinking water, primary health care, transport, energy to check the growing population increase to encourage social issues like women empowerment 	Adopted a strategy of women's component plan i.e. embarking certain percentage for women Specific programmes.
2002- 2007	Tenth five year plan	 Reduction of poverty, creating employment opportunities, Reduction in gender gaps in literacy and wage, Reduction in rate of population growth 	Empowering through declaration of policy for empowerment of women. (2001).Policy was set to ensure survival protection and development of women and children.
2007- 2012	Eleventh five year plan	1. Income & Poverty 2. Education Health 3. Health 4. Women and Children 5. Infrastructure 6. Environment	Reduce birth inequality. Ensure that at least 33 percent of the direct and indirect beneficiaries of all government schemes are women and girl children
2012- 2017	Twelfth five year plan	 Real GDP Growth Rate of 8.0 per cent. Head -count ratio of consumption poverty to be reduced by 10 percentage points over the preceding estimates by the end of Twelfth Five Year Plan. Generate 50 million new work opportunities in the non-farm sector and provide skill certification to equivalent numbers during the Twelfth Five year Plan 	Eliminate gender and social gap in school enrolment (that is, between girls and boys, and between SCs, STs, Muslims and the rest of the population) by the end of Twelfth Five Year Plan. Mean Years of Schooling to increase to seven years by the end of Twelfth Five Year Plan.

VOLUME NO. 5 (2015), ISSUE NO. 02 (FEBRUARY)

A few illustrative examples of gender initiatives in mainstream sector like Defense, Power, Telecom, Communication, transport, Commerce etc. are as follows:

- Priority in awarding commercial /domestic power connections for women entrepreneurs , widows , household headed by women
- Priority in allocation of industrial licenses / commercial plots / petrol pumps / and gas stations for women, women cooperatives / self help groups etc .
- Tax incentives for industrial units that reflect high ratio of women days in workforce
- Incentives for introducing health insurance scheme for women particularly in unorganized sector
- Affirmative action to allocate ration shops , PCOs and cyber café for women
- Provision of more buses / reserved compartments for working women
- Preferential rates in bank loan for women

NATIONAL POLICY FOR EMPOWERMENT OF WOMEN 2001

The goal of this Policy is to bring about the advancement, development and empowerment of women. The Policy will be widely disseminated so as to encourage active participation of all stakeholders for achieving its goals. Specifically, the objectives of this Policy include

(i) Creating an environment through positive economic and social policies for full development of women to enable them to realize their full potential (ii) The de-jure and de-facto enjoyment of all human rights and fundamental freedom by women on equal basis with men in all spheres – political, economic, social, cultural and civil

(iii) Equal access to participation and decision making of women in social, political and economic life of the nation

(iv) Equal access to women to health care, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public office etc.

(v) Strengthening legal systems aimed at elimination of all forms of discrimination against women

(vi) Changing societal attitudes and community practices by active participation and involvement of both men and women.

(vii) Mainstreaming a gender perspective in the development process.

(viii) Elimination of discrimination and all forms of violence against women and the girl child; and

(ix) Building and strengthening partnerships with civil society, particularly women's organizations.

NATIONAL INITIATIVE TOWARDS ECONOMIC EMPOWERMENT

The educational initiatives of the government in providing education to the masses through its legislations like The right to
education has brought education within the reach of the women who were earlier assigned menial home jobs as the poor parents
found it a waste to educate the girl child. Economic incentives given to the students help in continuity of education.
The education of women has brought in awareness and knowledge about the means of keeping good health and hygiene.
Nutritious food being served in schools ensures better health by providing one complete meal as a part of the educational process.
Women have through various efforts of government and non government organizations become a decisive part of policy making
through active participation. The increasing confidence has lead to better decision making at both micro level and macro level in economic, administrative and political fields.
Media too has played a major and a positive role in the empowerment and the upliftment of women in Indian society. Changing
trends in the roles of women and voicing of concerns of harassment have lead to better understanding to most oppressed sections
of the society. The power of the television and its reach into the interiors of the rural society has lead to transformation in the
outlooks of orthodox and backward ideas.
Women have become a political front face at many levels. This has lead to issues related to women gain importance and has
brought changes in the legislative and administrative fields.
The economic plans of the government lay emphasis on encouraging women entrepreneurship through their micro finance and
inclusion policy which among other benefits make loans easily available at concessional rates to the women entrepreneurs. State
governments too encourage ownership of property through lower rates of registration.
Due to the shrinking borders of the country's trade and commerce between nations have reached levels where opportunity for the
skilled is not limited to their own areas. If a region doesn't provide opportunities it leads to migration of skilled labour to other
areas so governments through its policies retain the skilled workers by providing them better opportunities. It leads to economic
and social development and bring along empowerment to the masses.
To encourage women entrepreneurship and to discourage the old system of family ownership where women played no part the
government each year in its budget allocates special tax benefits and incentives to women. It not only brings the women tax payers
out in the society but also give them legal rights through manifestation of share in family incomes which they were denied in the
past.

CONCLUSION

There is a requirement to analyze the growing concept of gender equality at national level, to explore the efforts that have taken place in promoting equality to the second sex by reviewing the working of the women's commission and agencies constituted and pursuing for this cause. Transforming the prevailing social discrimination against women has become the top priority, and is happening concurrently with increased direct action to rapidly improve the social and economic status of women. In this way, a synergy of progress is being achieved .This however needs to be reinforced time to time so that it achieves it desired aims in the stipulated time period.

Now a days, women have broken their ill-social fetters and are ready to face the contemporary challenges without any help and hesitation and consequently, March 8, is formally observed and celebrated in several countries, including India as The International Women's Day. It marks the milestones of integrated achievements towards the equality in rights, status and dignity of women and their equal participation in economic, social and cultural development in contemporary world scenario. The shift in focus has been towards women who till the last century have been contributing to all aspects of the growth of society but from the background and without any acknowledgment of the same.

Society is always in a continuous process of evolution. In the Indian context, it will take several decades for these imbalances to be ratified as these are deep rooted and being in practice over the ages. Educational of both men and women will lead to change in attitudes and perceptions. It is not easy to eradicate deep-seated cultural values or alter tradition that perpetuates discrimination but the daintiness of the task cannot stop the initiative from being taken. The society gets positive inputs as well as negatives from each individual so our contributions however little do not go waste and helps to keep the wheel of change moving.

Women empowerment is not a n isolated event that happens, it is an overlapping and significant society at large. It affects both the male and the female population. The discrimination and harassment of the women through the ages of suppression has lead to the slow growth of Indian society as compared to the western societies which give equal rights to all its members. Women empowerment thus cannot be achieved till the society comes together to achieve it. Political legislatives and various commissions can only bring in awareness but the real progress towards the aim is trough the members of the society.

REFERENCES

1. Richard H. Robbins, Allyn and Bacon, Global Problems and culture capitalism 1999, p. 354.

VOLUME NO. 5 (2015), ISSUE NO. 02 (FEBRUARY)

- 3. Sumangala Naik, 'The Need for Developing Women Entrepreneurs,' Yojana, Vol. 47(7), July 2003, p.37.
- 4. Arundhati Chattopadhay, 'Empowering Women', Yojana October 2006,p30
- 5. A Manohar , 'Voilence Against Women' Yojana October 2006,p35
- 6. Reva Nayyar 'Towards Gender Equity', Yojana October 2006, p14
- 7. www.nationalcommissionfor women visited on 12th Nov ,2014
- 8. www.planningcommissionindia visited on 12th Nov, 2014
- 9. www.nationalmission for women empowerment visited on 12th Nov .2014



REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, Economics & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail**infoijrcm@gmail.com** for further improvements in the interest of research.

If youhave any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, nor its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal is exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active cooperation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Fournals





