INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT



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

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., The American Economic Association's electronic bibliography, EconLit, U.S.A., EBSCO Publishing, U.S.A. Index Copernicus Publishers Panel, Poland, Dpen J-Gage, India [link of the same is duly available at Inflibnet of University Grants Commission (U.G.C.)]

as well as in Cabell's Directories of Publishing Opportunities, U.S.A

Circulated all over the world & Google has verified that scholars of more than Hundred & Thirty Two countries/territories are visiting our journal on regular basis.

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.				
1.	DETERMINANTS OF INTEREST SPREADS IN COMMERCIAL BANKS – A CASE OF CRDB BANK TANZANIA DR. SRINIVAS MADISHETTI & JOSEPH KIMEME	1				
2.	CORPORATE SOCIAL RESPONSIBILITY CSR OF BUSINESS ORGANIZATIONS IN NIGER STATE, NIGERIA: AN ISLAMIC PERSPECTIVE DR. HALIRU BALA					
3.	CHALLENGES OF GOOD GOVERNANCE IN LOCAL GOVERNMENT: THE CASE OF SAESIETSAEDAMBA WOREDA, TIGRAY REGION, ETHIOPIA GEBRESLASSIE KIROS HAILU	11				
4.	TOTAL COST OF SMALL ENTREPRENEURIAL CREDIT: AN ANALYSIS ON SELECTED PRIVATE COMMERCIAL BANKS IN BANGLADESH JASMINE JAIM	27				
5.	FACTORS INFLUENCING TOTAL HOUSEHOLD INCOME OF FARMERS IN UTTAR PRADESH AMARENDRA PRATAP SINGH	31				
6.	CUSTOMER AWARENESS AND SATISFACTION IN COMMERCIAL BANKS WITH REFERENCE TO COIMBATORE DISTRICT DR. M. VIDHYA & DR. A. RAMACHANDRAN	38				
7.	MEASUREMENT OF CONSUMER'S PERCEPTION ON SERVICE QUALITY IN LIFE INSURANCE ALTAF AHMAD DAR & SHABIR AHMAD BHAT	44				
8.	GROWTH AND PERFORMANCE OF MICRO, SMALL AND MEDIUM ENTERPRISES (MSMEs) IN INDIA: AN OVERVIEW OMKAR P. DASTANE.	50				
9.	A STUDY ON THE POSITION OF SMALL AND MEDIUM ENTERPRISES IN KERALA VIS A VIS THE NATIONAL SCENARIO N. RAJEEVAN & DR. M. M. SULPHEY	57				
10.	A STUDY ON SOCIO – ECONOMIC STATUS OF PIG FARMERS IN KANCHEEPURAM DISTRICT OF TAMILNADU STATE SASIKALA. V, P. KUMARAVEL & P. MATHIALAGAN	61				
11.	STUDY OF EMPOWERMENT STATUS AND THE LEADERSHIP QUALITIES OF WOMEN NGOS DR. MADHAVI S. KULKARNI & KISHOR G. BHIDE	64				
12.	IMPACT OF AGE AND LEVEL OF EDUCATION ON ORGANIZATIONAL COMMITMENT DR. ARTI BAKHSHI, ATUL DUTT SHARMA & DR. KULDEEP KUMAR	69				
13.	SCAN ON MINIMUM ALTERNATE TAX DR. G. VELMURUGAN	73				
14.	SELF HELP GROUPS (SHGs): IMPACT ON WELFARE OF RURAL WOMEN AT IKP (INDIRA KRANTHI PATHAM) DR. M SUKANYA	76				
15 .	SELF HELPS GROUPS: A NEW PARADIGM SHIFT FOR WOMEN EMPOWERMENT DR. K. MANOHARAN NAIR	81				
16.	WTO AND INDIA'S FOREIGN TRADE DR. SANJAY TIWARI & DR. TILAK SETHI	85				
17 .	PERFORMANCE OF VARIOUS BANKING AGENCIES IN INDIA OVER A PERIOD OF TIME K. RANGASWAMY & DR. D.V.GOPALAPPA	94				
18.	DIRECT TAXES CODE – AN OVERVIEW DR. A. JAYAKUMAR & R. ELAVARASAN	98				
19.	REGIONAL RURAL BANK FINANCE IN ARUNACHAL PRADESH, INDIA: AN IMPACT ANALYSIS DR. TASI KAYE	103				
20.	FOREIGN DIRECT INVESTMENT AND RETAILING IN INDIA-ISSUES AND CONCERNS K. BABY & C.A VISALAKSHI	108				
21.	SOCIO-ECONOMIC PROFILE OF WOMEN ENTREPRENEURS: A CASE STUDY WITH REFERENCE TO NORTH DISTRICT OF GOA STATE DR. ACHUT P. PEDNEKAR	114				
22.	HUMAN SETTLEMENTS UNDER SRIPADA-YELLAMPALLY PROJECT AND SUSTAINABLE DEVELOPMENT STRATEGY RAMAIAH BHEENAVENI	118				
23.	EFFICIENCY STUDY OF LARGE-SIZED BANKS IN INDIA – A DEA APLICATION MANAS KUMAR BAIDYA	122				
24.	GLOBALIZATION AND SMALL-SCALE INDUSTRIES: THE INDIAN PERSPECTIVE SANDEEP AGGARWAL & PARUL MITTAL	130				
25.	STRATEGIES FOR SMALL BUSINESS DEVELOPMENT: MICROENTERPRISE IN ORISSA: PRACTICES TO PROMOTE SUCCESS AMONG LOW-INCOME ENTREPRENEURS DR. BIKRANT KESARI	136				
26.	TRENDS AND CHALLENGES BEFORE BANKING SECTOR: A STUDY SATISH TANAJI BHOSALE	140				
27.	INDIA & CHINA: THE RISING POWER IN GLOBAL ECONOMY SARITA RANI & INDRA NEHRA	143				
28.	PROTECTION OF CHILDREN - ROLE OF PANCHAYATS IN INDIA R.ARUNAJAYAMANI	150				
29.	BASEL III: A TOOL OF RISK MANAGEMENT IN BANKING SECTOR SAHILA CHAUDHRY	154				
30.	MGNREGA: ITS DRAWBACKS IN J&K 2010 SHEIKH IRSHAD AHMAD	158				
	REQUEST FOR FEEDBACK	162				

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

PATRON

SH. RAM BHAJAN AGGARWAL

Ex. State Minister for Home & Tourism, Government of Haryana Vice-President, Dadri Education Society, Charkhi Dadri President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

DR. BHAVET

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

ADVISORS

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., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SIKANDER KUMAR

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

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. RAJENDER GUPTA

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

PROF. NAWAB ALI KHAN

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

PROF. S. P. TIWARI

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, Kurukshetra University, Kurukshetra

DR. SAMBHAVNA

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

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, 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, Mukand Lal National College, Yamuna Nagar

SHASHI KHURANA

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

SUNIL KUMAR KARWASRA

Principal, Aakash College of Education, Chander Kalan, Tohana, Fatehabad

DR. VIKAS CHOUDHARY

Asst. Professor, N.I.T. (University), Kurukshetra

TECHNICAL ADVISORS

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadhola, Yamunanagar

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

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; 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; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor 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; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript anytime in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email addresses: infoijrcm@gmail.com or info@ijrcm.org.in.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

SUBMISSION OF MANUSCRIPT IN THE AREA OF Nance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engin R/MADAM In affirm that the contents of this manuscript are original. Furthermore, it has neither been publication elsewhere. In that all the author (s) have seen and agreed to the submitted version of the manuscript and their manuscript is accepted, I/We agree to comply with the formalities as given on the value in any of your journals. IF CORRESPONDING AUTHOR: In with full address, contact numbers & Pin Code:	ering/Mathematics/other, please specify
rance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Enginer/R/MADAM Indidentify the contents of this manuscript are original. Furthermore, it has neither been publishable for publication elsewhere. In affirm that the contents of this manuscript are original. Furthermore, it has neither been publishable for publication elsewhere. In all the author (s) have seen and agreed to the submitted version of the manuscript and their manuscript is accepted, I/We agree to comply with the formalities as given on the value of your journals. If CORRESPONDING AUTHOR:	<u>ering/Mathematics/other, please specify</u>)
rance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Enginer/R/MADAM Indidentify the contents of this manuscript are original. Furthermore, it has neither been publishable for publication elsewhere. In affirm that the contents of this manuscript are original. Furthermore, it has neither been publishable for publication elsewhere. In all the author (s) have seen and agreed to the submitted version of the manuscript and their manuscript is accepted, I/We agree to comply with the formalities as given on the value of your journals. If CORRESPONDING AUTHOR:	ering/Mathematics/other, please specify
nd my submission of manuscript entitled '' for affirm that the contents of this manuscript are original. Furthermore, it has neither been published for publication elsewhere. It is author (s) have seen and agreed to the submitted version of the manuscript and their my/our manuscript is accepted, I/We agree to comply with the formalities as given on the value of the content of the manuscript and their my/our manuscript is accepted, I/We agree to comply with the formalities as given on the value of the content of the co	ering/Mathematics/other, please specify
nd my submission of manuscript entitled '' for affirm that the contents of this manuscript are original. Furthermore, it has neither been publication elsewhere. That all the author (s) have seen and agreed to the submitted version of the manuscript and their my/our manuscript is accepted, I/We agree to comply with the formalities as given on the value of your journals. THE CORRESPONDING AUTHOR:	
affirm that the contents of this manuscript are original. Furthermore, it has neither been publis view for publication elsewhere. that all the author (s) have seen and agreed to the submitted version of the manuscript and their my/our manuscript is accepted, I/We agree to comply with the formalities as given on the vition in any of your journals. FECORRESPONDING AUTHOR:	
wiew for publication elsewhere. That all the author (s) have seen and agreed to the submitted version of the manuscript and their my/our manuscript is accepted, I/We agree to comply with the formalities as given on the value tion in any of your journals. FEF CORRESPONDING AUTHOR: The correction:	or possible publication in your journals.
my/our manuscript is accepted, I/We agree to comply with the formalities as given on the vition in any of your journals. F CORRESPONDING AUTHOR: cion:	hed elsewhere in any language fully or part
tion in any of your journals. F CORRESPONDING AUTHOR: tion:	nclusion of name (s) as co-author (s).
cion:	rebsite of the journal & you are free to p
n with full address, contact numbers & Pin Code:	
tial address with Pin Code:	
Number (s):	
Number (s):	
ddress:	
e E-mail Address:	

- 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)
- 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.
- 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.
- The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgement 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.
- AUTHOR NAME (S) & AFFILIATIONS: The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email 3. address should be in italic & 11-point Calibri Font. It must be centered underneath the title.
- ABSTRACT: Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, 4. results & conclusion in a single para. Abbreviations must be mentioned in full.

- 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. IUSCRIPT: Manuscript must be in BRITISH ENGLISH prepared on a standard A4 size PORTRAIT SETTING PAPER. 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.
- VGS: 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

SCOPE FOR FURTHER RESEARCH

REFERENCES

APPENDIX/ANNEXURE

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

- ILES: These should be simple, centered, separately numbered & self explained, and titles must be above the table/figure. Sources of data should 10. 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.

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.

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.

Garg, Sambhay (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.

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

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

STUDY OF EMPOWERMENT STATUS AND THE LEADERSHIP QUALITIES OF WOMEN NGOS

DR. MADHAVI S. KULKARNI ASSOCIATE PROFESSOR SNDT ARTS & COMMERCE COLLEGE FOR WOMEN PUNE

KISHOR G. BHIDE

HEAD

DEPARTMENT OF ENGLISH

SNDT ARTS & COMMERCE COLLEGE FOR WOMEN
PUNF

ABSTRACT

NGOs in India, especially women NGOs, are expected to play a very significant role in the process of women empowerment. The present study is undertaken with a view to analysing and interpreting the role of leadership qualities of the women leaders in this empowerment process, as perceived by their activists. This report presents the results of the research undertaken in four women NGOs, with their prior permission, which have been in the field for more than eighteen years and each one of them is engaged in, on an average, ten different projects with a view to servicing the society in general and empowering women activists in particular. The study is in two parts: the study of the status of empowerment of the activists in women NGOs; and, the study of the leadership qualities of women leaders in these NGOs, with the Objective to identify a set of common leadership qualities that enhances the empowerment of their activists. This report discusses the leadership qualities that have emerged as a common set, evident in each of these NGOs, which boosts the status of empowerment of their activists.

KEYWORDS

Leadership qualities, women activists, women empowerment, and women NGOs.

INTRODUCTION

he word "empower", although a contemporary buzzword, is not new, having arisen in the mid-17th century with the legalistic meaning "to invest with authority". Shortly thereafter, it began to be used in a more general way to mean "to enable" or "to permit". Both of these uses survive today. Its modern use originated in the civil rights movement, which sought political empowerment for its followers. The word was then taken up by the women's movement, and its appeal has remained intact.

The Advanced Learner's Dictionary of the English Language defines the word "empower" as to give power or authority to act. Longman Dictionary of Contemporary English defines "empower" as to give someone more control over their own life or situation. Women's empowerment has been conceptualised differently by different writers. However, for all of them, the goal of the empowerment process is to address issues relating to women's subordination, inequality, and inequity.

Empowerment as conceptualised by Moser, Kabeer, Batliwala, and Rowlands can broadly be categorised as coming from the individual end of the continuum. Here, empowerment is located within the notions of "power-within", "power-with", and "power-to", which conceptualise power in variable-sum terms. From this perspective, the total amount of power in society is seen as variable and residing with members of society as a whole. Based on this concept, empowerment can be achieved within the existing social order without any significant negative effect upon the powerful.

Empowerment entails having: one, economic and social rights and, two, political and civil rights. However, to be able to exercise these rights, one must possess certain capabilities. These human capabilities that enable one to use both the rights and live empowered life can be two-fold. At the first level, come the capabilities that enrich one's life, such as, being able to live full and healthy life, being able to move about unhindered, being free from sexual harassment and domestic violence, etc. At the second, come those capabilities that enhance the standard of one's family and social life; for example, having right to property, having equality at work place without any discrimination, and being able to participate in politics freely.

Empowerment can be defined as "a process of capability building leading to greater participation, effective decision-making, and control, resulting in transformative action. This involves ability to get what one wants and to influence others on one's concerns."

Women's empowerment covers their lives at multiple levels, family, community, market, and the state. Importantly, it involves, at the psychological level, their ability to assert themselves. The most common definition of empowerment in relation to women can be "the ability to exercise full control over one's actions in all the spheres of activity". Hence, it could be stated that the empowerment of women simply means their becoming creative and self-dependant individuals.

Empowerment process begins when women of their own accord start confronting the ways in which they are subordinated and when they start assisting groups and individuals to realise that they have a legitimate role to play in decisions affecting their lives. This will lead to acquiring personal empowerment for them, contributing to increased "power-to" and "power-with". Empowerment is not something that can be done by outsiders to people, implying that such power cannot be "bestowed upon", but, has to be self-generated. As individuals alone cannot effect such societal structural changes, collective solidarity strengthened through vertical and horizontal networks and movements is rendered as an important means. It emphasises the importance of women and their groups empowering themselves to make their own choices, speak out for themselves, and control their own lives. In this process, women and their groups become "agents" and "participants" rather than remaining mere "clients" and "recipients". Women's own aspirations and strategies, thus, occupy the central position.

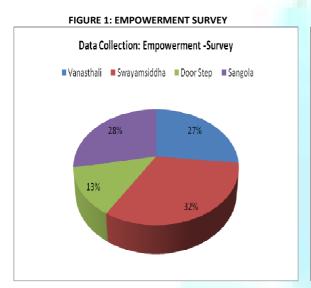
NGOs play an important role in bridging the gap between the Government, its agencies, and the society. In a vast country like India, this role of the NGOs acquires even greater significance. The World Bank defines NGOs as "Private organisations that pursue activities to relieve suffering, promote the interests of the poor, protect the environment, provide basic social services, or undertake community development". In wider usage, the term NGO can be applied to any non-profit organisation, which is independent from Government. NGOs are typically value-based organisations, which depend, in whole or in part, on donations and voluntary services. In this study, the term women NGO means "a non-profit making organisation that is independent of Government, founded by women for women, where all policy decisions are taken only by women". Women activists, as far as this study is concerned, mean "all such women as are involved in the regular, day-to-day functioning of the women NGO they belong to".

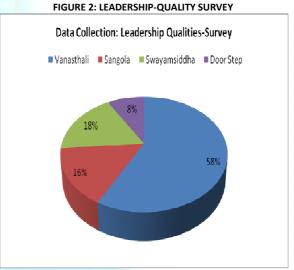
OBJECTIVES OF THE STUDY

The reviews at both the national and international levels reveal that all the UN member countries, including India, have conceptually committed themselves to bringing about equality between men and women by empowering women, which is apparent in their policies, plans, and programmes. It is also accepted that the active participation of the NGOs is extremely essential to translate this into reality. The National Policy for Empowerment of Women (2001) corroborates exactly this. It is felt that the period between 2001 and 2011 is sufficiently long to ascertain whether or not the NGOs in Maharashtra have played any significant role in this journey towards women's empowerment. If yes, how? This study was undertaken with a view to understanding the role played by the leadership qualities of the leaders in the women NGOs, in the process of the empowerment of their women activists.

METHODOLOGY OF THE STUDY

The study has initially focused on qualitative research to conceptualise the issues involved in the process of empowerment of women and the functioning of women NGOs. The exploration of the secondary data and the qualitative study undertaken through focus group interview technique produced a few hypotheses, which were later tested through survey method under quantitative research. To conduct the study, the primary data were collected through structured questionnaires. The questionnaires were prepared specifically for the study. Two questionnaires were designed to collect information about the empowerment status of women and leadership qualities of the leaders in the NGOs under the study. To evaluate the opinions and views of the women activists about the empowerment status of themselves and their non-NGO women counterparts, a dual response, three-choice questionnaire comprising 16 statements on various criteria of empowerment was administered. Each statement was to get any one of the three answers, namely, always, sometimes, or never. 157 women activists in four NGOs were contacted personally for collecting the data. The questionnaire, tested for alpha reliability, revealed coefficient 0.77. The second questionnaire was designed to collect the information about the leadership qualities. It comprised 15 different leadership qualities, grouped in three categories, namely, behavioural, attitudinal, and visionary. The respondents were to identify five of the total 15 qualities and were to rank them as 1 to 5 in order of significance. A total 270 activists of the four NGOs were surveyed by collecting the responses personally. To conduct the data analysis, the test of significance of difference between the means of two large samples, and the chi-square test were applied for testing the hypotheses. Qualitative judgments were used to interpret data collected through focus group interviews. Simultaneously, available published text books, related journals, reports, web pages, magazines and research works were consulted.





HYPOTHESES DEVELOPMENT

Considering the objectives stated above, the following two hypotheses and corresponding seven sub-hypotheses were developed.

HYPOTHESES

STATUS OF EMPOWERMENT AS PERCEIVED BY THE WOMEN ACTIVISTS OF NGOs

 H_0 : The activists in women NGOs find themselves as empowered as their non-NGO women counterparts in the society

TABLE 1: 4 SUB-HYPOTHESES UNDER HYPOTHESIS 1

TABLE 11 4 000 THE OTHERS OF THE OTHERS I				
H1: The individual empowerment of Women, both activists of the NGOs and non-	H3: The social empowerment of Women, both activists of the NGOs			
activists, is the same (1, 2, 3, 5, 7, and 14).	and non-activists, is the same (4, 6, 9, 12, 13, and 15).			
01: They travel alone, if required.	04: They get the task done.			
02: They express opinions in groups.	06: They read and write to gain and give knowledge.			
03: They do the assigned task independently.	09: The community consults them while resolving social issues.			
05: They identify the sources of getting required information.	12: The community invites their views and opinions on social problems.			
07: They find some time for self every week.	13: They participate in collective efforts to solve the social issues.			
14: They participate in community meetings, and gatherings.	15: They have adequate awareness of social issues.			
H2: The family-related empowerment of Women, both activists of the NGOs and	H4: The overall empowerment of Women, both activists of the NGOs			
non-activists, is the same (8, 10, and 11).	and non-activists, is the same (16).			
08: They take part in decision making at home	16: They possess proper and adequate knowledge of the responsibilities			
10: They participate in decisions about children's career.	at home and outside.			
11: The family members seek their views and opinions while taking decisions at				
home				

QUALITIES OF THE LEADERS, RECOGNISED AND RECOLLECTED, BY THE WOMEN ACTIVISTS OF NGOS UNDER THE STUDY, ARE THE SAME

H₀: There is a common set of leadership qualities which is necessary for the empowerment of women activists in women NGOs

TABLE 2: 3 SUB-HYPOTHESES UNDER HYPOTHESIS 2

H1: The behavioural qualities, recognised and	H2: The attitudinal qualities, recognised and	H3: The visionary qualities, recognised and	
recollected by the women activists of NGOs,	recollected by the women activists of NGOs,	recollected by the women activists of NGOs, under	
under the study, are the same (1, 5, 6, 8, and 10).	under the study, are the same (2, 3, 4, 14, and 15).	the study, are the same (7, 9, 11, 12, and 13).	
01: Persuasive and effective oratory	02: Firm and decisive nature	07: Excellent awareness of social issues	
05: Indefatigable nature	03: Willingness to take risk	09: Strong dedication	
06: The skill to motivate others to work	04: Willingness to understand and to solve the	11: Urge of women empowerment	
08: Impressive and Disciplined personality	problems of others	12: Urge of rural and educational development	
10: Secular nature	14: Urge to find a way not taken	13: Urge of development of activists along with the	
	15: The nature of understanding the views and	institution	
	opinions of associates		

RESULTS OF HYPOTHESES ANALYSED

STATUS OF EMPOWERMENT AS PERCEIVED BY THE WOMEN ACTIVISTS OF NGOs

H₀: The activists in women NGOs find themselves as empowered as their non-NGO women counterparts in the society.

The hypothesis was tested on the basis of four sub-hypotheses developed by focusing on the main hypothesis above. The mean-difference test and the X^2 test results (Table 1) show that at 1% level of significance, the hypothesis is rejected when the calculated values of Z and X^2 are greater than the table values; and, it is accepted, when the calculated values are smaller than the table values for the relevant degrees of freedom.

It was found that there was a significant difference in the mean empowerment scores of women activists of NGOs and those of their non-NGO women counterparts in the society; and, when the different criteria of empowerment were considered, the NGO activists found themselves significantly more empowered than their non-NGO women counterparts in the society. A detailed analysis of this is given below.

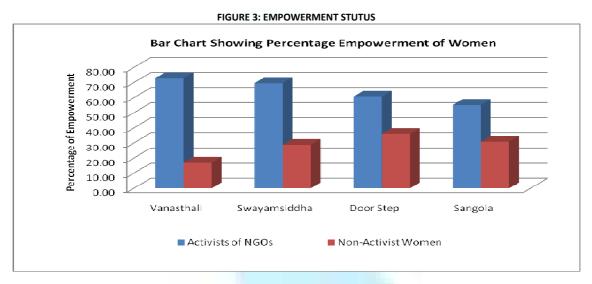


TABLE 3: FINDINGS AND RESULTS OF THE TESTS OF SIGNIFICANCE FOR 4 SUB-HYPOTHESES UNDER HYPOTHESIS 1

	S. E. (X ₁ - X ₂)	Calculated Value of Z	Table Value of Z @ 5% level of Significance	Hypothesis
H1: The individual empowerment of Women, both activists of the NGOs and				
non-activists, is the same (1, 2, 3, 5, 7, and 14)				
Mean Empowerment Score is the same	00.21	(-)39.60	1.96	Rejected
	X ² = Σ (fo- fe) ² /fe	df=(C-1)(R-1) =(C-1)(R-1) = (4-1)(2-1)	Table Value of X ² @ 5% level of Significance	Hypotheses
01: They travel alone, if required.	08.55	3	07.82	Rejected
02: They express opinions in groups.	09.36	3	07.82	Rejected
03: They do the assigned task independently.	08.81	3	07.82	Rejected
05: They identify the sources of getting required information.	16.66	3	07.82	Rejected
07: They find some time for self every week.	32.33	3	07.82	Rejected
14: They participate in community meetings, and gatherings.	29.24	3	07.82	Rejected
H2: The family-related empowerment of Women, both activists of the NGOs and non-activists, is the same (8, 10, 11)		3		
08: They take part in decision making at home	16.15	3	07.82	Rejected
10: They participate in decisions about children's career.	05.95	3	07.82	Accepted
11: The family members seek their views and opinions while taking decisions at home.		3	07.82	Accepted
H3: The social empowerment of Women, both activists of the NGOs and non-activists, is the same (4, 6, 9, 12, 13, and 15)		3	7.00	
04: They get the task done.	26.76	3	07.82	Rejected
06: They read and write to gain and give knowledge.	10.08	3	07.82	Rejected
09: The community consults them while resolving social issues.	14.69	3	07.82	Rejected
12: The community invites their views and opinions on social problems.	17.33	3	07.82	Rejected
13: They participate in collective efforts to solve the social issues.		3	07.82	Rejected
15: They have adequate awareness of social issues.		3	07.82	Rejected
H4: The overall empowerment of Women, both activists of the NGOs and non-activists, is the same (16).		3		
16: They possess proper and adequate knowledge of the responsibilities at home and outside.	06.21	3	07.82	Accepted

TABLE 4: INFERENCES OF THE TESTS OF SIGNIFICANCE FOR 4 SUB-HYPOTHESES UNDER HYPOTHESIS 1

It was found that the mean empowerment of Women activists of the NGOs and that of their non-NGO women counterparts in society differed significantly. The mean individual empowerment score of the women activists of the NGOs under the study was found to be higher than that of their non-NGO women counterparts in society. However, as far as the knowledge possession for fulfilling the responsibilities at home and outside was concerned, the respondent activists felt that the non-NGO women were on a par with them

activists felt that the non-NGO women were on a par with them.					
Empowerment criteria, about which the respondents felt that their own empowerment status is higher than that of non-NGO women					
Criteria o	Criteria of individual empowerment				
01	They travel alone, if required.				
02	They express opinions in groups.				
03	They do the assigned task independently.				
05	They identify the sources of getting required information.				
14	They participate in community meetings, and gatherings.				
Criteria o	f family-related empowerment				
08	They take part in decision making at home				
Criteria o	Criteria of social empowerment				
12	The community invites their views and opinions on social problems.				
13	They participate in collective efforts to solve the social issues.				
15	They have adequate awareness of social issues.				
Empowerment criteria, about which the respondents felt that their own empowerment status is equivalent to that of non-NGO women					
Criteria o	f individual empowerment				
07	They find some time for self every week.				
Criteria of family-related empowerment					
10	They participate in decisions about children's career.				
11	The family members seek their views and opinions while taking decisions at home.				
Criteria of social empowerment					
09	09 The community consults them while resolving social issues.				

Qualities of the leaders, recognised and recollected, by the women activists of NGOs under the study:

H₀: There is a common set of leadership qualities, which is found to be the basis for the empowerment of women activists in women NGOs

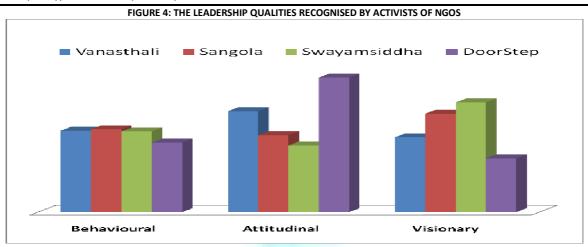
TABLE 5: RESULTS ("CHI SOARE" TEST OF SIGNIFICANCE) FOR 3 SUB-HYPOTHESES UNDER HYPOTHESIS 2

	$X^2 = \Sigma$ (fo- fe) ² /fe	df=(C-1)(R-1)	Table Value of X ² @ 1% level of Significance	Hypothesis
H1: The behavioural qualities, recognised and recollected by the	66.28	(C-1)(R-1)	32.91	Rejected
women activists of NGOs, under the study, are the same (1, 5, 6, 8, 10).		(5-1)(4-1)=12		
01: Persuasive and effective oratory	18.93	(n-1)=(4-1)=3	16.27	Rejected
05: Indefatigable nature	05.96	(n-1)=(4-1)=3	16.27	Accepted
06: The skill to motivate others to work	06.24	(n-1)=(4-1)=3	16.27	Accepted
08: Impressive and Disciplined personality	23.00	(n-1)=(4-1)=3	16.27	Rejected
10: Secular nature	12.36	(n-1)=(4-1)=3	16.27	Accepted
H2: The attitudinal qualities, recognised and recollected by the women	26.11	(C-1)(R-1)	32.91	Accepted
activists of NGOs under the study, are the same (2, 3, 4, 14, 15).		(5-1)(4-1)=12		
02: Firm and decisive nature	07.83	(n-1)=(4-1)=3	16.27	Accepted
03: Willingness to take risk	11.25	(n-1)=(4-1)=3	16.27	Accepted
04: Willingness to understand and to solve the problems of others	30.41	(n-1)=(4-1)=3	16.27	Rejected
14: Urge to find a way not taken	20.49	(n-1)=(4-1)=3	16.27	Rejected
15: The nature of understanding the views and opinions of associates	09.05	(n-1)=(4-1)=3	16.27	Accepted
H3: The visionary qualities, recognised and recollected by the women	56.60	(C-1)(R-1)	32.91	Rejected
activists of NGOs under the study, are the same (7, 9, 11, 12, 13).		(5-1)(4-1)=12		
07: Excellent awareness of social issues	04.53	(n-1)=(4-1)=3	16.27	Accepted
09: Strong dedication	22.60	(n-1)=(4-1)=3	16.27	Rejected
11: Urge of women empowerment	45.59	(n-1)=(4-1)=3	16.27	Rejected
12: Urge of rural and educational development	07.43	(n-1)=(4-1)=3	16.27	Accepted
13: Urge of development of activists along with the institution	15.52	(n-1)=(4-1)=3	16.27	Accepted

From the analysis above, it would be clear that although there was no significant difference in the attitudinal qualities recognised by the respondent activists of the NGOs under study, there was significant difference in the behavioural and visionary qualities recognised by them. However, a common set of leadership qualities, which is found to be the basis for the empowerment of women activists in women NGOs emerged from their responses, which comprised indefatigable nature, the skill to motivate others to work, secular nature, firm and decisive nature, willingness to take risk, the nature of understanding the views and opinions of associates, excellent awareness of social issues, urge of rural and educational development, and the urge of development of activists along with the institution.

TABLE 6: LEADERSHIP QUALITIES RECOGNISED AND RECOLLECTED BY ACTIVISTS OF NGOS

Sr. No.	Types of Leadership Qualities	Percentage of Recognition of Leadership Qualities by Activists of Women NGOs				
		Vanasthali	Matabalak Pratishthan	Swayamsiddha	DoorStep	
1	Behavioural	31.54	32.093	31.25	27.00	
2	Attitudinal	39.10	29.767	25.83	52.2	
3	Visionary	28.97	38.14	42.50	20.9	



CONCLUDING REMARKS

It is worth noting that the women activists in the NGOs under the study are more empowered than other women in society. Even though their empowerment at individual and social levels is high, when it comes to family, they find it difficult to translate their individual empowerment in reality. Does it indicate that our society has still to go a long way on the path of women's empowerment, so as to achieve the gender equality in the real sense of the term? Only women will not be able to achieve this goal. They will require unequivocal support of the whole of the society.

It is remarkable that the study revealed a set of common leadership qualities amongst the leaders of the NGOs under the study. These qualities have without doubt enhanced the empowerment status of their activists. It is also significant that these leaders have achieved this without keeping it on their main agenda. If they had done so, their activists would have identified it as their one of the most basic leadership qualities. These leaders, however, do not show willingness to take risks and the urge to find a way not taken.

BIBLIOGRAPHY

- 1. Empowerment of Women, Volume 1, (2004), edited. Prof. Meenakshi Malhotra, Isha Books, Delhi
- 2. Longman Dictionary of Contemporary English, (2004), edited by Stephen Bullon, Chris Fox, etal., Longman New International Edition
- 3. NGOs, An Introduction, (2007), edited By Santap Sanhari Mishtra, ICFAI Books, Hyderabad
- 4. Oxford Advanced Learner's Dictionary, (1974) edited by A. S. Hornby, Oxford University Press, 3rd edition



REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, Economics and 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-mails i.e. infoijrcm@gmail.com or info@ijrcm.org.in 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.

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

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.







