

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & 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](#),

[Open J-Gate, India](#) [link of the same is duly available at [Infibnet of University Grants Commission \(U.G.C.\)](#)],

[The American Economic Association's electronic bibliography, EconLit, U.S.A.](#),

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

[Circulated all over the world & Google has verified that scholars of more than 5220 Cities in 187 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.	ECONOMIC IMPACT OF TOURISM, WELFARE MATERIAL, PERSONAL BENEFITS, AND LIFE SATISFACTION OF LOCAL RESIDENTS <i>I MADE WARDANA, I GUSTI AYU DEWI ADNYANI & NI WAYAN EKAWATI</i>	1
2.	START-UP INDIA STAND-UP INDIA CAMPAIGN: SCOPE FOR WOMEN ENTREPRENEURSHIP DEVELOPMENT IN THE INDIAN MSME LANDSCAPE <i>DR. MAMTA JAIN, AWANTIKA RAJAURIA & DR. T. N. MATHUR</i>	7
3.	SOCIO ECONOMIC WELFARE SCHEME IMPLEMENTED BY GOVERNMENTS ON SC/ST IN RURAL AREA OF SIVAGANGAI DISTRICT OF TAMIL NADU <i>DR. S. GANAPATHY & THANGAM ALAGARSAMY</i>	14
4.	ECONOMIC DEVELOPMENT IN TRIBAL AREA OF HIMACHAL PRADESH: A REGIONAL LEVEL ANALYSIS <i>ANJU SHARMA & DR. K. C. SHARMA</i>	18
5.	PERFORMANCE EVALUATION OF COMMODITY DERIVATIVES EXCHANGES IN INDIA: AN ANALYSIS <i>A. MADHAVI & G. V. CHALAM</i>	22
6.	SALES FORCE MANAGEMENT: A CONSIDERABLE ASPECT OF MARKETING MANAGEMENT <i>DR. RUPINDER SINGH</i>	28
7.	A STUDY OF CONSUMER SOCIALIZATION AND IMPACT OF ADVERTISEMENTS ON CHILDREN & YOUTH <i>DR. N. SUMAN KUMAR</i>	30
8.	UNDERSTANDING CONSUMPTION EXPERIENCE AND TOURIST BEHAVIOR TOWARDS TOURISM PRODUCTS IN THE STATE OF NORTH INDIA <i>KULDEEP KUMAR</i>	34
9.	GOODS AND SERVICE TAX: A CHANGING OUTLOOK FOR INDIRECT TAXATION <i>DR. M. K. JAIN, DR. PANKAJ JAIN & RITIKA GUPTA</i>	41
10.	THE CALENDAR-MONTH ANOMALY AND THE INDIAN STOCK MARKET: EVIDENCE FROM BSE <i>DR. S. SATHYANARAYANA & S. N. HARISH</i>	45
11.	GLOBALISATION: BOON FOR INDIAN ECONOMY <i>BABALPREET KAUR</i>	51
12.	MUTUAL FUND: AN AVENUE TO INVESTORS IN INDIA <i>ARUNA R. SHET</i>	54
13.	ANALYSIS OF FACTORS DETERMINING MEMBERS' DECISION TO SALE COFFEE THROUGH COFFEE COOPERATIVES IN JIMMA ZONE: THE CASE OF GOMMA AND LIMU KOSA DISTRICTS <i>GETACHEW NIGUSSIE TEFERA</i>	57
14.	PATTERN OF EMPLOYMENT OF FEMALE WORKERS IN INDIA <i>D. SUMAN</i>	63
15.	MENTAL HEALTH AND ITS ASSOCIATED VARIABLES AMONG POLICE PERSONALS: WITH SPECIAL REFERENCE TO TIRUNELVELI CITY <i>M. NIROSHA KAMALI</i>	67
16.	THE CURRENT CRISES IN EU: AN EXPLORATORY RESEARCH <i>MALA RANI</i>	73
17.	ROLE OF KHADI AND VILLAGE INDUSTRIES IN THE ECONOMIC DEVELOPMENT OF THE JAMMU AND KASHMIR STATE <i>MOHD RAFIQ SOFI</i>	80
18.	IMPACT OF FOREIGN INSTITUTIONAL INVESTMENTS ON NATIONAL STOCK EXCHANGE <i>MONIKA PATEL</i>	85
19.	PERFORMANCE OF LIFE INSURANCE INTERMEDIARIES IN INDIA AND THE NEED FOR INSURANCE MARKETING FIRMS (IMFs) <i>ANINDITA CHAKRAVORTY</i>	89
20.	FINANCIAL INCLUSION OPPORTUNITIES AND CHALLENGES FOR INDIA <i>DR. OMPRAKASH CHOUDHARY</i>	93
	REQUEST FOR FEEDBACK & DISCLAIMER	97

CHIEF PATRON**PROF. K. K. AGGARWAL**

Chairman, Malaviya National Institute of Technology, Jaipur
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)

Chancellor, K. R. Mangalam University, Gurgaon
 Chancellor, Lingaya's University, Faridabad
 Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi
 Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

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**

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

ADVISOR**PROF. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR**PROF. R. K. SHARMA**

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

FORMER CO-EDITOR**DR. S. GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD**DR. TEGUH WIDODO**

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Terusan Buah Batu, Kabupaten Bandung, Indonesia

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

DR. JOSÉ G. VARGAS-HERNÁNDEZ

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

PROF. M. N. SHARMA

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

DR. CHRISTIAN EHIUBUCHE

Professor of Global Business/Management, Larry L Luig School of Business, Berkeley College, Woodland Park NJ 07424, USA

PROF. SIKANDER KUMAR

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

DR. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture and Technology (JKUAT), Westlands Campus, Nairobi-Kenya

PROF. SANJIV MITTAL

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

DR. NEPOMUCENO TIU

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

PROF. RAJENDER GUPTA

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

DR. KAUP MOHAMED

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

PROF. NAWAB ALI KHAN

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

DR. ANA ŠTAMBUK

Head of Department in Statistics, Faculty of Economics, University of Rijeka, Rijeka, Croatia

SUNIL KUMAR KARWASRA

Principal, Aakash College of Education, ChanderKalan, Tohana, Fatehabad

DR. SHIB SHANKAR ROY

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

PROF. S. P. TIWARI

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

DR. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

DR. ARAMIDE OLUFEMI KUNLE

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

DR. ANIL CHANDHOK

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

RODRECK CHIRAU

Associate Professor, Botho University, Francistown, Botswana

DR. OKAN VELI ŞAFAKLI

Associate Professor, European University of Lefke, Lefke, Cyprus

PARVEEN KHURANA

Associate Professor, Mukand Lal National College, Yamuna Nagar

DR. KEVIN LOW LOCK TENG

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

DR. BORIS MILOVIC

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

SHASHI KHURANA

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

DR. IQBAL THONSE HAWALDAR

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

DR. DEEPANJANA VARSHNEY

Associate Professor, Department of Business Administration, King Abdulaziz University, Ministry of Higher Education, Jeddah, Saudi Arabia

DR. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

BIEMBA MALITI

Associate Professor, The Copperbelt University, Main Campus, Jambo Drive, Riverside, Kitwe, Zambia

DR. ALEXANDER MOSESOV

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

DR. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

DR. FERIT ÖLÇER

Head of Division of Management & Organization, Department of Business Administration, Faculty of Economics & Business Administration Sciences, Mustafa Kemal University, Tayfur Sökmen Campus, Antakya, Turkey

DR. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

YU-BING WANG

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

DR. SAMBHAVNA

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

DR. KIARASH JAHANPOUR

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

DR. MELAKE TEWOLDE TECLEGHIORGIS

Faculty, College of Business & 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. VIKAS CHOUDHARY

Faculty, N.I.T. (University), Kurukshetra

SURAJ GAUDEL

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

FORMER TECHNICAL ADVISOR**AMITA**

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS**DICKIN GOYAL**

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS**JITENDER S. CHAHAL**

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

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

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 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. 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>

PATTERN OF EMPLOYMENT OF FEMALE WORKERS IN INDIA

D. SUMAN
RESEARCH SCHOLAR
DEPARTMENT OF ECONOMICS
PACHIYAPPA'S COLLEGE FOR MEN
KANCHIPURAM

ABSTRACT

The levels of education, employment and also the earnings of the people differ a lot when they are considered on the basis of gender, area and social groups at the national level and also among the major states of the country. This chapter examined the nature of employment of the female workers at the all-India level on the basis of secondary data. This shows that the nature of employment indicates that the proportion of workers who are engaged as SE and RE has declined especially among the urban males, while that of casual labour has gone up, among both the rural and urban males. In the case of females also, the proportion of SE has come down, as in the case of males, while proportion of RE has increased among the females in both areas and that of casual labour has gone up among the rural females, but has declined among their urban counterparts. Thus, the degree of casualisation of workforce is especially felt among the rural workers. Moreover, the share of primary sector in total employment has declined even in the rural areas, which has not been adequately compensated by the secondary sector. Also, the share of secondary sector in the rural area and especially in the case of females is quite less and thus, three-fourths of this segment is compelled to depend on agriculture even now.

KEYWORDS

employment, nature, female, sector, casual labour.

INTRODUCTION

The levels of education, employment and also the earnings of the people differ a lot when they are considered on the basis of gender, area and social groups at the national level and also among the major states of the country. This paper examines the nature of employment and sectoral employment of the female workers with the help of secondary data, which are taken from the reports of National Sample Survey Organisation, pertaining to various periods. In the case of data regarding education, 71st Round of the NSSO (2014) published in 2015 is the latest report, while in the case of employment and wage data, the 68th Round of the NSSO (2011-12) published in 2013 is the latest available report.

REVIEW OF LITERATURE

Within India, the ratio of female to male agricultural wages varies widely across regions ranging from 90% in Gujarat to 54% in Tamil Nadu in 2004/05. There is, however, a systematic regional pattern. At a first glance this seems to be against the finding that women have greater autonomy in the southern states (Joshi, 1976). Basu (1992) and Jejeebhoy (2001) also find similar patterns in woman's agency across India's north and south. The sex ratio in the population, the percentage of women with a body mass index below the threshold of 18.5, the percentage of women who have experienced physical or sexual violence, the percentage of women who can make decisions regarding social visits, major household purchases and the percentage of women who can travel unaccompanied to the market, health facility and destinations outside the village.

An explanation of this apparent paradox is provided by Bardhan (1979). The author posits that the variation in gender wage differential across states is because of variation in female labor supply. Female labor force participation is much higher in the southern states than in the north. This characteristic of the labor market has been well studied (e.g. Rosenzweig (1978), Chen (1995), Krishnamurthy (1988), Bardhan (1984) and Das (2006)). The variation in female labor force participation in some studies is attributed to varying agro-ecological conditions in India. For instance, wet-rice farming, which traditionally employs female labor, is more prevalent in southern India than in the north (Agarwal, 1986 and Rosenzweig, 1980).

NATURE AND PATTERN OF EMPLOYMENT IN INDIA

The nature of employment in which the workers are engaged differs as it includes self employed (SE), regular employed (RE) and casual labour (CL). It is important to understand the changes that have taken place in the different nature of employment in the rural and urban areas and also between males and females. Table – 1 presents the area-wise and gender-wise nature of employment in India since 1993-94.

TABLE 1: AREA-WISE AND GENDER-WISE NATURE OF EMPLOYMENT IN INDIA, 1993-94 TO 2011-12

Year	Gender	Rural				Urban			
		SE	RE	CL	Total	SE	RE	CL	Total
1993-94	Male	57.7	8.5	33.8	100.0	41.7	42.0	16.3	100.0
	Female	58.6	2.7	38.7	100.0	45.8	28.4	25.8	100.0
1999-2000	Male	55.0	8.8	36.2	100.0	41.5	41.7	16.8	100.0
	Female	57.3	3.1	39.6	100.0	45.3	33.3	21.4	100.0
2004-05	Male	58.1	9.0	32.9	100.0	44.8	40.6	14.6	100.0
	Female	63.7	3.7	32.6	100.0	47.7	35.6	16.7	100.0
2009-10	Male	53.5	8.5	38.0	100.0	41.1	41.9	17.0	100.0
	Female	55.7	4.4	39.9	100.0	41.1	39.3	19.6	100.0
2011-12	Male	54.5	10.0	35.5	100.0	41.7	43.4	14.9	100.0
	Female	59.3	5.6	35.1	100.0	42.8	42.8	14.4	100.0

Source: Employment and Unemployment reports of NSSO, Govt. of India, various years.

Note: Figures in percentages. SE – Self Employed; RE – Regular Employed; CL – Casual Labour.

It is observed from the table that in the case of rural males, the proportion of workers who are engaged as SE has increased from 57.7 percent in 1993-94 to 58.1 percent in 2004-05, though it has declined sharply to 54.5 percent in 2011-12; in the case of urban males, the share of SE has remained constant at 41.7 percent in last two decades. In the case of workers those who are engaged as RE, the share among the rural males has remained constant at 8.5 percent between 1993-94 and 2009-10, but the same has gone up to 10 percent in 2011-12, though there have been some fluctuation in the middle; and among the urban males, the proportion of RE has increased from 42 percent to 43.4 percent in the same period; on the other hand, the share of CL has gone up among rural males, while it has declined among urban males. This indicates that the proportion of workers who are engaged as SE has declined among rural males, but remained constant among their urban counterparts, while the share of RE has moved up among the males both areas, but the proportion of CL has gone up among rural males, but has come down in the case of urban males. Hence, the latter portray a better nature of employment in the last two decades.

In the case of rural females, the share of SE has increased from 58.6 percent in 1993-94 to 59.3 percent in 2011-12 and as far as urban females are concerned, it has fallen from 45.8 percent to 42.8 percent, though there have been inter-temporal variations. The share of CL has gone down among the rural females from 38.7 percent to 35.1 percent, while in the case of urban females it has declined from 25.8 percent in 1993-94 to 14.4 percent in 2009-10. This suggests that in the case of rural females also, the proportion of SE has gone up, as in the case of males, while proportion of RE has increased among the females in both areas and that of CL has declined among the females in both areas. However, the percentage of self employment is higher in the case of females than that of males in both areas.

TABLE 2: AREA-WISE AND GENDER-WISE SECTORAL EMPLOYMENT IN INDIA, 1993-94 TO 2011-12

Sector	Year	Rural		Urban	
		Male	Female	Male	Female
Primary	1993-94	74.8	86.6	10.3	25.3
	1999-00	72.0	85.7	7.5	18.1
	2004-05	67.1	83.6	7.0	18.3
	2009-10	63.6	79.7	6.7	14.2
	2011-12	59.4	74.9	5.6	10.9
Secondary	1993-94	10.5	7.9	31.6	28.5
	1999-00	12.0	8.7	31.9	29.0
	2004-05	14.9	9.9	33.5	32.2
	2009-10	18.5	12.7	33.9	33.0
	2011-12	22.0	16.7	35.3	34.0
Tertiary	1993-94	14.7	5.6	58.0	46.3
	1999-00	16.1	5.8	60.8	52.9
	2004-05	18.0	6.6	59.5	49.5
	2009-10	17.8	7.6	59.3	52.8
	2011-12	18.7	8.3	59.1	55.1

Source: Employment and Unemployment reports of NSSO, Govt. of India, various years.

Note: Figures in percentages.

It is noted that the share of primary sector employment among the rural males has declined from 74.8 percent in 1993-94 to 59.4 percent in 2011-12; in the case of rural females, it has come down from 86.6 percent and then to 74.9 percent in that period. Thus, the dependence on the primary sector is quite considerable particularly in the rural areas, where even now more than 59 percent of the males and around 75 percent of the females are engaged in this sector.

The share of employment in the secondary sector has gone up among the rural males from 10.5 percent in 1993-94 and then to 22 percent in 2011-12; in the case of rural females, it has gone up from 7.9 percent and then to 16.7 percent in the same period, though not consistently. The share of secondary sector employment among the urban males has increased only negligibly, from 31.6 percent to 35.3 percent and in the case of urban females also, it has gone up from 28.5 percent to 34 percent in the same period. Thus, the share of secondary sector has increased considerably in the rural areas, though it is not so particularly among the urban males. Hence, the contribution of tertiary sector is more than 50 percent among both males and females in the urban area, while it is comparatively lesser in the rural areas. Moreover, the share of primary sector in total employment has declined even in the rural areas, which has not been adequately compensated by the secondary sector. Also, the share of secondary sector in the rural area and especially in the case of females is quite less and thus, three-fourths of this segment is compelled to depend on agriculture even now.

PATTERN OF EMPLOYMENT AMONG MAJOR STATES IN INDIA

The nature of employment of the workers differ considerably especially among the major states, which is examined here for the rural India with the help of the data presented in Table – 3.

TABLE 3: GENDER-WISE EMPLOYMENT STATUS AMONG MAJOR STATES OF RURAL INDIA, 2011-12

States	Male				Female			
	SE	RE	CL	All	SE	RE	CL	All
Andhra Pradesh	48.4	11.8	39.8	100.0	44.7	3.2	52.1	100.0
Assam	71.1	10.4	18.5	100.0	64.3	17.5	18.2	100.0
Bihar	52.9	3.9	43.2	100.0	41.7	6.6	51.7	100.0
Gujarat	56.5	12.4	31.1	100.0	58.3	5.2	36.5	100.0
Haryana	58.2	16.5	25.3	100.0	75.2	4.2	20.6	100.0
Himachal Pradesh	54.7	22.1	23.2	100.0	87.9	6.0	6.1	100.0
Jammu & Kashmir	51.0	19.5	29.5	100.0	90.3	5.7	4.0	100.0
Karnataka	53.0	13.4	33.6	100.0	49.6	8.2	42.2	100.0
Kerala	38.9	15.5	45.6	100.0	36.4	23.0	40.6	100.0
Madhya Pradesh	61.0	5.8	33.2	100.0	57.6	2.7	39.7	100.0
Maharashtra	53.8	12.3	33.9	100.0	53.5	3.1	43.4	100.0
Odisha	60.6	8.2	31.2	100.0	66.1	3.4	30.5	100.0
Punjab	46.0	20.1	33.9	100.0	77.8	8.6	13.6	100.0
Rajasthan	61.7	9.6	28.7	100.0	76.5	2.6	20.9	100.0
Tamil Nadu	31.5	17.0	51.5	100.0	27.8	9.5	62.7	100.0
Uttar Pradesh	62.4	6.7	30.9	100.0	80.7	3.8	15.5	100.0
West Bengal	43.1	8.2	48.7	100.0	57.5	10.3	32.2	100.0
All-India	54.5	10.0	35.5	100.0	59.3	5.6	35.1	100.0

Source: Govt. of India, "Employment and Unemployment Situation in India, 2011-12" 68th Round, NSSO, 2013.

Note: Figures in percentages. SE – Self employed; RE – Regular Employed; CL – Casual Labour.

It is inferred from the table that the proportion of self employed workers among the rural males ranged from the low of 31.5 percent in Tamil Nadu to a high of 71.1 percent in Assam against the national average of 54.5 percent during 2011-12. The share of regular employed workers is quite low at 10 percent at the All-India level and it is the lowest at 3.9 percent in Bihar and the highest at 22.1 percent in Himachal Pradesh, while it is 17 percent in Tamil Nadu. In some states, the percentage of casual labour is more than 40 percent, and it is the highest in Tamil Nadu with 51.5 percent and the lowest at 18.5 percent in Assam, while the national average stood at 35.5 percent among the rural males.

The share of SE among the rural females is marginally higher than that of their male counterparts at 59.3 percent at the national level, while it ranges from 27.8 percent in Tamil Nadu to 90.3 percent in Jammu and Kashmir. The proportion RE among rural females is quite low at 5.6 at the national and lower than five percent in many states, while it is 23 percent in Kerala and stands at 9.5 percent in Tamil Nadu. The percentage of casual labour is only marginally less among the rural females than males as the national average stands at 35.1 percent during 2011-12, while it ranges from a low of four percent in Jammu and Kashmir to a high of 62.7 percent in Tamil Nadu. Moreover, it is higher than 40 percent in many states. Thus, the share of SE is the lowest and that of casual labour is the highest in

Tamil Nadu among both genders. This indicates that in the rural areas of the major states, the share of RE workers is quite low, while that of SE workers is more than 50 percent. Around 40 percent of the workforce is found in the CL which is the highest in Tamil Nadu during 2011-12.

The gender-wise employment status in urban India among the major states is shown in Table – 4.

The table indicates that during 2011-12 the share of SE workers among urban males stands at 41.7 percent at the national level and it ranges from a low of 28.4 percent in Himachal Pradesh to a high of 61 percent in Bihar, while it is 32.4 percent in Tamil Nadu. The share of RE workers among the urban males is higher than that of SE at 43.9 percent at the All-India level, and it is 21.8 percent in Bihar at the lowest level and at the highest level it is 61.1 percent in Himachal Pradesh. In Tamil Nadu, the share of RE is higher than that of the national average at 43.7 percent. Among the urban male workers, the share of CL is only 14.9 percent at the national level, while it ranges from 7.7 percent in Gujarat to 32.1 percent in Kerala and as far as Tamil Nadu is concerned, it is 23.9 percent.

TABLE 4: GENDER-WISE EMPLOYMENT STATUS AMONG MAJOR STATES OF URBAN INDIA, 2011-12

States	Male				Female			
	SE	RE	CL	All	SE	RE	CL	All
Andhra Pradesh	35.4	49.4	15.2	100.0	44.4	37.4	18.2	100.0
Assam	54.9	35.3	9.8	100.0	46.9	44.9	8.2	100.0
Bihar	61.0	21.8	17.2	100.0	53.6	27.7	18.7	100.0
Gujarat	40.3	52.0	7.7	100.0	48.3	37.0	14.7	100.0
Haryana	42.7	46.3	11.0	100.0	27.8	67.5	4.7	100.0
Himachal Pradesh	28.4	61.1	10.5	100.0	36.0	59.0	5.0	100.0
Jammu & Kashmir	49.9	39.1	11.0	100.0	43.0	50.8	6.2	100.0
Karnataka	41.6	42.7	15.7	100.0	30.1	53.3	16.6	100.0
Kerala	36.3	31.6	32.1	100.0	36.3	46.6	17.1	100.0
Madhya Pradesh	48.1	34.6	17.3	100.0	48.6	35.6	15.8	100.0
Maharashtra	36.8	54.7	8.5	100.0	33.4	54.2	12.4	100.0
Odisha	49.6	36.4	14.0	100.0	58.0	27.1	14.9	100.0
Punjab	45.2	46.5	8.3	100.0	41.1	54.3	4.6	100.0
Rajasthan	41.8	41.7	16.5	100.0	60.2	26.9	12.9	100.0
Tamil Nadu	32.4	43.7	23.9	100.0	39.8	41.8	18.4	100.0
Uttar Pradesh	52.1	29.9	18.0	100.0	67.5	21.7	10.8	100.0
West Bengal	44.8	37.5	17.7	100.0	46.2	40.4	13.4	100.0
All-India	41.7	43.4	14.9	100.0	42.8	42.8	14.4	100.0

Source: Govt. of India, "Employment and Unemployment Situation in India, 2001-12" 68th Round, NSSO, 2013.

Note: Figures in percentages. SE – Self employed; RE – Regular Employed; CL – Casual Labour.

In the case of urban females, the proportion of RE and CL differs only marginally from that of urban males, while SE is marginally higher among the former. In most of the states, the share of SE is more than 40 percent, with a low of 27.8 percent in Haryana and a high of 67.5 percent in Uttar Pradesh, while in Tamil Nadu, it stands at 39.8 percent. The share of RE at the national level is 42.8 percent with a minimum of 21.7 percent in Uttar Pradesh and a maximum of 67.5 percent in Haryana, while it is 41.8 percent in Tamil Nadu. As far as CL is concerned, it ranges from 4.6 percent in Punjab to 18.7 percent in Bihar and it is 18.4 percent in Tamil Nadu. This clearly suggests that the nature of employment differs considerably between the rural and urban workers, in which the latter have better employment, since the share of RE is quite higher, while it is the least among the former. Moreover, the urban females are better positioned compared to their rural counterparts, wherein the latter depend more on self employment.

The data pertaining to the sector-wise employment among the major states in the rural areas during 2011-12 is presented in Table – 5.

TABLE 5: GENDER-WISE AND SECTOR-WISE SECTORAL EMPLOYMENT IN MAJOR STATES OF RURAL INDIA, 2011-12

States	Male				Female			
	P	S	T	Total	P	S	T	Total
Andhra Pradesh	64.0	16.6	19.4	100.0	76.7	14.3	9.0	100.0
Assam	58.6	10.8	30.6	100.0	79.0	7.2	13.8	100.0
Bihar	66.6	15.8	17.6	100.0	76.8	11.4	11.8	100.0
Gujarat	69.9	13.8	16.3	100.0	85.6	7.5	6.9	100.0
Haryana	50.5	26.0	23.5	100.0	86.0	5.4	8.6	100.0
Himachal Pradesh	39.8	33.9	26.3	100.0	87.0	5.5	7.5	100.0
Jammu & Kashmir	35.9	27.8	36.3	100.0	85.0	7.9	7.1	100.0
Karnataka	65.9	15.7	18.4	100.0	79.4	9.3	11.3	100.0
Kerala	28.2	31.2	40.6	100.0	38.7	27.9	33.4	100.0
Madhya Pradesh	69.0	16.7	14.3	100.0	80.0	14.6	5.4	100.0
Maharashtra	69.7	12.6	17.7	100.0	89.1	4.7	6.2	100.0
Odisha	59.3	19.6	21.1	100.0	69.3	20.8	9.9	100.0
Punjab	43.5	33.4	23.1	100.0	82.3	5.2	12.5	100.0
Rajasthan	49.9	29.7	20.4	100.0	77.4	20.3	2.3	100.0
Tamil Nadu	51.6	25.7	22.7	100.0	50.6	26.7	22.7	100.0
Uttar Pradesh	57.2	24.6	18.2	100.0	82.6	8.5	8.9	100.0
West Bengal	56.9	21.1	22.0	100.0	41.7	39.6	18.7	100.0
All-India	59.4	22.0	18.7	100.0	74.9	16.7	8.3	100.0

Source: Govt. of India, "Employment and Unemployment Situation in India, 2001-12" 68th Round, NSSO, 2013.

Note: P – Primary; S – Secondary; T- Tertiary. Figures are in percentages.

It is noted that the share of primary sector employment among rural males during 2011-12 at the national level stands at 59.4 percent which ranges from a low of 28.2 percent in Kerala to a high of 69.9 percent in Gujarat, while in Tamil Nadu it stands at 51.6 percent. The share of secondary sector at the national level stands at 21.4 percent, which ranges from a minimum of 10.8 percent in Assam to a maximum of 33.9 percent in Himachal Pradesh and in the case of Tamil Nadu, its share among rural males is 25.7 percent. The dependence on tertiary sector among the rural males is the least, since at the All-India level, it contributes 19.2 percent of the total workforce, which is the least in Madhya Pradesh with 14.3 percent and the highest in Kerala and in the case of Tamil Nadu, it is 22.7 percent. Thus, the dependence on primary sector is still quite high among rural males, as it is more than 60 percent in 6 out of 17 states.

The share of primary sector employment among rural females is even higher obviously, as it is 75 percent at the national level, with a low of 38.7 percent in Kerala and a high of 89.1 percent in Maharashtra, while in Tamil Nadu, it is 50.6 percent. The national average of tertiary sector employment is the least with 11.3 percent among the rural females during 2011-12 and it is as high as 33.4 percent in Kerala and as low as 2.3 percent in Rajasthan, while it is 22.7 percent in Tamil Nadu.

Thus, the dependence on primary sector is much higher in the case of rural females, since in 8 out of 17 states, it is more than 80 percent and hence, the contribution of secondary and tertiary sectors is quite limited.

The sector-wise employment among the urban workers in the major states during 2011-12 is presented in Table – 6.

TABLE 6: GENDER-WISE AND SECTOR-WISE SECTORAL EMPLOYMENT IN MAJOR STATES OF URBAN INDIA, 2011-12

States	Male			Female				
	P	S	T	P	S	T	Total	
Andhra Pradesh	3.9	34.9	61.2	100.0	8.3	41.7	50.0	100.0
Assam	4.0	20.8	75.2	100.0	7.4	23.4	69.2	100.0
Bihar	8.3	26.7	65.0	100.0	22.1	23.8	54.1	100.0
Gujarat	3.3	38.6	58.1	100.0	8.8	30.3	60.9	100.0
Haryana	5.2	44.6	50.2	100.0	12.7	30.8	56.5	100.0
Himachal Pradesh	4.9	24.2	70.9	100.0	19.3	24.4	56.3	100.0
Jammu & Kashmir	5.2	34.8	60.0	100.0	26.5	32.4	41.1	100.0
Karnataka	7.7	34.4	57.9	100.0	8.1	42.4	49.5	100.0
Kerala	8.2	35.6	56.2	100.0	10.1	25.9	64.0	100.0
Madhya Pradesh	9.9	31.9	58.2	100.0	17.2	39.8	43.0	100.0
Maharashtra	3.3	33.8	62.9	100.0	8.9	21.9	69.2	100.0
Odisha	12.1	31.1	56.8	100.0	22.7	44.2	33.1	100.0
Punjab	4.4	38.8	56.8	100.0	11.8	33.5	54.7	100.0
Rajasthan	3.8	34.0	62.2	100.0	18.7	36.7	44.6	100.0
Tamil Nadu	9.2	37.4	53.4	100.0	14.3	45.0	40.7	100.0
Uttar Pradesh	8.0	34.7	57.3	100.0	14.0	44.1	41.9	100.0
West Bengal	2.6	33.6	63.8	100.0	1.6	37.8	60.6	100.0
All-India	5.6	35.3	59.1	100.0	10.9	34.0	55.1	100.0

Source: Govt. of India, "Employment and Unemployment Situation in India, 2001-12" 68th Round, NSSO, 2013.

Note: P – Primary; S – Secondary; T- Tertiary. Figures are in percentages.

The table indicates that in the case of urban males, the contribution of the primary sector in total employment is quite less, since the national average stands at 5.6 percent, which ranges from 2.6 percent in West Bengal to 12.1 percent in Odisha, and it is 9.2 percent in the case of Tamil Nadu. The secondary sector contributes more than 35 percent of total employment among the urban males, which ranges from 20.8 percent in Assam to 44.6 percent in Haryana and in Tamil Nadu it stands at 37.4 percent. Hence, the dependence on the tertiary sector employment is the highest among the urban males, since the national average stands at 59.1 percent during 2011-12, with a minimum of 50.2 percent in Haryana to a maximum of 75.2 percent in Assam, which is 53.4 percent in Tamil Nadu.

As far as urban females are concerned, the contribution of primary sector is higher than that their male counterparts, which is 10.9 percent at the All-India level and it is 1.6 percent in West Bengal and 26.5 percent in Jammu and Kashmir, while in Tamil Nadu, it stands at 14.3 percent. The share of secondary sector employment in the case of urban females is only marginally less when compared to that of urban males, as the national average stands at 34 percent, though its range suggests that the lowest level is 21.9 percent in Maharashtra and the highest level is 44.2 percent in Odisha, while in Tamil Nadu, it is 45 percent. The contribution of tertiary sector to the total employment among the urban females is also more than 55 percent, as the national average is 55.1 percent, while it is the lowest in Odisha at 33.1 percent and the highest in Assam and Maharashtra at 69.2 percent, and in the case of Tamil Nadu, it is 40.7 percent. Hence, among urban females, the share of tertiary sector's employment is the highest, as in 5 out of 17 states it is more than 60 percent.

CONCLUSION

This chapter examined the nature of employment of the female workers at the all-India level on the basis of secondary data. This shows that the nature of employment indicates that the proportion of workers who are engaged as SE and RE has declined especially among the urban males, while that of CL has gone up, among both the rural and urban males. In the case of females also, the proportion of SE has come down, as in the case of males, while proportion of RE has increased among the females in both areas and that of CL has gone up among the rural females, but has declined among their urban counterparts. Thus, the degree of casualisation of workforce is especially felt among the rural workers.

REFERENCES

- Aggarwal, Bina (1986), "Women, Poverty and Agricultural Growth in India", The Journal of Peasant Studies, Vol 13, No 4, July 1986.
- Bardhan, K. (1984), "Work Patterns and Social Differentiation: Rural Women of West Bengal", in H.P. Binswanger and M. R. Rosenzweig (eds), Contractual Arrangements, Employment and Wages in Rural Labour Markets in Asia. Yale University Press, New Haven, pp.184-208.
- Bardhan, P. (1979), "Labour supply functions in a poor agrarian economy", American Economic Review, Vol. 69, pp. 73–83.
- Basu, Alaka M. (1992), "Culture, the Status of Women, and Demographic Behaviour: Illustrated with the Case of India", Clarendon Press. Oxford, pp. 15-26.
- Chen, Martha (1995), "A Matter of Survival: Women's Right to Employment in India and Bangladesh", in Martha C. Nussbaum and Jonathan Glover (eds), *Women, culture and development: a study of human capabilities*. Oxford: Oxford University Press, pp. 37-59
- Das, M.B. (2006), "Do Traditional Axes of Exclusion Affect Labour Market Outcomes in India?" Social Development Papers, South Asia Series, Paper no. 97.
- Dyson, Tim and Mick Moore, (1983), "On kinship structure, female autonomy, and demographic behaviour in India", *Population and Development Review*, Vol. 9(1), pp. 35–60.
- Jejeebhoy, Shireen J. (2001), "Women's autonomy in rural India: Its dimensions, determinants, and the influence of context", in Harriet B. Presser and Gita Sen (eds.), *Women's Empowerment and Demographic Processes: Moving Beyond Cairo*. Oxford University Press, Oxford, pp. 205–238.
- Joshi, R.J. (1976), "Socio Economic Condition of Women Agricultural Workers", in Rural Labour in India, (ed.) S.M. Pandey, Shri Ram Centre for Industrial Relations and Human Resources, Delhi.
- Krishnamurthy, S. (1988), "Wage Differentials in Agriculture by Caste, Sex and Operations", Economic and Political Weekly, Vol. 23, No. 50, pp. 2651-2657.
- Rosenzweig, M. R. (1978), "Rural wages, labour supply, and land reform: A theoretical and empirical analysis", American Economic Review 68, no. 5, pp. 847-861.
- Rosenzweig, M. R. (1980), "Neoclassical theory and the optimizing peasant: an econometric analysis of market family labour supply in developing countries", Quarterly Journal of Economics, Vol. 94, pp. 31–56.

REQUEST FOR FEEDBACK

Dear Readers

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

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

If 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 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

