

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

I  
J  
R  
C  
M



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.](#), [Google Scholar](#),

[Indian Citation Index \(ICI\)](#), [J-Gate, India](#) [link of the same is duly available at [Infotribnet of University Grants Commission \(U.G.C.\)](#)],

[Index Copernicus Publishers Panel, Poland](#) with [IC Value of 5.09 \(2012\)](#) & [number of libraries all around the world](#).

[Circulated all over the world & Google has verified that scholars of more than 6185 Cities in 195 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. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	<b>DESIGN THINKING: AN APPROACH FOR BRIDGING THE GAP BETWEEN INDUSTRY AND ACADEMICS</b> <i>SUDHIR SALUNKHE &amp; SURESH KADAM</i>	1
2.	<b>EVALUATION OF WORKING CAPITAL PERFORMANCE IN BATTERY INDUSTRY IN ANDHRA PRADESH</b> <i>Dr. KOMMINENI KALYANI &amp; Dr. P. MOHAN REDDY</i>	7
3.	<b>PERCEIVED PERCEPTION OF MICRO CREDIT BENEFICIARIES ABOUT FINANCIAL INCLUSION: A STUDY ON BENEFICIARIES OF PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME (PMEGP) IN INDIA</b> <i>KIRANKUMAR R. BANNIGOL &amp; Dr. S. G. HUNDEKAR</i>	15
4.	<b>A STUDY ON THE IMPACT OF ONLINE ADVERTISING AMONG THE YOUTH IN CHENNAI CITY</b> <i>Dr. L. SOLOMON RAJ</i>	19
5.	<b>A CONTRAST BETWEEN ACCOUNTING STANDARD-17, INDIAN ACCOUNTING STANDARD-108 &amp; INTERNATIONAL FINANCIAL REPORTING STANDARD-8</b> <i>Dr. SANIL KUMAR &amp; SAURABH PRASAD</i>	24
6.	<b>IMPACT OF MGNREGA PROGRAMME ON WOMEN EMPOWERMENT IN RURAL KERALA: AN EMPIRICAL STUDY</b> <i>VIDYA A &amp; ANAGHA P M</i>	28
	<b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>	32

**CHIEF PATRON****Prof. (Dr.) 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

**FOUNDER PATRON****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**

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

**ADVISOR****Prof. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

**EDITOR****Dr. NAWAB ALI KHAN**

Professor & Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

**CO-EDITOR****Dr. G. BRINDHA**

Professor & Head, Dr.M.G.R. Educational & Research Institute (Deemed to be University), Chennai

**EDITORIAL ADVISORY BOARD****Dr. A SAJEEVAN RAO**

Professor & Director, Accurate Institute of Advanced Management, Greater Noida

**Dr. CHRISTIAN EHIOBUCHÉ**

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA

**Dr. JOSÉ G. VARGAS-HERNÁNDEZ**

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico

**Dr. M. N. SHARMA**

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

**Dr. TEGUH WIDODO**

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia

**Dr. M. S. SENAM RAJU**

Professor, School of Management Studies, I.G.N.O.U., New Delhi

**Dr. KAUP MOHAMED**

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

**Dr. D. S. CHAUBEY**

Professor &amp; Dean (Research &amp; Studies), Uttarakhand University, Dehradun

**Dr. ANIL K. SAINI**

Professor, Guru Gobind Singh Indraprastha University, Delhi

**Dr. ARAMIDE OLUFEMI KUNLE**

Dean, Department of General Studies, The Polytechnic, Ibadan, Nigeria

**Dr. SYED TABASSUM SULTANA**

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

**Dr. MIKE AMUHAYA IRAVO**

Principal, Jomo Kenyatta University of Agriculture &amp; Tech., Westlands Campus, Nairobi-Kenya

**Dr. NEPOMUCENO TIU**

Chief Librarian &amp; Professor, Lyceum of the Philippines University, Laguna, Philippines

**Dr. BOYINA RUPINI**

Director, School of ITS, Indira Gandhi National Open University, New Delhi

**Dr. FERIT ÖLÇER**

Professor &amp; Head of Division of Management &amp; Organization, Department of Business Administration, Faculty of Economics &amp; Business Administration Sciences, Mustafa Kemal University, Turkey

**Dr. SANJIV MITTAL**

Professor &amp; Dean, University School of Management Studies, GGS Indraprastha University, Delhi

**Dr. SHIB SHANKAR ROY**

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

**Dr. SRINIVAS MADISHETTI**

Professor, School of Business, Mzumbe University, Tanzania

**Dr. ABHAY BANSAL**

Head, Department of Information Technology, Amity School of Engg. &amp; Tech., Amity University, Noida

**Dr. KEVIN LOW LOCK TENG**

Associate Professor, Deputy Dean, Universiti Tunku Abdul Rahman, Kampar, Perak, Malaysia

**Dr. OKAN VELI ŞAFAKLI**

Professor &amp; Dean, European University of Lefke, Lefke, Cyprus

**Dr. V. SELVAM**

Associate Professor, SSL, VIT University, Vellore

**Dr. BORIS MILOVIC**

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

**Dr. N. SUNDARAM**

Associate Professor, VIT University, Vellore

**Dr. IQBAL THONSE HAWALDAR**

Associate Professor, College of Business Administration, Kingdom University, Bahrain

**Dr. MOHENDER KUMAR GUPTA**

Associate Professor, Government College, Hodal

**Dr. ALEXANDER MOSESOV**

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

**RODRECK CHIRAU**

Associate Professor, Botho University, Francistown, Botswana

**Dr. PARDEEP AHLAWAT**

Associate Professor, Institute of Management Studies &amp; Research, Maharshi Dayanand University, Rohtak

**Dr. DEEPANJANA VARSHNEY**

Associate Professor, Department of Business Administration, King Abdulaziz University, Saudi Arabia

**Dr. BIEMBA MALITI**

Associate Professor, School of Business, The Copperbelt University, Main Campus, Zambia

**Dr. SHIKHA GUPTA**

Associate Professor, Lingaya's Lalita Devi Institute of Management &amp; Sciences, New Delhi

**Dr. KIARASH JAHANPOUR**

Research Adviser, Farabi Institute of Higher Education, Mehrshahr, Karaj, Alborz Province, Iran

**Dr. SAMBHAVNA**

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

**YU-BING WANG**

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

**Dr. MELAKE TEWOLDE TECLEGHIORGIS**

Faculty, College of Business &amp; Economics, Department of Economics, Asmara, Eritrea

**Dr. SHIVAKUMAR DEENE**

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

**Dr. THAMPOE MANAGALESWARAN**

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

**Dr. JASVEEN KAUR**

Head of the Department/Chairperson, University Business School, Guru Nanak Dev University, Amritsar

**SURAJ GAUDEL**

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

**Dr. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

**Dr. BHAVET**

Former Faculty, Shree Ram Institute of Engineering &amp; Technology, Urjani

**FORMER TECHNICAL ADVISOR****AMITA****FINANCIAL ADVISORS****DICKEN GOYAL**

Advocate &amp; Tax Adviser, Panchkula

**NEENA**

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

**LEGAL ADVISORS****JITENDER S. CHAHAL**

Advocate, Punjab &amp; Haryana High Court, Chandigarh U.T.

**CHANDER BHUSHAN SHARMA**

Advocate &amp; Consultant, District Courts, Yamunanagar at Jagadhri

**SUPERINTENDENT****SURENDER KUMAR POONIA**

## CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the 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 **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

## GUIDELINES FOR SUBMISSION OF MANUSCRIPT

### 1. **COVERING LETTER FOR SUBMISSION:**

DATED: \_\_\_\_\_

**THE EDITOR**

IJRCM

**Subject:** SUBMISSION OF MANUSCRIPT IN THE AREA OF \_\_\_\_\_.

**(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)**

**DEAR SIR/MADAM**

Please find my submission of manuscript titled ' \_\_\_\_\_ ' for likely publication in one of your journals.

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

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

**NAME OF CORRESPONDING AUTHOR** :

Designation/Post\* :

Institution/College/University with full address & Pin Code :

Residential address with Pin Code :

Mobile Number (s) with country ISD code :

Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) :

Landline Number (s) with country ISD code :

E-mail Address :

Alternate E-mail Address :

Nationality :

\* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation **etc.** **The qualification of author is not acceptable for the purpose.**

**NOTES:**

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. **pdf. version is liable to be rejected without any consideration.**
  - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**  
**New Manuscript for Review in the area of** (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
  - c) There is no need to give any text in the body of the 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 expected to be below **1000 KB**.
  - e) Only the **Abstract 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 within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
  - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised**.
  3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
  4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
  5. **ABSTRACT:** Abstract should be in **fully Italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA**. **Abbreviations must be mentioned in full**.
  6. **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 stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
  7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at [www.aea-web.org/econlit/jelCodes.php](http://www.aea-web.org/econlit/jelCodes.php). However, mentioning of JEL Code is not mandatory.
  8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. **It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
  9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
  10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
  11. **MAIN TEXT:**

**THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:****INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **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.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **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 may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** 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 italic printing. 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 parenthesis.
  - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders before the references.

**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.

**JOURNAL 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, 19–23

**UNPUBLISHED DISSERTATIONS**

- 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 Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

## IMPACT OF MGNREGA PROGRAMME ON WOMEN EMPOWERMENT IN RURAL KERALA: AN EMPIRICAL STUDY

**VIDYA A**  
**ASST. PROFESSOR**  
**SREE NARAYANA COLLEGE**  
**NATTIKA**

**ANAGHA P M**  
**STUDENT**  
**SREE NARAYANA COLLEGE**  
**NATTIKA**

### ABSTRACT

*Mahatma Gandhi National Rural Employment Guarantee Act 2005 was brought by central Govt. in 2006 for achieving some goal such as eradicating rural poverty, women empowerment and creation some social assets. The act aims at strengthening women employment by enforcing that about 1/3 of total work force should be women and also there is equal wage for men and women. In Kerala women participation, make this programs a great success. Hence, this study aims at analysing how this scheme is benefited for women empowerment in Anthikad panchayath in Thrissur district in Kerala. From the study it is found that this scheme playing a significant role in creating employment opportunities for women in the panchayath and help to increase the income and expenditure of households. The scheme significantly enhance the socio- economic decision making power to women in the man dominated rural society and also giving more self-respect among women.*

### KEYWORDS

women empowerment, financial autonomy, self-confidence, freedom to travel, freedom to speak.

### JEL CODE

H53

### INTRODUCTION

Women constitute around 70% of total Population in India. But their living condition is very poor. Every time women's are treated as poorest people just because of gender inequality. The discrimination against women is increasing day by day. Poverty, illiteracy poor financial background, low standard of living etc make women's condition more worse. To eliminate such evils from society empowering women is most necessary. Empowered women contribute more to the society. By getting better educational facilities and opportunity to do better employment, help them to improve their position in the society.

In 2005, Central Government introduced MGNREG Scheme to ensure 100 days guaranteed employment to poorest people especially women's to uplift them from utter Poverty and improve their Standard of living. MGNREG is a powerful instrument for inclusive growth in rural India. Through its impact on social Protection, live hood Security empowerment of women. It is the one of the largest employment generation scheme of India govt. Through the Study the researcher Analysis, how this scheme is beneficial for empowerment of rural women's in Kerala.

### MGNREGA

MGNREGA is an Indian labour and social security measure introduced by central Govt in 2005 with the aim of enhancing the live hood security of rural poor by giving them better guaranteed employment opportunity. The act was 1<sup>st</sup> Proposed in 1991 by P.V. Narasimhan Rao. In 2006 it was finally accepted in parliament and from 1<sup>st</sup> April 2008 onwards the act was implemented in all state in India. Apart from creating economic security to rural people, it help in creating rural assets (such as roads, canals, ponds etc.) and also helps in protecting environment, empowering rural women's etc. This programme is very effective for empowering women and development of rural India.

### NEED OF MGNREGA

This scheme is beneficial for us because of following:

- ✓ To act as media for socio- economic development.
- ✓ Provide unskilled work for rural India in the rural area.
- ✓ Ensuring Sustainable development by developing the natural resources.
- ✓ Providing an important role to Panchayath Raj.
- ✓ Social protection for most vulnerable people living in rural India by providing employment opportunities.
- ✓ Live hood Securities for poor through creation of durable assets, improved water security, soil conservation and higher land productivity.

### RESEARCH PROBLEM

One of the Major Problem faced by our country is unemployment and poverty. To improve the living Condition of poor people in India, there are lots of employment generation scheme were introduced by various Central and State Government at various Period in India. But most of the schemes are not much effective to reduce poverty among rural poor. In 2006, Union Govt introduced MGNREGA programme. It is one of the largest employment generation programme of India Govt. Now it is also considered as the largest women empowerment project in India. The main aim of these programme is that, through generating employment opportunity uplift the rural poor especially women's. Through this scheme Government ensure 100 days granted employment to every adult who are willing to the take unskilled manual job in every family in a financial year. This Program is very attractive among women's because this scheme stipulate that one third of total workers should be women.

In this context, the present study analyses how this programme is effective for women empowerment. The present study conducted among MGNREGA women workers in Anthikkad panchayath, it is a costal panchayath in Thrissur district. In the panchayath most of the women's have only primary education. In this circumstance to earn their own earnings is possible only through unskilled manual work. Here MGNREGA is a blessed programme to the rural women to improve their earning capacity, decision making power etc. In anthikad panchayath out of total registered MGNREGA workers women constituted the major part, so the present study analyze the growth of women participation in this scheme and also analyse how this scheme is beneficial for socio-economic upliftment of rural women in the Panchayath.

**OBJECTIVES OF THE STUDY**

1. To analyses the Socio- economic profile of MGNREGA workers.
2. To know the extent to which this scheme is successful in achieving women empowerment in Anthikad Panchayath.
3. To identify the various problem faced by MGNREG workers.

**SIGNIFICANCE OF THE STUDY**

Women population is a round half of the total population of India, however the condition of this half is very pathetic. Women's are subjected to gender discrimination on the basis of access to education, health, and employment and abuse of various kind of domestic violence.

Development of a state depends upon the empowerment of backward population category i.e. women. The real empowerment should begin from rural area were the most of the population resides. Rural women's are powerless to worker outside their home because of family restriction, Social and traditional barriers etc. Therefore their potential often remains underutilized. Urban women get a variety of employment opportunities to improve their earning capacity. But rural women get lessor opportunity. In such a situation the scheme like MGNREGA is a blesses one to improve the standard of living of rural poor and giving them more financial independency and autonomy in decision making etc. The present study analyses how this scheme is beneficial for empowering women's in Anthikkad panchayath in Thrissur district in Kerala.

**SCOPE OF THE STUDY**

The present study analyses the extent to which MGNREG is successful in achieving women empowerment. Geographically the study limited to Antikkad panchayath in Thrissur District in Kerala.

**METHODOLOGY****SAMPLING DESIGN AND DATA COLLECTION METHOD**

The research design used in the study is description in nature. By using convenient sampling method 50 MGNREG workers are selected from Anthikkad Panchayath in Thrissur district in Kerala. The data is mainly collected from Primary sources. Structured questionnaire are distributed among the workers to collect primary data. Secondary data was collected from various source like books, journals, website etc.

**TOOLS OF ANALYSIS**

Simple Percentage analysis and rank test are applied for analyzing the data.

**REVIEW OF LITERATURE**

**Soumya Mohanty (2012)** in her study on "Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and Tribal Livelihoods: A case study in Sundargarh district of Odisha". The study concluded that MGNREGA is considered as a "Silver Bullet" for eradicating rural poverty and unemployment, by way of generating demand for productive labour force in villages. It provides an alternative source of livelihood which will have an impact on reducing migration, restricting child labour, alleviating poverty and making villages self-sustaining through productive assets creation such as road construction, work etc for which it has been considered as the largest antipoverty programme in Sundargarh district.

**Dr G Xavier, G. Mari (2014)** in his study on "impact of MGNREGA on women empowerment with special reference to Kalakkanmol panchayat in Sivagangai district, Tamil Nadu". The study analyse the impact of MGNREGA on socio-economic empowerment of women in Kalakkanmoi panchayat of Sivaganga district, Tamil Nadu. Through the present study researcher also analyse the various risk associated with the women during the working time of MGNREGA. The study finds that the MGNREGA programme help to increases the income and expenditure of the households and the scheme significantly enhances the social and economic decision making power to women in the men dominated rural society. Hence, the scheme ensures improved standard of living of the vulnerable poor, more specifically among women. The major problem faced by the are poor worksite facility, hot climate condition and reduction of leisure time etc. increase the work burden of workers during the working hours of MGNREGA.

**Gowhar Bashir Ahangar (2014)** in his article titled "women empowerment through MGNREG: A case study of block Shahabad of district Anantnag, Jammu & Kashmir. The findings of the study shows that through this programme women's are benefited most as worker, than as community. They take this opportunities to speak out and freedom from their routine family activates so empowerment of women has emerged as a unintended consequence of MGNREGA. Payment of wage through bank help the workers to increase their deposits in bank, which help the bank in financial inclusion process and equal wage for men and women, help to keep gender quality in the society. Old people and widows are more benefited of this scheme.

**Midhula Mohank & Hemalatha A.V (2016)** Through their study "MGNREGA - An Analytical Study" through the study researchers closely examined the significance of the scheme in empowering women from various aspects and also try to find out the success of the scheme. They make a critical analysis on the scheme, that though the scheme provides various opportunities to women, but it is doubt whether the social status and welfare of women have been improved much. The study reveals the real situation of women who enjoyed the benefit under MGNREG Scheme.

**Shammim Ahmed, Mohammed Jamshed (2017)** through their article titled "Women Empowerment through MGNREG An Empirical study of Haryana ", discuss the need and importance for the empowerment of women in the country and also discuss the emerging issues and challenges faced by the women especially the rural women. at the end of the study the researcher conclude that implementation of MGNREGA as a support system to the rural women through facilitating the essential process of entrepreneurship, capacity building, education, health and hygiene etc. This scheme is very helpful for rural India, for achievement of inclusive growth. The researchers point out that the overall development of a nation is highly dependent on the gender equality and the prosperity of back ward population i.e. women. The paper also analyse the potential of MGNREG scheme and its role in improving performance of women's in Haryana.

## DATA ANALYSIS AND FINDINGS OF THE STUDY

TABLE 1: SOCIO- ECONOMIC PROFILE OF RESPONDENTS

Category	No. of respondents	Percentage
<b>Marital status</b>		
Married	36	72
Un married	8	16
Widow	6	12
<b>Age Group</b>		
21-30	6	12
31-40	17	34
41-50	20	40
51and above	7	14
<b>Educational Qualification</b>		
Primary	27	54
SSLC	19	38
+2/PDC	2	4
Others	2	4
<b>Income Level</b>		
Below 5000	4	8
5000-10000	28	56
10000-15000	8	16
15000-20000	7	14
Above 20000	4	8
<b>Type of family</b>		
APL	10	20
BPL	40	80
<b>Type of family</b>		
Nuclear family	38	76
Joint Family	12	24

**Demographic features of respondents**

- The Above table shows that 72 % of the respondents are married, 16% are un married and 12% are windows. This shows that through MGNREG programme workers get additional income to their family along with their spouse.
- 40% of the female workers engaged with this scheme is belong to the age group of 41-50 Yrs,34% belongs to 31-40 Yrs, 14% belongs to 51 Yrs and above. All this shows that even old age women's prefer this work with happy due to possibility of doing less risky job and the work is also available nearest to their home without much time stipulation.
- Among the respondents majority have less educational qualification, 54% have only Primary education, 38% are SSLC holders, 4% belong to other vocational schemes. Due to lower educational qualification it is difficult for them to find out other alternative Jobs.
- 80% of the respondents are BPL card holders this shows the incidence of poverty is high the Panchayath.

**Family income**

56% of them have family income between 1000-15000, 16% have family income between 10000-15000 and 8% have income below 5000.78% opines that their family income is increased after joining this scheme. 12% have the opinion that this work does not help them much for improving their financial condition because their income just match with their expenditure.

**Work experience**

50% of the respondents have only 1-3 years of experience, 27% have 3-7 years of experience, only 7% have expenditure less than one year.

**Type of savings hold**

Payment of wage through bank help the workers to increase their deposits in the bank. 68% have savings account, 32% have no savings account because their income just match with their expenditure, so they have no excess income for savings. Due to getting regular income through this programme many of the respondents opt various savings and investment scheme. 25% have fixed deposits in bank, 18% have deposit in gold, 40% have various health insurance scheme, 15% have recurring deposit account in post office investment in Chit ties.

**Expenditure pattern**

The Expenditure pattern of the respondents are analysed by using ranking method. It shows that their major expenditure is for food and households and then followed by medical expenditure, repayment of bank loan, and to meet various educational expenditure of their children's.

**Periodicity of Wage**

Majority of respondents, 80% of them are getting wage monthly. Only 20% are receive wage weekly. All are getting wage through bank account this shows that this programs is very helpful for financial inclusion development in the Panchayath.

**Family Support**

Support from family is very important for women to perform better in their field, 83% have get good family support to do this work 17% of them does not get much support from their family.

TABLE 2: WOMEN EMPOWERMENT FACTORS

	Highly improved		Improved		Not Improved	
	No. of Respondents	%	No. of Respondents	%	No. of Respondents	%
Autonomy in domestic & Financial decision making	24	48	20	40	6	12
Self confidence	15	30	25	50	10	20
Ability to deal with banking transitions	28	56	16	32	6	12
Freedom to Travel	15	30	27	54	8	16
Participation in panchayath Raj activities	29	58	12	24	24	18
Group thinking	10	20	14	28	28	52
Financial Position	12	24	25	50	50	26
Leadership quality at work site	8	16	12	24	24	60
Participation in political activities	5	10	7	14	14	76

Source: Primary Data

**Women empowerment factors**

From the above table it is clear that MGNREG workers are empowered through this scheme in various ways such as 48% are highly improved to taking various domestic and financial decisions. 40% acquired self-confidence to speak out after joining this scheme. Earning capacity of the of the workers are increased through this scheme. 56% of them opines that this scheme help them highly to improve their ability to deal with banking transitions and likewise leadership quality, group thinking and ability to participate in political activity etc. are less improved through this Scheme.

TABLE 3: SATISFACTION TOWARDS WORKSITE FACILITIES

	H.S		S		N		D.S		H.DS	
Allotment of work	14	28	17	34	20	38	-	-	-	-
Grievance redressal	10	20	17	35	8	15	9	18	6	12
Transparency in policy and programme	29	57	16	33	3	7	2	3	-	-
Cooperation with functionaries	22	43	24	47	2	3	2	7	-	-
Regularity in wage payment	15	30	10	20	8	16	12	24	5	10
Formality to Join the Scheme	42	84	5	10	3	6	-	-	-	-
Work site facilities	5	10	25	50	5	10	15	30	-	-
Training programme	4	7	30	60	16	20	6	13	-	-

Source: primary data

(HS=Highly satisfied=Satisfied-N=Neutral, DS= Dissatisfied, H.DS-Highly dissatisfied,)

From the above it is found that respondents are dissatisfied with delay in payment of wage, work site facilities, delay in allotment of work etc. They are satisfied with formality to join this scheme, transparency of policy and programme and cooperation from functionaries for the smooth conduct of this programme.

**SUGGESTIONS**

- Social audit on MGNREGA should strength to improve the working condition of workers and effective use of working days and resources.
- Fast job registration process, speedy issuing of job card, avoiding delay in getting wages etc. improve this scheme in future.
- Through massive advertisement programme panchayath authorities should create awareness among rural poor about this scheme.
- Some work site infrastructure facilities are poor so the authorities should take necessary step to provide most modern work equipment to the workers.

**CONCLUSION**

MGNREGA scheme is one of the best poverty eradication programme of Central Govt. launched in the year 2005. This Scheme aim at creating employment opportunities, thrift among rural people, improving standard of living of rural people, empowerment of women, create infrastructure development in rural area, prevent migration of rural people to urban area and largely participate in financial inclusion process by opening bank account and post office accounts. The present study analyses how this Scheme is beneficial for empowerment of women’s in rural Keralas. The study conducted among MGNREG workers at Anthikad panchayath in Thrissur district shows that this scheme is highly beneficial to poor women in the Panchayath. Through this programme they can improve their earning capacity, decision making power, self-confidence, social participation and social status. Even though some draw backs are there in implementing this programme. It was a big movement of India Govt. in generating employment and bringing the standard living of poor especially women in rural area.

**REFERENCES**

1. Dr. G Xavier, G. Mari, impact of MGNREGA on women empowerment with special reference to Kalakkanmol panchayat in Sivagangai district, Tamil Nadu SSRG International Journal of Economic & Management Studies – volume 1, issue 1, August 2014.
2. Gowhar Bashir Ahangar (2014)“Women empowerment through MGNREG : A case study of Block Shahabad of district Anantnry, Jarmu Kashmir, Abhinav, Natrural monthly referred Journal of research in commerce and management, Vol 3 February 2014, PP 56-62.
3. Jony jose “ Role of Kudumbasree and women empowerment : A study of Thiruvananthapuram municipal corporation area in Kerala’s status, India, International Journal of research granthalam, Vol 13, issue 12,
4. Midhula Mohank & Hemalatha A.V, “MGNREGA-An Analytical Study” “International Journal of Recent Scientific Research”, volume 7, issue 5, pp.11008-11011, May, 2016.
5. Shammim Ahmed, Mohammed Jamshed- “women empowerment through MGNREGA, An Empirical study of Haryana”, International Journal of Management & Applied Science –volume 3, issue 2, February 2017.
6. Soumya Mohanty, Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and Tribal Livelihoods: A case study in Sundargarh district of Odisha”E-thesis @NIT Roukela, Odisha, India, May 2012.
7. Dr Ashwin G Modi, Mr Kiran J. Palel, Mr Kundan M Patel, Imapct of micro finance Service on rural women empowerment: An empirical study, IOSR Journal of Business and management, Vol 16, Issue II, Nov 2014,PP 68-75.
8. Jomy jose “ Role of Kudumbasree and women empowerment : A study of Thiruvananthapuram municipal corporation area in Kerala state, in India, International Journal of research granthalayam, Vol 13, issue 12, December 2015,PP 72-82.
9. Influence of Kudumbasree on women empowerment – A study IOSR Journal of business and management (IOSR J&M), Vol.16,Issue 10 2014 October, PP 35-44.

## REQUEST FOR FEEDBACK

**Dear Readers**

At the very outset, International Journal of Research in Commerce & 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](mailto:infoijrcm@gmail.com) for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com).

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

Looking forward to 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, neither 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 are 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 co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

### *Our Other Journals*

