

# Journal of Academic Advancement

Bi-Annual Peer Reviewed Refereed Journal

Vol. 4 | Issue No. 01 | June, 2025



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**Kolkata Bidhannagar**  
**SOCIETY FOR ACADEMIC ADVANCEMENT**  
**West Bengal, INDIA**

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# JOURNAL OF ACADEMIC ADVANCEMENT

(Bi-Annual Peer Reviewed Refereed Journal)

ISSN (Online): 2583-5203 | Volume 4 | No. 01 | June, 2025

Publication Impact Factor (I2OR): **4.360** (2025)

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## EDITORIAL

We feel honoured and privileged to present the Bi-Annual Peer Reviewed Refereed Journal, ISSN (Online): 2583-5203, Volume 4, No. 01, June, 2025 among our esteemed readers and academic fraternity.

This Journal is the outcome of the contributions of insightful research-oriented papers/articles by various eminent academicians, and research scholars in a highly organized and lucid manner with a clear and detailed analysis related to the emerging areas in the fields of Social Sciences and Allied Areas.

The views expressed in the research-oriented papers/articles solely belong to the paper contributor(s). Neither the Publisher nor the Editor(s) in any way can be held responsible for any comments, views and opinions expressed by **paper contributors**. While editing, we put in a reasonable effort to ensure that no infringement of any intellectual property right is tolerated.

We also express our sincere thanks and gratitude to all the contributors to research papers/articles who have taken pain in preparing manuscripts, incorporating reviewer(s) valuable suggestions and cooperating with us in every possible way.

We also express our heartfelt gratitude to all the esteemed members of the Editorial Board, Esteemed Reviewer(s) who despite their busy schedules have given their valuable time, suggestions and comments to enrich the quality of the contributory research paper(s) in bringing to light this June issue.

Last, but not least, we revere the patronage and moral support extended by our parents and family members whose constant encouragement and cooperation made it possible for us to complete on time.

We would highly appreciate and look forward to your valuable suggestions, comments and feedback at [editorbr2022@gmail.com](mailto:editorbr2022@gmail.com)

June, 2025  
West Bengal, India

**PEMA LAMA**  
Editor-in-Chief

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**RESEARCH ARTICLE**

# Women Empowerment Beyond Finance: Holistic Approaches to Equality

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**Received:** May 20, 2025 | **Revised:** June 1, 2025 | **Accepted:** June 3, 2025

**Index Terms:** Gender Equity | Sustainable Development | Women Empowerment | ASEAN | Economic Independence.

## ABSTRACT

Treating men and women equally is the goal of gender equity. The process of making policies and schemes by the Government is to make up for the social and historical injustices that were in practice in the past and in the present, which have kept both men and women from participating in all aspects of life, whether they be social, professional, or domestic. In 1908, New York City witnessed 15,000 women march, demanding the right to vote, higher wages, and fewer working hours, marking the beginning of this march for empowerment. Later, in 1975, March 8th was identified as International Women's Day by the UN. Equality is a result of equity. Men and women do not become the same as a result of gender equality. They differ from a biological perspective. According to gender equality, men and women should be able to take advantage of all available resources, opportunities, and socially valuable goods. Therefore, advancing gender equality entails empowering women with an emphasis on recognising and redressing power disparities and granting them the independence to run their affairs.

Gender equality needs to be addressed in the ASEAN context, both on its own and as a means of advancing the other SDGs. Sustainable development requires integrating solutions to today's social, economic, and environmental problems. The use of new data, technology, and collaboration strategies, as well as new funding sources, will greatly improve the lives of women and girls in this region. Enabling everyone to live a respectable life and realise their full potential is another aspect of this. The authors of this paper have attempted to examine the women's empowerment status in Southeast Asian nations and contrast it with India's situation. In addition to economic independence, an effort will be made to determine the elements that support Indian women in making decisions in their private and public lives, as well as in their reproductive and productive lives.

## 1 INTRODUCTION

Gender equality is an affair of being fair to both women and men. The process to ensure measures and strategies are available to compensate for historical and social disadvantages that prevented women from accessing opportunities and taking part in every sphere of life, be it the household, workplace or social sphere. Equity induces equality. Men and women are not the

same from a biological point of view. Gender equality demands that both women and men should have the right to enjoy all the opportunities, resources and socially valued goods. The need to empower women is to identify and compensate for power imbalance, thus establishing autonomy for women to control their own lives in their own way. Economic development itself plays a pivotal role in empowering women, and at the same time, empowered women can strengthen economic



development. The development-empowerment nexus will be self-sustaining only if continuous policy making is considered to evoke equality between men and women.

## 2 REVIEW OF LITERATURE

Gupta and Das (2016) emphasise that women empowerment extends beyond finance to include educational, psychological, social, and political dimensions. It involves enabling women to make autonomous decisions, control resources, and influence social transformation. Empowerment fosters a supportive environment for women to acquire knowledge and experience, enhancing their overall strength and participation in various aspects of life. The interdependence of these factors emphasises that obtaining financial independence is only one facet of a larger empowerment process that is necessary to achieve equality and social stability. Ramya and Deepak (2024) emphasise programs like microfinance and job training in their primary focus on financial inclusion and women's economic empowerment. It recognises that women's empowerment encompasses more than just financial aspects; it also includes access to social support networks, healthcare, and education. These factors work together to promote gender equality and general well-being, indicating that real empowerment requires a comprehensive strategy that integrates social, educational, and economic facets to strengthen women's roles in society.

Maghfiroha (2024) highlights that sharia principles that uphold justice, openness, and social responsibility expand women's economic empowerment beyond the realm of finance. Models that encourage women's active involvement in a range of economic activities are highlighted, including sharia cooperatives and entrepreneurship education. These strategies show that empowerment includes more than just financial aspects; it also involves community involvement and ethical resource management, strengthening family resilience and advancing societal welfare. Kaur (2024) investigates how women's empowerment encompasses access to healthcare, education, and employment opportunities in addition to financial empowerment. The study highlights

the importance of women's rights and opportunities for long-term economic growth. It emphasises how support for gender equality boosts innovation and productivity, which in turn spurs faster economic growth and better social outcomes. For women to be able to fully participate in and contribute to the economy, societal barriers must be removed through systematic policies that promote gender equity. Khulbe and Joshi (2024) clarify that women's empowerment encompasses socio-cultural and political elements in addition to financial ones. It entails removing structural obstacles preventing women from participating fully in politics, healthcare, and education. Women can make active contributions to their families and communities when they are empowered, which promotes social justice and gender equality. Implementing long-term programs that advance women's rights and opportunities, which eventually lead to societal development and prosperity, requires cooperation between government organisations, civil society, and local communities.

## 3 OBJECTIVES OF THE STUDY

This paper tries to examine the status of women's empowerment in Southeast Asian Countries and the factors conducive to women's empowerment in this region. This paper also tries to identify the factors other than economic independence, conducive for Indian women in decision making, both in public and private life, productive and reproductive life, participating in society and achieving their goals.

## 4 RESEARCH METHODOLOGY

The paper is exploratory in nature. The study employs a secondary data methodology, utilising information from journals, reputable websites and official reports. Data was collected through an extensive literature review to identify relevant insights. The selected sources were critically evaluated for credibility and accuracy to maintain the integrity of the research.

## 5 DATA ANALYSIS AND FINDINGS

### Women Empowerment Status in Southeast Asian Countries

Over the past decade, ASEAN has made notable

progress across a number of areas in sustainable development, yet significant inequalities persist. Sex-disaggregated SDG data reveal that women often experience poorer outcomes than men, but women are not a uniform group; diverse personal characteristics influence their development, challenges and opportunities. A table highlights various indicators

for different groups of women and girls across ASEAN Member States, emphasising disparities within each country. For each nation, a randomly selected indicator shows the most and least deprived groups, emphasising the wide variation in outcomes. However, these extremes may differ for other SDG indicators, underscoring the complexity of inequality.

Country	Indicator	Most deprived group of women and girls for this indicator	Least deprived group of women and girls for this indicator	Description
Brunei Darussalam	Proportion of informal employment by sector*	Engaged in agriculture, forestry, and fishing sector 48%	Engaged in non-agricultural employment 31%	Women in agriculture, forestry and fishing are <b>1.6 times</b> as likely as those in non-agriculture to engage in informal employment.
Cambodia	Proportion of population that completed only primary or less than primary education	Poorest Siam Reap 94%	Richest Takeo 23%	The poorest women and girls in Siam Reap province of Cambodia are over <b>4 times</b> as likely as the richest women and girls in Takeo province to be education-poor.
Indonesia	Proportion of population who did not have access to skilled health personnel during delivery	Poorest Rural Papua 57%	Richest Urban Bali 0%	In Indonesia, <b>more than half</b> of the poorest women living in the rural Papua province lack skilled assistance during childbirth, while all women have access to it in the richest urban households in Bali.
Lao PDR	Proportion of population who lack access to basic sanitation	Rural (with road) Lao Tai ethnicity 44%; Rural (without road) Lao Tai ethnicity 75%	Urban Lao Tai ethnicity 15%	Lao Tai women living in rural areas without roads are <b>almost 5 times</b> as likely as urban Lao Tai women to lack access to basic sanitation.
Malaysia	Unemployment rate**	Age 15-24 years 13%	Age 25+ 2%	Women age 15-24 are nearly <b>6.5 times</b> as likely to be unemployed as women age 25+.
Myanmar	Proportion of population who lack access to clean cooking fuel	Poorest Rural Magway 100%	Richest Urban Magway 14%	In the Magway region of Myanmar, the poorest rural women are more than <b>7 times</b> as likely as richest urban women to use harmful cooking fuels.
Philippines	Child marriage rates	Poorest Rural Maranao 39%	Richest Urban Cebuano 3%	The poorest rural Maranao women are nearly <b>13 times</b> as likely as the richest urban Cebuano women to marry before turning 18.

The availability and quality of microdata are key for understanding inequalities in ASEAN Member States. Disaggregated estimates require individual-level microdata and inclusive survey samples. Seven ASEAN countries out of the ten use Demographic and Health or Multiple Indicator Cluster Surveys, making the data accessible to the researchers and enabling them to

perform multi-level disaggregation. Inclusive policies could be formulated with these insights. However, the Gender Outlook estimates have limitations related to multiple deprivations for low-incidence populations like persons with disabilities, migrants, the homeless, etc. As a result, this Gender Outlook has gaps in data for these hard-to-measure groups.



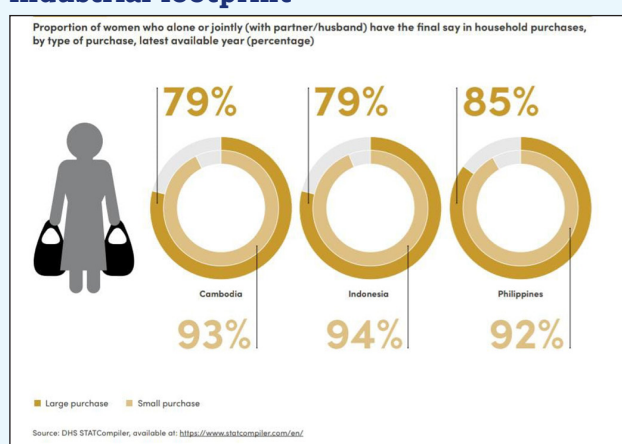
Country	Indicator	Most deprived group of women and girls for this indicator	Least deprived group of women and girls for this indicator	Description
Singapore	Female labour force participation rate***	Age 55-59 63%	Age 25-34 88%	Women in prime reproductive age are 1.3 times as likely to be part of the labour force as those ages 55-59.
Thailand	Proportion of population with access to basic drinking water services	Poorest Rural South 83%	Richest Urban Bangkok 100%	While all the richest women and girls in urban Bangkok have access to basic drinking water, only 17% of their poorest rural counterparts in southern Thailand do.
Viet Nam	Proportion of population who live in overcrowded households	Poorest Rural Northern Midlands and Mountain area 70%	Richest Urban Red River Delta 9%	Women living in the poorest households in rural areas of the Northern Midlands and Mountain region are nearly 8 times as likely as the richest urban women living in the Red River Delta region to dwell in overcrowded households.

\* SDG Indicator 8.3.1, based on International Standard Industrial Classification Revision 4 [https://unstats.un.org/unsd/publication/seriesm/seriesm\\_4rev4e.pdf](https://unstats.un.org/unsd/publication/seriesm/seriesm_4rev4e.pdf).

\*\* See SDG Indicator 8.5.2. <https://unstats.un.org/sdgs/metadata/files/Metadata-08-05-02.pdf>.

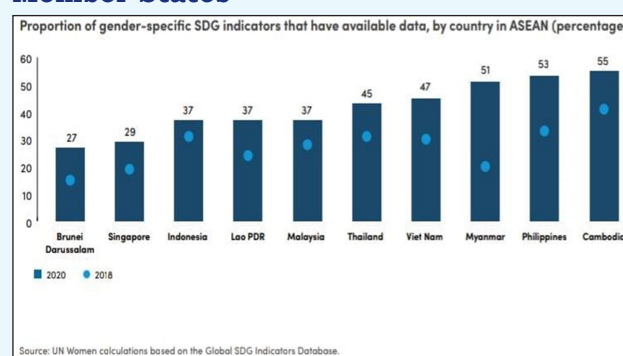
\*\*\* See Labour force participation rate by sex. ILOSTAT [https://www.ilo.org/shinyapps/bulkexplorer6/?lang=en&segment=indicator&id=EMP\\_2EMP\\_SEX\\_AGE\\_GEO\\_NB\\_A](https://www.ilo.org/shinyapps/bulkexplorer6/?lang=en&segment=indicator&id=EMP_2EMP_SEX_AGE_GEO_NB_A).

### Women have more control over household purchases, and men have a bigger industrial footprint



ASEAN is a key global manufacturing hub with significant environmental impact from both industrial and household consumptions. Men dominate polluting industries like mining, influencing sustainability through managerial roles. Women, meanwhile, largely control household purchasing decisions, especially for smaller items. Promoting sustainable choices by both genders is vital to preserving biodiversity, environmental health, and quality of life across the region.

### More than half of the gender-specific indicators still go unmeasured in ASEAN Member States



ASEAN Member States have made remarkable progress in gender-specific SDG data, with Cambodia achieving 55% data availability, well above the global average. Myanmar has also advanced rapidly, but gaps remain, especially in countries like Brunei, Darussalam and Singapore. Most gender data focus on socio-economic indicators, while environmental data is lacking, despite its importance in the disaster-prone region. To ensure inclusive and evidence-based policies, ASEAN countries must prioritise gender-disaggregated data, invest in human and financial resources, and align data production with national priorities. Promoting data use among decision-makers is crucial to effectively monitor progress and uphold the commitment to leave no one behind.

Globalisation of the Indian economy benefited gender equality. In the 1990s, when India liberalised, and the software and service industries grew at a higher rate, economic returns to education witnessed a dramatic growth. In rural areas larger proportion of girls than boys opted for schooling. Girls from the lower caste preferred English as the medium of study. The reason behind this is that by opting for English, the girls could get better job offers against the traditional system of relying on a caste network to find jobs. It was observed in different villages of rural India, parents were taking better care of girl children. Sex ratios in India remained biased in favour of boys till 2015. The report shows that there were 900 females per 1000 males in that year. The unreported birth, infanticide, and sex-selective abortion resulted in the difference in sex ratios at birth. However, from 2015 onwards, the sex ratio started improving.

Gender-neutral policies can benefit the well-being of women, the financial fortune of the household, thus improving egalitarianism. Observations show that there

exists a positive correlation between economic growth and women's legal rights. The right to property, access to land, access to loans, voice against violence, and abortion policy. Women in India do not fully enjoy their rights due to deep-rooted patriarchal views, norms and structures of the nation. Girls have been subjected to a series of discriminations. The social norms and higher gender inequality have made girls more vulnerable to child marriage, domestic labour, poor health, limited educational opportunities, sexual abuse, and violence. These issues can only be addressed when society truly values and respects girls. The five factors that can benefit empowering women are the sense of self-worth, the right to have access to resources and opportunities, the right to determine their own choices, the power to control their own lives, ability to influence the direction of social changes.

Empowering women means building a society where women can make their own decisions for their development. It is the process of uplifting their social and political status, other than their financial status. The Government of India has undertaken a number of initiatives towards women's empowerment.

**Table 1**  
**INITIATIVES UNDERTAKEN BY THE GOVERNMENT OF INDIA**

Sl No.	Name of the Initiative	Description
1	Beti Bachao Beti Padhao (BBBP)	This scheme aims to address the declining child sex ratio and promote the value of girls. It has raised awareness about the rights of girls and encouraged positive action to support their education.
2	Pradhan Mantri Matru Vandana Yojana (PMMVY)	This scheme provides maternity benefits to pregnant women and lactating mothers.
3	Mahila Shakti Kendra (MSK)	This scheme aims to empower rural women through community participation.
4	Ujjawala	This scheme is for the prevention of trafficking and the rescue, rehabilitation, and reintegration of victims of trafficking and commercial sexual exploitation.
5	Nari Shakti Vandan Adhiniyam, 2023	This act reserves one-third of seats for women in the House of People (Lok Sabha) and in the State Legislative Assemblies.
6	Occupational Safety, Health, and Working Conditions Code, 2020	This code incorporates provisions to address the occupational safety, health, and welfare of workers, including women workers.
7	One Stop Centre Scheme	Provides integrated services such as legal assistance, police assistance, medical aid, and psychological counselling under one roof to women facing violence, ensuring immediate emergency support.
8	Working Women Hostels	Provides safe and affordable accommodation for working women and also for those undergoing training. It aims to support women's mobility for employment by providing secure living conditions.
9	Sukanya Samridhi Yojana	This government-backed savings scheme offers high interest rates and tax benefits to girl children, ensuring a secure financial future for them. It encourages long-term savings for education and marriage of the girl children.

Empowering women means building up a society where women can breathe without the fear of exploitation; They enjoy equal respect, equal pay and equal say; they have the right to make decisions both inside and outside the home and can take active part in social and political activities. The intra-household inequality and gender asymmetry in poverty account for a substantial fraction of missing women. In India, almost half of the missing women are elderly. Women's intra-household bargaining power is related to health and age factors.

Bargaining power declines with age. The reduced bargaining power is reflected in their reduced ability to access household resources. As a result, the poverty rates are higher among women than men. The Hindu Succession Act amendments equalised women's inheritance rights to men's between 1976 to 2005. This reform strengthened women's physical and mental health and, as a result, increased their bargaining power.

## 8 RECOMMENDATIONS

Some of the key recommendations to increase the participation of women in India's labour force:

- Equal access to quality education particulars in rural areas through Pradhan Mantri Grameen Digital Saksharta Abhyan tries to introduce digital literacy.
- Give women a forum to talk about topics like health, women's rights, and gender equity.
- By giving women access to resources and training to launch their own businesses.
- Assist women in learning how to advocate for their rights by using their voices.
- Help women and girls who are going through a difficult time.
- Aid new mothers in order to give them a healthy start.
- Make certain that women can obtain clean water.
- Give women the flexibility to travel and make their own choices.
- Encourage women to develop confidence and self-worth to provide them with support
- Give women greater authority to decide in their communities and households.

Simultaneously, we recommend that women should be educated and allowed to grow according to their talents so that they can excel in careers of their choice as well as get routine jobs.

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