



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>

DISABILITY AND ACCESS TO HIGHER EDUCATION IN INDIA

MD.HASANUZZAMAN
RESEARCH SCHOLAR
DEPARTMENT OF ECONOMICS
ALIGARH MUSLIM UNIVERSITY
ALIGARH

SHAZIA KHAN
RESEARCH SCHOLAR
DEPARTMENT OF ECONOMICS
ALIGARH MUSLIM UNIVERSITY
ALIGARH

ABSTRACT

The higher education system in India is a powerful tool to build a knowledge-based society. Access to institutions of higher education is as important for disabled people since it can offer them the opportunities for employment, social inclusion and poverty alleviation. A disability (or lack of a given ability) in humans may be physical, cognitive/mental, sensory, emotional, developmental or some combination of these. The most commonly cited definition by the World Health Organization in 1976, is that, 'a disability is any restriction or lack (resulting from an impairment) of ability to perform an activity in the manner or within the range considered normal for a human being'. The Indian Parliament, for the first time, has legally endorsed the right of access for people with disability to education, vocational training and employment through the Persons with Disability (Equal Opportunity, Protection of Rights and full Participation) Act, 1995. In the present paper our main objective is to know the extent to which Higher Education is accessible to the Disabled group. For this, we use secondary data and analyze them. In India the accessibility of higher education is limited for some reasons. The education level among disabled in rural areas is low compared to urban areas because of the concentration of educational facilities in urban areas. What is required is to create more educational facilities in rural areas to increase the education among rural disabled.

KEYWORDS

Disability, Definition, Higher Education.

INTRODUCTION

The higher education system in India is a powerful tool to build a knowledge-based society. Access to institutions of higher education is important for disabled people since it can offer them the opportunities for employment, social inclusion and poverty alleviation. Understanding and accommodating students with disability has become a central focus for higher education. In the Ninth five-year plan, the University Grants Commission (UGC) has stated that persons with disability should not be ignored in the higher education system. It has recommended a scheme to provide special assistance to disabled persons to facilitate better accessibility in higher education. It offers special education with financial assistance available under the programme of Integrated Education for Disabled Children by the Ministry of Human Resource Development, Government of India, or within the available resources of the UGC. According to Article 26.1 of the University Declaration of Human Rights, higher education shall be equally accessible to all on the basis of merit. Students with disabilities represent one of the groups, which are more active and intelligent. They may be generally less mature and have more problems in making social relationship. But if they are provided with the favorable environment and adequate opportunities, they can develop their capabilities through education and training. Their educational needs can be addressed through open and distance learning system and special education. They face additional challenges in their educational environment. Often the method followed for their assessment is not suitable. After completing their lower level of education, these students face both physical and attitudinal barriers in higher education. Disabled students require some special aids and appliances. The aim of the Educational Policy in India should be such that, it can provide access to disabled students in higher educational institutions and the existing structure should be made disability friendly.

OBJECTIVES

The objectives of this study are

- To know the extent to which higher education is accessible to disabled group.
- To examine the nature and extent of disability in India.

METHODOLOGY

The methodology for this study is such that it could effectively collect the data/fact to evaluate the accessibility of higher education to the disabled student and to achieve the objectives of the study. In this study mainly secondary data is used from various sources like reports of Census and NSSO, journals etc.

DISABILITY

Defining *disability* is difficult because there are too many definitions which are used for different purposes. The most commonly cited definition by the World Health Organization in 1976, is that, 'a *disability* is any restriction or lack (resulting from an impairment) of ability to perform an activity in the manner or within the range considered normal for a human being', 'an *impairment* is any loss or abnormality of psychological, physiological or anatomical structure or function', 'a *handicap* is a disadvantage for a given individual, resulting from an impairment or a disability, that prevents the fulfilment of a role that is considered normal (depending on age, sex and social and cultural factors) for that individual'. (Website-1)

The Rehabilitation Council of India Act, 1992 has provided a set of definition. These are as follows:

Hearing handicap means deafness with hearing impairment of 70 decibels and above in the better ear or total loss of hearing in both ears. *Locomotor disability* means a person's inability to execute distinctive activities associated with moving, both himself and objects, from place to place, and such inability resulting from affliction of either bones, joints, muscles or nerves. *Mental retardation* means a condition of arrested or incomplete development of mind of a person which is specially characterized by sub-normality of intelligence. *Visual handicapped* means a person who suffers from any of the following conditions, such as: (i) total absence of sight, (ii) visual acuity not exceeding 6/60 or 20/200 in the better eye with the correcting lenses, (iii) limitation of the field of vision subtending an angle of degree 20 or worse. (Barik, S. 2009, p. 120)

Planning Commission of India has given a definition. According to this definition, 'a disabled person means who is: blind, deaf, having orthopedic disability, having neurological disorder, mental retarded'. The definition includes 'any person who is unable to ensure himself/herself, wholly or partly, the necessities of a normal individual or social life including work, as a result of deficiency in his/her physical or mental capability.' (ibid, p-121)

Indian Parliament, for the first time has passed the

Person with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995. The Act has 74 sections. Section 2 (i) identifies the following seven categories of disability:

- (i) Blindness
- (ii) Low vision
- (iii) Locomotor disability
- (iv) Leprosy cured
- (v) Hearing impairment
- (vi) Mental retardation
- (vii) Mental illness

Thus the disabled group includes both, physically and mentally handicapped people: blind, deaf, dumb, mentally retarded, orthopedically deformed and those who are suffering from incurable diseases like polio, leprosy etc.

EXTENT OF DISABILITY IN INDIA

Disability is a global problem, but the proportion is very high in Asia specific region. Estimating the prevalence of disability in India has been hampered by complex and countless factors. The lack of adequate definitions of disability further compounds the task of accurately assessing the prevalence of disability. There are two government sources of nationwide disability statistics in India: the Census and surveys of the National Sample Survey Organization (NSSO). The Census of 2001 did not adopt any particular definition of disability, rather it included a functional limitation question that asks respondents about their type of functional limitation (e.g., in seeing, hearing, movement), while the NSSO adopt the definition provided by the WHO in 1976. (Hiranandani, V. and Deepa, Sonpal, 2010)

Out of all types of disabilities, data are available only for five types. The national level data collected by both the institutions are shown in table: 1

TABLE 1: ESTIMATES OF DISABILITY IN INDIA BY CENSUS AND NSSO

Types of Disabilities	Census 2001		NSSO - 2002	
	Number	% of Total Disabled	Number	% of Total Disabled
Seeing	10,634,881	48.55	2,826,700	15.29
Speech	1,640,868	7.49	2,154,500	11.65
Hearing	1,261,722	5.76	3,061,700	16.56
Movement	6,105,477	27.87	10,634,000	57.51
Mental	2,263,821	10.33	2,097,500	11.34
Total	21,906,769	100.00	18,491,000	100.00

Source: Census of India 2001 & 58th round of NSSO 2002

According to the survey of NSSO 2002, the estimated number of disabled persons in the country was 18.49 million during July to December, 2002, and they formed about 1.8 per cent of the total population. Census of India 2001 has identified five types of disabilities and estimated that total number of disabled in India was 21.9 million which constitute about 2.13 percent of total population. Census data shows that nearly half total disabled are having seeing disabilities (48.55 percent) followed by movement disabilities (27.87 percent), while NSSO data shows that more than half (57.51 percent) of total having movement disabilities. The data of Census and NSSO vary because they used different parameters in counting the disabled. Their definitions of disability are different.

TABLE 2: CLASSIFICATION OF DISABILITIES BY SEX

Types of Disabilities	Sex		
	Persons	Male	Female
Total	21906769 (100.00)	12605635 (57.54)	9301134 (42.46)
Seeing	10634881 (100.00)	5732338 (53.90)	4902543 (46.10)
Speech	1640868 (100.00)	942095 (57.41)	698773 (42.59)
Hearing	1261722 (100.00)	673797 (53.40)	587925 (46.60)
Movement	6105477 (100.00)	3902752 (63.92)	2202725 (36.08)
Mental	2263821 (100.00)	1354653 (59.84)	909168 (40.16)

Source: Census of India 2001

Table 2 shows that rate of prevalence of disabilities are higher (57.54 percent) among males as compared to females (42.46 percent). In the case of movement and mental disabilities the proportion of male is much higher than females.

TABLE 3: CLASSIFICATION OF DISABILITY BY RESIDENCE

Types of Disabilities	Residence		
	Persons	Rural	Urban
Total	21906769 (100.00)	16388382 (74.81)	5518387 (25.19%)
Seeing	10634881 (100.00)	7873383 (74.03)	2761498 (25.97)
Speech	1640868 (100.00)	1243854 (75.80)	397014 (24.20)
Hearing	1261722 (100.00)	1022816 (81.07)	238906 (18.93)
Movement	6105477 (100.00)	3465452 (56.76)	2640025 (43.24)
Mental	2263821 (100.00)	1593777 (70.40)	670044 (29.60)

Source: Census of India 2001

Census 2001 shows that majority of disabled are living in the rural areas (74.81 percent of total disabled) than urban areas (25.19 percent of total disabled). Lacks of medical facilities, large family size, concentration of medical facilities in urban localities, etc. are the major reasons for this trend.

ACCESSIBILITY OF HIGHER EDUCATION FOR DISABLED STUDENTS

Higher education, also called tertiary or post secondary education, is the non-compulsory education. Higher education is normally taken into include undergraduate and post-graduate, as well as, vocational education and training. Colleges and universities are the main institutions that provide higher education. (Singh, Dolly and Dasprabhu, Suchitra, 2008, p. 2) The structure of higher education consists of three years in bachelor's degree in arts, social sciences and

sciences and four years in professional fields like engineering and medicine. This is followed by two years of study for Master's degree and at least three years beyond the Master's for a Ph.D degree. (Patanjali, Prem Chand, 2005, p. 31)

Since independence there has been an enormous increase in the number of higher educational institutions in India. The number of universities has increased from 20 in 1947 to about 357 in 2005. There are now 20 Central Universities, 217 State Universities, and 106 Deemed Universities. The number of colleges increased from 500 in 1947 to 17,625 in 2005. There are about 1265 engineering and technology colleges, 320 pharmacies, 107 architecture, and 40 hotel management, making a total about 1749 institutions in 2004. In respect of post-graduate educational institutions there are 958 MBA/PGDM and 1034 MCA in 2004. With this progress, we expect improvement in the level of higher education, access to disadvantage groups, and the quality of higher education. (Thorat, Sukhadeo, 2006, p. 3)

The main aim of education for the disabled would be to make them literate and educated, and to provide employment so that they can enjoy an independent life. Disabled students need special arrangements in the regular environment of educational institutions for their independent functioning.

The National Policy on Education (NPE), 1986 and the Programme of Action (1992) gives the basic policy framework for education, emphasizing the correcting of existing inequalities. It stresses on reducing dropout rates, improving learning achievements and expanding access to students who have not had an easy opportunity to be a part of the mainstream system. In 2003 *Ministry of Social Justice and Empowerment* has introduced scheme of providing scholarships for people with disabilities to pursue higher education.

The Persons with Disabilities Act of 1995 emphasized equal access for disabled people to all levels of education including higher and vocational education, and reservation of a minimum of 3% in admissions to all levels of public educational institutions (*Government of India, 1996*). Disabled children rarely progress beyond primary school, and only 9% have completed higher secondary education (*World Bank, 2007*). *National Centre for Promotion of Employment for Disabled People (NCPEDP)* unveiled shocking statistics on 'Education Scenario vis-à-vis Students with disabilities' at a press conference in Delhi on September 14, 2004. The 119 respondent universities out of 331 had just 1,635 disabled students registered. This figure is alarmingly low when compared to the University Grants Commission (UGC) standard of 3.6 lakhs disabled students for 119 varsities, which is only 6 per cent of the entire population of disabled people. Only the Banaras Hindu University and the Aligarh Muslim University had disabled students in double digits, with 202 and 280 respectively. While JNU ranked sixth in terms of the number of disabled enrolled, Delhi University failed to even reply. Among the 100 colleges out of 294, a mere 0.52 per cent of the students' population consisted of people with disabilities, lower than the 3 per cent mandated by the PWD Act 1995.⁸

Despite all these attempts to develop the condition of the disabled persons, their educational level is not satisfactory. Census of India 2001 provides data of literacy rate among disabled persons. Table 3 shows the literacy level by sex and residence.

TABLE 4: LITERACY RATE AMONG DISABLED (Percentage)

Residence	Persons	Male	Female
Total	49.31	58.15	37.32
Rural	44.40	54.11	31.31
Urban	63.87	70.05	55.36

Source: Census of India 2001

Literacy level is higher in urban areas (63.87 percent) as compared to rural areas (44.40 percent) because most of the educational institutions, especially special schools for disabled, are located in urban centers. The above table also shows that literacy level is low among disabled females as compared to male. Lowest literacy rate is observed among rural disabled female. This revealed that education among girls in rural areas is not given important especially if she is disabled. The situation will be clear if we compare this literacy rate with total number of literate population. It is only 4.72 percent. Among disabled male literacy rate is 5.66 percent of total literate male and 1.37 percent of total male. Among female this is 3.49 percent of total literate female and 0.70 percent of total female.

TABLE 5: LITERACY RATE AMONG DIFFERENT CATEGORIES OF DISABLED BY SEX

	Total	Male	Female
Seeing	49.85	59.56	38.50
Speech	36.23	41.91	28.57
Hearing	43.17	55.73	28.79
Movement	57.37	65.44	43.08
Mental	37.89	43.68	29.27

Source: Census of India 2001

Table 5 shows the literacy rate among different categories of disabled. This shows that literacy rate is highest among movement disabled.

TABLE 6: LITERACY RATE AMONG DIFFERENT CATEGORIES DISABLED BY RESIDENCE

	Total	Rural	Urban
Seeing	49.85	43.56	67.77
Speech	36.23	31.38	51.41
Hearing	43.17	39.31	59.72
Movement	57.37	53.74	69.04
Mental	37.89	34.72	45.44

Source: Census of India 2001

The table shows that literacy rate is highest in urban areas especially for movement disability. This indicates that movement disabled persons are enrolled in educational institutions in highest number.

TABLE 7: EDUCATED DISABLED

	Literate	Higher education
Total	10801232	645118
Male	7330091	486373
Female	3471141	158745

Source: Census of India 2001

Table 7 shows the total number of literate disabled persons and enrolled in higher education. In higher education their enrollment is very low especially for female.

TABLE 8: NUMBER OF DISABLED PERSONS BY ATTENDANCE OF VOCATIONAL COURSE PER 1000 DISABLED PERSONS OF AGE 10 YEARS AND ABOVE FOR EACH SECTOR ALL-INDIA

sector	not attended any vocational course	course attended		
		engineering	non-engineering	total
rural	984	3	12	15
urban	963	9	26	35
Rural + urban	979	4	15	19

Source: NSSO 2002

Table 8 shows the number of disabled in vocational courses. Vocational courses can be divided into two categories-engineering and non-engineering. In engineering courses their number is very low. Out of 1000 disabled persons living in rural areas in rural India, only 15 completed any vocational course. In urban areas, a comparatively higher number of disabled persons (35) have done so.

SPECIAL EDUCATION

Special education is the instruction that is modified for those students with special needs. Special education in India was present since the pre independence time, with very few schools or NGOs helping intellectually impaired children. Today India has come a long way and made a good progress in the field of disability rehabilitation. Presently India has four national institutes for effective implementation of this special education through various government schemes. The popular national level institutes for disabled persons are the National institute for Hearing Handicapped, National Institute for the Mentally Handicapped, National Institute of the Visually Handicapped and National Institute for orthopedically handicapped. National Institute of Rehabilitation, Training and Research and The Institute for Physically Handicapped are other two national level institutes run by government. Moreover, government has initiated District Rehabilitation Centre (DRC) scheme in ten states to make all-inclusive rehabilitation. Four Regional Rehabilitation Training Centers are there to train the staff and teachers who work with these institutes. There are almost 37 diploma courses in the field of special education in India some of the institutes offer courses like B. Ed as well. All these courses are regulated and governed by the Rehabilitation Council of India (RCI)- a legislative body under the Ministry of Social Justice and Empowerment.(Website-2)

In 2005, International Institute for Special Education was set up in Uttar Pradesh, which has been given authorization by Government of India. This institute runs the following courses- PhD, MCA, PGDBA, BBA and BCA. (Singh, Dolly and Dasprabhu, Suchitra, 2008, p. 54)

PROBLEMS

India has created one of the biggest higher education systems in the world. But the *accessibility of higher education* is limited due to some reasons:

1. Higher bureaucratized system with multiple controls and regulations by Central and State Government and statutory bodies.
2. Most institutions offer outdated programmes with inflexible structure.
3. Infrastructure facilities are not adequate.
4. Lack of trained manpower, funds, training facilities, techniques and research for the disabled.
5. The unit cost of higher education, particularly of professional education is high.

SUGGESTIONS

For the accessibility of *higher education* to the disabled some steps should be taken immediately:

1. Provide them proper medical attention, special education and rehabilitation facilities in a greater extent.
2. Adopt some policies to remove malnutrition, hunger and diseases which are the major cause of disability.
3. Access to higher education should be broad-based so that open universities, distance educations and vocational training institutions can grow.
4. Good quality, market based, e-learning courses and Internet schools need to set up.
5. The potential of ICT should be fully utilized.
6. Scholarship should be provided to meritorious students.
7. Use of multimedia and technology can ensure a quality higher education.
8. Create awareness among people about the conditions of disabled students.

CONCLUSION

It is accepted that good quality higher education is the most important instrument for achieving social development. Social development can be achieved by developing all sections of the society. Disabled people are one of the sections of the society and if they are provided educational opportunities, they can develop their capabilities. Recent trends in educational institutions in India show that it accessibility is growing up. But this is not true for disabled people. Majority of them are far away from higher education. In higher education their number is 645118 out of 21.9 million.

The study reveals that literacy rate is very low among disabled. In case of male disabled, their literacy rate is higher than female disabled. In rural areas literacy rate is lower than urban areas because of the concentration of educational facilities in urban areas. There are few universities which have department of special education in India. All universities must have special education department with courses at under-graduate and post-graduate level to promote higher education to disabled students. Education is most important for the advancement of women and girls with disabilities as it provides access to information and enables them to communicate with others. Hence, there is an urgent need to consider policies and programmes that will place them in the mainstream education system. Further, it is clear that the estimation of disability is very difficult. For the policy formulation, estimates should be made in accordance with accepted definition of disability. It is necessary to formulate some policies, especially for the disabled for the upliftment of their conditions and for education. But only formulation of policies is not necessarily increase their educational facilities. These should be implemented as soon as possible.

REFERENCES

BOOKS

Barik, S. (2009), 'Disabled in India', Adhyayan Publishers & Distributors, New Delhi, p-120.

ibid, p- 121.

Patanjali, Prem Chand, (2005), 'Development of Higher Education in India', Shree Publishers & Distributors, New Delhi, p-31.

Singh, Dolly and Dasprabhu, Suchitra, (2008), 'Handbook of Special Education', Kanishka Publishers, Distributors, New Delhi, p-2, 54

Thorat, Sukhadeo, (2006), 'Higher Education in India: Emerging Issues Related to Access, Inclusiveness and Quality', Nehru Memorial Lecture, University Grants Commission, November, 24. p- 3

JOURNAL

Hiranandani, V. and, Sonpal, D. (2010), "Disability, Economic Globalization and Privatization: A Case Study Of India", *Disability Studies Quarterly*, Vol.30, No. 3/4, (retrieved at: <http://www.dsqsds.org/article/view/1272/1302>, viewed on: 18/09/2011).

WEBSITE

NEWS, (2004), Volume-2, Issue-18, September, 15, (retrieved at: http://www.dnis.org/news.php?issue_id=18&volume_id=2&news_id=230&i=0&interview_id=31, viewed on 18/09/2011).

Website-1: (retrieved at: <http://www.aarogya.com/support-groups/disability/the-un-definition-of-disability.html>, viewed on: 18/09/2011).

Website-2: (retrieved at: <http://www.indiaedu.com/education-india/special-education-in-india.html>, viewed on: 19/09/2011)

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