



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE AND MANAGEMENT

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	ANTECEDENTS OF WORK-LIFE IMBALANCE AMONG BANK EXECUTIVES: AN EMPIRICAL STUDY <i>S. NAZEER KHAN, DR. A. VENKATACHALAM & DR. T. VANNIARAJAN</i>	1
2.	TRANSFORMATIONAL LEADERSHIP AND INFLUENCE ON OCCUPATIONAL COMMITMENT IN INDIAN HOSPITALS <i>DR. KENNEDY ANDREW THOMAS, DR. JOHN BRINKMAN & DR. TARA SABAPATHY</i>	6
3.	SERVICE QUALITY PERCEPTIONS OF CUSTOMERS: A STUDY OF THE CUSTOMERS' OF PUBLIC SECTOR AND PRIVATE SECTOR COMMERCIAL BANKS IN INDIA <i>K. RAMA MOHANA RAO & TEKESTE BERHANU LAKEW</i>	13
4.	SELF-ESTEEM AMONG POOR STUDENTS IN IRAN <i>ARMIN MAHMOUDI</i>	17
5.	ANALYSIS OF CUSTOMER SATISFACTION DRIVERS OF OUT PATIENT DEPARTMENT (OPD): A CASE STUDY <i>GOLAM MOHAMMAD FORKAN</i>	20
6.	PERCEIVED QUALITY OF SERVICES RENDERED BY COMMERCIAL BANKS: A CASE STUDY OF STATE BANK OF INDIA (SBI), PANJAB UNIVERSITY (PU) BRANCH, CHANDIGARH, INDIA <i>DR. TEFATSION SAHLU DESTA</i>	25
7.	BANK CONSOLIDATION AND SOLVENCY: THE NIGERIAN EXPERIENCE <i>DR. MUHAMMAD AMINU ISA</i>	35
8.	ORGANIZATIONAL DETERMINANTS OF FIRM PERFORMANCE: A CASE OF GARMENTS MANUFACTURING FIRMS OF LAHORE, PAKISTAN <i>MUHAMMAD HASSAN & MUHAMMAD RIZWAN SALEEM SANDHU</i>	38
9.	MICROCREDIT AND BUSINESS PERFORMANCE IN NIGERIA: THE CASE OF MFI FINANCE ENTERPRISES <i>ABIOLA BABAJIDE & TAIWO JOSEPH</i>	43
10.	CREDIT RISK OF THE OFF-BALANCE SHEET ACTIVITIES IN CONTEXT OF COMMERCIAL BANKING SECTOR IN THE CZECH REPUBLIC: PRACTICAL EXAMPLE <i>VERONIKA BUČKOVÁ</i>	50
11.	PERCEPTION, EXPECTATION AND SATISFACTION OF CONSUMERS OF STORE BRAND APPARELS IN CHENNAI CITY <i>K. SADASIVAN & DR. JAYSHREE SURESH</i>	59
12.	THE RELATIVITY OF GOALS OF AN INDIVIDUAL ENTREPRENEUR BLESSED WITH VALUES <i>SHALINI SINGH & BHUPENDRA V. SINGH</i>	63
13.	CO-INTEGRATION AND CAUSAL RELATIONSHIP BETWEEN GDP AND AGRICULTURE SECTOR <i>P. SRIKANTH & K. SATHYANARAYANA</i>	66
14.	CONSUMERS' RESPONSIVENESS TO INTERNET MARKETING: AN EMPIRICAL STUDY <i>SUBASH CHANDRA NATH & DR. MAHESWAR SAHU</i>	69
15.	JOB STRESS AT WORKPLACE: A STUDY OF STRESS LEVEL AMONG MANAGEMENT EDUCATORS <i>RASHMI GUPTA & DR. VILAS CHOPDE</i>	73
16.	STRATEGIES FOR CUSTOMER RETENTION & SATISFACTION IN RETAIL SECTOR <i>AJMER SINGH</i>	78
17.	WOMEN EMPOWERED OR DISEMPOWERED: SCENARIO IN PUNJAB <i>SANGEETA SINGH NAGAICH</i>	80
18.	PERCEPTION OF THE RETAIL INVESTORS TOWARDS INVESTMENT IN MUTUAL FUNDS IN PUDUCHERRY: AN EMPIRICAL STUDY <i>D. KANDAVEL</i>	85
19.	JOB AND WEALTH CREATION THROUGH ENTREPRENEURSHIP <i>HARESH BAROT & ARUN MENON</i>	88
20.	DIVERSITY MANAGEMENT AND ORGANIZATIONAL EFFECTIVENESS IN INDIAN ORGANIZATIONS <i>DR. SUSHMA SURI & MONU LAL</i>	91
21.	CSR- AN UMBILICAL CORD RELATION WITH THE ENVIRONMENT <i>DR. F. ANDREW SJ</i>	95
22.	INNOVATIVE HR PRACTICES <i>MEGHANA J</i>	98
23.	EXTENSION EDUCATION APPROACHES OF HORTICULTURAL EXTENSION MARKETING: A VIEW <i>JABEEN ARA BEGUM</i>	103
24.	DISABILITY AND ACCESS TO HIGHER EDUCATION IN INDIA <i>MD.HASANUZZAMAN & SHAZIA KHAN</i>	107
25.	COMPARATIVE ADVERTISEMENT AND INFRINGEMENT OF TRADEMARKS <i>GAURAV ARORA, GUNVEER KAUR, SUPRITHA PRODaturi & VINAYAK GUPTA</i>	111
	REQUEST FOR FEEDBACK	115

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories Indexed & Listed at: [Ulrich's Periodicals Directory ©, ProQuest, U.S.A.](#), [The American Economic Association's electronic bibliography, EconLit, U.S.A.](#), [Index Copernicus Publishers Panel, Poland](#), [Open J-Gate, India](#) 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 & Fifteen 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

www.ijrcm.org.in

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. SAMBHAV GARG

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

ADVISORS

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

Dean (Academics), Tecnia Institute of Advanced Studies, Delhi

CO-EDITOR

DR. BHAVET

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

EDITORIAL ADVISORY BOARD

DR. AMBIKA ZUTSHI

Faculty, School of Management & Marketing, Deakin University, Australia

DR. VIVEK NATRAJAN

Faculty, Lomar University, U.S.A.

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

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

PROF. ROSHAN LAL

Head & Convener Ph. D. Programme, M. M. Institute of Management, M. M. University, Mullana

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

DR. KULBHUSHAN CHANDEL

Reader, Himachal Pradesh University, Shimla

DR. TEJINDER SHARMA

Reader, 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. SHIVAKUMAR DEENE

Asst. Professor, Government F. G. College Chitguppa, Bidar, Karnataka

MOHITA

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

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

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

PROF. ABHAY BANSAL

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

DR. KUMARDATT A. GANJRE

Director, Mandar Education Society's 'Rajaram Shinde College of M.B.A.', Pedhambe – 400 706, Maharashtra

DR. V. SELVAM

Divisional Leader – Commerce SSL, VIT University, Vellore

DR. N. SUNDARAM

Associate Professor, VIT University, Vellore

DR. PARDEEP AHLAWAT

Reader, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

S. TABASSUM SULTANA

Asst. Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

TECHNICAL ADVISOR

AMITA

Faculty, Government H. S., Mohali

MOHITA

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

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; Business 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

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

(e.g. Computer/IT/Finance/Marketing/HRM/General Management/other, please specify).

DEAR SIR/MADAM

Please find my submission of manuscript titled ' _____ ' for possible publication in your journal.

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

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

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

NAME OF CORRESPONDING AUTHOR:

Designation:

Affiliation with full address & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

2. **INTRODUCTION:** Manuscript must be in British English prepared on a standard A4 size paper setting. 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 the every page.
3. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.
4. **AUTHOR NAME(S) & AFFILIATIONS:** The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address should be in italic & 11-point Calibri Font. It must be centered underneath the title.
5. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para.
6. **KEYWORDS:** Abstract must be followed by 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.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should be in a 8 point Calibri Font, single spaced and justified.
10. **FIGURES & TABLES:** These should be simple, centered, separately numbered & self explained, and titles must be above the tables/figures. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. It must be single spaced, and at the end of the manuscript. 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 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.

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, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

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

ONLINE RESOURCES

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

WEBSITE

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Economic and Political Weekly, Viewed on July 05, 2011 <http://epw.in/user/viewabstract.jsp>

WOMEN EMPOWERED OR DISEMPOWERED: SCENARIO IN PUNJAB

SANGEETA SINGH NAGAICH
ASST. PROFESSOR
DEPARTMENT OF ECONOMICS
PUNJABI UNIVERSITY
PATIALA

ABSTRACT

The present paper is introspection into the fact as to how far women in Punjab have been able to to empower themselves. Empowerment here has been analysed by taking into account the key indicators such as sex ratio, education, Employment including Panchayat level employment etc. The three critical components, namely the educational, economic and political empowerment of women have all been discussed in details.

KEYWORDS

Employment, Sex Ratio, Women Empowerment.

INTRODUCTION

The term empowerment today is one of those appealing but slippery terms that lend themselves to multiple, sometimes contradictory meanings. Empowerment requires the full participation of people in the formulation implementation and evaluation of decision determining the functioning and the well-being of society. In the context of women, being empowered, in essence, means able to help themselves and breaking down of social, economic, educational, cultural and psychological barriers to upgrade their status from being passive recipients of government programs to active participants and managers of their own affairs.

The present day scenario on women's empowerment basically focuses on four types of perspectives. The most crucial being the "radical gender perspective", which emphatically asserts that it is the gender which defines and determines the disadvantageous position of women vis-à-vis men. The other perspective is the "enablement perspective", often called the "capability perspective", This perspective has three critical components, namely the educational, economic and political empowerment of women. The presupposition here is that with the empowerment of the above three, many of the problems of women would automatically disappear. However, nominal progress of women in educational, political and economic fields does not mean that women have arrived as equal to men. The matter of fact is that the male mindset has not yet changed much. The continuing disempowerment of women is still a fact of life for an overwhelming majority of women all over the globe. The educational empowerment of women holds the key to their economic and political empowerment. Thirdly, the "legal entitlement perspective" on women's empowerment relies heavily on the constitutional measures and other specific provisions that prohibit inequality and forms of discrimination against them. The fourth and the final armour in the women's empowerment strategy is the "social change perspective", calling for wide gamut of attitudinal and institutional changes that are gender-neutral and pro-women.

Punjab state located in the north-west of India covers an area of 50,362 sq km which constitutes 1.53 percent of country's total area and 2.29 percent (Census 2011) of India's population. Its population stands at 27,704,236 comprising 14,634,819 males and 13,069,417 females.

Its density of population which is an important indicator of population concentration, measured as the number of persons per square kilometer is 550 persons per sq km. which is higher than the density of 382 in the country.

OBJECTIVES

Women's empowerments being a global issue, their rights are at the forefront of many formal and informal campaigns world-wide. Empowerment being an active and multi-dimensional process enables women to realize their full identity and power in all spheres of life. This power has to be acquired and once acquired, needs to be exercised, sustained and preserved. Women's empowerment can be viewed as a continuum of several interrelated and mutually reinforcing components. Since empowerment is a necessary part of any intervention to enhance women's income, it is essential to understand some of the critical trends of empowerment. It is in the light of these facts that an attempt has been made to view the status of women in terms of their health, nutrition, participation both in economic activity and PRI institutions and education and find how far the development efforts of the government have reached them.

METHODOLOGY

The data has been collected from secondary sources like Census of India, Punjab, Statistical Abstract, Director, Health Services etc and simple percentages have been made use of.

SEX RATIO

Sex composition is one of the basic characteristics vital for any meaningful demographic analysis. Sex ratio is defined as the number of females per 1000 males. According to the census of India 2011, the Sex ratio of Punjab stands at 893. This is an improvement over 2001, which had recorded 876 females for every 1000 males.

TABLE 1: TRENDS IN SEX RATIO IN PUNJAB

Year	1901	1911	1921	1931	1941	1951	1961	1971	1981	1991	2001	2011
Sex Ratio	832	780	799	815	836	844	854	865	879	882	876	893

Source: Provisional population Totals, Punjab 2011.

The Sex Ratio in Punjab has remained unfavorable to females. It declined from 832 in 1901 to 780 in 1911. Ever since 1991 sex Ratio consistently improved till 1991 and reached 882. During 1991-2001 there was a dip in the Sex Ratio by 6 points. As per 2011 census, Punjab has a sex Ratio of 893 which is 17 points higher than that of 2001 census. This increase has not only reversed the decline registered in 2001 but also is higher than previous decades. Sex ratio in Hoshiarpur (962) and Shahid Bhagat Singh Nagar (954) is even higher than the over all Sex Ratio in India (940). Jalandhar and Rupnagar districts (913 each) and Kapurthala (912) too have a high Sex Ratio. Only six districts have a Sex Ratio below state average.

TABLE 2: PLACE OF SEX RATIO BY PLACE OF RESIDENCE

Year	Total	Rural	Urban
1981	879	884	865
1991	888	895	870
2001	876	890	849

Rural-urban differentials exist in the sex ratio in the state, with the former having more females per 1000 males. The rural sex ratio has improved marginally during the year 1981-2001 from 884 to 890, but the urban ratio has deteriorated considerably over the period of time. In 2001, only nine districts – Gurdaspur, Kapurthala, Jalandhar, Nawanshar, Hoshiarpur, Firozpur, Faridkot, Muktsar, Moga- have favourable sex ratios.

LIFE EXPECTING AT BIRTH

The life expectancy has improved over the period of time in India as well as in the state of Punjab. The female life expectancy in the state stands at 71.6 which are much more as compared to India at 68.1 and at a very modest level compared to the level of 78, of advanced countries.

TABLE 3: EXPECTATION OF LIFE AT BIRTH BY SEX

Year	Punjab		India	
	Males	Females	Males	Females
0	1	2	3	4
1976-1980	56.2	55.1	52.6	51.5
1981-1986	62.8	62.7	55.6	56.4
1986-1991	65.6	65.3	58.1	59.1
1991-1996	66.6	66.6	60.6	61.1
1996-2001	68.4	71.4	62.4	63.4
2001-2006	69.8	72.0	64.1	65.4
2006-2010 (P)	68.7	71.6	65.8	68.1

Source: Director, Health services Punjab

Life expectancy at birth differs if we consider gender and spatial factors. In 2006-2010 male life expectancy at birth was 68.7 years, while that of females was 71.6 years. While women on an average live 2.9 years more than men, this difference actually does not mean better quality of women's health, as biologically healthier and sturdier females normally outlive men on an average by six years longer than men in the advanced nations.

TABLE 4: LIFE EXPECTANCY BY SEX AND PLACE OF RESIDENCE (1992-96)

	All	Male	Female
Total	67.4	66.4	68.6
Rural	66.7	65.9	67.5
Urban	70.4	67.6	71.5

The gap between urban and rural Punjabi is however much sharper. The urban Punjabi for example has a life expectancy of 70.4 years, which is higher than the life expectancy of rural Punjabi which stands at 66.7 years.

LITERACY LEVEL

Literacy and Education are two important indicators of development in a society. The literacy rate in Punjab has more than doubled during 1971-2011 and the state is heading towards universal literacy. As per the 1971 census, one out of every three persons (34.12%) was literate and this has increased to 76.70 percent in 2011. The increase in female literacy during this period is almost three times, from 24.65 percent in 1971 to 71.30 percent in 2011.

TABLE 5: LITERACY RATE 1971-2011

Year	Persons	Males	Females
1	2	3	4
1971	34.12	42.23	24.65
1981	43.37	51.23	34.35
1991	58.51	65.66	50.41
2001	69.70	75.20	63.40
2011	76.70	81.50	71.30

Source: Provisional Population Totals, Punjab 2011.

Ten districts each fall above and below the state average literacy rate of 76.70 percent. Hoshiarpur (85.4%) is the most literate and is closely followed by Sahibzada Ajit Singh Nagar district (84.9%), Rupnagar (83.3%), Ludhiana (82.5%), Jalandhar (82.4%), Gurdaspur (81.1%), Shahid Bhagat Singh Nagar and Fatehgarh Sahib both (80.3%) and Kapurthala (80.29%) are the districts having a literacy rate of more than 80 percent. In Mansa district nearly two-thirds (62.8%) of its population is literate in 2011 compared to 52.4 percent in 2001. All the districts recorded a significant improvement in their literacy rates. During 2001-2011, male literacy has increased from 75.2 to 81.5 % (6.3 percentage points), while females literacy has increased by 7.9 percentage points (from 63.4% to 71.3%). Male-female literacy patterns at districts level, by and large, are in conformity with the trends in overall literacy rate. Likewise the total literacy rate, Hoshiarpur (89.9%) and Mansa (68.4%) occupy the top and bottom position, respectively in male literacy. Female literacy too is the highest in Hoshiarpur (80.8%), followed by Sahibzada Ajit Singh Nagar (80.0%), Jalandhar (78.3%), Ludhiana (78.2%), Rupnagar (77.2%) and Gurdaspur (75.7%) are the other districts where at least three out of every four females are literate. The male-female gap differential account for 10.2 percentage points with the minimum gap being accounted for by Jalandhar (7.8 points) and the maximum by Firozpur (14.5 points). These differentials in literacy rates are comparatively more pronounced in the districts falling in the Malwa belt.

The female literacy level is on the rise in the state over the decades, though it is still low at 63.4 (2001) compared to the male literacy of 75.2. Regional imbalances also exist in the state with the rural literacy levels lagging behind urban, a reflection of the concentration level of educational efforts in the latter.

TABLE 6: LITERACY RATE BY RESIDENCE

Year	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
1991	60.71	43.85	52.77	77.26	66.12	72.08	65.66	50.41	58.51
2001	71.0	57.7	64.7	83.0	74.5	79.1	75.2	63.4	69.7

Source: Director, Census Operation, Punjab

EDUCATION

Women's education is advocated chiefly to achieve greater productivity in society whether it is as better informed wives and mothers or whether it is as effective participants in keeping down the birth and mortality rates. Women's education, as an effective tool for empowerment has been advocated for decades, but was finally given International legitimacy at the Beijing World Conference on Women (1995). Earlier, the emphasis on education was designed to create better informed wives and mothers. However, at Beijing, the definition of Women's education was given a revolutionary new meaning and education for women

was advocated in order to enable them to have increased choices, take their own decisions and make improvements in their lives, all of which would lead to empowerment.

TABLE 7: COMPARISON OF ENROLLMENT BY SEX

Levels of Education	1990		2000		2007	
	Boys	Girls	Boys	Girls	Boys	Girls
Primary School	53.84	46.16	52.44	47.56	53.19	46.81
High School	56.45	43.55	52.95	47.05	54.74	45.26
Higher Secondary School	59.84	40.16	55.20	44.80	55.84	44.16
UG Courses	47.89	52.11	46.73	53.27	41.50	58.50
PG Courses	41.81	58.19	29.75	70.25	25.91	74.09
Research Studies	50	50	37.5	62.5	42.34	57.66
Engineering	92.04	7.96	81.53	18.47	77.62	22.38
M.B.B.S.	56.99	43.01	52.81	47.19	49.21	50.79
B. Ed.	30.98	69.02	29.42	70.58	25.86	74.14

Source: Various Issues of Statistical Abstracts of Punjab.

A comparison between the enrolment levels of boys and girls shows that for primary, high and secondary school levels, there were more boys enrolled as compared to girls, though the percentage of boys enrolled declined whereas the girls enrolled increased marginally. At the Under-graduate, Post-graduate, research and B. Ed. level more of girls were enrolled as compared to boys and the percentage of enrolment for girls showed an increase while for boys it showed a decline. In Engineering and Medical streams more of boys were enrolled as compared to girls.

TABLE 8: ENROLLMENT BY LEVELS OF EDUCATION

Levels of Education	1990		2000		2007	
	Boys	Girls	Boys	Girls	Boys	Girls
Primary Schools	48.10	51.48	43.38	44.57	38.03	39.06
High Schools	27.66	26.65	20.11	20.24	19.55	18.86
Higher Secondary Schools	15.72	13.17	24.76	22.77	30.23	27.91
UG Courses	1.81	2.46	3.35	4.33	3.40	5.59
PG Courses	0.13	0.23	0.22	0.58	0.26	0.87
Research Studies	0.004	0.004	0.005	0.01	0.01	0.02
Engineering	0.093	0.010	0.48	0.12	1.07	0.36
M.B.B.S.	0.063	0.06	0.06	0.06	0.06	0.07
B. Ed.	0.048	0.134	0.05	0.13	0.07	0.24

Sources: Various Issues of Statistical Abstract, Punjab

The highest enrollment was at the level of primary schools and secondary schools through there was a decline in the percentage of enrolled during the period of study for both the sexes. In all other courses at the higher level the enrollment was just marginal although more of girls were enrolled than boys.

TABLE 9: COMPARISON OF TEACHERS BY SEX

Levels of Education	1990		2000		2007	
	Men	Women	Men	Women	Men	Women
Primary Schools	45.72	54.28	35.61	64.39	36.97	63.03
High Schools	55.78	44.22	47.64	52.36	43.52	56.48
Senior Secondary Schools	51.51	48.49	43.63	56.37	42.90	57.10
Colleges	56.18	43.82	47.35	52.65	37.37	62.63
Universities	81.51	18.49	73.06	26.94	61.83	38.17
Engineering	94.03	5.97	80.63	19.37	60.92	39.08
MBBS	76.76	23.24	63.93	36.07	61.80	38.20
B. Ed.	49.02	50.98	27.41	72.59	28.77	71.23

Source: Various Issues of Statistical Abstract, Punjab

A comparison between male and female clearly shows that the number of women teachers increased at all the levels of education whereas the male teachers showed a decline in all the streams. The most significantly increase of women teachers were witnessed at the Engineering level (from 5.97% in 1990. to 39.08% in 2007) and Universities (from 18.49% in 1990 to 38.17% in 2007).

TABLE 10: NUMBER OF TEACHERS BY LEVELS OF EDUCATION

Levels of Education	1990		2000		2007	
	Men	Women	Men	Women	Men	Women
Primary Schools	35.60	45.78	25.76	36.60	24.83	31.01
High Schools	29.74	25.54	24.11	20.83	21.54	20.48
Senior Secondary Schools	14.92	15.21	24.44	24.82	29.31	28.57
Colleges	5.52	4.66	5.67	4.95	5.13	6.30
Universities	0.82	0.20	1.02	0.29	1.09	0.49
Engineering	0.41	0.03	1.44	0.027	2.55	1.20
MBBS	1.38	0.45	1.45	0.064	1.18	0.53
B. Ed.	0.20	0.23	0.18	0.37	0.27	0.49

Sources: Various Issues of Statistical Abstract, Punjab.

The highest percentage of teachers are found in Primary schools, though the percentage of teachers both male as well as females has shown a decline over the period of time. Even high school teachers have shown a decline during the period of study.

The senior secondary schools having the second highest number of teachers showed a significant increase for both the sexes during the period of study. Besides, these at the level of colleges, university, Engineering and B.Ed. the number of teachers increased, though this increase was marginal.

DROP OUT RATE

Enrolment and dropout rates are crucial indicators while studying the literacy levels. An analysis of these figures brings out the actual levels of learning at the primary stage. These figures are influenced and biased by the immediate social -economic realities.

TABLE 11: DROP OUT RATE

Educational Level	1998-99			2002-03		
	Boys	Girls	Total	Boys	Girls	Total
Primary	22.86	20.62	21.78	26.37	24.07	25.29
Middle	26.61	29.39	27.91	33.71	31.67	32.75
High/ Higher or Senior Secondary	39.99	44.35	42.03	43.81	47.10	48.10

Source: <http://PunjabGovt.nic.in>

This table reveals that in period 1998-99 in primary education level girls drop-out rate is 20.62 percent which increased to 24.07 in 2002-03. Boys drop-out rate in primary level in year 1998-99 is 22.86 percent which increased to 26.37 percent in 2002-03. In middle level girls drop-out rate is 29.39 percent in 1998-99 and 31.67 in 2002-03. Boys drop-out rate in middle is less than the girls during the period of study. In High/Higher or senior secondary girls drop-out rate is 44.35 percent in 1998-99 and 47.10 percent in 2002-03. Boys drop-out rate in high/higher or senior secondary is 39.99 percent in 1998-99 and 43.81 percent in 2002-03. So it is clear from the table that girls drop-out rate increase continuously from primary to middle and high/higher levels during the period of study.

While the continuing rise in school enrolment is an encouraging sign, a disturbing feature is the high drop-out rate, particularly for girls one in three girls drops-out of the school at all the level. Poverty has very strong links with education of girl children. The higher drop-out rate for girls may be because they are increasingly drawn out of the school system to undertake domestic work also due to the prevalent belief in the rural areas that it will be difficult to find suitable bridegrooms or educated girls. A number of other factors such as distance from school, onset of puberty (and the concomitant racial treatment), very few women teachers, non-availability of separate schools for girls, can also be identified as some of the factors.

EMPLOYMENT

In Punjab, women are relatively invisible in workforce statistics. Restrictive definitions of 'work', mostly based on economic concepts of productivity, have reduced women to economic non-entities. This is because women's labour, in most cases does not directly produce marketable goods or services. This gendered notion of work has hugely undermined women's contribution to the economy, resulting in the non recognition of women as important economic entities.

Although women work for longer hours and contribute substantially to the family income, quite often they are the major earners as the work performed by them is *non-monetized*; they are not perceived as workers by either the women themselves or by the data collecting agencies and the government itself. This is a resultant of the non-recognition of the multi-dimensional functions which women perform both as productive and reproductive labour.

The causes of low participation rate of women is repeatedly acknowledged in terms of the invisibility of women's work, domestic chores and other tasks which are viewed as part of a cultural/traditional attitude where man is considered as the primary bread-winner.

Punjab has the lowest female workforce participation rate in the country. The majority of women are included in the category of non-workers, which is evidence of the invisibility of women's work.

TABLE: 12: PERCENTAGE OF TOTAL WORKERS, MAIN WORKERS, MARGINAL WORKERS AS PERCENTAGE OF TOTAL POPULATION, 1981-2001

Total/ Rural/ Urban	Persons/ Males/ Females	Total workers			Main workers			Marginal Workers			Non-Workers		
		1981	1991	2001	1981	1991	2001	1981	1991	2001	1981	1991	2001
Total	Persons	31.50	30.88	37.58	29.35	30.07	32.23	2.15	0.81	5.36	68.50	69.12	62.42
	Males	53.76	54.22	54.10	53.15	54.12	49.97	0.61	0.10	4.13	46.24	45.78	45.90
	Females	6.61	4.40	18.68	2.27	2.79	11.92	3.89	1.61	6.76	93.84	95.60	81.32
Rural	Persons	32.14	31.21	39.73	29.29	30.11	32.70	2.85	1.10	7.03	67.86	68.79	60.27
	Males	54.45	55.04	54.45	53.66	54.92	49.35	0.79	0.12	5.10	45.55	44.96	45.55
	Females	6.90	4.37	23.15	1.72	2.16	13.95	5.18	2.21	9.21	93.1	95.63	76.85
Urban	Persons	29.82	30.06	33.40	29.51	29.96	31.31	0.31	0.10	2.09	70.18	69.94	66.60
	Males	51.97	52.26	53.42	51.80	52.22	51.14	0.17	0.04	2.28	48.03	47.74	46.58
	Females	4.20	4.48	9.74	3.71	4.31	7.87	0.49	0.17	1.87	95.8	95.52	90.26

Source: Primary Census Abstract, Census Operations, Punjab, Various Issues.

The overall female work participation rates have increased, but this is much more significant for rural Punjab compared to urban Punjab. In spite of this increase, female work participation rates remain very low in Punjab. The causes of this may be traced to the migration of females and to the Green Revolution and technological use and to the declined sex ratio which ignores female unskilled labourers.

HEALTH AND NUTRITION

The biological processes of conception and childbearing are among the most significant facts influencing a women's health. Women face challenges to their health basically with regard to their reproductive health as this is not given adequate importance in our society.

Punjab ranks very low on maternal health indicators as compared to other states. It ranks 9th in respect of number of registered pregnant women, 10th in terms of women receiving iron and folic and 10th in tablets, 8th in terms of institutional delivery and 10th in terms of post-natal care. The only positive point is number of woman receiving two doses of tetanus toxide, in which case Punjab is ranked 3rd. Considering the high level of availability of health services, the high level of development, per capita income and literacy levels, these facts are indicative of high inequalities between the sexes in the household.

Gender is the most significant determinant of nutritional status. On comparing the 'privileged' and 'under-privileged' sections it was found that in the privileged group 24 percent of females were malnourished and in the under privileged group this percentage increased to 74 percent. The percentages for males were lower in both cases i.e. 14 percent among the privileged and 67 percent in the under privileged group. This illustrates that not only is the girl child more likely to suffer from malnutrition, but that when they do the severity of their malnutrition is greater. as per NFHS-11 report 1998-99 female children are nutritionally disadvantaged, although differences are relatively small.

The World Bank study has also substantiated the fact that during pregnancy and lactation women fail to get the requisite special diet and the prevailing gender inequalities in the household make it difficult for them to access this diet.

However, Punjabi women are relatively better off compared to those in other states with respect to nutritional deficiencies, one indication of which is low levels of anemia amongst women. NFHS11survey results show that 41.4% women suffer from anemia, 28.4% are mildly anemic, 12.3% have moderate anemia and 0.7% is severely anemic. Only Kerala and Himachal Pradesh are better placed in this regard.

In decisions concerning family planning which have a positive impact on the lives of women, women have very little say. It is the husband who decides whether and what form of contraception to use. There is a high prevalence of tubectomies against vasectomies which is indicative of a gender bias in decision making regarding family planning and contraception.

Table: 13: Number of semi-Government employees working in Corporations/ Board Municipal Committees/Improvement Trust/ Zila Parishad/ Panchayati Samiti

	1993			1995			1998			2001			2003			2008		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Boards and Corporations	89.79 (89.33)	9573 (10.20)	93836	85431 (89.33)	10199 (10.66)	95630	81206 (80.34)	19866 (19.65)	101072	87771 (90.27)	9454 (9.72)	97225	94412 (90.80)	9558 (9.19)	103970	80697 (92.2)	6760 (7.72)	87457
Municipal Committees	26290 (84.09)	4973 (15.90)	31263	27631 (84.06)	5237 (15.93)	32868	26355 (80.00)	6585 (19.99)	32940	25250 (79.94)	6334 (20.05)	31584	23628 (80.21)	5828 (19.78)	29456	20310 (78.31)	5625 (21.68)	25935
Improvement Trust	616 (89.53)	72 (10.46)	688	1166 (81.99)	256 (18.00)	1422	702 (89.31)	84 (10.68)	786	721 (89.01)	89 (10.98)	810	797 (89.34)	95 (10.65)	892	794 (90.14)	87 (9.85)	883
Market Committee	4547 (93.81)	300 (6.18)	4847	4604 (93.27)	332 (6.72)	4936	440.8 (92.15)	375 (7.84)	4783	4350 (92.43)	356 (7.56)	4706	4164 (91.77)	373 (8.22)	4537	3705 (90.56)	386 (9.43)	4091
Zila Parishad	824 (95.48)	39 (4.51)	863	852 (94.87)	46 (5.12)	898	736 (93.40)	52 (6.59)	788	691 (92.83)	53 (7.12)	744	597 (91.70)	54 (8.29)	651	3744 (48.82)	3924 (51.17)	7668
Panchayat Samitis	2148 (84.13)	405 (15.86)	2553	2095 (83.26)	421 (16.73)	2516	3162 (85.50)	536 (14.49)	3698	2413 (86.45)	378 (13.54)	2791	2182 (86.58)	388 (13.41)	2520	3172 (71.91)	1239 (28.08)	4411

This table reveals that female participation in Boards and Corporations is 10.20 percent in 1993 and male participation is 89.33 percent. In 1995 female participation increased to 10.66 percent and male participation remains the same. In 1998, 19.65 percent females and 80.34 percent males were working in Boards and Corporations. In 2001, 9.72 percent females were working in Boards and Corporation and 90.27 percent males. In 2003, 9.19 percent females working in Boards and Corporations and 90.80 percent males are working but in 2008, 7.72 percent females are working and 92.2 percent males, so, it is clear that from 1993 to 1998, female workers is increases in Boards and Corporations but from 2001 to 2008 it starts declining. Similarly, with the improvement trust female workers are increases from 1993 to 1995 that is 10.45 to 18.00 percent but it about declined from 1998 to 2008 then it remains 10.68 percent to 9.85 percent and male workers in improvement trust is continuously increasing. In the case of Zila Parishad female workers in 1993 is 4.51 percent and it increases will the 2003 that is 8.28 but from 2003 to 2006 it is declining but from 2007-08 it is increasing 51.17 percent. / in the case of Panchayat Samiti female workers in 1993 is 15.86 percent and male are 84.13 percent and female workers are increasing at 16.73 percent in 1995 but male workers are decreases. In 1998 to 2003 female workers are starts declining in Panchayat Samiti and male workers are remain at the same level the 86.58 percent and then female workers starts increases from 2003 to 2008 that 13.41 to 28.08 and male workers in Panchayat Samiti start declining. In the case of Municipal Committees Female Workers are increases from 1993 to 2008 that is 6.18 percent to 9.43 percent and male workers are declining from 1993 to 2008 that is 93.81 percent to 90.56 percent. So it is clear from the table that female workers have increased in Municipal Committee, Market Commissions, Zila Parishad and Improvement Trust but in the case of Boards and Corporations and Panchayat Samitis female workers are declining.

REFERENCES

1. <http://PunjabGovt.nic.in>
2. India, Registrar General Census of India – Various Issues, Primary Census Abstract, Punjab.
3. India Registrar General, Census of India: 2011, Provisional Population Totals, Punjab.
4. Nagaich Sangeeta (1997), "Changing Status of women in India". (New Delhi: Anmol Publications Pvt. Ltd.)
5. Murty S (2001), "Women and Employment" (Jaipur: RBSA Publishers).
6. Govt. of Punjab, Statistical Abstracts of Punjab, various issues.
7. UNDP: Human Development Report 2004, Punjab, The Governemnt of Punjab, Punjab.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce 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