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A Refereed/Juried International Journal

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A Journal of Social Science

A Refereed/Juried International Journal

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Abstract: The abstract, usually not exceeding 200 words, should indicate the scope and significant content of the paper, highlighting the principal findings and conclusion. It should be in such a form that abstracting periodicals can use it without modification.

Introduction: Long and elaborate introduction should be avoided. It should be brief and state the exact scope of the study in relation to the present status of knowledge in the field.

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Mathematical Expression: Wherever possible, mathematical expressions should be typewritten, with subscripts and superscripts clearly shown. It is helpful to identify ambiguous symbols in the when they first occur. Equations must be displayed exactly as they should appear in print and numbered in parentheses placed at the right margin.

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It is with much joy and anticipation that we celebrate the launch of our International Journal "EXPRESSION-A Journal of Social Science" with this inaugural issue. It is a bi-annual peer reviewed/refereed research journal of social science. The aim of journal is to disseminate knowledge and information in the area of management, social sciences & allied subjects and to provide a forum for discussion on advancement.

On the behalf of **EXPRESSION'S** Editorial Team, I would like to extend a very warm welcome to the readership of **EXPRESSION** I take this opportunity to thank our authors, advisors, editors and reviewers, all of whom have volunteered to contribute to the success of the journal.

The successful publication is the result of the cooperation of contributors, reviewers, editors & advisory board and the printing house.

I hope the journal becomes an essential reference tool for the policy-makers, corporate executives, academicians, students and researchers.

I look forward to your valuable suggestions and contributions.

Wishing you a happy reading.....

Dr. Nisha Singh

About the Journal

Founded in 2003, Modern College of Professional Studies, Ghaziabad has already established a reputation as a medium to expand one's knowledge & enhance skills to achieve success. The strength lies in the strong academic faculty, focus on research and collaboration with industry.

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The inaugural issue of **EXPRESSION** covers finest peer-reviewed research in all fields of management, IT, Education, Commerce, Law and Social Science and taking contemporary issues and latest trends in the global village. It contains diverse collection of original articles and research work of researchers, academicians and scholars.

Through this journal, we would like to share globally our experiences and learning with other education assessors or evaluators. The basic objective is to provide opportunities for all those interested in learning more about in the field of Social Science.

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Globalization and Human Resource Development Challenges and Strategies for 21st Century

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Abstract:

Globalization transcends socio-economic and political barriers that the countries of the world are prone to build around themselves. It is not only a process of "integrating just economy, but culture, technology and governance. It is giving rise to new markets, foreign exchange and capital markets linked globally, new tools, internet links, cellular phones, media network, new actors; the World Trade Organization with authority over national governments, the multinational cooperation with more economic power than many states, new rules, multi-national agreements and intellectual property, multi-lateral agreements on trade". Many globalization trends the development of trading blocks, the opening up of national boundaries for trade, and the increasing instances of international strategic alliances have significant influence on the theory and practice of Human Resource Management. Application of globalization trends has so far been emphasized only in the areas relating to recruitment, training, appraisal, and reward system and sometimes rarely to Human Resource Development problems in strategic alliances, mergers joint ventures, etc. In the present 2P century, human resource means to recognize the people as an important asset that contributes to the growth and development of business, in the same way as other physical assets contribute. Hence, human resource significance, value and contribution of human resource, there are certain vital issues in regard to human resource development or human capital development to look at as they have come up as a major challenge for the 21" Century to meet. To accomplish HRD strategic values and challenges for the 21" century there is need to give much emphasis on the specific HRD mechanisms which are linked to each other and to company's business goals need to be realized by the organizational maturity. Accordingly, the relevance of HRD strategic issues linked to each other and to company's business goals need to be realized by the organization, Trans-nationalization, FBT, HRD,

I. INTRODUCTION

The world economy has been emerging as a global or transnational economy. A global or transnational economy is one, which transcends the national borders unhindered by artificial restrictions like Government restrictions on trade and factor movements. Globalization is a process of development of the world into a single integrated economic unit. Globalization in its true sense is a way of corporate life necessitated, facilitated and nourished by the Transnationalization of the world economy and developed by corporate strategies. Globalization is an attitude of mind — it is a mindset which views the entire world as a single market so that the corporate strategy is based on the dynamics of the global business environment. International marketing Li-international investment does not amount to globalization unless it is the result of such a global orientation.

Peter F. Drucker in his "Management Challenges for the 21" Century" cautions, 'All institutions have to make global competitiveness as strategic goal. No institution, whether a business, a university or a hospital, can hope to survive, let alone to succeed, unless it measures up to the standards set by the leaders in its field, any place in the world."

Globalization transcends socio-economic and political barriers that the countries of the world are prone to build around themselves. It is not only a process "integrating just economy, but culture, technology and governance. It is giving rise to new markets, foreign exchange and capital markets linked globally, new tools, internet links, cellular phones, media network, new actors; the World Trade Organization with authority over national governments, the multi-national cooperation with more economic power than many states, new rules, multi-national agreements and intellectual property, multi-lateral agreements on trade" (Human Devel opment Report, 1999).

The concept of globalization is central to the study of contemporary International Relations. Globalization, as it began in post-1980s, encompasses many aspects including expanded international trade, telecommunications, monetary coordination, multinational corporations, technical and scientific cooperation, cultural exchanges of new types and scales, migration and refugee flows, and relations between the world's rich and poor countries. Although globalization is an all-pervasive phenomenon, its definition varies. There is no denying the fact that globalization has posed many challenges to the Third World than to any other region of the world. It has a special relevance for the Third World nation-state by providing many new opportunities / prospects. As it happers during present times these countries are affected by the advance of transnational institutions, cultures, media, education, environment, travel and migration besides the economic processes of trade, investments and strategic systems. Hence, it is imperative for social

scientists to debate and analyze these developing global processes and pay special attention to the study of their impact on different Third World states and societies. They also have to formulate, discuss and suggest strategies as well as policies to enable the people in these Third World countries to benefit from processes of globalization by getting more jobs, incomes, new technologies, skills, restoring and regenerating the environment, expanding their cultural choices and voluntarily enriching their lifestyles by adopting what they want from other societies as well exporting their own products and cultures to create a materially prosperous multireligious, multi-lingual and multi-cultural civil society all over the world.

Many globalization trends — the development of trading blocks, the opening up of national boundaries for trade, and the increasing instances of international strategic alliances — have significant influence on the theory and practice of Human Resource Management. Application of globalization trends has so far been emphasized only in the areas relating to recruitment, training, appraisal, and reward system and sometimes rarely to Human Resource Development problems in strategic alliances, mergers joint ventures, etc.

II. HUMAN RESOURCE DEVELOPMENT; CHALLENGES FOR 21" CENTURY

In the present 21" century, human resource means to recognize the people as an important asset that contributes to the growth and development of business, in the same way as other physical assets contribute. Hence, human resource performance is always judged in terms of skills, expertise and abilities that result in higher efficiency,

Productivity and lower cost.

Globalization has created such an environment wherein it has become imperative for every organization to value and assess the human resources at every point and every stage. What has become inevitable is to harness and develop the human resource or capital, which could contribute positively and constructively to the organization so that the organization could sustain its competitive advantage, which is sine-quo-non for survival of the organization. Since the intimation of the concept of globalization world over, there has been a radical shift in terms of connotation of the word people. From the early term 'personnel administration' got shape as 'human resources' and in the present 21" Century the connot2.ion being used is 'human capital.' Keeping pace with these changes, the paradigm has also moved from treating employees as a 'resource' that is to be consumed and the costs of which should be minimized to treating as 'assets' that is to be valued and investments in human capital is there fore to be managed.

The significance and the value of human assets came to surface in the early years of the 1990s and this has been there due to appreciable increase in employment in the organizations in services, technology; and other knowledge-based segments. In such organizations, the intangible assets, especially the human resources, had contributed appreciably to the building of shareholder value. It is very true that the critical success facet for any knowledge-based organization is always in its highly skilled and intellectual workforce. Therefore, realizing the role and contribution of human resources, the organizations have started treating their employees as strategic assets, which is true in its own merit.

It is an undisputed fact, that no firm or company or institution in any part of the globe can attain any mission, objective, goal or target without having human capital or human resource. The most interesting and astonishing thing is that whether it is a matter of capital equipment, distribution channels, resource allocation, or for that matter marketing, it has always come down to people, human resources or human capital. Hence, people or human capital is always considered as the building block of any organization.

Keeping in mind the significance, value and contribution of human resource, there are certain vital issues in regard to human resource development or human capital development to look at as they have come up as a major challenge for the 21" Century to meet. These challenges are as discussed below.

A. Optimization of Employees Satisfaction through Reward System

This is a vital issue to be looked at. For the last few months' issues relating to rewards and employee benefits have cropped up. The management does not know whether the employees want all the benefits, including social security and terminal benefits in cash or to make these benefits portable so that in the event of changing jobs, these employees do not lose out. Hence, there is an immediate need of clarity of thought on the benefits. Added to this, how an organization would optimize employee satisfaction without increasing the per capita spent on salary and other benefits. The idea of linking pay to performance rather than family circumstances may stimulate the employees to optimize satisfaction on one hand and contribute best to productivity. With the help of a tax expert an organization can rework the employee benefits without increasing the cost to the company.

B. Fringe Benefit Taxation (FBT)

It is true that with the introduction of FBT, it would be essential on the part of the organization to change the structure of compensation. This very issue is being discussed in every organization and the truth is that there are very few options before an organization to deal with it and overcome it? Today, employees by way of flexible compensation packages have over the years, been able to maximize their cash in hand while keeping into account their individual life style needs- without increasing the overall employee costs. But with initiation of FBT, which in fact is most common in developed countries, it is emerging as a losing situation for the employees or human capital in India. The introduction of FBT may crate unproductive environment in the corporate world and would need immediate solution. Now it has become imperative on the part of an organization that on one hand, the employer should come out with maximum award and on the other hand, employees must focus on new ways and means to improve overall productivity and business results.

III. CORPORATE VALUES AND CULTURAL PRACTICES

Performance or every organization must be gauged not only on the basis of 'what' has been attained, but also 'how' it has been achieved. There is a true and logical saying that every organization is as good as its people's values. Organizational values are the common shared values of its people and onus is on the leadership to institutionalize this core that remains unchanged and guides its people as the organization expands, globalizes, and responds to external changes by changing itself. Values are like fingerprint.

Incorporating values in the cultural practices of the organization goose. Empowering the people in the organization, involving them in decision-making and of course, helping them advance their careers will quickly get you to the top of the good heap. Being a good manger is not the same as being a popular manger.

A. Leadership

The leadership is the most strategic issue of today's human resource or human capital practices. Leadership is actually a double-edged weapon and cuts both ways. If you have it, you are teamed with a whip cracking leader; and if you do not, you are heralded as his wimpy doppelganger anyway. But then it does not mean that leadership is easy. Good leaders, besides obviously leading the team, also practice what they preach and recognize and reward as good work.

B. Responsibility without Authority

Every job comes with o responsibility. It is something that gives the employee or people a sense of value and pride in their work. However, when they lack the authority to back their responsibility, it is a different story or thing. Such a situation always results in demotivation, lack of enthusiasm and dissatisfaction finally leading to management disaster. These situations are of alarming nature in

organizations. Succeeding in the present demanding environment requires skills, abilities, and expertise. Organizations have tendency to give responsibility for results, but withhold authority to make changes. The only option left before one leadership self is that one should be straight forward with the manager.

C. Burst the Stress

Globalization has enhanced the degree of stress at all levels or types of organizations. Today, stress has out-stripped the common cold as the main reason for taking time off; Negative thoughts and a defeatist attitude always increase cynicism, tension, and related stress among the people in the organization. Hence, there is an immediate need to overcome the problem of stress that may affect human resource performance to a greater extent. There are three dimensions of stress namely man created or self-created nature's creation, and cultural differentiations. How to overcome stress? First to identify cause or reason for stress and then manage it. It can be combated with self-management i.e., through proper planning, time management, and effective communication. Time management includes prioritization, delegation and less perfection in the work or job.

D. Play the Right Tune

A global manager has to take pains to establish trust, team spirit, and community consciousness among the employees by helping them bridge their differences and forge personal connections. He has to tailor the corporate mission, objectives, goals and targets in a proper way that support and celebrate diversity.

The policies, procedures and practices should not leave any scope of discrimination whatsoever. Inclusiveness through fair environment wherein each person has access to opportunities and can contribute to their fullest potential must be encouraged. Only then would every employee or person feel valued, appreciated, and will be willing to adapt to each other. This may go a long way in the reduction of attrition rate, improve workplace morale, perk up productivity, and provide the most wanted thing known as competitive edge over rivals or competitors.

The thrust of human resource development is to prepare workforce that is able to meet the challenges of a knowledge-based economy, well equipped with technological skills and expertise and a high level of thinking skills. The immediate challenge before HR practitioners is upgrading life-long learning process and providing facilities so that the workforce can continuously update their knowledge in formulation of much-needed skills in the new knowledge-based economy of the future. The real obligation of the 21" Century sees the organization becoming increasingly competitive by the day. Competition is often of world-class standards. Therefore organizations need to become more dynamic,

flexible, innovative and productive in order to compete. Knowledge on best practices will provide a key competitive advantage to organizations. The term "best" in best practices is relative. It is a moving target and is also situation-specific. Each organization is different in some ways in terms of its mission, culture, and factors affecting its business, current issues and challenges of HR management, and stages of development. Hence an organization needs to assess whether a practice is significantly better than what currently exists in the organization, and if adapted and implemented, would it produce superior results or performance.

IV. HRD STRATEGIES FOR BUSINESS

The organization need to have a vision, a mission and a strategy to survive, develop and grow. There should be a goodness of fit between an individual, the organization and the environment as a strategy of the organization. Organization survival and growth necessitates a balance between functional strategies and Human Resource Planning. The lack of integration between human resource management and strategic business planning is a major cause of implementation failures. There is little evidence to infer the nature of links between corporate and human resource development strategy. HRD as a strategy is of very recent origin. It emerged in progressive organizations to prepare people to meet business challenges.

Research studies indicate that HRD is important in strategic management in two distinct ways including strategy formulation and strategy implementation. The elements for formulation of strategy are vision, mission, competitive advantage, goals, and objectives shared values and action orientation. There is also need for participation of the top and senior management in the choice of a long term vision for the enterprise. A strategic decision-making process should be put into place to involve key human resources at different levels of the strategic decision-making process so that they understand and are committed to the human resource strategy.

Human resource development strategies may contribute to winning employees commitment, promising values, culture of trust and openness, given the need to build a self disciplined work force and responsive organization. To accomplish HRD strategic values and challenges for the 21" century there is need to give much emphasis on the specific HRD mechanisms which are linked to each other and are currently receiving immense attention for organizational maturity. Accordingly, the relevance of HRD strategic issues linked to each other and to company's business goals need to be realized by the organizations. These strategic issues embracing five components are examined below.

A. Retaining Talent

For talent, management must continue to ensure that the HRD strategy ensures promotion and selection processes for all levels based on impartial, reliable and accurately predictive measures. Motivating, attracting, managing and nurturing talent is one of the most critical HRD strategies issues. The strong talent acquiring strategy is the key differentiating factor which we have to grapple with in the present century.

B. Managing Performance

The fact that organization has attracted the talent with high performance and high potential has implication for accomplishing employee commitment, loyalty and organizational goals, missions and strategies. Employers should evolve performance management systems which allow employees to become more autonomous. HR executives should evolve performance "contracting", ensuring that employees know what is expected of them and what standards are to be used to evaluate their performance.

C. Training and Development

The most widely recognized HRD strategy issue relates to training and development, which generates constructive pressures towards other HRD strategies and mechanisms. The focus of training and development programs should be on behavioral aspects, career planning, continuing education and retraining. There should be focus on the values, emotions and sentiments of people in order to confront the problems of interpersonal relationships rather than evade or escape them.

D. Rewards and Recognition

With the first three phases of company's integrated HRD strategy focusing on acquiring and developing employees with the potentialities and capabilities to accomplish corporate objectives, a system of goal setting, evaluation compensation can be used to directly link organizational objectives to individual performance. A reward mechanism option is important to motivating talented employees.

E. Separation

No longer can employee now (irrespective of their status) hope for and companies afford to provide lifelong employment irrespective of the company's fortunes. Rather, it is the market that is becoming the only guarantor of employment. In the present competitive market, employees have to exceedingly perform well to retain their jobs.

V. CONCLUSION

The concept of globalization is central to the study of contemporary International Relations. Globalization, as it began in post-1980s, encompasses many aspects including expanded international trade, telecommunications, monetary coordination, multinational corporations, technical and scientific cooperation, cultural exchanges of new types and scales, migration and refugee flows, and relations between the world's rich and poor countries. Application of globalization trends has so far been emphasized only in the areas relating to recruitment, training, appraisal, and reward system and sometimes rarely to Human Resource Development problems in strategic alliances, mergers joint ventures, etc. Globalization has created such an environment wherein it has become imperative for every organization to value and assess the human resources at every point and every stage. What has become inevitable is to harness and develop the human resource or capital, which could contribute positively and constructively to the organization so that the organization could sustain its competitive advantage, which is sine-quo-non for survival of the organization. Keeping in mind the significance, value and contribution of human resource, there are certain vital issues in regard to human resource development or human capital development to look at as they have come up as a major challenge for the 21" Century to meet. These challenges for HRD are employee involvement, reward system, effective communication and efficient leadership etc. To face these challenges employers has to concentrate on implementation of HR strategies. It is possible only when HR executives are able to attract the best talent, motivate people to work, implement satisfactory compensation 1, ward packages, introduce effective and results oriented career planning; implement satisfactory managerial and worker exit practices. In this context, the key issue is to determine the kind of people needed to run the business in the long-term,

choosing the specific policies and programs for the long-term development of human resource for the 21" century.

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Unsustainable to Sustainable Development: Paradigm and Attitude Shift of Environmental Science in Engineering College Teachers

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Abstract:

The present study examined the effectiveness of multimedia (ICT) on the achievement of Engineering College teachers in environmental science. For the purpose, a sample of 200 B. Tech college teachers was drawn from B. Tech colleges of Ghaziabad and Noida. The teachers were divided into two groups .100 were in experimental group while 100 in control group. Pre-test was conducted for both the groups. The control group teachers were taught through conventional method of teaching. The experimental group teachers were taught through multimedia approach. The scientific approach especially in the teaching-learning process can be applied through multimedia approach such as graphics ,sound, animation, text and images prepared in CDs ,video-conferences which are taken as a treatment of multimedia to the experimental group. After completion of the multimedia approach, the achievement test was administered as post test to the students of experimental group. Significant moderate positive relationship between learning achievement and attitude was found. The B. Tech teachers of the experimental group achieved more than B. Tech teachers of the control group in environmental science. This is due to the favorable impact of the multimedia approach in the learning of the B. Tech teachers. The study demonstrated the effectiveness of learning environmental.

Key Words-Sustainable Development, Paradigm Shift, Environmental Science, Engineering College Teachers.

1. INTRODUCTION

Education is the means for any desired modification in the behavior of an individual. No doubt, school education or formal education plays an important role in behavior modification but informal education also plays an important role for the same.

Today man is living in the social, economic, political and value crisis. Added to this, in recent decades the environmental crisis has become another important factor, which has made everyone in the world to think its gravity. This is due to increasing population, urbanization, shrinking of agricultural land and vanishing of forests. All these leads to heavy localized air and water pollution coupled with the hole in ozone layer. To combat environmental degradation many initiatives have been taken up at international, national, state and institutional level by government and voluntary organizations. Among those, compulsory environmental education system as directed by Supreme Court is the most appropriate strategy to create awareness, attitude, understanding and action towards environmental protection.

Emergence of environmental education as a compulsory component at school level is welcome step. India, as a developing country can restore environmental and natural processes by proper awareness on such issues among its citizens. It is a new field and not much canvassing is being done by the public media. For the role of teacher and his/her methodology of teaching is crucial. Teacher's quantum of knowledge and understanding of environment is

directly related with the objectives and problems of environmental education. Since the need of hour is environmentally – oriented citizens, the teachers being the national builders have the responsibility to produce such conscious citizens.

If we want to secure the future of our environment, we have to create awareness about the environment and an attitude for caring and sharing of natural resources among children who are the future citizen of our nation. As rightly said by Pt. Jawahar Lal Nehru, the first PM of India that future of India is shaped in the classrooms where students are the foundations and teachers are the pillars of development.

Current Emphasis	Sustainability Emphasis
Pollution Clean-up	Pollution Prevention (Cleaner production)
Waste disposal (Bury or Bum)	Waste, Prevention and Reduction
Protecting Species	Protecting where species live(habitat protection)
Environmental degradation	Environmental restoration
Increased Resource use	Less wasteful (more efficient) resource use
Population Growth	Population stabilization by decreasing Birth Rates
Depleting and degrading natural capital	Protecting natural capital and living of the biological interest it provides

Table-1 Paradigm shift of environment education: Unsustainable to sustainable

II. SOME SHIFTS INVOLVED IN THE ENVIRONMENTAL OR SUSTAINABILITY REVOLUTION

A. Objectives of the study

- To find out the status of learning achievement in Environmental Science.
- To study the effectiveness of Multimedia elements such as audio text, images, sounds, animation, graphics and video materials on learning achievement.
- To examine the sustainable environmental attitude of B.Tech teachers.

B. Hypotheses of the study

- There is no significant difference between the learning achievement of B.Tech teachers in environmental science taught through conventional method and multimedia approach (ICT).
- There is no significant difference in the environmental scientific attitude of control and experimental groups.
- There is no relationship between learning achievement and environmental scientific attitude of B. Tech teachers.

C. Sample

The sample of this study comprised of 200 teachers teaching in B.Tech from engineering colleges of Ghaziabad. The investigator selected 20 B.Tech collegeThe investigator divided the control group and experimental group.

D Tools

The topics included for teaching were Biodiversity, Natural resources, Water Pollution, Environmental Acts, Solid Waste Management.

The investigator developed and validated an environmental attitude inventory which was tried out on students.

E. Experimental Procedure

The control group was taught through conventional method of teaching. The experimental group was taught through multimedia (ICT) approach on the topics such as Biodiversity, Natural resources, Water Pollution, Environmental Acts, and Solid Waste Management. These topics were taught to the experimental group for duration of five weeks.

F. Post-testing

After completion of content matter by conventional and multimedia approach, achievement test and tool of environmental attitude were administered as post -test to B.Tech teachers of experimental group and control group.

G. Statistical Techniques

Mean, Standard deviation and t-test were used.

III. RESULTS

A. Pre-test Analysis

The investigator constructed an achievement test. The test consisted of the topics Biodiversity, Natural resources, Water Pollution, Environmental Acts, and Solid Waste Management.

Administration of this test to the experimental group and control group helped the investigator to study the initial level of achievement of the teachers. The mean and standard deviation for the control group and experimental group in the pre-test is shown in Table 2.

S.No	Group	N	М	SD	t- value
1.	Control Group	100	24.4	7.8	.58
2.	Experimental Group	100	24.9	8.3	

Table-2 Showing the pre-test score analysis of learning achievement

The mean value of the control group and experimental group are 24.4 and 24.9, repectively. It indicates that the performance of the B. Tech teachers in the two groups during the pre-test was almost the same.

B. Pre-test Analysis of Environmental Science Attitude

S. No	Group	N	M	SD	t-value
1.	Control Group	100	210.6	13.3	.61(Not Significant)
2.	Experimental Group	100	211.5	18.3	Si Bijlio anti

Table-3 Showing the pre-test analysis of environmentalscience attitude

The above table indicates that the performance of the B.Tech teachers in the two groups on the pre-test is almost same on the measure of environmental science attitude.

C. Post-Test Analysis

After examining the results of the pre-test, investigator presented the teaching by using multimedia approach to the experimental

group to improve learning achievements of the B. Tech teachers.

The teaching based on the multimedia approach to the experimental group was followed by post-test.

The mean, standard deviation and t value for the control and experimental groups on the post-test are shown in Table:-4.

S. No	Group	N	M	SD	t -value
1.	Control Group	100	46.4	12.38	
2.	Experimental Group	100	77.32	24.11	(Significant)

Table-4 Showing the post-test analysis of learning achievement

It is clear from the above table that the mean of the experimental group is significantly higher than the mean of the control group .i.e. the experimental group scored higher than the control group.

D. Post-test Analysis of Environmental Science Attitude

S.No	Group	N	M	SD	t -value
1.	Control Group	100	216.1	20.20	
2.	Experimental Group	100	267.1	24.13	7.7 (Significant)

Table-5 Showing the post-test analysis of Environmental Science Attitude

It is clear from the table that the mean of the experimental group is significantly higher than that the mean of the control group. Therefore, it is concluded that the multimedia approach has made a positive impact on the environmental science attitude among the experimental group.

E. Educational Implications

From studies conducted in recent years, it is evident that information and communication technologies (ICT) can help to broaden access to education and improve learning outcomes. Research has also shown that success in the use of ICT in education depends largely on teachers and their level of skill in integrating ICT into the teaching process and in utilizing ICT to provide learner-centered, interactive education. Therefore, training teachers to be able to use ICT and to integrate ICT into teaching is crucial for achieving improved educational outcomes with ICT.

In recent years, various programmes have been implemented in the

Asia-Pacific region that seek to raise the capacity of teachers to utilize ICT effectively in teaching or that seek to utilize ICT tools to improve teacher education, or both. Many of these programmes are innovative in that they have pioneered this type of training in their country or they have introduced new techniques and training procedures.

Since the trainee teachers needed to become qualified to teach computer studies in schools, the curriculum development process included a concerted effort to match the curriculum to the schools' computer studies syllabus. However, at the time the curriculum was being developed there was a move to revamp the old computer studies syllabus for Grades 9 to 12. Because of the uncertainty of the school syllabus, it was therefore difficult to develop the curriculum. Consequently, it was agreed that the curriculum would be based on the existing syllabus and the relevant modules would be altered in future to match the revised school syllabus.

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Applications of RSA Public Key Cryptosystem over Fraudulence Network

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Abstract:

In this paper, we explore an idea of secure transmission of various applications using RSA public key cryptosystem over fraudulence network. In this modern era, an internet plays an important role for any kind of data transmission in world wide. RSA cryptosystem is one of the successful asymmetric key cryptosystem that provides high level of security for any application/data over fraudulence network. Fraudulence network is an open network where unauthorized access of transmitted data takes place. Large numbers of applications/data are transmitted in every unit of time using in an open network. In this paper we introduce a secure for transmission of applications/data over the internet using RSA cryptosystem and Steganography. Steganography provides prevention to the message from being detected by unauthorized user during transmission.

Keywords: RSA public key cryptosystem, Data, Fraudulence Network, Steganography.

I. INTRODUCTION

Cryptography is the practice and study of techniques for secure communication. Cryptography is a branch of applied mathematics that aims to add security in the ciphers of any kind of messages. Cryptography algorithms use encryption keys, which are the elements that turn a general encryption algorithm into a specific method of encryption. The data integrity aims to verify the validity of data contained in a given document.

Steganography is a technique used to embed secret information into non-secret information, preventing the message from being detected by non-authorized people.

Applications of RSA Public Key Cryptosystem involves: To transmit large size data with authentication and integrity, protected communication, secure image transmission, to secure data with authentication and integrity etc.

Fraudulence network is a growing problem in this modern era. There are many untrusted users who can try to access information by using the internet. Fraudulent schemes conducted via the Internet are generally difficult to trace and prosecute, and they cost millions of dollars to individuals and businesses. Fraudulence is the technique used by unauthorized users to get information about transmitted data of another user from the network.

Internet is the most common way for any kind of data transmission over the network in this modern era. Every user wants the security of their data, because the numbers of internet users are increased by day to day, and there are also, many unauthorized users who want to get another's personal information. So, security of any personal information from these unauthorized users is the big problem.

In this paper, we introduce a scheme for secure transmission of applications/data using RSA public key cryptosystem by combining steganography technique over an open network.

II. PRELIMINARIES

A-The RSA Public-Key Cryptosystem:

The RSA algorithm was publicly described in 1978 by Ron Rivest, Adi Shamir, and Leonard Adleman at MIT. RSA cryptosystem is based on the concept of factorization. RSA creates and then publishes the product of two large prime numbers, along with an auxiliary value, as their public key. The prime factors must be kept secret. Any user can use the public key to encrypt an original message, and with knowledge of the prime factors, another one can feasibly decode the message. The RSA algorithm involves three steps: key generation, encryption and decryption.

Key generation

- Choose two distinct prime numbers p and q.
- Compute x = pq.
- Compute $\varphi(x) = (p-1)(q-1)$, where φ is Euler's totient furnition
- Choose an integer e such that $1 < e < \phi(x)$ and greatest corrimon denominator of $(e,\phi(x))=1$, i.e. e and $\phi(x)$ are corrime. Determine $d=e^{-t} \mod \phi(x)$; i.e. d is the multiplicative inverse of $e \mod \phi(x)$.

Encryption

'A' transmits the public key (x, e) to 'B' and keeps the private key secret, 'B' then wishes to send message P to 'A'. He first turns **P** into

an integer m, such that 0 by using an agreed-upon reversible protocol known as a padding scheme. He then computes the ciphertext c corresponding to

 $c = p^{e} \pmod{x}$.

This can be done quickly using the method of exponentiation by squaring. 'B' then transmits c to 'A'.

Decryption

'A' can recover p from c by using her private key exponent d via computing

 $p = c^4 \pmod{x}$.

Given p, 'A' can recover the original message P by reversing the padding scheme.

B-Applications of RSA Public Key Cryptosystem:

RSA Public Key Cryptosystem involves various applications like:

- To transmit large size data with authentication and integrity
- · Protected communication
- · Secure image transmission
- To secure data with authentication and integrity
- Secure transmission of E-messaging, data
- Digital signature
- Web browser validation of certificate for the remote server to connect
- To communicate securely with a remote server
- Passwords
- E-Commerce
- Digital Rights Management (DRM) applications
- Signature verification
- Secure Socket Layer
- Secure Shell
- PGP
- To protect web traffic
- Modern payment systems through SET protocol (Secure Electronic Transaction).
- · Information and telephone security applications
- VPN
- IPsec

C-Steganography:

The purpose of steganography is to hide the very presence of communication by embedding messages into innocuous-looking cover objects, such as digital images. To accommodate a secret message, the original cover image is slightly modified by the embedding algorithm to obtain the stego image. The embedding process usually incorporates a secret stego-key that governs the

embedding process and it is also needed for the extraction of the hidden message.

A more erudite method of steganography is by merging the two techniques to produce more security to secure data transmission such that if intruders detect the presence of data even then message cannot be decode without the knowledge of key.

The most common stegno method is the LSB approach, or Least Significant Bit. The first bit is the "least significant" or carries the least amount of importance in the byte; this steganographic technique chooses to overwrite the first bit of successive bytes until the entire secret message is embedded into the original source file, or the cover data. Since we have only modified the least significant bits of a portion of the source file, the human eye should not be able to detect the degradation in the picture or video.

Steganalysis is a technology which determines the presence of a hidden message or image in cover image and attempt to disclose the actual contents of this message.

There are three basic views behind hiding information. The first is capacity, which is the amount of information that can be embedded within the cover file. An information-hiding algorithm has to be able to compactly store a message within a file. Next is security, which refers to how a third-party can detect hidden information within a file. Intuitively, if a message is to be hidden, an ideal algorithm would store information in a way that was very hard to notice. High security layers have been proposed through three layers to make it difficult to break through the encryption of the input data and confuse steganalysis too. Various encryption techniques like cryptography, digital watermarking, steganography etc have already been introduced in attempt to address these growing concerns.

Steganography have four application areas:

- Copyright Protection- It has security, invisibility and robustness requirements. Watermark techniques fit in this area.
- Authentication- It has security and invisibility requirements.
 Digital signature fits in this area.

Secret and Invisible Communication- It has requirements for security, invisibility and insertion of high volumes of secret data.

D-Fraudulence Network and Error Correction Code

Fraudulence is the technique used by unauthorized users to get information about transmitted data of another user from the network. An internet is most common way for any kind of data transmission over the network in this modern era. Every user wants the security of data, because the numbers of internet users are increased by day to day, and there are also, many unauthorized users who want to get another's personal information. So, the securing of any personal information from these unauthorized users is the big

problem.

A metric space is a set C with a distance function dist: CxC $R^t=[0,]$ which obeys the usual properties(symmetric, triangle inequalities, zero distance between equal points).

Definition: Let $C\{0,1\}^n$ be a code set which consists of a set of code words c_i of length n. The distance metric between any two code words c_i and c_j in is defined by $dist(c_i, c_j) = \int_{r-1}^{n} c_{ir} - c_{jr}$ c_i , c_j C. This is known as Hamming distance.

Definition: An error correction function f for a code C is defined as . $f(c) = \{c_j / dist(c,c)\}$ is the minimum over $C - \{c_j\}$. Here, $c_j = f(c_j)$ is called the nearest neighbor of c_i

Definition: The measurement of nearness between two code words c and c' is defined by nearness (c,c')=dist(c,c')/n it is obvious that c0 nearness c0.

Definition: The fuzzy membership function for a codeword c' to be equal to a given c is defined as

FUZZ(c')=0

if nearness $(c,c')=z z_0<1$

=z

otherwise

III. OUR SCHEME

In our scheme, we use RSA cryptosystem to encrypt the original message/data which involves certain mathematical operations. Steganography algorithm is used to hide the encrypted data into cover image file. Least Significant Bit coding is the way, to embed information into the cover image file. Here we also use the Error Correction Code to detect and correct the errors occurred during the transmission over fraudulence network. This method is really appreciable to provide high level of security. Our proposed scheme is to send data over the network. The whole process of proposed work is as follows:

Phase 1. Eencrypting the original message

A' transmits his public key (x, e) to 'B' and keeps the private key secret. 'B' then wishes to send message P to 'A'. He first turns P into an integer m, such that 0 by using an agreed-upon reversible protocol known as a padding scheme. He then computes the ciphertext c corresponding to

$$c = p^{\circ} \pmod{x}$$
.

This can be done quickly using the method of exponentiation by squaring. 'B' then transmits c to 'A'.

Phase 2. Eembedding confidential message into cover image file.

Algorithm to embed confidential message into cover image file named inFile generate new file with embedded message file named outFile. Encoded-Message (msg,inFile on input-mode, outFile on output-mode)

Step 1: Read offset bytes from input inFile and writes to output File outFile

Step 2: Calculate message length and write it into output file by embedding using XOR function it in last two bits for every byte. Suppose, Message length being 16 bits, will be stored in 8 pairs of 2 bits.

Step 3: Embed each byte of message in 4 pairs of 2 bits each is embedded in 4 byte of input file and written into output file named outFile.

Step 4: Write the remaining bytes of the input file into output file.

Phase 3. Process to generate message from Image

The picture is received at receive side. This function decode message from a file named outFile open on output mode. Decode Message (outFile on Input-mode)

Step 1: Read offset bytes from the input file and apply again XOR function, Generate message bit.

Step 2: Read last 2 bits of consecutive 8 bytes and concatenate them to get the message length.

Step 3: Read last 2 bits from input file in pairs of 4 and concatenate them to get message of 1 byte.

Step 4: Repeat step 3 until the message is extracted of calculated length.

Phase 4. Decryption

'A' can recover p from c by using her private key expenent d via computing

$$p = c^d \pmod{x}$$
.

Given p, 'A' can recover the original message P by reversing the padding scheme.

Phase 5. Process for detection and correction of error

If any error occurred during the transmission of message, we can detect and correct using fuzzy error correcting code.

Receiver check that dist(t(c)c')>0, he will realize that there is an error occur during the transmission. Receiver apply the error correction function f to .c':f(c)

Then receiver will compute nearness (t(c)f(c'))=dist(t(c)f(c'))/n

FUZZ(c')=0 if nearness (c,c')=z $z_c<1$

=z otherwise

IV. CONCLUSION

In this paper we proposed a secure scheme to transmit a data using RSA cryptosystem by using steganography technique over the fraudulence network. RSA is one of the best public key cryptosystem that provides high level of security. We use steganography technique with RSA to make an enhanced public key cryptosystem. Our scheme provides the complete security with hidden form of data over the network, which provides the maximum security and efficiency to the transmission channel.

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 —India.

A Study of Teacher Efficacy of Government & Private school Teachers in Reference to their Spiritual Intelligence

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Abstract:

Spiritual intelligence can be defined as a deep self-awareness in which one becomes more and more aware of the dimensions of self, not simply as a body, but as a mind, body and spirit. The inability of rational intelligence to solve many of life's crucial problems has prompted us to look for something other than LQ. to account for success and happiness. Essential to our stress free and mentally healthy life, spiritual intelligence puts individuals live in a larger context, provides meaning and purpose in life and allows us to create new possibilities. Another important aspect of human behavior which makes a difference in how people feel, think and act. This important aspect of human behavior is called Self Efficacy (Gupta, 2002). According to Oyesofi (2007) a teacher must have belief in or her /his capacity & ability to deliver to the best expectations of his/her words. It means if one understands his abilities, one can enhance his attainments. In this context, the study started with the question, is there any difference in teacher efficacy of school teachers in reference to spiritual intelligence? For this, a sample of 170 government and 163 private school teachers were identified. Teacher efficacy Scale prepared by Gibson and Dembo and Spiritual Intelligence Self-Report Inventory developed by David B. King were used as tools in this study, t-test was used to examine whether the difference found in mean scores is significant or not.

Key Words-Intelligence, Spiritual Intelligence, self efficacy, and teacher efficacy.

1. INTRODUCTION

Human intelligence is holistic or all round compared to animals. People are able to structure the visual, auditory and the kinesthetic aspects more intelligently for our survival and growth which gives us an edge over the other forms of life. For long, importance was given to I.Q. (Intelligence Quotient) which was considered important for success in every aspect of life, but when Howard Gardner gave the concept of multiple intelligence, the narrow concept I.Q. was changed and spiritual intelligence is also one of the intelligence which is needed for deep self-awareness in which one becomes more and more aware of the dimensions of self, not simply as a body, but as a mind, body and spirit.

There is another important aspect of human behavior which makes a difference in how people feel, think and act. This important aspect of human behavior is called Self Efficacy. In order to teach effectively, teachers must not only feel psychologically and emotionally comfortable, but they must also have some sense of belief.

The inability of rational intelligence to solve many of life's crucial problems has prompted us to look for something other than LQ. to account for success and happiness. Essential to our stress free and mentally healthy life, spiritual intelligence puts individuals live in a

larger context, provides meaning and purpose in life and allows us to create new possibilities. It is the intelligence with which individuals address and solve problems. It gives individual a sense of situation they are in, and know how to respond appropriately, give capacity for transcendence. In a practical application of spiritual intelligence in the workplace and found the importance of spiritual intelligence in: Personal security; Personal effectiveness; Building relationship; Inter-personal understanding; Managing change and removing the road backs.

It means that persons who understand and improve their spiritual intelligence and improve their spiritual intelligence skills can be able to simultaneously develop professional and personal strength, as well as can improve areas of weakness.

In order to teach effectively teachers must not only feel psychologically and physically comfortable, but they must also have some sense of belief that they can make difference to the lives of children they are teaching and that those children are learning. They must feel their professional work in bringing about positive change in their pupils. Teacher efficacy as a belief is expected to guide teachers in their behaviors decisions, and motivation with regard to teaching. Specifically teacher efficacy for teaching affects their daily decisions related to teaching (e. g. the selection of materials or the amount of efforts used to reach all students) and

their willingness to invoke specific strategies and techniques.

In one study which was done in India that was "Spiritual Intelligence: A contemporary Concern with regard to living status of the Senior Citizens" done by Jain and Purohit in (2006). The results indicated significant differences at many domains of spiritual intelligence such as, GOD and religiously, soul, self-awareness, Interpersonal relations, spirituality in leadership, helping behavior, flexibility, ability to use and overcome suffering, ability to transcent pain and being spiritual intelligence about death. In a conceptual paper, it was said that Present day psychologists take pride in mentioning Emotional Quotient (EQ) and Spiritual Quotient (SQ) for Emotional Intelligence (EI) and spiritual intelligence (SI) respectively, giving due recognition to the integrated psycho-social-spiritual constructs of behavior. Thus, I, EI, SI holistically explain the full complexity of human intelligence.

So, many studies have been done on emotional intelligence, teacher efficacy and some aspects of spiritual intelligence like-"Spiritual Intelligence: A contemporary Concern with regard to living status of the Senior Citizens"; "Practical application of spiritual intelligence in the workplace"; "Spiritual Quotient effects on research performance of Ph. D. Candidates: A demonstration analysis". So, there is needed to get more knowledge about teacher efficacy in reference to spiritual intelligence. No study has been found yet now in India as well as in Abroad which showed the relationship between spiritual intelligence and teacher efficacy.

Then, the question arises that on which level the study can be done. After that, secondary school level was selected according to the time and conditions. The study can be done on different academic level but secondary school level was selected by the researcher for the study. It is in the context that the title for this study stated as: "A study of teacher efficacy of government & Private school teachers in reference to their spiritual intelligence.

II. OBJECTIVE

To study the teacher efficacy of government & Private school teachers in reference to their spiritual intelligence.

III. HYPOTHESIS

There is no significant difference in teacher efficacy of Government school and Private school teachers in reference to their spiritual intelligence.

Testing of main hypothesis has been done by two sub hypotheses.

 There is no significant difference in teacher efficacy of government and private school teachers having high spiritual intelligence. There is no significant difference in teacher efficacy of government and private school teachers having low spiritual intelligence.

IV. TOOLS USED:

- A. Spiritual Intelligence Self-Report Inventory (SISRI) The inventory was developed by David B King in 2007. The inventory includes 24 items including four factors: Critical Existential Thinking, Personal Meaning Production, Transcendental Awareness, and Conscious State Expansion. Teachers were asked to rate each item using a 5 point scale ranging from 0 to 4. The inventory was subjected to reliability analysis using Split-half reliability and Test-retest reliability method which resulted in reliability co-efficient of 0.91 and 0.89 respectively. Construct validity, Divergent validity and Convergent validity were well supported overall. The maximum score on the scale is 96 and the least is 0.
- B. Teacher Efficacy Scale- The scale was developed by Gibson and Dembo. Teacher Efficacy scale was designed to measure two dimensions of the teacher efficacy. The instrument includes 22 items, including two original items: General teaching efficacy and Personal teaching efficacy. Teachers were asked to rate each item using 6-point Likert-type scale ranging from 1 for "strongly agree" to 6 "strongly disagree". The obtained alpha coefficient of 0.75 for personal teaching efficacy and 0.79 for the general teaching efficacy provide assurance that the instrument has adequate ability to measure teacher efficacy in a reliable manner.

V. METHOD OF RESEARCH: -

Descriptive Survey Method Will be Used in The Study.

A. Sample-

For the selection of representative sample, 30 Government and 30 Private secondary schools were selected randomly from Tonk district of Rajasthan. All teachers working in these schools were initially selected as a cluster. These 170 government and 163 private school teachers were further stratified in less experienced and more experienced. Further stratification was done on the basis of spiritual intelligence level. The total sample of teachers was classified into two extreme group viz. high spiritual and low spiritual intelligence group respectively by excluding a bulk of cases of average type. Thus, in the final sample total 88 government school teachers and 92 private school teachers have been selected.

B. Research Procedure-

The research procedure is being presented stepwise-

In the first step, tools were selected. These tools were selected according to the objective of the study.

In the second step, teachers were selected from private and government schools.

In the third step, a meeting has been done with principal for rapport building and for taking permission in one by one school.

In the fourth step, the test, has been administered. Before administrating the test proper instructions were given to the subjects. Firstly, the spiritual intelligence self-report inventory was administered. After that, scoring has been done as per in manual of the test. The teaches were asked to rate each item using five point scale in which '0' means 'Not at all true of me'; '1' represents for ' Not very true of me'; '3' represents for 'Very true of me' and '4' means 'Completely true of me'. Firstly dimension-wise total has been done and after that the total of all 24 responses was calculated. In the fifth step, 27% higher and 27% lower achievers have been selected because it is believed that the subjects scoring 'high' and low on spiritual intelligence may perhaps yields sharper discrimination. It is for this purpose that the total sample of teachers were classified into two extreme groups viz. high spiritual intelligence group and low spiritual intelligence group respectively excluding a bulk of cases of average type.

The top 27% subjects were taken in high spiritual intelligence group and bottom 27% subjects were taken in low spiritual intelligence group because some educators like Kelly divide the whole group in the following way
Top

Bottom

27% 27%

And remaining 46% were excluded. For selecting these 27% subjects, a list of private and government school teachers has been prepared. Then, in the list, 27% higher and lower spiritual intelligence groups were selected. In the sixth step, Teacher efficacy scale was administered on these 27% higher and 27% lower subjects. In the seventh step, the scoring was done of teacher efficacy scale as per in manual. In the eighth step, appropriate statistical techniques (Mean, Standard Deviation, and t-test) have been used for analysis and interpretation.

C. Statistical Techniques Used-

Mean

tandard Deviation.

i-test.

VI. RESULTS AND CONCLUSIONS-

	N	MEAN	Standard Deviation	t-value	df	Table Value
Private school teachers having low SI	46	103.94	10.44			
Government school teachers having low SI	44	95.78	13.40	1.77	88	1.99
Private school teachers having low SI	46	73.19	24.14			
Government school teachers having low SI	44	54.93	19.41	2.21*	88	1.99

* Significant at .05 level of significance Table-1: Teacher Efficacy of Private and Government School Teachers in Reference to Spiritual Intelligence

It can be seen in table-1 that mean score of teacher efficacy of private school teachers having high spiritual intelligence has been found to be higher than the government school teachers. For finding the significant difference between mean scores, t-test was used. Calculated t-value (1.77) has been found less than the table value (2.05) at .05 level of significance. Table-1 also indicates the comparison of private and government school teachers having low spiritual intelligence. The table shows that the mean score of teacher efficacy of private school teachers having low spiritual intelligence has been found to be higher than the government school teachers who have low spiritual intelligence. For finding the significant difference between mean scores, t-test was used. The calculated t-value was 2.21 has been found more than the table value (2.05) at .05 level of significance.

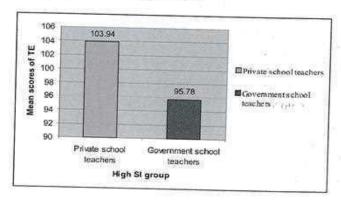


Figure-1
TE of Private and Government school teachers having high SI

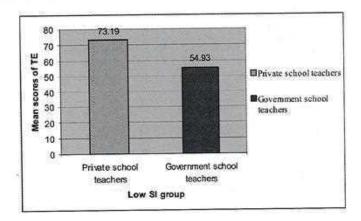


Figure-2
TE of Private and Government school teachers having low SI

When the testing of main hypothesis was done by two sub hypotheses then, it was found that a significant difference was found in teacher efficacy of government and private school teachers having low spiritual intelligence group. But, no significant difference was found in high spiritual intelligence groups' teacher efficacy of private and government school teachers.

Suggestions for further research-

- Similar study can be done at different academic level. For example- higher education level.
- Teacher efficacy can be studied with reference to other types of intelligence for example-Emotional intelligence.
- Teacher efficacy in reference to spiritual intelligence can be studied with different types of teachers for example- rural, urban teachers; teachers in different faculties.

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"IMPACT OF SOCIAL SERVICE MARKETING, WITH SPECIAL REFERENCE TO HIV/AIDS: A Study of Meerut District."

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Abstract:

Social marketing is a core tool when aiming for change in social behavior. Contrary to business marketers, social marketers strive to serve the target market without personal profit. During the past decade there has been a rapid increase in the number of nonprofit organization- a group which frequently utilizes social marketing in their mission to assist in general betterment of society. HIV/AIDS is one of the greatest threats against public health and development in India, and the virus is advancing into becoming a larger catastrophe then drought, war, famine, and malaria. Since there is no cure available for HIV/AIDS, the only weapons available in the battle against the pandemic are prevention, information and education. Social service marketing is an always present phenomenon, seldom leaving any unaffected. During the research conducted for this study several aspect of social marketing within the field of HIV/AIDS will be uncovered like peer education and group discussions are the most efficient advertising for AIDS prevention. Most of the people are living to introduce sex education in the classrooms for better future. This research work is to gain a better understanding of how effectively the organizations are utilizing the Social Service Marketing in order to promote HIV/AIDS prevention programs. In order to achieve this purpose the following research questions will be addressed: How effective the use of Social marketing program in HIV/AIDS prevention. How effectively the HIV/AIDS prevention programs are described and communicated to the public for the best utilization.

Keywords: Social Marketing, Malnutrition, Epidemic, Non-profit organization, cultural sensitivity and contagious.

I. INTRODUCTION

Marketing can be viewed as an essential tactical activity with the purpose to facilitate the organization to improve its effectiveness in allocation resource and potential customers. (Kotler1975). Marketing is a social process by which individuals and groups obtain what they need and want through creating and exchanging products and values with others.

Social marketing concepts and techniques are mostly used with the purpose of improving public health, preventing injuries, protecting the environment and engendering community involvement. (Kotler, Roberto and Lee, 2002) These include professionals working for governmental agencies and organizations, as well as professionals working for nonprofit organizations, associations and foundations. Further professionals working for profit organizations might employ social marketing campaign in order to achieve organizational goals and/or benefit customers.

II. LITERATURE REVIEW

Bush and Davis (1989) argue that since there is currently no medical cure or vaccine, the only weapons available in order to prevent HIV/AIDS (Human immunodeficiency virus/ Acquired immune deficiency syndrome) are public information and education. Freiden and Takacs (1996) agree and state that social marketers can

help to minimize the damage caused by HIV/AIDS to both society and individuals until a cure is discovered. HIV/AIDS is one of the largest threats against public health and development; especially in India. The AIDS epidemic update conducted by the UNAIDS, estimates that a total of 40

million people worldwide are currently living with HIV/AIDS.

The effect of HIV/AIDS is the destruction of the immune system which results in that the infected person experiences complications which leads to death At present time, there is no cure for HIV/AIDS, and although there are treatments and antiretroviral, they are much too expensive for the majority of people infected. The coarse of the disease is often very fast in countries with limited resources such as medical care, and where the infected people suffer from malnutrition. The losses of lives as well as societal and economical consequences of these tragedies are having a devastating effect on the whole continent of Asia. In countries where the health infrastructure is both underdeveloped and under funded, a social marketing approach makes the product available and affordable, utilizing commercial marketing techniques, while linking it to a communications campaign geared to sustainable behavior change. In response to the HIV/AIDS epidemic, social marketing programmes have made condoms accessible, affordable and acceptable to low-income populations and high-risk groups in many of the world's developing countries. This document is intended to provide a clear understanding of social marketing, its key components and the role social marketing can and continues to

play in preventing and slowing the spread of HIV/AIDS. UNAIDS Social marketing has become increasingly popular among government sand donors as a way of addressing serious health issues in developing countries. While the concept has its roots in family planning, much of the attention has been due to the use of social marketing to respond to the HIV/AIDS epidemic.

III. PURPOSE AND THE RESEARCH QUESTION

Based on the problem discussion, the purpose of the study is: To gain the better understanding about the impact of social service marketing in promoting HIV/AIDS prevention.

In order to achieve this purpose the following research questions will be addressed:

Research Question 1. How effective the description and the use of social marketing programs for the HIV/AIDS prevention?

Research Question 2.

- To study the impact of education on HIV/AIDS in rural and urban sector separately.
- To study the impact of Gender/Sex on HIV/AIDS in rural and urban sector separately.
- To study the impact of occupation on HIV/AIDS in rural and urban sector separately.
- To study the impact of marital stage on HIV/AIDS in rural and urban sector separately.

A. Demarcations:

There are many organizations which are considerably diverse in terms of activities and the location. Due to a limited time frame and a lack of resources, the study will focus only on a small region-Meerut Distt. Given that social marketing is an immense marketing discipline, and that HIV/AIDS have evolved into an enormous world wide pandemic. The study will concentrate on effective channels when targeting those most likely to be exposed to the virus. This study will stress the importance of effective preventive social marketing with in the geographical context of India.

B. Methodology:

In the present study, the impact of social service marketing was analyzed; laying emphasis over the effectiveness of AIDS awareness efforts and it is defined in the following way:

The need for studying the effectiveness of HIV/AIDS prevention program arises due to the great and rapid spread of the epidemic and its deadly consequences. As such HIV/AIDS don't have its medical remedy; the only way to eradicate this epidemic is the spread of

information/education/awareness and making behavioral changes. In order to study the problem, a sample survey of 100 peoples each (Purposive random sampling) in both rural and urban areas of Meerut district is conducted by framing a questionnaire. In the questionnaire, there were questions to analyze:

- The awareness and spread of HIV/AIDS.
- 2. Awareness about how to manage HIV/AIDS.
- 3. Awareness about the prevention of HIV/AIDS.

There were many questions to judge the most effective source of spreading awareness like doctors/media/teachers etc. Some questions were also framed in order to get the views and suggestions of the people for AIDS awareness and prevention.

Research Purpose:

The purpose of this study is to gain better understanding of how effectively the tools of social service marketing are being utilized to promote HIV/AIDS prevention. Hence this study can be classified as exploratory.

Research Strategy:

Social science research can be performed through five different ways: Experiments, Surveys, Histories, analysis of archival information and case studies. Based on the nature of this research the most preferred and suitable strategy for this study is a sample survey, where the benefit is that it is suited for small-scale research as the efforts are concentrated on few research sites. In addition a survey allows the researcher to examine complex social situation and in order to capture the complex reality multiple methods can be used.

C. Data Collection:

In this study primary data is being used which is collected through the questionnaire method in the urban area and through the interview schedule method in the rural area. The main focus has been put on the AIDS awareness and the knowledge of various prevention methods. Based on the data collected a general analysis and a comparative analysis between rural and urban areas, is being done.

D. Analysis of data:

On the basis of the collected data, first comparison is being made between the married and unmarried population for both the Urban as well as rural population. Here the general analysis is being made on the basis of primary data collected through questionnaire. The whole data is calculated in the percentage form and being shown through the charts. The descriptive general analysis is as follows: For making the comparison of Impact of social service marketing as HIV/AIDS awareness, 5 indicators were taken. These indicators are as follows:

- 1. HIV/AIDS is a contagious disease.
- 2. HIV/AIDS patients should stigmatize.
- 3. Do you think that government is taking appropriate measures for creating awareness?
- 4. Do you know about the government endeavors to support the HIV/AIDS prevention?
- 5. Should Sex education be provided in teaching?

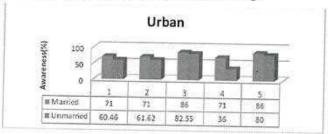


Figure 1: Shows the awareness level between married and unmarried urban population

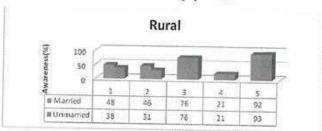


Figure 2: Shows the awareness level between married and unmarried rural population

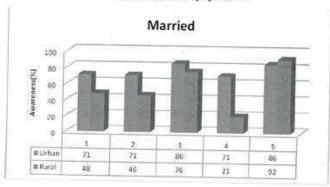


Figure 3: Shows the awareness level between married urban and rural population

On the basis of the collected data, second comparison is being made between the male and female population for both the Urban as well as rural Population.

For making the comparison of Impact of social service marketing as HIV/AIDS awareness, 5 indicators were taken. These indicators are as follows:

- 1. HIV/AIDS is a contagious disease.
- 2. HIV/AIDS patients should stigmatize.
- 3. Do you think that government is taking appropriate measures for creating awareness?
- 4. DO you know about the government endeavors to support the HIV/AIDS prevention?
- 5. Sex education should be provided in teaching?

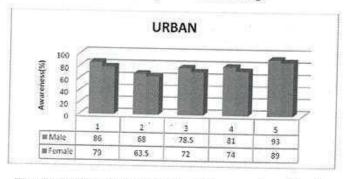


Figure 4: Shows the awareness level between male and female urban population

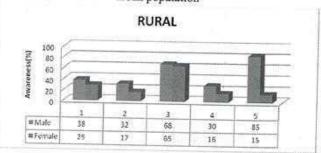


Figure 5: Shows the awareness level between male and female rural population

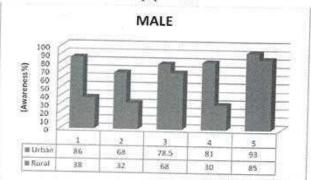


Figure 6: Shows the awareness level between male rural and urban population

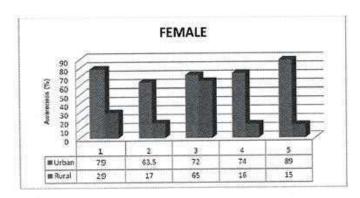


Figure 7: Shows the awareness level between female rural and urban population

On the basis of the collected data, third comparison is being made between the urban and rural population considering Education as a basic criteria.

For making the comparison of Impact of social service marketing as HIV/AIDS awareness, 5 indicators were taken. These indicators are as follows:

- 1. HIV/AIDS is a contagious disease.
- 2. HIV/AIDS patients should stigmatize.
- 3. Do you think that government is taking appropriate measures for creating awareness?
- 4. Do you know about the government endeavors to support the HIV/AIDS prevention?
- 5. Should Sex education be provided in teaching?

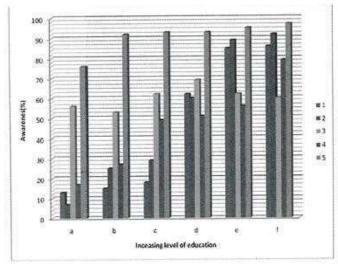


Figure 8: Shows the awareness level at increasing levels of education.

V. EXPERIMENTAL FINDINGS

The findings have been drawn from the empirical data which leads to specific conclusions.

- From the analysis it has been clearly understood that most of the population have heard about the HIV/AIDS. There are very few people who are ignorant of the name HIV/AIDS. The no of those ignorant people is more in the rural area then that of urban population.
- But the further analysis clearly indicated that among the people who are aware of the name HIV/AIDS, there are many who are just aware with the name HIV/AIDS they even don't know what AIDS is.
- Due to sensitive nature of sexuality, people often hesitate to discuss about the HIV/AIDS among the people in their surroundings. This hesitation has been found more in the rural people. But as the education level got increased the level of hesitation among people got decreased.
- The larger part of the population is aware of the fact that HIV/AIDS can not be spread through touch and it is not a contagious disease, still there is a significant part of the people who thinks that HIV/AIDS can be caused through touch, body contact and thinks this disease as a contagious disease.
- HIV/AIDS is a contagious disease; this myth is more prevalent in the rural area.
 - Same in the case of Blood transfusion, there are the larger no of people know that insecure blood transfusion can cause HIV/AIDS; still there are many who are ignorant of this fact. Among the people who know that HIV/AIDS can be caused through the blood transfusion there are many people who don't know that how blood transfusion can cause HIV/AIDS and what cautions should be taken in order to be safe.
- Almost the whole aware population knows that HIV/AIDS is a sexually transmitted disease. There are very few who are ignorant of it.
 - But among the people who are aware this fact, also have several myths related to this. Many people says that unsafe sex is only when one partner is infected. They think multi partner sex is not the unsafe sex.
- Many people are ignorant of the fact that an infected mother can spread HIV/AIDS to her conceived child and among the people who are aware of this fact there are many who are unaware of the medical remedies to save the conceived child from the infection.
- Use of Condoms to prevent infection, is the most popular prevention among the rural as well as urban population.
- On the other hand awareness of the people to manage HIV/AIDS is very low. Many people know the ways but are

not much serious to get those ways applied in their life. They didn't go for medical checkups. Ignorance regarding the health issues was found in a considerable portion of the population, which includes a greater percentage of rural people.

Still the myth for the HIV/AIDS patients, to be stigmatized, to be hatred and to be separated from the society is prevalent among the people. But a greater portion of the population has understood that this is a myth.

- It is being analyzed that a larger part of the population is agree with the steps taken by the government to support HIV/AIDS prevention. But most of them are not aware of the steps taken by the government. There are many supports provided by the government to the public, but public is not aware of those aids. They rarely attend the campaigns or get the counseling from the concerned and specialized person.
- Almost the whole population shows their agreement, when they were asked about the indulgence of sex education in the teaching. The have curiosity to know more about this disease and want their children to be aware.
- It is being analyzed that among the sources available to make people aware about the HIV/AIDS, the most popular ways are:
 - Advertisements on T.V.
 - Doctors
 - Teachers
 - Print Media
 - Peer group Discussions.
- Behavior change communication activities using interpersonal, mid, and mass media, is the most effective measure taken by the government and Non profit organizations for HIV/AIDS prevention.

VI. CONCLUSION AND IMPLICATIONS:

The purpose of this study is to gain the better understanding of how effectively the government and the non profit organizations utilize social service marketing to promote HIV/AIDS prevention programs.

This purpose was reached by answering the question "How can the use of social marketing program in HIV/AIDS prevention be described?"

Given that this is a study conducted in a single district Meerut, it is difficult to generalize the findings of the research; however this study will present some indication of how government and non-profit organizations employ social marketing when effectively targeting HIV/AIDS prevention.

Due to sensitive nature of sexuality and presence HIV/AIDS, social marketers are restricted to specific types of communication channels and thereby they have to be creative in their struggle against the most horrid pandemic of this century.

In order to accomplish their objectives successfully have to create close relation with several organizations and the people so that the approach can also reach to the remote areas. The development of the desired social change often takes time and the actions must be consistent and persistence.

Due to cultural and financial circumstances the strategy for the rural and urban areas should be different. Marketer should be aware of cultural sensitivity when promoting HIV/AIDS prevention.

Due to a lack of knowledge and ignorance regarding Biology and sexuality, the promotion tools often needs to include elements of basic information and education.

The most important feature of an effective advertising tool is to strengthen girls and women (considering the finding that girls are more ignorant of prevention programs), self esteem and right to one's own body. Sex education and gender issues are constantly on the agenda, as women's demand for safe sex is difficult. Women's suggestion of condom use is often seems as a sign of mistrust and creates, rather then ease, the problem of confidence in each other. Though condoms distribution is strongly promoted, but the change of attitude necessary to implement the usage is difficult to achieve. The campaigns surrounding AIDS prevention is a time consuming process with many variables.

It is essential that the message and advertising materials are adapted in accordance to the local, cultural features of the target group.

On one hand peer education is the most effective tool for creating awareness while on other hand ignorance, hesitation and unequal sex roles are the principle obstacles in promoting AIDS prevention.

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Promoting Co-operative Learning in Mathematics

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Abstract:

With the emergence of global economy-integration, interdependence and nurturing dream has emerged as the buzz world. Cooperation and co existence rather than competition has become the new mantra for growth. But the present system of education dominantly nurtures a competitive learning environment. Somewhere, sornehow, we are forgetting the social nature of learning and overlooking the demands of 21st century which hold "cooperation" in high esteem. There are many subjects in our school education programme, each subject has its own importance. As we know the importance of Mathematics in school subjects, Mathematics teachers should have the knowledge of how students learn Mathematics and how best to teach. In this way Cooperative learning is grounded in the belief that learning of Mathematics is most effective when students are actively involved in sharing ideas and work cooperatively to complete mathematical tasks. Central to the goals of cooperative learning in mathematics education is the enhancement of achievement, problem solving skills, attitudes and inculcate values. This paper describes what cooperative learning is, different from Individualistic learning, tenets, various activities of cooperative learning involved in mathematics and challenges of cooperative learning.

Key Words- Cooperative learning, Think-Pair-Share, Carousel Feedback, and Accountability.

I. INTRODUCTION

Now a day, the educational scene is changing. The central point is pupil and not the teacher. The task of education is not to pour information in to student's heads but to engage students' minds with powerful and useful concepts. To facilitate these process students should be taught in ways that make information meaningful and relevant to students, by giving students opportunities to discover or apply ideas themselves. Thus, in preparing the students of today to become successful individuals of tomorrow, teachers need to ensure that their teaching is effective. Teachers should have the knowledge of how students learn and how best to teach. Changing the way we teach and what we teach is a continuing professional concern. Efforts should be taken now to direct the presentation of lessons away from the traditional methods to a more student centered approach. Cooperative learning approach to teaching is one such activity, which makes learning an enjoyable experience for pupils.

"Cooperative learning" is a generic term that is used to describe an instructional arrangement for teaching academic and collaborative skills. It can be defined as a structured, systematic, instructional strategy in which small groups work together towards a common goal. According to Johnson & Johnson and Holubec (1994) "Cooperative learning is the instructional use of small groups through which students work together to maximize their own and each other learning. It is a successful teaching strategy in which small teams, each with students of different levels of ability, use a variety of learning activities to improve their understanding of a

subject. Each member of a team is responsible not only for learning what is taught but also for helping teammates learn, thus creating an atmosphere of achievement. Students work through the assignment until all group members successfully understand and complete it. The main purpose of Cooperative learning is to actively involve students in the learning process; a level of student empowerment which is not possible in a lecture format. So co-operative learning is deemed highly desirable because of its tendency to reduce peer competition and isolation, and to promote academic achievement and positive interrelationships.

A. What is not Cooperative learning?

At this point, it is important also to consider what cooperative learning is not. According to Johnson et al (1991), having students sit side-by-side at the same table and talk with each other as they do their individual assignments, having students do a task individually with instructions that those who finish first are to help the slower students, or assigning a report to a group where one student does all the work and the others put their names on it is not cooperative learning. Putting students into groups does not necessarily gain a cooperative relationship, it has to be structured and managed by the teacher.

B. Cooperative Learning in Mathematics: An Unorthodox Method

At present mathematics is widely use in various fields and covering a wide range of activities. However, the decline in mathematics achievement is of concern. Among the reasons of the decline in

mathematics achievement in schools is because students consider mathematics as a difficult and boring subject According to Keefe (1997), the phenomenon of frustration among teachers and students need to be overcome in order to achieve excellence in mathematics. Teachers are expected to teach in a way that enables pupils to learn mathematics concepts while acquiring process skills, positive attitudes and values and problem solving skills. A variety of teaching strategies have been advocated for use in mathematics classroom, ranging from teacher-centered approach to more students-centered ones. The National Council of Teachers of Mathematics (NCTM) recommends that students be provided opportunities to work together cooperatively in large and small groups on significant problems-problems that arise out of their experiences and frames of reference. The pedagogical limitations have been identified as the major shortcomings in traditional C. Mathematical education: teacher-centered instruction. In which dominance of the teacher takes centre stage. These types of instruction emphasized the passive acquisition of knowledge. In such an environment, students become passive recipients of knowledge and resort to rote learning. Cooperative learning is one example of an instructional arrangement that can be used to foster active student learning, which an important dimension of mathematics is learning and highly endorsed by math educators and researchers. Wiig and Semel (1984) described mathematics as "conceptually dense." That is, students must understand the language and symbols of mathematics because contextual clues, like those found in reading, are lacking in mathematics. For example, math vocabulary (e.g., greater-than, denominator, equivalent) and mathematical symbols (e.g., =, <, or >) must be understood to work problems as there are no contextual clues to aid understanding. In a cooperative learning activity, vocabulary and symbolic understanding can be facilitated with peer interactions and modeling. Thus, cooperative learning can be used to promote classroom discourse, oral language development and mathematics achievement of students. Although cooperative learning cannot cure all the problems faced by teachers in teaching and learning mathematics, it may serve as an alternative to traditional method of teaching.

II. TENETS OF COOPERATIVE LEARNING

It is only under certain conditions that cooperative efforts may be expected to be more productive than competitive and individualistic efforts. Johnson, Johnson and Holubec (1994) proposed five tenets of cooperative learning:

A. Individual And Group Accountability:

It means that the group is accountable for achieving its goals and each member must be accountable for contributing a fair share of the work towards the group goal. No one can "hitch hike" on the work of others. The performance of each individual must be assessed and the results given back to the group.

B. Positive Interdependence:

Positive interdependence is the glue that holds the group together, imprinting the impression that "I" will only succeed when "we" do. This basic tenet of cooperative learning is initiated and sustained through the group's mutual learning goals and joint rewards. The key to positive interdependence is having commitment made to personal success as well as the success of every member of the group.

C. Group processing:

Group members need to feel free to communicate openly to each other to express concern as well as to celebrate accomplishment. They should discuss how well they are achieving their goals and maintaining effective working relationships.

D. Face-to-Face Promotive interaction

It means that students promote each other's success by sharing of resources. They help, support, encourage and praise each other's efforts to learn. Both academic and personal supports are part of this mutual goal.

E. Interpersonal and small group skill

Interpersonal and small group skills are required to function as a part of a group. These are basic teamwork skills. Group members must know how to and be motivated to provide effective leadership, make decisions, build trust, communicate and manage conflicts.

III. Class Activities that use Cooperative Learning

Some of the activities based on cooperative learning are given below-

A. Think-Pair-Share - It is a cooperative discussion strategy developed by Frank Lyman and his colleagues in Maryland. It involves a three step cooperative structure which can easily understand by the example given below-

Classroom application of the Think-Pair-Share Model.

Learning Objective: Students will be able to solve the word problem involving an area.

Steps involved

The teacher will provide a worded problem involving an area.

- Think: The teacher will allow the students to individually solve the problem first.
- b. Pair: After 5 minutes, the teacher will ask the students to find a partner, and discuss their solutions with each other. They should come up with a single solution for the given problem. While partners are discussing their solutions, the teacher will roam around to see which partnered students were able to make it correctly and which are not.
- c. Share: The teacher will randomly select a partner to share their solutions to the class by explaining it in front and solving it using the blackboard.
- **B. Formations** This activity might be particularly to appealing students with bodily/kinesthetic intelligence. It can be implemented with alphabet letters, nature shapes, polygons, road signs, or household objects. It is helpful in teambuilding.

Steps involved

- The teacher announces a "formation" and the ground rules to all teams.
- Each team puts their heads together to discuss how they will form the shape, letter, number, etc., making sure they follow the ground rules, involve everyone in their team, and use only their bodies to form the shape.
- 3. The team then creates the formation.
- C. Find My Rule It is a great strategy for encouraging logical thinking and inductive/deductive reasoning. This activity works well for introducing a new unit, grouping students randomly for cooperative learning, and for developing problem-solving and categorizing skills. It is helpful in thinking and class building.

Steps involved

- Teacher prepares identity cards, related to an overall theme and to each other by a "rule" (one per student).
- Teacher announces that students will need to form groups of a given size by circulating throughout the room to locate students who have identity cards that are connected or related to their own by some commonality or "rule."
- 3. Teacher gives an example and checks for understanding.
- Teacher passes an envelope containing all identity cards around the classroom.
- Students take one card each and circulate around the room to try and find others who have identity cards that are related to

- theirs.
- Once all members of the group have been found, the group will find a place to sit together.
- Group members will articulate the rule that connects all their identities and will try to guess the theme to which all the groups are connected.
- D. Carousel Feedback Teams rotate from project to project of Mathematics to give feedback to other teams. It is useful for sharing the information and for developing communication skills in students.

Steps involved

- Teams stand in front of their own Mathematics projects.
- Teams rotate clockwise to the next project.
- For a specified time, teams discuss their reactions to the other team's project—no writing at this time.
- 4. Person #1 records feedback on feedback form.
- 5. Teacher calls time.
- Teams rotate, observe, discuss, and give feedback on next project. A new recorder is selected in each round.
- Teams continue until each team rotates back to its own project or until the teacher calls time.
- 8. Teams review the feedback they received from the other teams.
- E. Numbered Heads Together In this activity team mates work together to ensure all members understands; one is randomly selected to be held accountable. It is helpful in mastery of content.

Steps involved

- Students count off numbers in their groups.
- Teacher poses a problem and gives wait time (Example: "Everyone thinks about how cylindrical shape is formed. [Pause] Now make sure everyone in your team knows how cylindrical shape is formed.")
- Students lift up from their chairs to put their heads together, discuss and teach.
- Students sit down when everyone knows the answer or has something to share or when time is up.
- Teacher calls a number. The student with that number from each team answers question individually, using:
- a. Response cards
- b. chalkboard response
- c. manipulatives
- d. slate share.

F. Three-Step Interview (Kagan) - Each member of a team chooses another member to be a partner.

Steps involved

- During the first step individuals interview their partners by asking and clarifying questions.
- During the second step partners reverse the roles.
- For the final step, members share their partner's response with the team.
- G. Circle the Sage (Kagan)- In this activity teacher polls the class to see which students have a special knowledge to share. For example the teacher may ask who in the class was able to solve a difficult math homework question.

Steps Involved

- Those students (the sages) who raise their hand will be spread out in the room.
- The teacher then has the rest of the classmates each surround a sage, with no two members of the same team going to the same sage.
- The sage explains what they know while the classmates listen, ask questions, and take notes.
- All students then return to their teams. Each in turn, explains what they learned. Because each one has gone to a different sage.
- They compare notes. If there is disagreement, they stand up as a team. Finally, the disagreements are aired and resolved.

IV. DOES COOPERATIVE LEARNING REALLY WORK?

The short answer to this question is yes. In the vast majority of studies, forms of cooperative learning have been shown to be more effective than non cooperative reward structures in raising the levels of variables that contribute to motivation, in raising achievement, and in producing positive social outcomes.

A. Effect on Motivation

Because a student's sense of self-esteem can have a strong effect on motivation, this variable has been examined in several cooperative-learning studies. The results are encouraging, Slavin (1995) found that in eleven of fifteen studies, cooperative learning produced bigger increases in some aspect of self-esteem (general self-esteem, academic self-esteem, social self-esteem) than the non cooperative method with which it was compared the conclusion drawn by Johnson and Johnson (1995) that cooperative learning consistently produced higher self-efficacy scores than competitive or

individualistic conditions did.

B. Effect on Achievement

The cooperative-learning features that seem to be most responsible for learning gains are group goals and individual accountability. David Johnson, Roger Johnson, and Karl Smith (1995) also reviewed much of the cooperative-learning literature but drew a somewhat different conclusion. They found that the test scores of students in the cooperative-learning groups were about two-thirds of a standard deviation higher than the test scores of students in competitive or individualistic situations. In addition to achievement outcomes, researchers have also assessed the impact of cooperative learning on problem solving.

C. Effect on Social Relationships

Students who learn cooperatively tend to be more highly motivated to learn because of increased self-esteem, the proacademic attitudes of group mates, appropriate attributions for success and failure, and greater on-task behavior. They also score higher on tests of achievement and problem solving and tend to get along better with classmates of different racial, ethnic, and social class backgrounds. In most studies students exposed to cooperative learning were more likely than students who learned under competitive or individualistic conditions to name a classmate from a different race, ethnic group, or social class as a friend or to label such individuals as "nice" or "smart." This last outcome should be of particular interest to those of you who expect to teach in areas marked by cultural diversity.

V. CHALLENGES

Incorporating cooperative learning in mathematics classroom is not without challenges. Initially, teachers and students have to face various challenges. The main problems which arise include the followings:

A. Need to prepare extra materials for class use

The need to prepare materials require a lot of work by the teachers, therefore, it is a burden for them to prepare new materials.

B. Fear of the loss of content coverage

Cooperative learning methods often take longer than lectures. Teacher conclude that it is a waste of time.

C. Students lack the skills to work in group

Teachers are often concerned with students' participation in group activities. They think that students lack the necessary skills to work in group. However, according to Ong and Yeam (2000) teachers should teach the missing skills and/or review and reinforce the skills that students need.

D. Lacks of familiarity with cooperative learning methods

Cooperative learning is new to some teachers so they need time to get familiar with the new method. Intensive in-service course can be implemented to overcome the problem.

E. Do not trust students in acquiring knowledge by themselves

Teachers think they must tell their students what and how to learn. Only the teachers have the knowledge and expertise.

VI. CONCLUSION

Changes are needed in mathematics teaching. Teachers should give less emphasis on student's acquisition of information, presenting scientific and mathematical knowledge through lecture, asking for recitation of acquired knowledge and working alone. More emphasis should be given on students understanding of a particular Mathematical concept, guiding students in active learning, providing opportunities for discussion and elaboration and encouraging them to work with peers and teachers. In terms of pedagogy, the development of education now requires teaching strategies that emphasize student involvement. According to Johnson and Johnson (1990) to achieve success in learning mathematics, students should be given the opportunity to communicate mathematically, reasoning mathematically, develop self-confidence to solve mathematics problems. One of the ways this can be done is through cooperative learning. In cooperative learning, students study in small groups to achieve the same goals using social skills. Many studies show that cooperative learning can improve performance, long-term memory and positive attitudes towards mathematics, self concept and social skills. More opportunities should be given to discussion, problem solving, creating solutions and working with peers.

The goal is effective pedagogy, the target is the learner, the method is natural – cooperative learning - and the result is better students.
"Briefly, child-friendly schools promote cooperative and active learning, tolerance, caring, creativity and above all, the self-esteem of children.

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MICROFINANCE TO THE RURAL POOR: A POVERTY REDUCTION TOOL

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Abstract:

Microfinance is regarded as a tool for socio economic benefit in a developing country like India. It is expected to play a crucial role in the poverty alleviation along with development of the society. Microfinance institutions can create credit facility for the poor individuals without sacrificing financial viability. Microfinance is the provision of extensive range of financial services such as deposits, loans, payment services, money transfer and insurance to the poor people and low income households and their microenterprises.

Microfinance is about giving micro credit to the poor rather it is an economic development tool whose objective is to assist poor to work their way out of poverty. It covers a wide range of services like credit, savings, insurance and also non-financial services like training, counseling etc.

Microfinance institution also supports Small industrial development bank of India (SIDBI). SIDBI, an act of Indian Parliament, is the Principal of Financial Institution for the Promotion, Financing and Development of the Micro, Small and Medium Enterprise (MSME) sector and for Co-ordination of the functions of the institutions engaged in similar activities. SIDBI is to be "the principal of financial institution for the promotion, financing and development of industry in the small scale sector and to co-ordinate the functions of the institutions engaged in the promotion and financing or developing industry in the small scale sector and for matters connected therewith or incidental". The present paper focuses on the microfinance institution and their role in promoting the rural people. The particular paper focused on progress at a glance, overall operation of the SIDBI, Non-fund based facility, resources raised by SIDBI, Assistance under the microcredit.

Key Words: Poverty Alleviation, Microfinance institution, Micro, Small and Medium Enterprise (MSME) sector, rural people

I. INTRODUCTION

In India most of the population lives in the villages and most of the villages are underdeveloped. Microfinance sector has grown rapidly over the past few years Nobel Laureate Muhammad Yunus is credited with laying the foundation of the modern Microfinance Institution with establishment of Grameen Bank, Bangladesh in 1976. Microfinance Institutions (MFIs) in India exist as NGOs (registered as societies or trusts), Section 25 companies and Non-Banking Financial Companies (NBFCs). Commercial Banks, Regional Rural Banks (RRBs), cooperative societies and other large lenders have played an important role in providing refinance facility to MFIs (Microfinance Institution). With financial inclusion emerging as a major policy objective in the country, Microfinance has occupied centre stage as a promising conduit for extending financial services to unbanked sections of population. At the same time, practices followed by certain lenders have subjected the sector to greater scrutiny and need for stricter regulation.

Although the microfinance sector is having a healthy growth rate, there have been a number of concerns related to the sector, like grey areas in regulation, transparent pricing, low financial literacy etc.

II. THE CONCEPT AND BACKGROUND OF MICROFINANCE

Microfinance is the provision of the fund or the financial services such as loans, savings, credit, leasing money transfer, insurance, and training to the poor people living in society. It is one of the great success stories in the developing world in the last 30 years and is widely recognized as a just and sustainable solution in alleviating global poverty.

A. Features of Microfinance:

- · Borrowers are from the low income group
- · Loans are of small amount micro loans
- · Short duration loans
- Loans are offered without collaterals
- · High frequency of repayment
- Loans are generally taken for income generation purpose

B. Role of Microfinance Institution:

The institutions which have microfinance as their main operation are identified as micro finance institutions. A number of organizations with varied size and legal forms offer microfinance services. These institutions lend through the concept of Joint

Liability Group (JLG). A JLG is an informal group comprising of 5 to 10 individual members who come together for the purpose of availing bank loans either individually or through the group mechanism against a mutual guarantee. The reason for existence of separate institutions i.e. MFIs for offering microfinance are as follows:

- High transaction cost generally micro credits fall below the break-even point of providing loans by banks
- Absence of collaterals the poor usually are not in a state to offer collaterals to secure the credit
- · Loans are generally taken for very short duration periods

C. Microfinance Institutions

- Association for Sarva Seva Farms (ASSEFA)
- Mysore Resettlement and Development Agency (MYRADA)
- SADHAN The Association of Community Development Finance institutions
- SEWA: Self-help Women's Association
- SKS India Swayam Krishi Sangam
- Streedhan Banking with Rural Women

Microfinance Support Institutions in the Formal Sector

- · National Bank for Agriculture and Rural Development
- SIDBI Small Industries Development Bank of India

Other Institutions

- · Commercial Banks:
- State Bank of India
- Andhra Bank
- ICICI-Citigroup
- ING-Vysya

III. SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (SIDBI)

Small Industries Development Bank of India (SIDBI), set up on April 2, 1990 under an Act of Indian Parliament, presently acts as the Principle Financial Institution for the Promotion, Financing and Development of the industry Micro, Small and Medium Enterprise (MSME) sector and also co-ordinates the functions of the institutions engaged in similar activities.

Presently, the Bank provides refinance support through a network of eligible member lending institutions for onward lending to MSMEs and direct assistance is channelized through the Bank's branch offices. SIDBI also extends financial assistance in the form

of loans, grants, equity and quasi-equity to Non Government Organizations / Micro Finance Institutions (MFIs) for on-lending to micro enterprises and economically weaker sections of the society, enabling them to take up income generating activities on a sustainable basis.

The prime aim of SIDBI is to promote and develop small industries by providing them the valuable factor of production finance. Many institutions and commercial banks supply finance, both long-term and short-term, to small entrepreneurs. SIDBI coordinates the work of all of them.

The business domain of SIDBI consists of Micro, Small and Medium Enterprises (MSMEs), which contribute significantly to the national economy in terms of production, employment and exports. MSME sector is an important pillar of Indian economy as it contributes greatly to the growth of Indian economy with a vast network of around 3 crore units, creating employment of about 7 crore, manufacturing more than 6,000 products, contributing about 45% to manufacturing output and about 40% of exports, directly and indirectly. In addition, SIDBI's assistance also flows to the service sector including transport, health care, tourism sectors etc.

The SIDBI Foundation for microcredit (SEMC) is a department of

The SIDBI Foundation for microcredit (SFMC) is a department of Small Industries Development Bank of India (SIDBI) and a non-governmental organization that provides bulk loans to Microfinance institutions (MFIs) in India. In practice, it acts as an oversight over MFIs which are the intermediaries between the retail borrowers consisting of poor people and individual borrowers living in rural areas or urban slums and the public sector development finance institutions.[2] The SFMC plays an increasingly important role in providing 'user-friendly' formal financial services to the poor due to the failure of the main poverty alleviation program - the Integrated Rural Development Program (IRDP). Extensive malpractices, misutilization of funds and low repayment rates (25-33 percent) have urged a shift towards semi-formal development finance institutions.

A. SIDBI Foundation for Micro Credit

- Large rural population and limited reach to remote locations requires more players along with the normal banking system to cater to their credit requirements for enterprise promotion
- Microfinance plays a vital role in supporting livelihoods & community development by effectively reaching out to even remote locations with exclusive focus.
- SIDBI launched SFMC in 1999 for channelizing funds to the poor as an outcome of success of pilot phase of Micro Credit Scheme.

 SIDBI plays pioneering role in laying down standards concept of rating, portfolio / systems, audits, code of conduct, etc.

B. SIDBI and Micro Credit

SIDBI launched a major project, "SIDBI Foundation for Micro Credit" (SFMC) in January 1999 as a proactive step to facilitate accelerated and orderly growth of the micro finance sector in India. It is envisaged to emerge as the apex wholesaler for micro finance in India providing a complete range of financial and non-financial services such as loan, funds, grant support, equity and institution building support to the retailing Micro Finance Institutions (MFIs) so as to facilitate their development into financially sustainable entities, besides developing a network of service providers for the sector. While it is striving to accelerate the credit flow to the Micro finance sector it is working in close partnership with the Micro Finance Institutions in the country. SFMC is also poised to play a significant role in advocating appropriate policies and regulations and to act as a platform for exchange of information across the sector. It has chalked out a strategy for ensuring long term sustainable training inputs to the MFIs in the country. It is in contact with leading academic institutions such as IRMA, XIMB and IIFM to ensure that the

scope of their current programs is enhanced to capture the current trends and meet the 5 demands of the sector. The following programs are noteworthy and are expected to provide quality manpower to serve the sector:

- IIFM is offering an elective on Micro Finance in its PGDFM program.
- XIMB is currently offering an elective on Micro Finance in its PGDRM program and plans to offer a second elective soon.
- IRMA is currently offering a part elective on Rural Finance Management in its PGDRM program, which has a major focus on Micro Finance

C. Financial Assistance Scheme of SIDBI

It is the general observation that the main obstacles and problems in the growth of industrial units are the paucity of primary infrastructure, unavailability of suitable market for selling the products, working capital requirement and difficulties arising out of the delays in receiving the bills. Looking to the above problems SIDBI has included many provisions into its various schemes.

 Loan assistance to the institutions providing market or marketing avenues to the small entrepreneurs

- Loan to ancillary units and also for modernization and upgrading the technology.
- Loan to institutions providing primary services and infrastructure and developing the growth of the centers.
- Loan assistance to NSIC.

Apart from the above loan assistance, SIDBI also serves the following:

- Refinance to SSIDCs which issue the raw material to small units and provide them market avenues.
- · Bill discounting facility
- Refinance for loan given by state level institutions and banks under the single window system for fixed and net working capital.
- Refinance of loan given to professionals and self-employed people for business like small clinics and hospitals, nursing homes, development of tourism sector etc.

Refinance for loan given by banks and related institutions for new projects, expansion and modernization of existing units, quality improvement and rehabilitation of the units.

Similarly, SIDBI provides assistance to women entrepreneurs and ex-servicemen under its various schemes. So in the above way SIDBI makes a good platform for the budding entrepreneurs.

D. Overall Performance of SIDBI

The table 1 shows the non fund based facility of SIDBI from the year 2009-10 to 2012-13.

Schemes	2009-10		2010-	2010-11		2011-12		2012-13	
Foreign letter of credit	190	101.12	234	148.11	85	64.64	69	62.19	
Inland letter of credit	73	11.36	93	3.36	18	0.90	11	2.45	
Guarantees	163	23.90	138	28.21	94	52.03	107	52.90	
Total	426	136	465	179.68	197	117.57	187	117.54	

Table 1: Non Fund Based Facility of SIDBI (In Crore)

Table 1 shows that the bank also provides various non fund based services like letter of credit (both foreign and inland), Gurantee, etc arising out of niceh requirement of MSMEs which need support in addition to services provided within the traditional banking framework.

	200	9-10	201	0-11	201	1-12	201	2-13
A. Indirect credit Retimoce	54n 19,926	1858	sen 24337	34115	tan 24252.3	nuted 39055,4 9	568 22869,78	d sb 37193.36
Micofinance (Including P& D Assistance)	2972	2671	858	331	239,42	1575.85	323.03	1132.49
Resources support to indigation regeneral	2003	1501	810	980	1620	1838:10	4242,50	5468.77
Sub-total B. Direct credit	24902	22758	26805	25947	26111,2	12459,4	27435;31	43794.62
Torm loan under direct credit	4153:20	2819	6836	3799	4234.20	8683.51	1556.39	8021,16
MSVIF receivable finance	6332.19	6154	8906	K722	10814.4	2632.12	11528.15	4243,08
Sub-tota)	1061.8	9159	16207	\$28.43	15048.6	11315.6	13084.34	12265.14
Total credit(A-18)	35521	31917	42213	38795	41160.3	53785.0	40519.85	56059.76

Table 2: Overall Operations of SIDBI

The table No. 2 shows the overall operations of SIDBI from the year 2009-10 to 2012-13. The table clearly shows that the total credit sanctioned by the institution has increased from rupee 35521 crore in the year 2009-10 to rupee 40520 crore in the year 2012-13. Similarly the disbursements have also increased from rupee 31917 crore to rupee 56060 crore, which shows a growth rate of around 75 percent in these four years.

	2009-10	2010-11	2011-12	2012-13
Donestic Borrowings	100000 1A Vice	TI PATOGUININE		ALCO STANISH CONTRACTOR
MSE(Refinance) Fund	40000.00	4000.00	4710.88	5289.13
MSME(Risk Capital) Fund	250	0	0	500
Fixed Deposit	1603.07	2179.40	841.64	664.71
Commercial paper	10668.03	5957.67	4249.58	2058.48
Term Lasin	5600.00	1400,00	265,00	2800.00
Unsecured Bond	150X)	4165.00	8830,00	750.00
Foreign Currency Borrowings	728			Kovanan-
JICA VIII	47.44	261.13	1122.56	404.49
KFW V (a):	0	8.92	0	70,79
KFW VI (ii)	0	40.78	0	23.55
KFW VII (d)	249.01	224.03	54	0
WORLD BANK II	682.36	992.81	521,07	7.77
ASIAN DEVELOPMENT BANK	0	0.20	6.51	0

Table 3: Performance at a Glance (In crore)

Table 3 shows that the performance at a glance of SIDBI from the year 2009-10 to 2012-13 in which capital authorized, paid up

	2009-10	2010-11	2011-12	2012-13
Capital -authorized	1000	1000	1000	1000
puidaup	450	450	450	450
Reserves and funds	5457.2	5868,4	6327.9	7053.3
Outstanding portfolio	37,969.0	46,053.6	53,785.1	56,059.8
Total income	2539.8	3442.8	3870.4	4557,6
Net profit	421,3	513.8	566.9	837.4
Dividend to shareholders	112.5	112.5	112.5	112.5
Return on average outstanding portfolio (%)	2.6	2.0	2.2	2.3
Standard assets as percentage of net outstanding	99.82	99.7	99.66	99.47
of net outstanding portfolio			11100	
Capital to risk assets ratio (%)	30.1	30.6	28.9	28.1

Table 4: Resources Raised by SIDBI (In Crore)

Table 4 shows that Resouces are to raised by SIDBI through the domestic borrowings and foreign currency borrowings from the year 2009-10 to 2012-13.

JICA- Japan International Cooperation Agency.

KFW - Kreditanstalt für Wiederaufbau, Germany.

E. Current Scenario of SIDBI wrt providing Microfinance to poor People:

Small Industries Development Bank of India (SIDBI) disbursed around Rs 1,000 crore in credit to microfinance institutions (MFIs) during 2011-12, which is 19% more than the loaned amount last fiscal. The small scale development bank lend to institutions with good track record of transparency in lending and recovery practices. The fund flow to the MFI sector from financial institutions, especially from commercial banks, has dried up in the aftermath of ordinance passed by Andhra Pradesh government, restricting some of the lending practices followed by MFIs. The Malegam Committee set up by Reserve Bank of India has come up with a report for regulating the micro finance sector. SIDBI, which lends money to the MSME sector, is also trying to rope in foreign private equity (PE) investors to invest in Indian MFI sector. The overall disbursement target for the year is likely to post 18-20% growth in advances. SIDBI has disbursed around Rs 46,331 crore to MSME sector in Fiscal Year 2011, which is up by 22% over the same period last year. SIDBI refinance to banks grew by 35% to Rs 22,900 crore in the year 2010. The bank is also in the process of closing its proposed venture capital fund for lending to small and medium enterprises.

Small Industries Development Bank of India (SIDBI) is expecting a 10 percent growth in loan disbursements in FY14 at Rs 44,000 crore. In 2012-13, the financial institution providing loans to Micro, Small and Medium Enterprises (MSMEs) directly and indirectly had disbursed Rs 40,000 crore. The previous year, SIDBI had identified four niche areas risk capital, receivable financing, financing services sector and sustainable financing - where MSMEs need support. SIDBI has repositioned its business model. It has created a certain niche areas of financing. These are the areas where SIDBI is trying to provide fund to MSMEs. MSME contributes over 36 percent to the country's total exports and 45 percent to the manufacturing output. The sector employs about 60 million people and contributes 8 percent to the country's GDP.

IV. RECOMMENDATIONS & SUGGESTION

Microfinance should focus their support on MFIs who operate in countries who are making consistent efforts to improve regulation and the institution. If governments of developing countries are looking to lead their countries out of poverty, perhaps this might create incentives for governments to increase transparency and the regulatory systems. Microfinance institution needs to again think about their target. This is a more difficult way of handling microfinance. The more well off, who can still benefit from a microcredit loan to expand their business, buy more & more equipment, and employ more people, should be the main recipients of the loans. These types of enterprises have the capacity for selfsustainability and revenues. Businesses under this category include those that have steady markets, some kind of office to operate out of, and room for expansion. In the formal sector business such as these will create more growth and development than loans to informal sector businesses. Microfinance to increase access to public goods is an innovative and new a way of improving quality of life of the poor people. MFIs could offer low interest rates on loans that will be used to build a well furnished system. While these loans would be larger and riskier, the condition of group lending makes it feasible. With this incentive, members of the group are keen on monitoring their members and ensuring that everyone involved makes their repayments. While, such projects would certainly be more complicated than basic microfinance loans, perhaps that is the key to paving the way toward growth and the development.

V. CONCLUSION:

A bank is considered to be the important in the field of microfinance. SIDBI bank promotes the microfinance institution to providing the financial services to the poor people. The microfinance sector in India has developed a successful and sustainable business model which has been able to overcome challenges traditionally faced by the financial services sector in servicing the low income population. The main objective of microfinance is to provide an umbrella of services to the poor people so that they can enrich their lives . Microfinance has made a positive contribution in reducing the poverty in almost all over the region .It gives the poor a means to accumulate productive assets .The impact of microfinance is not only quantitative but qualitative as well .It focused on the financial services .The performance of microfinance can also be measured in terms of providing financial sustainability. SIDBI has, over the years, made multiple efforts to develop the microfinance Sector. These have, no doubt, yielded good results and the sector has reached a take-off stage in India and is now poised for exponential growth and development. But still, much more needs to be done to enable the microfinance sector to increase its outreach and scale as a major step towards financial inclusion.

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WOMEN EMPOWERMENT THROUGH EDUCATION AND ITS IMPACT ON INDIAN SOCIETY

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Abstract:

The present paper throws light on women empowerment through education. As we all know that Education is the key factor for women empowerment. There is continued inequality and vulnerability of women in all sectors- be it Economic, Education, Social, Political, Health Care, Nutrition and Legal rights etc. or some other fields. Women need to be empowered in all walks of life. In order to fight against the socially constructed gender biases, women have to fight against the system that requires more strength. Such strength comes from the process of empowerment through the education. It also lays emphasis on the present status of women in the society today by comparing their status in medieval and ancient times because female education ensures not only the development of the society but also ensures the development of the future generation.

I. INTRODUCTION

India attained freedom from British rule on 15th August 1947. India was declared a sovereign Democratic Republic on 26th January 1950. On that date, the Constitution of India came into force. According to it, all citizens of India are guaranteed social, economic, political justice, equality of status, opportunities before law, freedom of expression, belief, faith and worships etc.

Education brings reduction in inequality and improves the status of females. Women education has remained a matter of prime concern in the present days and a special emphasis is given on the all round development of the female folk. While the present male literacy rate is 65.38% female literacy rate is 58%. Male-female literacy gap is more prominent in rural areas in India. As a result, literate women are more politically active and better informed about their legal rights, made to exercise them. Thus with the female education, female empowerment is connected and further it aids to development of a region.

II. OBJECTIVES

- 1. To study the effect of education on women empowerment.
- To evaluate spatial pattern of male-female literacy rates of India.
- 3. To present a historical view of women education in India.
- To study the reasons for low literacy rate of women and its impact on society
- To study the causes and factors of backwardness in women education.

III. METHODOLOGY

Secondary data was used for the present study. Report on India 2011 Census was used for this purpose.

DEFINITION OF KEY TERMS:

Impact: According to the Oxford Dictionary, the meaning of "Impact" is "Immediate effect" or "Influence". In this study the word "impact" means "Effect" or "Influence".

Education: According to the Oxford Dictionary and Thesaurus, the word "Education" means bring up, civilized, cultivate, training, teaching, guidance, schooling etc.

Empowerment: According to the Oxford Dictionary and Thesaurus the word "Empowerment" means "give power" or "Authorize" or "license".

IV. HISTORICAL DEVELOPMENT OF WOMEN EDUCATION

The history of Indian women can be divided in to three perio ds i.e. Ancient, Medieval and Modern.

During the early Vedic Period women enjoyed equal position and rights. Later around 500 B.C the position of women started to decline with the Manusmriti and with the Mughal invasion of Babur and the Mughal Empire and later Christianity cut the freedorm and rights of women. Even though penitentiary movements like lainism allowed women to be admitted to the religious order by and large, the women in India faced captivity and restrictions. Around sixth century, the practice of child marriage started.

While education flourished in the middle Ages for men, it was not

generally encouraged for women. Those from the nobility or wealthier classes were sometimes educated either privately or in the home schools that were established for male members of the family. Medieval society and particularly the powerful domains of church and state clearly had no place for well-educated women.

Now in modern times with facilities of co-education in all fields they have been doing as well as, if not better than men, provided they get equal opportunity to learn. During the modern period education of men was modernized and institutions were opened to promote this but nothing was done to promote women education. In 1858, the British government took upon itself the direct responsibility of the administration. But in spite of this, they did not pay any attention towards the education of women of this country. In 1904, Annie Besant established Central Hindu Girls School at Banaras and Prof. Karue established SNDT Women's University at Pune for the promotion of women education. After independence, India's national government introduced some committee and commissions for the development of women education in India, i.e. Radhakrishnan Commission or University Education Commission (1948), Smt. Durgabai Deshmukh committee (1959), Smt. Hansa Mehta Committee (1962), M. Bhaktvatsalam Committee to look into the causes of Public Support particularly in Rural Area for girls Education and to public Corporation, Kothari Commission (1964), Resolution on the National policy on education (1968), Report of the Committee on the status of women in India (1974), Challenge of Education (1985), National policy on Education (1986), Programme of Action (1986) and (1992) etc. On the other hand, to develop the primary education and to achieve the aim of universalisation of primary education upto age level 6-14 years, some schemes or programmes like Operation Black Board, DPEP, Sarva Shiksha Abhiyan, National Literacy Mission, National Programme of Nutritional Support of Primary Education (NPNSPE) or (Mid-Day Meals), RTE Act 2009 and Knowledge Commission etc. were introduced to achieve the national goal i.e. hundred percent literacy. Despite these government efforts to the education, still women are lagging behind than men. Women of India generally remained illiterate and uneducated. As a result of ignorance, women become victims of man dominated society.

V. STEPS TAKEN FOR WOMEN'S EDUCATION IN MODERN INDIA

The post independent Government of India is more aware of women education, which is understood by the apparently rise in literacy rate. Women education has become a compulsory concern resulting in the rise of female literacy rate. The 86th constitutional amendment has made elementary education, fundamental right of children between 6-14. The Right to Free and Compulsory Education incorporated in the Constitution of India guarantees free primary school education for both boys and girls up to age 14. The

Saakshar Bharat Mission launched by the Government of India for Female Literacy, aims to reduce female illiteracy and spread education and awareness even in the most remote and rural parts of the nation.

The University Education Commission (1948-49) made recommendations regarding women education. Smt. Durgabai Deshmukh (the then chairman) set up national Committee on women education in 1958. The resolution on the National Policy on Education (1986), emphasized on women education with views to remove inequalities and disparities.

To understand the Present position of women education as compared to men let us have a look on state wise Male and Female literacy.

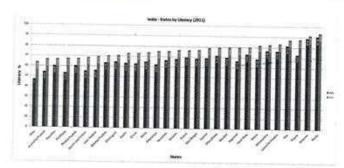
S. No	States/UI	Total Literatus	Male Literates	Female Literates	Total Litera cy Rate	Maio Literac y rate	Female Literac y Rate
	INDIA	77,84,54,120	44,42,03,762	33,42,50,358	74.64	82.14	65.46
01	Jammu & Kashmir	72,45,053	43,70,604	28,74,449	68.74	78.26	58,01
02	Himachal Pradesh	51,04,506	27,91,542	23,12,964	83.78	90.83	76,60
03	Punjab	1.89,88,611	1,06.26,788	83,61,823	76.68	31,48	71.34
04	Chandigarh #	8.09.653	4,68,166	3.41.487	86.43	90.54	81.38
0.5	Unarakhad	69,97,433	39.30.174	30,67,259	79.63	88.33	70.70
06	Haryana	1,69,04,324	99,91,838	69,12,486	76.64	85,38	66.77
07	NCT of Belli	1,27,63,352	72,10,050	55,53,302	86.34	91.03	80.93
08	Rajasthon	3,89,70,500	2.41.84.782	1.47.85.718	67.06	80.51	52.66
09	Littar Pradesh	11,84,23,805	7,04,79,196	4,79,44,669	69.72	79.24	59.26
10	Bibar	5.43.90.254	3.27.11.975	2.16,78,279	63.82	73.39	53,33
11	Sikkim	4,49,294	2,53,364	1,95,930	82.20	87,29	76,43
12	Aronachal Prakalt	7,89,943	4.54.532	3,35,411	66.95	73,69	59,57
13	Nagaland	13.57.579	7,31,796	6,25,783	80.11	83.29	76,69
14	Manipur	18,91,196	10.26.733	8,64,463	79.85	36.49	73.17
15	Migoran	8,47,592	4.38.949	4,08,643	91.58	93.72	89,40
16	Tripara	28,31,742	15,15,973	13,15,769	87.75	92.18	83.15
17	Meghalaya	18,17,761	9,34,091	8,83,670	75,48	77.17	73.78
18	Assem	1,95,07,017	1,07,56,937	87,50,080	73.18	78.81	67.27
19	West Bengal	6.26,14.556	3,45,08,159	2,81,06,397	77.08	82.67	71.16
20	Jharkhand	1.87,53.660	1.11.68,649	75,85,011	67.63	78.45	56.21
21	Orissa	2,71,12,376	1.53.26,036	1,17,86,340	73,45	82.40	64.36
22	Chluttisguh	1,55,98,314	89,62,121	66.36.193	71,04	81.45	60.02
23	Madhya Profesh	4,38,27,193	2,58,48,137	1,79,79,056	79.31	80.53 87.23	70.73
24	Gojtest Daman &	4,19,48,677	1.24.911	64,063	87.07	91.48	79.59
25	Dia K	1.88,974	1,24,911	04.003	87.07	31746	17,37
26	Dadra - & Nagar Haveli	2.28.028	1,44,916	83,112	77.65	86.46	65,93
27	Mahassistra	8,25,12,225	4.62.94.041	3,62,18,184	82.91	89.82	75,48
28	Andbra Prodesh	5,14,38,510	2,87,59,782	2,26,78,728	67.66	75.56	59,74
29	Karnataka	4.10,29,323	2,28,08,468	1,82,20,855	75,60	82.85	68.13
30	Gen	11,52,117	6,20,026	5,32,091	87.40	92.81	81.84
31	Lakshadwee	52.914	28,249	24,665	92.28	96,11	88.25
32	Kernia	2.82.34.227	1.37.55.888	1.44.78.339	93.91	96.02	91.98
33	Tamil Nodu	5.24.13.116	2,83,14,595	2.40.98.521	80.33	86.81	73.86
34 35	Poduderry Andaura & Nicobar	9,66,600	5.02,575	4,64,025 1,29,476	86.55 86.27	92.12	81.22 81.84

Table 1. State Wise Male-female

Literacy Rate

SOURCE-India 2011 Census: The Table Shows The

Literacy Rate Of The 35 States.



Graphical Representation of Literacy Rate in India in 2001 (blue) ascomparedto2011in(green)

Year	Persons	Males	Females
1901	5.3	9.8	0.7
1911	5.9	10.6	1.1
1921.	7.2	12.2	1.8
1931	9.5	15.6	2.9
1941	16.1	24.9	7.3
1951	16.7	24.9	7.3
1961	24.0	34.4	13.0
1971	29.5	39.5	18.7
1981	36.2	46.9	24.8
1991	52.1	63.9	39.2
2001	65.38	76.0	54.0
2011	74.04	82.14	65.46

Table -2 Literacy Rate In India Source: Census of India (2011)

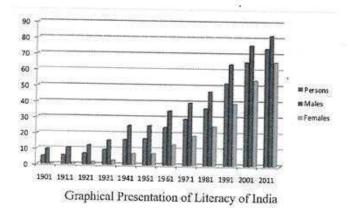


Table-2 shows that female literacy has increased from 0.7 % to 7.3 % from 1901 to 1941 where as the literacy rate of men has risen from 9.8 % to 24.9 % during these four decades. However the literacy rate of male has almost tripled over the period e.g. 25% in 1951 and 76 % in 2001. Surprisingly the female literacy rate has

increased at a faster pace than the male literacy during the decade 1951-2001. The growth is almost 6 times e.g. 7.3 % in 1951 and 54 % in 2001. We can analyse from the data given in this table that although the female literacy has risen from 7.3 to 65.46% from 1951 to 2011 but still we find that the rate of school drop outs is also found to be comparatively higher in case of women. This higher rate of illiteracy of women is undoubtedly attributing for women dependence on men and to play a subordinate role. Only education can help women to understand the Indian's constitutional and legislative provisions that are made to strengthen them. Thus promoting education among women is of great importance in empowering them to accomplish their goals in par with men in different spheres of life.

VI. STRATEGIES ADOPTED BY THE GOVERNMENT FOR INCREASING FEMALE LITERACY IN THE COUNTRY

The main strategies adopted by the Government for increasing female literacy in the country include:

- 1. National Literacy Mission for imparting functional literacy
- 2. Universalisation for Elementary Education
- 3. Non-Formal Education

VII. CONTRIBUTION OF LITERACY CAMPAIGNS TO FEMALE LITERACY

Some of the significant ways in which the literacy campaigns have contributed to the promotion of female literacy and women's empowerment are as follows:

- 1. Heightened social awareness
- 2. Increased school enrolment
- 3. Increase in self-confidence and personality development
- Gender equality and women empowerment
- 5. Status in the family
- 6. Educational equality
- 7. Women as entrepreneurs
- 8. Household savings and access to credit
- 9. Health and hygiene

VIII. REASONS OF LOW FEMALE LITER ACY RATE IN INDIA

The negative attitude of parents towards the girl chid and her education is one of the major reasons of low literacy ratein India. In most of the families boys at home are given priority in terms of education but girls are not treated in the same way. Right from the beginning parents do not consider girls as earning members of their

family, as after marriage they have to leave their parent's home. So their education is considered as wastage of money as well as time. For this reason parents prefer to send boys to school but not girls.

Poverty is the root cause of many problems in India and also of low female literacy rate. More than one-third of population in India is living below the poverty line. Though government is putting efforts to make the primary education free but still parents are not ready to send their girls to school. This is connected with the accessibility to school is another reason for low female literacy rate. Parents do not prefer which to send girls to schools if these are located at a far distance from their village or home. Even if schools are there, then lack of adequate school facilities becomes the hurdle. Some of the schools are really in pathetic condition and do not have even basic facilities like washroom facilities. Even some schools do not have enough rooms to accommodate all the students.

IX. IMPACT OF LOW FEMALE LITERACY ON OUR SOCIETY

Low female literacy rate means an overall sluggish growth of India, as it impacts every arena of the development. India is struggling hard to stabilize its growing population through family planning programmes. But if females are illiterate, then this has a direct and negative impact on these activities.

When a girl or women is not educated, it is not only she who suffers but the entire family has to bear the consequences of her illiteracy. It has been found that illiterate women face more hardships in life than literate ones. They have high levels of fertility; they also suffer from malnutrition and all other health related problems. In a survey, it has been found that infant mortality rate is inversely related to mother's literacy level.

In such a scenario not only women but also their children face the same condition. When the women are not aware of the importance of education in life, she does not emphasize the same for her children. This affects the family as well as the nation's progress as a whole.

Lack of education means lack of awareness. Illiterate women do not know the initiatives taken by the government for their welfare as well as are not aware of their legal rights. Illiterate women keep on struggling hard in every field of their life.

Another barrier to female education in India is the lack of female teachers. As India is a gender segregated society, it is a very important factor in the low female literacy rate in India.

But in spite of all reasons, women must understand and realize that education can actually end the vivacious cycle of poverty, their misfortune, so that they can live a life with pride. In case of any misfortune in life, it is education that would help her, not anything else. The government should really work towards the number,

distance and quality of schools in rural as well as urban India. We should encourage the girl child in getting education to create a balanced and an educated society.

X. CONCLUSION

No doubt, India has attained significant improvement in women literacy which was 0.7% in 1901, improved to 65.5 % as on 2011. As a result the male-female gap in literacy has narrowed down from 22.1% in 1981 to 16.7% in 2011. However, the Human Development Report-2011 observed that the population with at least secondary education (% age 25 and above) was only 26.6% for females as against 50.4% for males (Human Development Report-2011). Net Attendance Ratio at primary and upper primary levels in rural areas and in urban areas was found for females were completely low during 2007-08 (India Human Development Report-2011). Net Attendance Ratio at higher secondary level for females was only 20.0% in rural areas and 39.0% in urban areas. Inspite of the implementation of programmes like "Sarva Siksha Abhiyan", still 21.8% of the girl children (6-17 years age) were found out of schools. Although the gender differential in literacy has declined over time, the differential remains high even in the youngest age group among those 15-19 years of age, the percentage of females who are literate (74%) is 15%, which is less than the males (89%). The government of India, by passing timely and essential Acts and implementing rules and regulations is trying to empower and strengthen the women. No doubt the government of India has many weapons to fight for women empowerment, the prompt and strict implementation is quite essential. Unless the Acts, Policies, Rules, Regulations, etc, are strictly implemented, the idea of women empowerment remains unachieved. Hence the efforts of the government are still inadequate and the process of empowering women in India is long way to go.

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SKILLS DEVELOPMENT & TRAINING: A BOOST TO INDIAN ECONOMY

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Abstract:

It was expected that India will grow at unrelenting high rates over the next few decades and emerge as the second largest economy by 2050. But high inflation rate, less investment in infrastructural issues, high deficits and govt, dysfunction has tainted the performance of country, particularly related to its potential. There was a popular debate on the topic related to demographic dividend whether it is fruitful or burden on the country. India is slated to have one of the youngest population in the world, with the bulk of population figuring the working age. India is having 57% people below 30 years as of September 2012. To utilize this advantage effectively, India needs to start vocational programs to acquaint the work force with adequate and appropriate vocational skills. In our country the main emphasis was given on general education only while vocational training left on the weaker side that's why there is the problem of unemployment amongst highly educated crowd. Recognizing the importance of increasing and diversifying the skills development capacity in the country the National Skill Development policy was announced. The policy put forth the target of achieving 500 million skilled people in the country by the year 2022. The paper basically deals with, how demographic dividend can be proved as a boon to Indian Economy if demographics are equipped with skills. Skilled population proves as dividend not as Burden.

Key Words-Demographic Dividend, National Skill Development Policy, Development Capacities, Vocational Training, Employability.

I. INTRODUCTION

Most of the time it was in news that, China will be replaced by India and the young developing economies of South Asia and Africa as the leading source of new workers in the global market. But the other side of the coin is that India is producing 58 million low skilled workers who find it difficult to get the jobs. From 1980 to 2010, the world's labour force grew 1.2 billion to approximately 2.9 billion. Almost 90% of the growth occurred in developing economies, including 500 million new workers in China and India. If this trend persists then developing countries could have too few skilled or medium skilled people growth of economy, with this it leads to low productivity, low growth rate and low per capita income. To overcome this country needs to improve primary education system and secondary education as well as vocational education streams.

The current education system does not focus on training young people in employable skills that can provide them with employment opportunities. Today, a large section of India's labor force has outdated skills. With current and expected economic

growth, this challenge is going to only increase further, since more than 75% of new job opportunities are expected to be "skill-based". The emphasis is on the institution based skills development through PolyTechniques, ITI'S, Vocational training centers, Apprenticeship Training, Training for Self Employment. This paper analyzes the

current skills development capacity in India by probing Vocational education system enhance employability in the country. It identifies the deficiencies of the system and outlines the latest policy initiatives for building skills, with particularly with reference to India.

II. INDIA'S DEMOGRAPHIC SURPLUS

As per the report of National population policy, working age of the population comprise over 63% of aggregate by 2016. And in 2020, the average age of the countries will be-

India China & US West Europe Japan 29 yrs 37yrs 45yrs 48yrs



Figure 1.1 Gap b/w demand and supply of workers (Source: Nautional Population Policy)

India leads as youngest nation with 69% of its population between 16-29 years. India's demographic surplus will be 47 million by 2020. However educated but lack in professional skills constitute 69% of unemployment. However to make this demographic surplus as demographic dividend it is important to skill the workforce with adequate skill to meet the growing industry demand and many more opportunities at national and at global level. Figure 1.1 depicts the growing mismatch between skilled and low skilled workforce. With the passage of time economy will have access low skilled workforce, which may prove as burden on Indian Economy. And this burden can only be converted into dividend only if low skilled workforce can be changed in medium skilled, medium skilled can be converted into high skilled workforce. Both vocational education and skills development have been known to increase productivity of individuals, profitability of employers and expansion of national development. A 'knowledgeable' workforce, one that is both highly skilled in a particular occupation and also exhibits flexibility, is seen as the most important human capital required for the development of a country.

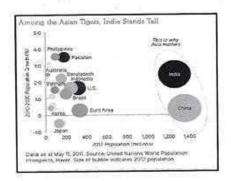


Figure 1.2 Population growth in the year 2012

India and China are considered as Asian tigers and India stand tall, in the race of world population 2012. Again the area of concern is conversion of demographic surplus as demographic dividend.

Figure depicts GDP's per capital income, and India stands here at lowest position. Now the issues to be discussed related to low GDP's can be lower productivity. If high workforce is there, it means high income should be achieved. Why the level is not achieved, simply because of low productivity. And productivity can be increased through better training and vocational skills. This is an important nuance that foreign investors may not fully appreciate. However, as we discuss below in more detail, income inequality remains an issue, as the country clearly needs to do more to promote education at the most basic level. With the improvement in same we can claim for higher growth in productivity and tangibles.

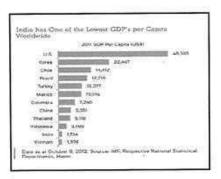


Figure 1.3 GDP per Capita worldwide as on 2012

When we look at the export sector of India, India is having larger export contribution than China, Brazil and U.S. as well. It clearly shows that in Service sector India is leading to its counterparts. This can be improved further with supreme policies of manpower training and vocational studies. There are so many shortcomings, still India has become an economic force in global economy, as on 2011 Indian economy is raked as 10th in world and in near future it is expected to increase to 8th rank. As far as GDP contribution is concerned India is far behind from its counter parts.

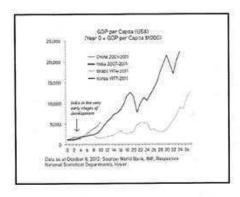


Figure 1.4 GDP Per Capital in US\$ as on 2012

This can only be improved by planned expenditure and effective labor welfare policy towards the common goal of high GDP. India's traditional manufacturing segment was burdened by heavy regulations and lack of reform, whereas service sector was allowed to grow quickly and effectively. That's why the export of india is larger than US in services, but in the term of goods we are behind China, Brazil and US.

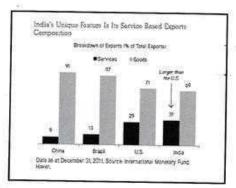


Figure 1.5 Service Based Exports composition of India

Indian Government is not able to recover public finance because of corruption and challenges to the foreign investment, which has drag India's GDP at 5.5% poorly performed as it can. Despite of all the problems India is having Demographic as country's crown jewel, which can convert these limitations into advantages.

Simply stated, India is among the global elite in that 50% or more population is below the age of 30 years. In fact the medium age group of the country is just 25.7 years which is about 10 years

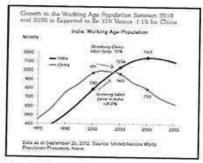


Figure 1.6 Growth in working age population

younger than China (34 years) and USA (37 years). As a result, growth in India's working age population from 2010 to 2030 is supposed to be positive 31%. This compares to negative 1.1% for China during the same period. Such strong growth bodes well for GDP per capita, which in our view, could grow as much as 8% per year over the next 4-5 years. One third of the Indian Population is illiterate. This needs to be identified and student per teacher ratio is very high, it is maximum amongst all the counter parts.

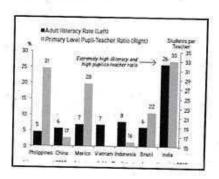


Figure 1.7 Pupil to Teacher Ratio, Source World Bank

Here is the problem lies. The problem is in public spending on Education. It is just 3% of our GDP. Education is the area where the government needs special attention. To convert the young population, which is the primary strength of India, in economic power skills development is necessary. As per the World Bank report, spending on education in India is very low as compared to Brazil, U.S. Vietnam, Indonesia and China. So vocational education and training techniques must incorporated to bridge the gap.

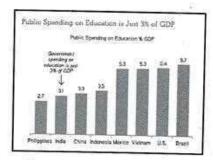


Figure 1.8 Public Spending on Education

National Education Policy is not the only solution to this problem. We need to understand the need of the hour and implement certain policies to get the maximum gain out of it. And it is obvious from the graph that % of skilled labor in India is just 2% and when compared with other counter parts is too less. It means we need o spend out attention and policies to be made to increase the numbers of skilled labor. And government spending on education is just 3% of GDP while China is spending more of GDP's propertion as compared to India.

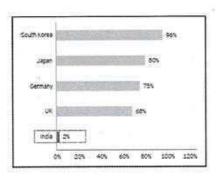


Figure 1.9 % of formally skilled workforce

III. NATIONAL SKILLS DEVELOPMENT INITIATIVES IN INDIA

Skills and knowledge are the driving forces of economic growth and social development for any country. Countries with higher and better levels of skills adjust more effectively to the challenges and opportunities of world of work. Potentially, the target group for skill development comprises all those in the labour force, including those entering the labour market for the first time (12.8 million annually), those employed in the organized sector (26.0 million) and those working in the unorganized sector (433 million) in 2004-05. The current capacity of the skill development programs is 3.1 million. India has set a target of skilling 500 million people by 2022. Major challenge of skill development initiatives is also to address the needs of huge population by providing skills in order to make them employable and help them secure decent work. Skill development for persons working in the unorganized sector is a key strategy in that direction. This will also inculcate dignity of labor and create greater awareness towards environmental, safety and health concerns.

IV. VISION FOR THE NATIONAL SKILL DEVELOPMENT INITIATIVE IN INDIA

- A) Scale of ambition: At present the capacity of skill development in India is around 3.1million persons per year. The 11thFive Year Plan envisions an increase in that capacity to 15 million annually. India has target of creating 500 million skilled workers by 2022. Thus, there is a need for increasing capacity and capability of skill development programs.
- B) High inclusivity: The skill development initiatives will harness inclusivity and reduce divisions such as male/female, rural/urban, organized/unorganized employment and traditional/contemporary workplace
- C) Dynamic and demand-based system planning: The skill

development initiatives support the supply of trained workers who are adjustable dynamically to the changing demands of employment and technologies. This policy will promote excellence and will meet the requirements of knowledge economy.

- D) Choice, competition and accountability: The skill development initiative does not discriminate between private or public delivery and places importance on outcomes, user's choice and competition among training providers and their accountability.
- E) Policy coordination and coherence: The skill development initiatives support employment generation, economic growth and social development processes. Skill development policy will be an integral part of comprehensive economic, labor and social policies and programmers. A framework for better coordination among various Ministries, States, industry and other stakeholders will be established.

V. OPERATIONAL STRATEGIES TO BE ADOPTED

- A. Folding the future in: If we start from our current position, we are likely to extrapolate. Folding the future in allows us to innovate. Innovation is, therefore, an important element of the strategy.
- B. Skills framework must move to a system of equivalence to diplomas and degrees: National Vocational Qualification Framework (NVQF) will be created with an open/flexible system which will permit individuals to accumulate their knowledge and skills, and convert them through testing and certification into higher diplomas and degrees. NVQF will provide quality assured various learning pathways having standards, comparable with any international qualification framework. NVQF will support lifelong learning, continuous upgradation of skills and knowledge
- C. Skills must be bankable: The process of skill acquisition especially for the poor and needy persons will be made bankable. The effort would be to complement public investment with institutional/bank finance.
- D. Co-created solutions and forging partnerships: We have to accept a very asymmetric India as a starting point. Parmerships will be consciously promoted between Government, inclustry, local governments, civil society institutions and all potential skill providers. Institutional mechanism and standing platforms will be created to ensure sustainability.
- E. Game-changing delivery/innovation: Availability of public institutions above the high school level, after class lours for skill development by the Private Sector, without disturbing the normal working, will be explored. Necessary regulations would

SKILLS DEVELOPMENT & TRAINING: A BOOST TO INDIAN ECONOMY

be brought in by the local management authority of the particular educational institution.

12th Five year plan is also added the clauses on enhancing skill development and generation of employment. 12th five year plan is very clear in enhancing the skills to reap demographic dividends in our country.

VI. OTHER RECOMMENDED ACTIONS

- A. Invest in the reproductive health needs of both married and unmarried youth. Investments in programs and policies to end child marriage, delay first pregnancy, space births, and avoid mistimed pregnancy among adolescents are critical.
- B. Prioritize education—especially secondary education for girls.
- Additional economic policies must promote individual savings and investments.

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Implementation of Continuous and Comprehensive Evaluation in the schools affiliated to CBSE

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Abstract:

It has been believed that co-scholastic areas are almost ignored and have no place in the currently prevalent scheme of education and evaluation but in CCE, it takes care of assessment of all round development of the child's personality. It includes assessment in scholastic as well as co-scholastic aspects of the pupil's growth. This paper includes the implementation of CCE and it identifies the reasons behind the shortcomings of the implementation of scheme. As a result various activities related to scholastic and co-scholastic aspect are being organized keeping guidelines of CBSE. Present study is an effort to check the flaws coming in the path of its implementation. This study is useful from the point of view of applications of the results obtained. Results of the study can be helpful to improve the CCE scheme in school.

I. INTRODUCTION

Examinations in India are an integral part of the educational lives of both students and teachers. They influence what the students learn. Therefore, examinations play a major role in setting the standard of teaching and learning in schools. It is therefore vital that the examination system should be such that it can help in enhancing the level of student achievement and bring about qualitative improvement in education.

With the coming of the Continuous and Comprehensive Evaluation, commonly known as the CCE, life has taken a new turn. It has become a mix of good and bad. "Any change that comes is always resisted". This particular change has been no different. The transformation from boards to CCE has been a challenging one for both teachers as well as students. The CCE aims to assess students from various other perspectives like attitude, aptitude, reasoning, social skills, ernotional skills, co-curricular activities, etc. rather than the monotonous method of examinations. Just as coin has two sides, CCE too has two sides. The CCE is an initiative to reduce the stress levels of students. Whether the CCE has brought out the desired results is a doubt that lingers in many minds. A major negative would be the work load created as a result of projects in every subject. The assessment at the national level is lost, thereby making it difficult for us to judge where we stand. Teachers have been subjected to heavy work load due to the huge number of assessments conducted."CCE is a laborious and exhaustive method. An in-house training for all teachers is extremely important, as only a few teachers have been trained, who, in turn, are training their colleagues. However, it has been found that many teachers are not reading the content mentioned in the website. This is the prime reason for the confusion in the evaluation process".

"Change has come into our education system." It is up to us to accept the change and take it into our stride. Hopefully, soon enough, the change would no longer be "change", but just a "part and parcel of life".

The comprehensive evaluation not only helps in checking all the standards of performance in both scholastic and co-scholastic areas, but also in decision making regarding various aspects of teaching-learning process, promoting the students, increasing quality, efficiency, and accountability. Continuous and Ccomprehensive Evaluation necessitates the use of multiple evaluation techniques and tools in addition to certain conventional ones. This is required because different specific areas of pupil growth need different types of evaluation through certain techniques.

II. RATIONAL OF THE STUDY

In present education system teachers, instead of issisting learning, spend most of their time assessing learning. Instead of enabling and equipping students to learn, schools have taken on the function of examining and screening out on the basis of those examinations. So, the need of the hour is to make possiblech anges in whole education system. Our education system needs examination reforms, Format of exams must be changed Marks should be given for performance of overall academic year. It should be given on behavior of student, on his performance in co-curricular activities, on performance in class test, on attendance. If educational institution starts giving marks on behavior of student then up to a big extent, it will make a big role in improvement of overall personality of a student.

The prime concern of education is to bring about an al-round

development of human personality. In today's world the development of intellectual powers is not enough. The development of social intelligence, emotional intelligence and physical aspects of personality is also as vital as the development of mental intelligence. The traditional school system works only for the development of both cognitive and non-cognitive capacities of students can be ensured only when a school takes up the system of CCE. The comprehensive evaluation takes into cognizance the learning outcomes of both these domains.

The growth and development of a child can be effectively judged and appraised by a continuous process of evaluation. The need for a comprehensive evaluation system arises due to various shortcomings in the existing system of evaluation.

In this context the following question arises-

- To which extent CCE is implemented according to the guidelines mentioned by CBSE?
- 2. How much effectively scholastic and co-scholastic aspects included in CCE programme?
- 3. What are the several techniques used while evaluating different aspects?

Since some school are putting their efforts for implementing guidelines given by CBSE for CCE programme. They might face benefits or drawbacks out of this programme. To know and understand them is essential and it is the concern of the researcher.

Based on these questions main question is as follows-

How the implementation of CCE programme takes place in schools affiliated to CBSE?

To know at which extent implementation of CCE programme carried according to the guidelines given by CBSE. This is the prime concern of the study.

'Implementation of Continuous and Comprehensive Evaluation in Schools affiliated to CBSE'

III. OBJECTIVE AND HYPOTHESIS OF THE STUDY

Objectives:

 To study the implementation of CCE programme in schools affiliated to CBSE.

Hypothesis:

School is implementing CCE programme according to CBSE guidelines.

IV. OPERATIONAL DEFINITION

A. CCE:-

It is a continuous and comprehensive evaluation that aimed at

evaluating performance on the basis of end term examinations and on academics, co-curricular sports etc. on a regular basis,

In this research CCE refers to see the implementation of scholastic and co-scholastic aspects for student and to take perception of teachers and parents about CCE.

B. Continuous:-

The term 'continuous' refers to regularity in assessment. The growth of the child is continuous process. Therefore, it should be evaluated continuously which means that evaluation has to be completely integrated with the teaching and learning process, so that the progress of the students can be evaluated regularly and frequent.

In this research continuous refers to see the continuous growth and development of children in holistic way by continuity in assessment.

C. Comprehensive: -

The term 'comprehensive' refers to both the scholastic and nonscholastic areas of pupil-growth. The function of the school is not only to build up the cognitive capacities of the students but also to develop his non-cognitive abilities.

In this research comprehensive refers to the evaluation of scholastic and co-scholastic activities.

D. Evaluation:-

Evaluation is the process of finding out the extent to which the desired changes have taken place in the pupils. It therefore, requires collection of evidences regarding growth or progress so that this information can be used for decision-making.

In this research evaluation refers to see the holistic evaluation of a child all-round the year.

E. Implementation:-

Implementation is the carrying out, execution, or practice, or practice of a plan, a method or any design for doing something. As such implementation is the action that must follow any preliminary thinking in order for something to actually happen.

In this research implementation refers how to or to which extent the CCE programme implement done according to the guidelines given by CBSE.

V. METHOD OF THE STUDY

In present study researcher used survey research method.

A. Population:

The population of the present study includes 4 senior most teachers

who were associated to the schools affiliated to CBSE.

B. Sample and Sampling:

The sample of the present study comprised of 4 senior most teachers of four schools respectively for interview from Bareilly city (U.P)

C. Tool Used:

As per the objective and hypothesis of the research study the researcher has constructed self-constructed tool namely:

Semi-structured Interview Schedule (Self-constructed)

D. Process of Data Collection:

In this stage raw data was classified and analyzed according to the objectives of the research work. The collected data is of description as well as numerical data. While regarding the numerical data percentage and graphical representations are being used. In this process, content analysis used after obtaining data from semi-structured interview schedule, as data was descriptive in nature.

E. For the objective of the study:

Constructing an interview schedule comprised of 25 questions related to the evaluation of different activities as well as problems faced during the implementation CCE programme.

F. Nature of data:

The data obtained by researcher for her present study were qualitative in nature.

G. Statistical Technique:

· Graphical representation: Bar Chart

VI. MAJOR FINDINGS AND CONCLUSIONS

School is implementing CCE programme according to CBSE guidelines

Taking an overview of the five criteria aspect of CCE programme considered, it seems that the schools implemented the programme as the way it was given by CBSE. As a result various activities related to scholastic and co-scholastic aspect are being organized keeping the guidelines of CBSE in mind of teachers' school authorities as well as student. In implementing the CCE programme in schools all the necessary things were kept in mind for smoothing the programme like proper orientation to teachers, parents to check the four FAs and two SAs all-round the year other activities related to it. Most of the criteria in which school putting efforts for implementing seems to be nearly adequate as by that they feed backs of student as well as parents. Only if any short coming seen in CCE programme implementation than it is seen in giving the proper orientation to teachers and parents and their own stereotyped

attitude in favor of traditional teaching.

But by having support of teachers and parents this programme works for the benefit of students in the sense than they have less burden of studies on the same hand they can express their talents and may become outspoken and can participated in both areas i.e. scholastic as well as co-scholastic enthusiastically.

Thus, if everybody considered these criteria each can add-up the programme devotionally and good for some reason instead of having certain loop holes.

A. Implementation and orientation:-

Instead of giving variety of training and orientation to schools certain schools followed CBSE guidelines as it is but at the same time some taken it leniently like they were not having pressure from their school authorities but it can be seen that where it is adopted student get benefitted. As teacher attending workshops and orientation programme as well as they follow programme wholeheartedly.

B. Grading v/s Marking:-

The two schools keeping the opinion that grading is beneficial for students are able to escape needless and nerve-racking competitive pressures. It was also helpful in take away fear factor of examinations from students as they have less pressure to perform better in examination; it also takes care of imperfections in the tools and techniques. It also seen that it is beneficial in reducing stress and anxiety as well as reduce drop-out rates. But on the other side, the two schools having opinion that by grading system students' progress get hampered and competition reduces and because of that somehow they don't take studies seriously.

C. Scholastic Aspect:-

In three schools it has been seen that they can implement the scholastic aspect and evaluate according to the guidelines given as the whole year segregated into 4 FAs and 2 SAs in the 3 month cycle in which each and every student get involved. They not only penpaper test, but various other methods, quizzes, group discussion, questionnaire, debate, in science various types of experiments can also be the way for evaluation. But there is increased pressure on teachers as they have to prepared question paper again and again while taking FAs just for a single child.

D. Co-Scholastic Aspect:-

It can be seen that three school were following CCE programme religiously by not only focusing on scholastic as well as coscholastic containing different areas i.e attitude and value, life skills (thinking skills, social skills, emotional skills), participat ion and achievements (literary and creative skills, scientific skills, aesthetic skills, performing art and club) health and physical

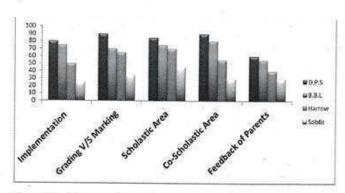
education but only one school not adopted this practice the area reveals that:

- Literary and Creative Skills: It can be concluded that activities
 that can be used for literary and creative skills were debate,
 declamation, creative writing recitation, drawing, postermaking, slogan writing, and on-the-spot painting theatre. By
 this students' evaluated or judged.
- Scientific Skills: Various types of activities that can be used for students related to scientific skills were science club, project, math's club, science quiz, science exhibition, Olympiads and students judged on the basis of following mentioned criteria if they were a keen observer and makes mature deduction, displays good experimental skills and a practical knowledge of various everyday phenomena.
- Aesthetic Skills: Activities that can be used for evaluating aesthetic skills were music (vocal/instrumental), dance, drama, craft sculpture, puppetry, folk art forms etc. and students' performance judged based on the criteria i.e if they able to explain why he/she enjoy a particular piece, shows a keen interest and an aptitude towards a particular art form, is able to apply skills to performances art forms, displays creative expression and a good presentation piece.
- Health and Physical education: Student can be evaluated on the criteria physical education like: sports/indigenous sports (khokho), swimming, first-aid, NCC, NSS, gymnastic, gardening, shramdan, scouting and guiding, yoga. They told that student judged on the basis when they displays an innate talent in particular sport, demonstrates physical qualities needed endurance, strength, speed, flexibility and stamina, shows good hand-eye co-ordination, demonstrates an analytical aptitude required reacts appreciably to strategic situations, demonstrates sportsmanship, displays a healthy team and school spirit.

E. Feedback of Parents:-

The four schools senior most teachers were provided different information relate to the feedbacks of parents i.e in one school they were happy because they thought by this scheme there was less burden on child, child can gave test as per their convenience, nac to nac competition was also get minimized. Similarly in another two schools they revealed that now children get over-burdened throughout the year, some were not very careful for attending parent-teachers meeting. In another school parents' carrying a mixed feeling. All together it can be concluded that it both have a negative and positive.

Hence, this hypothesis is accepted as out of four schools only one school was not appropriately implementing the programme but other schools carrying it wholeheartedly as per the guidelines given by CBSE.



Graph No. 1 Comparison of schools on the basis of implementing CCE programme

VII. EDUCATIONAL IMPLICATIONS AND LIMITATIONS OF THE STUDY

- The study provides that if administrators get proper orientation this programme will be more fruitful.
- B. As CBSE implementing the programme for seeking better results there should be proper monitoring also needed.
- C. This study is a source of inspiration for other boards to adopt the CCE programme for doing holistic development of the children.
- D. This study shows that if whole year planning is done beforehand by adopting various scholastic and co-scholastic activities than it is also ease for teachers as well as for students to implement it in co-ordination.
- E. This study also a source of inspiration to develop the tools of evaluation for evaluating different aspects of students' activities.

Limitations of the study:

- The study area is limited to Bareilly city only.
- The study has been limited to the private schools affiliated to CBSE.
- The study has been carried out on those teachers who were associated to CBSE affiliated schools.
- Reliability and validity of the self-constructed tool was not established, due to the time constraint.
- Only four schools taken up for the study.

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CREATING INTRAPRENEURING ENVIRONMENT CULTURE IN AN ORGANISATION

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Abstract:

The way businesses are being run is changing from containing employees to empowering them. Organizations are realizing that every employee needs to see themselves as the CEO of their own brand. Each employee should be empowered to contribute to the success of their role and be the boss of their own role within the department. This is leading to much discussion about intrapreneurs which are entrepreneurs within an organization. This provides a healthy environment where workers get the opportunity to run their own venture within the company.

Intrapreneurship is a revolutionary system of speeding up innovations within large companies by making better use of their entrepreneurial talent. Intrapreneuring is defined as the process in which innovative products or processes are developed by creating an entrepreneurial culture within an existing organisation. An Intrapreneur in an established company takes hands on responsibility for creating innovation of any kind within the organisation. The intrapreneur may be the creator or inventor but is always 'the dreamer who does and figures out how to turn an idea into a profitable business reality'.

Keywords: Intrapreneurship, Entrepreneurial, Entrepreneurship, Organisational environment, Behaviour, Proactiveness, Innovative work behaviour.

I. INTRODUCTION

INTRAPRENEURSHIP: Intrapreneurship refers to employee initiatives in organizations to undertake something new, without being asked to do so. As the detailed behavioural content of intrapreneurship is still uncharted, this paper surveys three relevant strands of literature. These are early-stage entrepreneurial activity (business founding) and two literatures on employee behaviour inside existing organizations, i.e. proactiveness and innovative work behaviour. By combining insights from these domains with those from the emerging intrapreneurship literature, we derive a detailed list of relevant activities and behavioural aspects of intrapreneurship. Major activities related to intrapreneurship include opportunity perception, idea generation, designing a new product or another recombination of resources, internal coalition building, persuading the management, resource acquisition, planning and organizing. (1) Key behavioural aspects of intrapreneurship are personal initiative, active information search, out of the box thinking, voicing, championing, taking charge, finding a way, and some degree of risk taking.

Intrapreneurship is a special type of entrepreneurship and thus shares many key behavioral characteristics with this comprehensive concept, such as taking initiative, pursuit of opportunity, and some element of 'newness'. At the same time, intrapreneurship also belongs to the domain of employee behavior and thus faces specific limitations that a corporate hierarchy and an intra organizational context may impose on individual initiative, as

well as specific possibilities for support that an existing business may offer to a nascent intrapreneur.

Intrapreneurship Vs Entrepreneurship:

Intrapreneurship shares many of the key aspects of traditional entrepreneurship. It also has some significant differences. Looking at the similarities first, both focus on innovation. The innovation may be in the form of new products or services, new processes, or new management methods. Both focus on creation of value added products or services. Something new and different must be developed in order for the process to be entrepreneurial.

Both require investment in activities that are more risky than normal. Individual entrepreneurship risks the entrepreneur's time and capital. Intrapreneurship risks the capital of the parent companies and takes attention away from its existing products. Intrapreurship is also sometime termed as corporate entrepreneurship by some authors.

The differences between entrepreneurship and intrapreneurship is perhaps more dramatic than the similarities. Intrapreneurship is often restorative whereas individual entrepreneurship is developmental. Restorative action is taken to counter stagnation within a large organisation that perhaps long ago became overly structured and hierarchical. Individual entrepreneurship, on the other hand, creates something out of nothing. It develops a product or process where none existed before. In the case of venture, even the entity itself is new.

A second difference between individual entrepreneurship and

intrapreneurship is the firm's antagonism. In case of individual entrepreneurial, the enemy is the market. The task for the entrepreneur is to overcome obstacles within the market in order to persevere and become a competitive force. But in the case of intrapreneurship, the corporate culture may be the primary foe. Depending upon the relationship, the company itself can stifle the very entrepreneurial processes it seeks to encourage. Thus, in addition to overcoming market obstacles, the corporate entrepreneur may also have to overcome organisational hurdles, blocks and mindsets.

A third differences is that entrepreneur has the access to company's funds, manufacturing facilities, marketing network and other support facilities provided the venture opportunity warrants it. The entrepreneur, on the other hand, has to use his personal wealth or scramble to obtain funding and support from various outside sources.

A fourth difference is that intrapreneur does not have the ownership of the new venture created nor is the completely independent whereas an inclividual entrepreneur is completely independent and has complete ownership of the new venture established by him.

II. BARRIERS TO INTRAPRENEURSHIP

There are definite reasons why large corporations have trouble entrepreneurial:

A. THE INHERENT NATURE OF LARGE ORGANISATIONS:

As the company grows larger, additional layers of management are added in order to keep the operations manageable loses contact with workers, it is difficult to ensure that appropriate level of entrepreneurship exists within the organisation. Multiple layers of management also create too many levels of approval between the innovator and the person in chart of resources. Each level has the potential to kill the project before it gets funded. As the performance also grows and rules and standards become more important than entrepreneurial behaviour. Another problem is the corporate culture. The guiding principles in a traditional corporate culture are: Follow the instructions given; do not make any mistakes; do not fail; do not take initiative but wait for instructions and stay within your turf. This restrictive environment is, of course not conducive to creativity, flexibility, independence and risk taking which are essential for intrapreneuring.

B. NEED FOR SHORT TERM PROFITS: A part from those characteristics inherent to large corporations that make entrepreneurship difficulties the need of most publicity held ventures to show short turn profits. Established corporations thrive on short run profits, they are an organisation's measures of success. Corporations must also secure short run profits in order to keep prices up and attract investors. Thus, there is constant pressure on top managers to devise strategies for short run performance rather than long run investment. Entrepreneurial ventures, on the other hand may lose money for some time. Their key to survival is cash flow. They need to attract money into the venture without guaranteeing the investor a sure return.

C. LACK OF ENTERPRENEURIAL TALENT: There are very few true entrepreneurs in large organisations. Typically, they are not attracted to large organisations in the first place. Large organisations do not encourage them. They are the entrepreneur as a loner rather than team payer and as an eccentric who is interested in pet projects rather than in getting corporate work done. Entrepreneurs are often viewed as cynics, as rebels or as free spirits, who are late and do sloppy work that does not conform to standards set by the corporations. This forces the entrepreneurial person to leave the big corporations and look for alternatives.

D. INAPPROPRIATE COMPENSATION METHODS:

Most organizations have few methods to compensate creative employees. Wages for the employees are base by input d on productivity by input/output measures rather than by innovations in products or processes. Even though monetary rewards may not be especially important to entrepreneurial individuals, some mechanism of rewarding innovation must be evident if innovation is to be continued. Non monetary rewards are also typically missing from corporate structures.

III. THE INTRAPRENEURIAL GRID

Intrapreneurs have very high vision and action orientation They are thinkers and doers, planners and workers. They have to be neither because no one will realize their dreams for them nor would they wish them to. Until they make their visions real, no one understands their significance. This is shown in the given Figure.

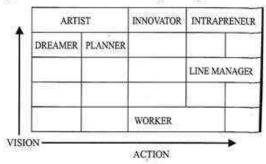


Figure 1: The Intrapreneurial Grid

BECOMING AN INTRAPRENEUER:

Big organisations have resources that can make developing a new idea easier for an intrapreneur than it would be for an entrepreneur. Intrapreneuring can be a better choice that entrepreneuring if:

- Your situation is appropriate.
- You have burning vision that is inherently more intrapreneurial than entrepreneurial.
- You want to do new things but your desire to stay with the friendships and security of the organisations is stronger than your desire for a chance at great wealth.
- Capital for your idea is easier to come from inside the organisation than outside.
- You want to practice creating business inside before risking your own funds outside.
- You are dependent on the organisation's name or marketing channels to boost the size or chances of success of your enterprise.
- You need continuing success for the organisations proprietary technology to stay competitive.

Thus, there are clear advantages of finances, technology base, marketing clout, information resources, experienced and trustworthy personnel, bounded networks, pilot plants and shared production of big organisations for intrapreneurs. Entrepreneuring has certain clear advantages such as decisiveness, closeness to customers and ownership over intrapreneuring. The basic job of the intrapreneur is to conceive business visions and turn them into business realities. Vision has two parts. The first is intuitive discovery of a potential business pattern involving so-called 'right brain' activities. The second part of building a vision is the often tedious yet crucial work of business planning. In business planning, convert your intuitive vision into an action plan. A business plan involves:

- Your destination
- The strategies for getting there where you would like to be at a specific time.
- The obstacles you may encounter.
- The approaches you plan to use in overcoming these obstacles.

IV. IDENTIFYING THE SPONSORS & PROTECTORS OF NEW IDEAS

Our top executive are never interested in what you have already got in the market. They want to know what is new. Once you have an idea, your next step is to find a sponsor. It is almost impossible to develop and lead a new intra-corporate business and at the same protect political flanks. For this reason, Intrapreneurs, always need active sponsors. Sponsors ensure that the enterprise gets the required resources and they also temper the grievances of those who

feel threatened by your innovation. In fact, many intrapreneurs have several sponsors: Lower level sponsors to take care of the day -to - day support needs of the venture and higher level sponsors to fend off major strategies attacks that might threaten it.

	INTRAPRENEUR	SPONSORS	PROTECTOR
the new product or service but	Attention is on business realities, may occasionally forget realities of corporate politics	previously on removing organisational barriers and giving	Very high level sponsors who approves and protects but only

Figure 2: Sponsorship Spectrum

Those who take up the job of sponsorship solve three of the most basic barriers to intrapreneuring: Lack of resources, nervous money and political attacks. Chief Executive Officer, Former intrapreneurs, owners and corporate venture groups may demonstrating usefulness and showing the sense of urgency. For becoming a good sponsor must:

- I. Clearly express static decisions
- II. Allow self-selection of intrapeneurs
- III. Work as a colleague not a boss
- IV. Find others to buttress the intrapreneur's weakness
- V. Know that frugality and autonomy go together
- VI. Be active in setting milestone
- VII.Judge intrapreneurs on results, not methods
- VIIIGive clear and frequent feedback
- IX. Accept mistakes

V. INTRAPRENEURING ENVIRONMENT IN ORGANISATION

Following factors help in creating an intrapreneurial environment in the organisation:

- Self –Selection:Does your organisation encourage the selfappointed intrapreneur?
- No Handoffs: Does your organisation provide ways for intrapreneurs to stay with their enterprise.
- The Doer Decides: Are people in your organisation permitted to do the job in their own way, or are they continuously stopping to explain their action and ask for permission.
- Ending the Home-Run Philosophy: Has your organisation developed ways to manage many small and experimental products and businesses?
- Patient Money: Can your organisation decide to try something and stick with the experiment log enough to see if it will work, even when that may take years and several false starts?

- Freedom from Turf: Are people in your organisation more concerned with new ideas or with defending their turf?
- Cross-Functional Teams: How easy is it t form functionally complete, autonomous teams in your organisational environment?
- Multiple-Options: Do intrapreneurs in your organisation face internal monopolies or are they free to use resources of their divisions and outside vendors if they choose? Besides these facts for establishing an intrapreneurial culture in your organisation, we must remove or minimize all the barriers.

V. CONCLUSION

Intrapreneurship or corporate entrepreneurship is in many ways, similar to new venture entrepreneurship is in many ways, similar to new venture entrepreneurship. It requires innovation, risk-taking, commitment an objective analysis of opportunities and turning an idea into a business reality. Intrapreneurship in a corporate setting however faces a number of obstacles. The large size of corporation stifles intrapreneurship because of the number of layers in the hierarchy and necessary control in place to direct such a large corporation. Large corporation do not attract dynamic entrepreneurs because of the limited autonomy within a bureaucratic system.

Further, if entrepreneurs do find their way into a large corporation, they typically do not stay. Compensating intrapreneurs is complex within the framework of traditional corporations. Losing intrapreneurs is really not good for the health and growth of corporation.

The promotion of intrapreneurship in large corporations requires that the corporate management must be fully committed to entrepreneurial culture and it must be developed throughout the organisation. Intrapreneurs must be identified and encouraged. A reward system for intrapreneurs must be developed and implemented. This will attract and retain more entrepreneurial person in large corporations for their growth and development.

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ROLE OF NON-FARM SECTOR IN RURAL DEVELOPMENT OF INDIA

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Abstract:

Expansion of rural non-farm sector is the only hope for rural sector because agricultural sector has reached saturation point. Rural population is diversifying in non-agricultural enterprises. This is the emerging area for future rural development programmes. In the present article an attempt is made to the contribution of rural non-farm sector in terms of its contribution to GDP and creation of employment opportunities. Linkages between agriculture and non-agricultural sectors are also highlighted. The performance of various states is also discussed. The gender-bias in employment generation is also highlighted. Key Words: Saturation Point, Non-Agricultural Enterprises, Gender Bias, Rural Non-farm Sector.

I. INTRODUCTION

There are many challenges facing the expansion of non-farm sector in rural areas. Credit and education play the important role and these are the major challenges though there are many other obstacles also. Attempts have also been made here to critically evaluate the functioning of various rural development progress and especially MANREGA suggestions have also been given for their useful functioning. Retail trading is the fast emerging area in rural sector. Therefore, issues relating to it have also been discussed.

Rural Non-Farm Section Defined

Rural poverty is associated with surplus labour with low productivity in agriculture. The way out is to shift this surplus labour from agricultural sector to non-agricultural sector within the rural economy. It is the most practical way of creating employment and rapid development of the rural sector in India. Migration to urban areas creates many problems. The two main problems are overcrowding in cities and lack of technical knowledge among the agircultural surplus labour seeking jobs in urban sector.

Exodus from rural to urban areas puts heavy pressure on urban infrastructure, especially housing and other social and economic facilities which are already deficient. Further, the migrating labour force is mostly unskilled and lacks required skills for industrial jobs. Thus, absorption of surplus agricultural labour force within the rural non-farm sector is the most practical way for employment creation and rapid rural development.

The non-farm rural activities include food processing, handicraft, wooden furniture, handloom and textiles, repairing shops, telephone booths, tourism, stationary shops, consumer durable shops, construction, trade and commerce, transport and other services etc. The Economic Census 2005, identifies 17 non-farm activities like mining and quarrying, manufacturing, electricity,

gas, water, supply, construction, maintenance and repair, wholesale and retail trade, hotels and restaurants, transport and storage, financial intermediation, health and social works.

Contribution of Rural Non-Farm Sector in Indian Economy

According to the Economic Census 2005, the non-farm activities in rural sector are increasing continuously over the years. As against 1.66 per cent increase during 1990-1998 annually, it increased to 4.55 per cent during 1998-2005. Wholesale and retail trade has the highest share followed by the shares of transport, storage and communication, financial and real estate. In terms of employment, the share of rural non-farm employment rose from 14.3 per cent in 1972-73 to 27.3 per cent in 2004-05. Its contribution towards Net Domestic Product increased by 18 per cent during 30 years from 1970-71 to 1999-2000. The share of rural non-farm sector to rural Net Domestic Product increased from 27.63 per cent to 45.59 per cent during corresponding period. The percentage share of rural non-farm sector to National Domestic product increased from 32.46 per cent to 35 per cent in 1999-2000.

The performance of rural non-farm employment varied from state to state. It was the highest in Kerala and the lowest in Madhya Pradesh. All the states exhibit an increasing trend Non-farm establishment and employment diversification in the states show high positive correlation with per capita net state domestic product. It shows that the diversified rural non — farm diversification has had positive role in reducing rural poverty in the states. The least diversified states are the least developed states.

Rural non-farm activities are very useful for utilizing local talents and local resources, which cannot be easily transferred and utilized in the urban centres. The development of rural non-farm sector prevents the migration of people to the urban areas and helps the rural economy to become self-sufficient This process will help in bringing about equal distribution of income which otherwise, has

wide gap between the rural and urban sectors, Rural enterprises generally adopt labour-intensive technologies. This creates more job opportunities in production and distribution systems. It can also be an instrument of poverty alleviation as income, output and employment will be generated in rural areas itself. An important fallout of the development of non-farm activities in the rural areas will be the empowerment of women. This empowerment is beneficial both for the family and the society at large In short, the development of non-farm rural activities provides good solution for the problem of migration, economic inequality, unemployment and rural poverty.

II. EMPLOYMENT GENERATION

The NSSO data on employment shows that the size of non-farm employment almost tripled in rural India during 1972-73 to 2004-05 increasing from 35.24 million to 95.28 million. As per the Economic Census 1998, the total non-agricultural establishments accounted for about 17.85 million in the country, whereas 19.83 million were situated in rural areas. Out of 19.83 million non-agricultural establishments located in the rural areas, 13.26 million or 66.89 per cent were own-account establishments and the remaining. 6.56 million or 33.22 million were the establishments with hired workers. Non-agricultural and agricultural establishments registered a growth rate of 4.56 and 8.62 per cent, respectively during 1998-2005. Retail trade with 39.28 per cent topped the list followed by manufacturing which was 26.02 per cent Social and personal services constituted 8.15 per cent of the non farm establishments.

About 41.89 million persons which constitutes 46.55 per cent of the total employment in non-agricultural sector, female workers were around 10 million which constituted 21,96 per cent of total employment in rural

non-farm sector. The number was higher in hired establishments.

As per NSS Rounds from 43 (1987-88) to 55 (1999-2000) the activity per 1000 persons employment using usual (Ps) and usual (PS+SS) for weekly status, the trends are the following;

- Self-employment has fluctuated both for the male and female but shows a general declining trend for females both in agriculture and non-agricultural sectors.
- Regular employment has declined for both males and females in both agriculture and non-agriculture sector,
- 3. Casual employment in non-agriculture has tended to decline.
- Overall employment including agriculture and non-agriculture has followed the same pattern as in agriculture, for all

- employment types for both men and women.
- Rural non-farm employment increased from 21.60 per cent in 1993-94 to 27.40 per cent in 2004-05.
- Regarding the composition of Rural Non-Farm Employment (RNFE), the total tertiary sector had a share of 50,53 per cent, manufacturing 29.44 per cent, wholesale and retail trade 22.58 per cent, construction 17.78 per cent. services 18.55 per cent while the total secondary sector had a share of 49.47 per cent.

A. Eleventh Five Year Plan Sectoral Employment Projections

- Agriculture is not expected to generate any increase in employment.
- Employment in manufacturing is expected to growth at 49.47 per cent,
- Employment in construction, transport and communication is expected to grow by 8.2 per cent and 7.6 per cent, respectively.
 The following are identified with prospects of high growth of output, creation of new establishments and for creation of new employment opportunities.

A. Service

IT enabled services, telecom services, tourism, transport services, health care, education and training, real estates and ownership dwelling, banking and financial services, insurance, retail services and media and entertainment services.

B. Other Sectors Sub Sectors

Production, distribution, consumption of energy horticulture, floriculture, construction of building and infrastructure project construction.

C. Industry Group

Automobile, food products, chemical products, basic metals, nonmetallic mineral products, plastic and plastic processing industry, leather, rubber and rubber products, wood and wood products, bamboo products, gem and jewellery, handicrafts, handloom and village industries.

The rural non-farm sector will be catering to the most of these production projections. In future, the rural non-farm sector will progress according to these projections. Therefore, a policy package will have to be made ready in place in the rural development programmes to come to the expectations of future requirements in rural non-farm sector.

III. GENDER BIAS IN EMPLOYMENT

The NSS data for the period 1977-78 to 2007-08 reveals that the percentage of workers dependent on agriculture has gratually

declined, Percentage of male workers, declined sharply during this period as compared to female workers. It shows that female workers are more dependent on agriculture than their male counterpart. During the reform period the number of rural female workers engaged in the non-farm sector has reduced.

The percentage of female workforce in agriculture is decling. The share of non-farm female workers was 13.05 per cent in 1961 and it has declined to 10.88 per cent in 1991, then it increased and stood at 20.14 per cent in 2001. Between 1991 and 2001, the increase in the share of females has been 9.3 per cent.

State-wise Performance

The status of the states in the rural non-farm activities and hence employment has varied from State to State. Kerala and Maharashtra are highly diversified both in terms of establishment and employment. Bihar and Uttar Pradesh are least diversified in both aspects, The NSS data for Post-reform period reveals that all the States - exhibit an increasing trend. However, change is high in case of Rajasthan, Haryana and Punjab Studies have also revealed that the growth rate of number of enterprises in the rural areas has increased in all states except Arunachal Pradesh, Madhya Pradesh and Orissa. In the states like Andhra Pradesh. Arunachal, Haryana, Karnataka, Madhya Pradesh, Maharashtra, Punjab and West Bengal, the growth rate of rural non-farm enterprises decreased during 1990-98 but it started increasing during 1998-2005. It was the highest in Kerala followed by Tamil Nadu, Haryana and Punjab, The annual growth rate of rural non-form employment has increased during 1998-2005 only in Haryana, Karnataka, Punjab, Tamil Nadu and Uttar Pradesh. On average, during 1990-2005. the annual growth rate of rural non-farm employment was highest in Haryana followed by Kerala and Tamil Nadu. It was the lowest in Arunachal Pradesh, Bihar, Madhya Pradesh and Gujrat.

IV. LINKAGES BETWEEN AGRICULTURE AND NON AGRICULTURE-SECTORS

There are many backward and forward linkages between agriculture and non-agricultural sectors in the rural economy. These sectors are linked directly through production activities. They are also linked through income or by investment. Production linkages may be both forward and backward. Forward linkages occur when the farming sector grows and induces further growth process in other sectors. It increases the supplies of inputs and other services. Many costs are reduced in supply chain. Backward linkages take place when activities such as agro-processing and distribution that rely on farm inputs are increased and thus increase the demand for farm products.

Income or investment linkages occur when income earned in one

sector is spent on the output of the other. Investment linkages take place when profits from one sector are invested in the other. All these linkages are important in the development of non-farm enterprises in the developing countries. The farm and non-farm sectors are linked mainly in three ways:

- (a) an increase in farm income increased demand for consumer goods, which are more or less produced by local non-farm economy,
- (b) the growing demands for modern agricultural inputs, which are either produced or distributed by local non-farm enterprises, and
- (c) the rising agricultural productivity' and wages will enhance, the opportunity cost of labour in non-farm activities.

This induces a shift in the composition of non-farm activities out of every labour intensive, low-return activities into more skilled, higher investment, high-return activities.

A. Challenges

The major challenges facing these small enterprises in rural area are:

- Inadequate awareness,
- Less coverage in media and government policy about these programmes
- 3. Lack of trained people
- 4. Multiplicity of interventions and thin spread of resources
- Lacklustere stakeholders participation
- Lack of proper monitoring and management information system.
- Inadequate machinery for programme delivery.
 Five M's which need emphasis are: 1) Man 2) Material 3) Money 4) Market and 5) Machine

B. Role of Credit

Credit has been identified as one of the critical inputs which constrained the growth of the rural non-farm sector. Microfinance is being given leading role at present. A number of suggestions have been made to revamp micro-credit system. These measures include, charging higher interest rates to cover cost of lenders, slashing administrative cost of lenders, ensuring repayment through innovations like group approaches, designing and location specific credit programmes and offering savings and other products. However, it is to be always borne in mind that financial intervention can only lubricate roads, power or other infrastructure facilities. It is ultimately the new technologies and new ways of doing business which are the engines of growth. The rural non-farm sector is dominated by small units which suffer from problems of scale and marketability. There is utter neglect of policy framework in this area. The small units face the problem of access to institutional credit due to their inability to offer collateral security. Therefore, the

government should announce special packages to these small unorganised units.

C. Role of Education

Rural non-farm employment can be increased only when there is upgradation of technology. Technological upgradation is possible only when educati on level is improved. This is true both for general and technological education. It is hypothesized that the states with higher rural literacy have comparatively higher non-farm employment. Kerala has the highest literacy rate and the employment in rural areas has no association because the highly educated people migrate to cities. It is only the secondary level and moderately technically trained people who generate employment in rural areas. A high degree of correlation has been found in many states between education and employment. Thus secondary and higher secondary level of general and technical education is conducive for rural development. Generation of employment also depends on the technique of production. The labour intensive technique will generate more employment than the capitalintenstive technique. This has also been proved by the available data for rural enterprises, it is therefore, recommended that labour intensive techniques should be preferred and promoted for rural development. Such a suggestion is also justified on the ground of equity.

The creation of viable rural non-farm sector poses various challenges. The approach paper of the Tenth five year plan summaries, them in the following manner:

- For the creation of a large number of enterprises of sustainable nature, major qualitative changes are to be brought in the existing order of things relating to programme designs and implementation,
- There are two major flaws in the existing rural development programmes. One, institutional constraints and lack of participation on the part of the people. The situation can be improved through enhanced participatory processes in the villages. There is need to look at innovative forms which are flexible and efficient.
- Financial sector interventions also need revamping. Two vital areas requiring urgent attention are: a) Directed credit and b) Transformation lending. Commercial banks also need innovative methods.
- Financial help to the female workers and scheduled caste and scheduled tribes need priorities to strengthen their position as they have not been given due attention.

V. MNREGA AND OTHER RURAL DEVELOPMENT PROGRAMMES

MNREGA (Mahatma Gandhi National Rural Employment Guarantee Act)

MNREGA was launched in February 2006 in 200 most backward districts in the first phase and was expanded to all 619 rural districts of the country. MNREGA's main objective is to guarantee employment for the unemployed in rural areas for 100 days in a year through work such as building roads, improving water supply and other works that are necessary TO improve the village structures. The uniqueness of the Act. is in the fact that it carries emphasis on issues like equality of wages for men and women, elimination of work/contracting/middlemen, payment of wages only through bank and post office accounts to prevent corruption, creating transparency in workers nausteroll etc. This is applicable to any individual irrespective of his socio-economic status. This programme is implemented through Gram Panchayat. The Act guarantees that if work is not provided within 15 days time-frame, then the applicant is eligible for unemployment allowance.

A.MNERGA Objectives

- To provide 100 days of wage employment in a financial year to every rural household that is willing to do unskilled manual work.
- ii) To generate durable assets
- iii) To maintain natural resources
- iv) To empower rural women
- v) To reduce rural-urban migration
- vi) To impart social equity

Implementation

Panchayats Raj institutions have a principal role in planning and implementation. These projects have to be prepared by Gram Sabha, According to the Act, at least 50 per cent of works have to be allotted to Gram Panchayats for execution and the rest 50 per cent by the Intermediate panchayat and District Panchayat, There is a provision of the appointment of Project Officer (P.O.) at the block level with necessary support staff for facilitating implementation at block level. The P.O. should not be below the rank of BDO. The P.O. verifies the works proposals sent by the Gram Panchayas and releases the fund to the implementing agencies. The P.O. will also monitor the work done like measurement of work with the help of S.D.Os and J.Es, The P.O. will also inspect the musterrolls and the records of MNREGA maintained by Gram Panchayat and mach ing the employment opportunities with the demand for work at the

block level. Worksite facilities such as Creche, drinking water, Shades etc. have to be provided. Adult members of a family who are willing to do unskilled work may apply for registration to the local Panchayat, in writing or orally. The Gram Panchayat after de verification will issue a Job Card, The Job Card will bear the photograph of all adult members of the household free of cost. A job card holding household may submit a written application to Gram Panchayat to put a demand for work.

B.Main Features of MNREGA

- It guarantees at least 100 days of wage employment to every household in every fiscal year that is willing to unskilled manual labour at the minimum wage rate specified by the state government.
- It intends to create durable community assets and strengthen the livelihood resource base of the poor.
- Employment is to be provided within the radius of five Km. of the village and if it is provided outside such radius, the worker be paid 10 per cent extra wages.
- In case the number of children below the age of six years is five or more at worksite, a worker preferably lady, will be engaged to look after these children and will draw the prescribed wages.
- It employment is not provided within 15 days then daily unemployment allowance shall be paid by the executing agency to the worker.
- At least one-third beneficiary workers should be women under the scheme.
- All the works will be recommended by the Gram Sabha undertaken in this scheme,
- At least, 50 per cent work will be executed by the Gram Panchayats,
- Transparency, accountability and social audit will be conducted in the Gram Sabha.
- Grievance redressal mechanism will be built up for tackling the problem faced by the beneficiaries.

C. The Focus of Works under MNREGA

- Water Conservation and Water Harvesting.
- Drought proofing, including afforestation and tree planting.
- 3. Irrigation canals including micro and minor irrigation works.
- Provision of irrigation facilities for land owners of households belonging to SC/ST or to be land beneficiaries of land reforms or that of beneficiaries under the Indira Ar, vas Yojna,
- Renovation of traditional water bodies, including de-silting of tanks.
- Land Development.
- Flood control and protection works, including drainage in water logged areas,

- Rural connectivity to provide all-weather roads.
- Any other work which may be notified by the Central Government in Consultation with the State Government.

D.Other Rural Development Programmes

Other employment generation programmes are being implemented by the government but the most important programmes are:

- Pradthan Mantri Gram Sadak Yojna (PMGSY): This
 programme was launched on December 25, 2000 as a hundred
 per cent centrally sponsored scheme with the primary
 objective to provide all weather connectively to all the
 eligible unconnected habitations in the rural areas. The
 programme is funded mainly from the accruals of diesel as in
 the Central Road Fund.
- Indira Awas Yojna (IAY): The objective of IAY is to provide financial assistance for construction and upgradation of houses of BPI, rural households belonging to the scheduled castes and scheduled tribes, freed bonded labourers non -SC/ST rural households, widows and physically handicapped persons living in rural areas.
- 3. Swarnjayanti Gram Swarozgar Yojana (SGSY): The SGSY was launched in April 1999 after restructuring of the Integrated Rural Development Programme (IRDP) and allied programmes. It is a self-employment programme for the rural poor. The objective is to assist the Swarozgaris above the poverty line by providing them income—generating assets through bank credit and government subsidy. The scheme is being implemented on a cost-sharing basis between the centre and the states. 75:25 for non-eastern states and 90:10 for north eastern states, Self Help Groups (SHG) are formed for this purpose.

E. Evaluation of Rural Employment Development Program mes

Periodic evaluations of the above mentioned programmes are undertaken by the government and the research scholars. These programmes and especially IVINREGA has created positive effect in many states. The programme is basically planned and implemented at the local level. This ensures people's participation and decentralization of financial and decision – making powers in the hands of local people who are the real beneficiaries. The MNREGA and other employment generating programmes, however, suffer from a number of weaknesses. Due to these weaknesses the desired benefits are not achieved. The major weaknesses are the following:

- a) Corruption is the biggest issue in all rural development programmes including MNREGA.
- There is no guarantee that the assets created will be of good quality.

- c) The emphasis under MNREGA is to provide employment. There is no programme of upgrading the skill of the youth for future sustainable employment.
- d) These programmes suffer from poor governance. There are glaring deficiencies in the areas of power, poor quality of administrative staff, lack of project planning and monitoring etc.
- e) The State Governments do not audit the financial aspect critically as 90 per cent of the expenses are met by the Central Government.

These deficiencies need to be corrected because these programmes and especially MNREGA is one of the important steps towards the realization of the right to work. It is expected to enhance people's livelihood security on sustained bases, by developing economic and social infrastructure in rural areas. The following suggestions are made to remove these weaknesses.

- Trained, efficient and qualified personels should be appointed to administer these programmes.
- Management information system should be used in order to improve the system of monitoring of the programmes as also to check leakages and misappropriation of funds.
- Concerted efforts should be made to reduce the gap between the work done and payment received by rural labourers.
- Proper maintenance of job cards, musterolls and other records relating to the scheme at the block and panchayat level should be ensured.
- The system of accountability should be fully installed to fix the responsibility.
- Information technology should be used to spread the mass awareness of the various aspects of these programmes.
- Some institutional mechanisms for making complaints or seeking redressal of grievances must be evolved.
- People's development councils at the village level should be created to break the present nexus among the various implementing authorities of the scheme for its effective implementation.

F. RETAILTRADING

Retail Trading in rural sector is a fast emerging sunrise sector. It is due to the fact that rural income and consumption standards are rising. The organized sector urban industries and the multinational corporations are penetrating into the rural market due to vast potentials in this sector. Indian retail market is the fifth largest retail destination globally. It is estimated to grow from 427.6 billion in 2010 to 637.6 billion in 2015. The share of retail trade in the country's gross domestic product is 12 per cent and is expected to grow by 22 per cent by 2012. Higher disposable incomes, change in life-style, availability of credit cards, exposure to media etc., are some of the factors responsible for increase in rural retail trading.

According to NCAER study, 17 per cent of the total villages account for 50 per cent of the rural population as well as 60 per cent of rural wealth. There are many initiatives being taken by the big industrial houses to popularise rural economy. Some of these initiatives are Hariyali Kisan Bazar by D.C.M., Project Shakti by Hindustan Uniliver. Tata Kisan Kendra by the Tatas, Tata Kisan Sansar, E-Choupal by ITC Ltd. Adhar Retailing by Godrej and so on.

The main benefit from these initiatives have resulted in positive impact on the rural sector. Studies have revealed that these steps have generated job opportunities and increase in agircultural productivity. Due to the competition among the industrial houses and multinational corporations, the rural consumers are getting guaranteed quality of goods and services at reasonable rates. Consumer satisfaction is increasing because of the variety of products and service available. There is a silent social changes brought about by these developments. Information technology has revolutionised all the aspects of rural life.

However, there are a number of challenges in the smooth expansion of retailing in the rural market. The major challenges relate to inadequate infrastructure, low income levels, illiteracy, ignorance, technological backwardness, poor agricultural productivity, seasonal or disguised unemployment and so on.

To overcome these challenges a number of steps will have to be taken. These steps are:

- 1. availability of goods and services in remote areas;
- pricing of products suiting the income of the people;
- products to be traded should conform to the social and cultural characteristics of the area for their acceptability;
- promotional events and wide spread publicity material should be undertaken; and
- huge investment in roads, transport and communication, rural godowns and storages electivity etc. will have to be made.

G. TENTH PLAN STRATEGIES AND THE RURAL NON FARM SECTOR

The approach paper of the Tenth Plan suggests a specific set of objectives as follows:

- Reorganisation of SCOSY in to micro finance to be rurn by the banks.
- Unemployment programme to be replaced by a food for work programme.
- Rural Development Fund should be used for enhancing the budgetary allocation of successful rural development schemes that are being run by the. State Government or for meeting the state contribution for donor assisted programmes for poverty alleviation.
- Strengthening the economy of the marginal and small farmers so that they should also contribute to growth.

 Special efforts to encourage development of small industry and non-farm activities.

VI. SUGGESTIONS

Following are the suggestions for policy implications:

- Infrastructural facilities should be developed for development of non-farm sector on the one hand and small and cottage industries on the other hand.
- Power-supply schedule should be fixed by the government in consultation with the Directorate of industries.
- Entrepreneurship development by suitable technological upgradation should be taken up,
- NGO's and SHG's should be motivated and promoted for nonfarm employment activities.
- Investment on PPP and model for agro-processing units should be encouraged.

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A Comparative Study of the Study Habits of Secondary Students in Relation to Teaching through Multimedia Programme

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Abstract

In the present scientific and technological age, the traditional teaching methods are not sufficient to arouse interest among the students; they don't meet up to the intellectual, p sychological and emotional needs of the new millennium. Multimedia enables students get a live vision of life aspects and scientific factors and helps for developing study habits.

The need of the study was felt as one should know whether the use of technology (multimedia) has helped to develop study habits of the students in a more positive and effective way or not. Hence in the present study, a comparison has been made between the students of schools using multimedia programme and those not using any of them. A sample of 200 students (100 Traditional teaching and 100 Multimedia programme) was taken. The data was analyzed by 't' test and it was found that study habits of secondary students who are taught through multimedia is more effective than the study habits of those who are taught through traditional teaching.

I. INTRODUCTION

In layman's language, learning is living and living is learning. We learn from our environment through interaction. All this results in change of behavior. Therefore, learning is a change or modification of behavior. It implies changes in knowledge, understanding, interests, attitude and skills. Life is thus, a continuous process of learning.

A learner is to be active; he cannot afford to be passive in the process. Learning should bring desirable changes in behavior, in habits, styles of living and adjustment of knowledge, skills etc. It aims at maximizing learning experiences. Besides methods, we use various media and material for maximizing the learning experiences of students. Teaching is no longer "chalk and talk", it is supported with various media like books, journals, audio -visual aids, electronic media, i.e. Radio, T.V, computers, sound, moving images can be used to provide challenging and authentic content that will engage the students in the learning process.

Multimedia is a computer based interactive communication process that incorporates text, graphics, sound, animation and video. It is used to form an informative and interactive learning environment.

i	2	3	4	5	6	7
Graphic Media	Display Media	Three Dimensio ral Media	Projected Media	Audio Media	Activity Media	Video Media
Pictures	Chalkb oard	Models	Slides	Radio	Field trips	T.V
Photographs	Bulletin Board	Objects	Filmstrips	Audio Cassenes	Role playing	Video Cassette
Maps	Flannel Board	Specimen	Transparencies	Gramopho nes	Dramatization	CD
Charts	Peg Boards	Puppets	Films	Records	Demonstration	Chimput ers
Posters Graphs			Videotane Cassettes			00
Diagrams						

Classification of Media

In the field of education, a burning problem is the constant increase in the number of failure of students at the school level. The failure rate in various examinations have many reason but one of the main reason is poor or ineffective study habits. Technology continues to change the world around us. The academic world is no exception. Students and teachers everywhere are discovering exciting and innovative ways to make learning more dynamic, long, lasting and more applicable to the world outside the classrooms.

We are living in an era of rapidly changing society. We may at tribute this rapid pace of change to the ever involving technology. So we evoling need to follow two - pronged approach. We need to educate people about the newly emerging technologies and at the same time, we need to utilize the technology for our benefit for spreading awareness. Education is such a means that serves both way. Giving students an opportunity to produce multimedia documen of their own provides several educational advantages. Students work with the same information from perspective:-

- As Researcher, they locate and select the information needed to understand the chosen topic.
- As Author, they consider their intended audience and decide what amount of information is needed to give their readers an understanding of the topic.
- As Designer, they select the appropriate media to share concept selected.
- As Writer, they find a way to fit the information to the container including the manner of linking the information for others to retrieve.

II. OBJECTIVES AND HYPOTHESIS OF THE STUDY

- To study the study habits of students taught through traditional teaching at secondary level.
- To study the study habits of secondary students in relation to teaching through Multimedia programme.
- To study the difference in study habits between the students of secondary school taught through traditional and multimedia method.

Hypothesis of the Study

 There is no significant difference in study habits between the students of secondary school taught through traditional and multimedia method.

III. OPERATIONAL DEFINITIONS OF THE TERMS

- In the present study, following terms are required to define operationally:
- MULTIMEDIA-Multimedia is media and content that uses a
 combination of different content forms. The term can be used
 as noun (a medium with multiple content forms) or as an
 adjective describing a medium as having multiple content
 forms. The term is used in contrast to media which only use
 traditional forms of printed or hand-produced material.
 Multimedia includes a combination of text, audio, still images,
 animation, video and interactivity content forms.
- STUDY HABIT-Study habit as a habit is generic than specific in terms of its importance. It has very long reaching effects deep into the life of individuals and cumulative and interactive effects in the society. Study habits basically consists of effective method of study.
- SECONDARY STUDENTS-Students of Class VI to Class X.

IV. DELIMITATIONS OF THE STUDY

The Present study has been delimited in the following aspects:

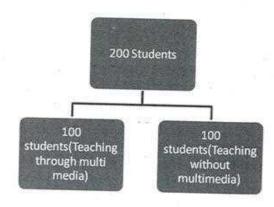
- The schools were taken where teaching is done through multimedia.
- The schools were taken where traditional teaching is done.
- The sample has been confined to District Ghaziabad.
- The sample is taken from Secondary classes of Public Schools.

V. DESIGN OF THE STUDY

The main objective of this study is to compare the study habits of students at secondary level. In the present study, SURVEY METHOD has been used by the investigator and sampling is done through Simple random method.

A. POPULATION-Population in the study comprises of all Secondary Public Schools of District Ghaziabad.

B. SAMPLE - A sample of 200 secondary students of district Ghaziabad has been taken for the study. Sampling technique used is Simple Random Sampling.



C. Tool used in the study

In this investigation, the investigator used the following tool-

STUDY HABIT INVENTORY (S.H.I) Developed by M. Mukhopadhyay and Dr.D. N. Sansanwal

Study habit inventory consists of 52 items to elicit responses concerning student study habits. There are 9 dimensions of study habits-comprehension, concentration, task oriented, sets, interaction, drilling, supports, recording and language.

The question naire consists of 52 items, assessing the study habits of students at secondary level. 34 items are positive and 18 items are negative. Each item has 5 alternative-

Always()

frequently()

sometimes()

rarely()

never()

The scoring of the student's study habits is as under:-

For positive items

Category	Score
Always	4
Frequently	3
Sometimes	2
Rarely	1
Never	0

For negative items

Category	Score
Always	0
Frequently	1
Sometimes	2
Rarely	3
Never	4

VI. Analysis and Interpretation of Results

Objective 1-To study the Study habits of students taught through traditional teaching at Secondary level.

Students	Number	Mean	S.D
Secondary Students (Traditional method)	100	175.03	15.76

Table-1 Showing Mean and S.D of students at secondary level taught through traditional method.

OBJECTIVE 2- To study the Study habits of students in relation to teaching through Multimedia Programme.

Students	Number	Mean	S.D
Secondary Students (Multimedia Programme)	100	206.29	31.93

Table-2 Showing Mean and S.D of students in relation to teaching through Multimedia Programme at secondary level.

OBJECTIVE 3-To study the difference in Study habits between the students of secondary level taught through traditional and Multimedia method.

Students	Number	Mean	S.D	t- value	Hypothesis Accepted/Rejected
Taught Through Traditional Method	100	175.03	15.76	TIME STEWNS	
Taught through Multimedia programme	100	206,29	31.93	8.80	Rejector

Table-3 Showing Mean, S.D, t-value of both students who are taught through traditional method and who are taught through Multimedia Programme.

Graph showing the comparison of secondary students who are taught through traditional method and multimedia programme

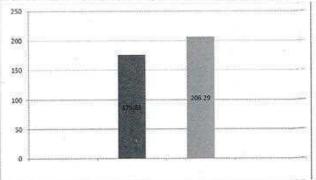


Figure 1- Comparison of secondary students who are taughat through traditional method and multimedia programme

The data was analyzed by 't' test to find the significant difference of means.

It is clear that the computed t-value is 8.80. The critical value for 0.05 and 0.01 level of significance is 1.96 and 2.58 respectively. So, the observed value is greater than the critical value. Therefore the hypothesis is rejected and as a result, the given difference in sample means is significant.

VII. MAJOR FINDINGS

- There is a significant difference in the study habits of secondary students in relation to teaching through multimedia programme.
- Study habits of secondary students taught through multimedia program are more effective than the study habits of secondary students taught through traditional method.
- There is a significant improvement in the study habits of secondary students if the traditional teaching is aided with multimedia program.

VIII. EDUCATIONAL IMPLICATIONS

The present study concludes that the study habits of secondary students in relation to teaching through multimedia programme is more effective than traditional method. It clearly indicates that there is significant difference in relation to teaching through multimedia programme. Multimedia offers the lectureres many benefits including: satisfying educational objectives, increasing student's understanding, demonstrating events showing places, conducting experiments which would otherwise be impossible.

Suggestions for Further Research

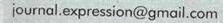
The present study opens many issues and areas for carrying out further research. It is suggested that:

· A comparative study can be done on the quality of teaching

- through traditional and teaching through multimedia.
- The further investigation may be extended to the primary and senior secondary level.
- A comparative study between Boys and Girls taught through multimedia can be done.
- An investigation can be conducted to see the impact of teaching through multimedia on career options of the students.
- A comparative study between the Government and Public schools of the study habits in relation to teaching through multimedia programme can be done.
- An investigation can be conducted to see the effect of teaching through multimedia on academic achievement of students.

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