

ISSN No: 2277 - 7733

Voice of Research

An International Journal

Vol.4 Issue 2 September 2015



Publisher, Printer & Owner

Dr. Avdhesh S Jha



Voice of Research

An International Refereed Journal for Change and Development

ISSN 2277-7733
Volume 4 Issue 2, September 2015

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EDITORIAL

At this time, when the monsoon is about to leave and the winter is preparing to visit, Voice of Research in blue, the colour of sky and sea, beneficial to body and mind, comes with a feel of intelligence, confidence and trust. The current issue supplemented with the enthusiasm of the potential researchers presents their firm belief on the pathway of excellence. The current issue highlighting ICT, philosophy, problem solving, problems of students, learning styles, feminism, green accounting, organizational DNA, FMCG, retail market mathematics, TQM etc. presents the issues and its solution related to education, psychology, management and technology.

Education is the backbone of the success of any country. Technology being a supporting tool in education, Varma and Pandey studies the effectiveness of CAI on ICT in terms of achievement; to strengthen higher education, Rathore presents the philosophical ideology of J. Krishnamurthy; to enhance the learning in education, Pathak finds the relationship between problem solving ability and academic achievement; Rathod focuses on the problems of polytechnic students; Chingtham discusses the prevalence and pattern of substance abuse among the students whereas Thakkar highlights the learning styles in different contexts.

Whether, social science, humanities or technology feminism has always been an interesting subject of study. Srivastava thus talks of feminism. In the area of management and technology, Sneha Master reviews green accounting as a critical legal perspective; Venkatesh presents the paradigm of an organization's DNA and its impact; Venkatesh and Nidhi Ram highlights EUSTRESS as a unique dimension to stress management; Sabu and Jain verifies the impact of higher education; Tamrakar and Venkatesh focus on retail FMCG marketing; Geddam conducts evaluative study on special central assistance (SCA) whereas Madhusudhana discuss about the self-help groups with special reference to socio-economic status.

Overall, this blue issue of Voice of Research presents the recent trends and issues and envisages the readers for further research in the area. Inculcating the interest in educational and management issue, this issue is likely be of much help to the teachers, students, researchers and the management. I am sure, this issue will envisage the enthusiastic readers and researchers and Voice of Research is able to draw the necessary attention of the concerned departments on the related issue.

Regards,
Avdesh S. Jha
Chief Editor

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EFFECTIVENESS OF CAI ON ICT IN TERMS OF ACHIEVEMENT OF B. ED. STUDENTS OF INDORE DISTRICT

Voice of Research

Volume 4 Issue 2

September 2015

ISSN No. 2277-7733

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Abstract

Computer Assisted Instruction or Computer Aided Instruction (CAI) includes the use of computers to teach academic skills and to promote communication and language development. It includes computer modeling and computer tutorials. CAI uses a combination of text, graphics, sound and video in enhancing the learning process. CAI programs use tutorials, drill and practice, simulation, and problem solving approaches to present topics, and they test the student's understanding. Typical CAI provides text or multimedia content, multiple-choice questions, problems, immediate feedback, notes on incorrect responses, summary of students' performance, exercises for practice, worksheets and tests etc. The sample comprised of 107 students pursuing B. Ed. course studying in two sections of 60 students each at School of Education, D.A.V.V., Indore during the 2011-12 academic session. The achievement of students was assessed with the help of a researcher made Criterion Reference Test consisting of 40 questions. The findings of this study was "CBCRI (Computer Based Classroom Instruction) is significantly more effective than traditional instruction in terms of Achievement of B. Ed. students".

Key words : Computer Based Classroom Instruction :-A method of instruction where programs of instructional material are presented by means of a computer or computer systems to students in a classroom.

Computer Based Classroom Instruction (CBCRI) is defined as the use of the computer in the delivery of instruction in the class room. Some common categories of CBCRI include Drill and Learning, Tutorial Simulation, Instructional Game, Problem Solving, etc.. Computer based instruction is a relatively newer development in classroom based instruction and is poised to revolutionize instructional methodology in the near future owing to its benefits vis-à-vis traditional methods of instruction. This has also lead to an almost universal acceptance of this means of instruction as a versatile, cost effective, invigorating, and efficient means of classroom based instruction. This study has made an effort towards experimenting with computer based classroom instruction in the field of education technology to determine the former's impact on B. Ed. students with respect to Achievement variable, which is a pointer towards achieving efficiency and effectiveness when it comes to imparting classroom based instruction.

Rationale : It is commonly thought that new technologies can make a big difference in education. The rapid advances in technology, the need for lifelong learning, and the growth of non-traditional students have encouraged the growth of computers as a means of instructional delivery. According to the Sloan Foundation reports, there has been an increase of around 12-14 percent per year on average in enrollments for fully online learning over the five years 2004-2009 in the post-secondary system, compared with an average of approximately 2 per cent increase per year in enrollments overall. "Most programs of computer-based instruction evaluated in the past have produced positive effects on student learning and attitudes. Further programs for developing and implementing computer-based instruction should therefore be encouraged." The present work was a study towards discovering whether this relatively new phenomena of CBCRI can be effectively utilized to improve certain parameters that have a bearing on learner performance i.e achievement.

Objectives : The objectives comprised to study the effect of Gender, Treatment and their interaction on Achievement of

B. Ed. Students and to study the effect of Medium of Instruction, Treatment, and their interaction on Achievement of B. Ed. students.

Hypotheses : The hypotheses formulated were there is no significant effect of Gender, Treatment, and their interaction on Achievement of B. Ed. Students and there is no significant effect of Medium of Instruction, Treatment, and their interaction on Achievement of B. Ed. students.

Research Design : The sample comprised of 107 students of B. Ed. studying in two sections of 60 students each at School of Education, D.A.V.V., Indore during the 2011-12 academic session. Two different types of treatment were randomly assigned to two sections of B. Ed. students at School of Education. One section of 55 students was made the experimental group and other section of 52 students was made the control group. The number of male and female students for this research were 34 and 73 respectively. The number of English medium students in this research was 25 and the number of Hindi medium students was 82. Purposive sampling technique was used. The students were of the age group between 20 to 35 years. They belonged to different socio-economic backgrounds and were able to understand, read, and write Hindi and English properly. Achievement was the dependent variable of the study. Treatment, Sex, and Medium of Instruction were the independent variables. The tool used for the study was the *Achievement Test*. The achievement of students in the subject 'Information and Communication Technology' (subject code : 518) of B. Ed., SOE, D.A.V.V., Indore, was assessed with the help of a Criterion Reference Test consisting of 40 questions. All questions except the last question were multiple choice type. For each answer made to the first 39 questions, a student had to rate his confidence in responding on a four point scale. Maximum marks for the test were 40 and the total time given for completing the test was 1 hour. To collect the data, out of two B. Ed. sections, one section was assigned with the treatment of CBCRI, and was called the experimental group (E1) and section E2 was

the control group assigned with the treatment of traditional teaching. Pre achievement test was administered on both sections. Pre test for assessment of achievement (along with confidence in responding) was administered on both experimental and control groups. The experimental group E1 (B. Ed. Section A) was treated with computer based classroom instructions and the control group E2 (B. Ed. section B) was treated with traditional method of classroom instruction. These treatments were given for 5 days and after the completion of 5 days, the achievement test was re-administered to both groups.

Interpretation, Result and Discussion

The data of first objective was analyzed with the help of two ways ANOVA. The results are given in **table 1**.

TABLE 1 : Summary of 2*2 factorial ANOVA for effect of Gender, Treatment and their interaction on Achievement of B. Ed. students :

Source of Variance	Df	Sum of Squares	Mean Square	F
Gender	1	105.080	105.080	3.598
Treatment	1	2382.114	2382.114	81.573*
Gender* Treatment	1	13.934	13.934	0.477

* Significant at 0.01 level of significance

It is evident from table 1 that the value of 'F' is 3.598 with degree of freedom 1/106 which is not significant at 0.05 level of significance. It reflects that there is no significant difference between the mean Achievement scores of male and female students. Hence, the null hypothesis "There is no significant effect of Gender on Achievement of B. Ed. students" is not rejected.

Discussion : The achievement of B. Ed. students was found to be independent of their Gender. This may be because there was no gender bias in administering the CBCRI teaching material. Also, equal freedom and opportunity for participation was given to both males and females in the classroom. Moreover, all males and females in the classroom did not have major differences in their ages and maturity levels.

It is evident from table 1 that the value of 'F' is 81.573 with degree of freedom 1/106 which is significant at 0.01 level of significance. It reflects that there is a significant difference between the mean Achievement scores of students treated with CBCRI (Computer Based Classroom Instruction) and those treated with traditional instruction. Hence, the null hypothesis "There is no significant effect of Treatment on Achievement of B. Ed. students" is rejected.

TABLE 2 : Mean Achievement score of CBCRI and Traditional instruction

Treatment	Mean	N
CBCRI	26.2000	55
Traditional Instruction	16.3077	52

Further, it has been found from table 2 that mean Achievement score of students taught through CBCRI is significantly higher (26.200) than that of the students taught through traditional method (16.3077). It may, therefore, be concluded that CBCRI is significantly effective than traditional instruction in terms of Achievement of B. Ed. students. In other words, CBCRI is significantly effective in increasing the Achievement of B. Ed. students.

Discussion : CBCRI had a novelty value for the students due to which they found it more interesting and were enthusiastic about learning through it. The CBCRI material presented to them was also designed in a manner to be easily comprehensible, i.e. it was arranged in a sequential nature progressing from simple to complex, contained attractive slides and provided effective use of audio-visual aids.

It is evident from table 1 that the value of 'F' is 0.491 with degree of freedom 1/106 which is not significant at 0.05 level of significance. It reflects that there is no significant difference between interaction of Gender and Treatment on mean achievement scores of students treated with CBCRI and with traditional instruction. Hence, the null hypothesis "There is no significant effect of Gender, Treatment, and their interaction on Achievement of B. Ed. students." is not rejected. It may, therefore, be concluded that there is no significant effect of interaction of Gender and Treatment on Achievement of B. Ed. students. In other words, the achievement of B. Ed. students is independent of the interaction between Treatment and their Gender.

Discussion : The male and female students on whom the achievement test was administered were of similar age group and maturity level. This was a major factor why they reacted similarly to CBCRI stimuli. Both genders scored higher on achievement when treated with CBCRI because they found the CBCRI material more interesting, stimulating, and easy to understand than traditional learning method. The use of interesting slides, the progressive sequencing of CBCRI material from simple to complex, and the usage of audio-visual aids produced similar responses in both genders because of the abovementioned reasons.

The data of second objective was analyzed with the help of two way ANOVA. The results are given in **table 3**.

TABLE 3 : Summary of 2*2 factorial ANOVA for effect of Medium of Instruction, Treatment and their interaction on Achievement of B. Ed. students

Source of Variance	df	Sum of Square	Mean Square	F
Medium of Instruction	1	543.622	543.622	21.684*
Treatment	1	2067.397	2067.397	82.465*
Medium of Instruction * Treatment	1	2.399	2.399	.096

*Significant at 0.01 level of significance

It is evident from table 3 that the value of 'F' is 21.684 with degree of freedom 1/106 which is significant at 0.01 level of significance. It reflects that there is a significant difference between the mean Achievement scores of Hindi medium and English medium students. Hence, the null hypothesis "There is no significant effect of Medium of Instruction on Achievement of B. Ed. students" is rejected.

TABLE 4 : Mean Achievement score of Hindi and English medium students :

Medium of Instruction	Mean	N
Hindi	20.3780	82
English	24.7200	25

Further, it has been found from **table 4** that mean Achievement score of English medium students is significantly higher (24.72) than that of Hindi medium students (20.378). It may,

therefore, be concluded that English medium students have significantly higher Achievement as compare to Hindi medium students.

Discussion : English medium students had significantly higher Achievement as compared to Hindi medium students because the former identified themselves better with the Medium of Instruction (English) than the latter. Also, the day to day exposure to computer has English as the medium of operation due to which persons who are good at English are able to adapt themselves faster with computers. Another reason could be that since the number of English medium students was much lesser than the number of Hindi medium students, their responses may not be averaged out as effectively as that of Hindi Medium students.

It is evident from table 3 that the value of 'F' is 82.465 with degree of freedom 1/106 which is significant at 0.01 level of significance. It reflects that there is a significant difference between the mean Achievement scores of the students treated with CBCRI (Computer Based Classroom Instruction) and with traditional instruction. Hence, the null hypothesis "There is no significant effect of Treatment on Achievement of B. Ed. students" is rejected. Further, it has been found from vide table 2 that mean Achievement score of students taught through CBCRI is significantly higher (26.200) than that of the students taught through traditional method (16.3077). It may, therefore, be concluded that CBCRI is significantly effective than traditional instruction in terms of Achievement of B. ED. students. In other words, CBCRI is significantly effective in increasing the Achievement of B. Ed. students.

Discussion : CBCRI had a novelty value for the students due to which they found it more interesting and were enthusiastic about learning through it. The CBCRI material presented to them was also designed in a manner to be easily comprehensible, i.e. it was arranged in a sequential nature progressing from simple to complex, contained attractive slides and provided effective use of audio-visual aids.

It is clear from table 3 that the value of 'F' is 0.096 with degree of freedom 1/106 which is not significant at 0.05 level of significance. It reflects that there is no significant difference between interaction of Treatment and Medium of Instruction on mean Achievement scores of students treated with CBCRI and with traditional instruction. Hence, the null hypothesis "There is no significant effect of Medium of Instruction, Treatment, and their interaction on Achievement

of B. Ed. students." is not rejected. In other words, the Achievement of B. Ed.. students is independent of the interaction between Medium of Instructions and Treatment.

Implications : CBCRI can be used by teachers to make the teaching-learning process more effective and efficient. As CBCRI gains more prominence in the field of educational technology, teachers have to upgrade their skills in order to adapt themselves to this mode of instruction. These skills may include information technology skills so that teachers may be able to develop their own customized CBCRI program. Learning through CBCRI is interesting and fun and therefore students can look forward to an exhilarating learning experience which shall mean that they could learn with more personal involvement from their side. Education Administrators have to provide adequate infrastructure for implementation of CBCRI program at the institutional level. This includes provision of computer labs, IT enabled classrooms, WiFi, etc. Computer Education and CBCRI methods should be included in the syllabus of teacher training institutes so that the Teacher Educators may develop the requisite skills to train teachers on these aspects. The textbook writers could endeavour to provide textbooks that are lucid and updated with the latest developments in the field of computers. They have to foresee into the near future and provide for adequate material in their textbooks so that the textbooks do not get obsolete soon. Software developers must endeavour to gather some knowledge of the subject on which they shall design their computer programs. This shall help them in understanding the expectations out of the end product which in turn would lead to development of superior software.

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PHILOSOPHICAL IDEOLOGY OF J. KRISHNAMURTHY TO STRENGTHEN HIGHER EDUCATION

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Voice of Research

Volume 4 Issue 2

September 2015

ISSN No. 2277-7733

Abstract

One major reason for the holocaust prevailing all over the world may be lack of values. Dr. Radhakrishnan has rightly commented, "You cannot make or build a nation by just bricks. You have to establish the minds of the young people." According to Sardar Patel education without values is no use. M. K. Gandhi, a man of vision has also proclaimed that character formation is suitable foundation of education. Education in its totality refers to development of individuals. Therefore, it should nourish and awaken the noble qualities in human nature. It should nurture and assimilate values in education. It has been observed in the National Policy on Education (N.P.E 1986), "The growing concern over the erosion of essential values and an increasing cynicism in society has brought to focus the need for re-adjustment in order to make education a forceful tool of cultivation of social and moral values." Thus, value education is required even in Higher Education to make a positive effort to bring about synthesis of physical, intellectual, emotional, aesthetic, moral and spiritual values in the students. Indian perspective clearly states that 'Good conduct is our supreme duty'. Actually our forefathers revered good conduct more than wealth. In this context the author endorses the plea to revive the philosophy of Indian philosophers to strengthen the fabric of our culture to make strengthen higher education.

Key words : Higher education, education, Radhakrishnan, J. Krishnamurthy

Present Scenario : Today educational structures all over the world are questioned. There is a growing realization that the existing educational systems have created a gulf between the individual and the complex contemporary society. The ecological crisis, the increasing poverty, the continuous violence are some of the features of the modern society. Man is disappointed with the political, religious and intellectual leadership. Humanity is living on the brink of the third world war, which may sound death knell of the entire civilization. The human beings are divided into groups, racial, national, religious, linguistic, economic, professional and each individual identifies oneself with one's group and is ready to defend the ideology and clash with those who are against that ideology. This has become the greatest single cause of insecurity today, leading to violence such as wars, terrorism, rioting and militancy. A person who has got the highest form of contemporary education appears to be no different from the illiterates in this sphere of activity. Contemporary education is certainly not able to solve the present day problems, prompting us to consider altogether different vision of education. Such a vision becomes all the more important in view of the fact that the dangers caused by the fissiparous tendencies in the past have magnified enormously and one can visualize the total annihilation of mankind by nuclear weapons.

Dismal Conditions : Pollution, destruction of the earth's resources and environment is another major problem facing mankind today. Depletion of ozone layer, air pollution, acid precipitation, heedless depletion of depletable ground water supplies, pollution of rivers and lakes, deforestation, soil erosion, nuclear fall-outs, enormous pressure of exploding population, genetic engineering and experiments in the laboratories of bio chemists are threatening distortion of the sources of life itself. This shows failure of higher education system as education has not been able to create a society where all human-beings live in harmony and unity. Higher education in India is at crossroads. The purpose of higher education is to make man self-reliant and develop all his intrinsic talents. It also means that human beings learn to live peacefully with nature and other human beings but this aim has not been

fulfilled. One reason can be that in order to imitate others, Indians have forgotten their cultural identity and have become copycats or very poor and blind imitators who are ready to follow others without paying attention to differences in culture and situation. Reviving our cultural heritage will bring a fresh lease of life in education system and higher education system will be revamped and Indians will feel rooted in it. Efforts of Macaulay and his subsequent successors have already assailed unique identity of Indian culture which now seems to be submerged in the Western culture and sometimes seems to be at the brink of its disastrous end. Western culture and education system need not be condemned and unnecessarily criticized but it should be understood that their perspective of thinking is different from Indians. According to Swami Vivekananda, "Getting by heart the thoughts of others in a foreign language and stuffing your brain with them and taking some university degrees, you consider yourself educated! Fie upon you!"

Make the mind free : The human mind over the years has been conditioned to respect nationalistic ideas, religions, systems, beliefs searching to find a place of security. This creates further antagonism and insecurity. This in turn results in a static society, incapable of moving ahead. It is therefore of paramount importance to create an inquiring mind, a mind that is willing to undertake the task of discovering for itself what is true, not only in the field of Science but also in social, moral and religious questions in fact in every aspect of life.

Non-materialistic Education : When one ponders deeply at into the aims of present day education, one finds that almost all over the world education is concerned with the acquisition of knowledge, skill to enable one to earn his livelihood, to produce a human being who is productive but devoid of love and compassion. Education should aim more at value inculcation than on materialism. All through human history, the two great quests of mankind have been the scientific quest and the religious quest. The scientific quest is a search for understanding the laws of nature and through such understanding acquiring power to harness nature. The religious quest is a search for understanding man's relationship with

himself, with humanity, with the infinite, with death, with God, with the universe. Due to fragmented approach to life, man lays emphasis in a particular field, whether it is scientific, philosophical, religious, business, technological neglecting the vast field of life. One gives more importance to the scientific quest and neglects the religious in the educational process. Consequently education of today is making man more and more mechanical.

Solutions of the Present day problems in Education : The drawbacks of present day education can be solved by applying the philosophical principles of Jiddu Krishnamurty. J Krihnamurty and Madam Montessori both advocated the need of educating the whole human being and not merely the intellect. **Ivan Illich** also expressed radical opposition to the radical type of schooling. In his view education ought to be a liberating force in which the individual freely creates, explores and freely uses his initiatives and judgment to develop his faculties and potentialities to maximum. No matter how modern teaching implements are of how professionally skilled the teacher may be, the pupils are nevertheless kept in captivity as regards the hours and they have to spend in the school and the curriculum they have to follow. They are made to pursue rewards and recognitions like certificates, degrees and diplomas. The pupil has little control on what he learns and how he learns. This is a sort of authoritarian teaching regime which makes the child to follow fixed teaching plans. Schools are the repressive institutions which indoctrinate pupils, stifle creativity, and imagination and enforce conformity and stuff students into accepting the interests of the powerful. The salient feature of deschooling is that teaching skills come best from those who practise these skills in daily life. Such as learning carpentry from a carpenter and learning to speak a dialect by living with those who speak it.

Joyful Vocation : According to **Krishnamurty** life cannot be measured in economic terms such as gross national product or per capita income. His emphasis was on human development rather than economic development, on the happiness of the individuals as a whole in which physical well-being and comfort were small but nevertheless necessary parts. The crux of this is to work with joy avoiding comparison with others. . **A child should work for the joy of working** not for reward, as otherwise reward will be the only stimulus for work.

Whole World - Looking at the chaos of the present time, one needs to have the global mind through education. Krishnamurty believed that both **nationalism and organized religion are fundamentally divisive**, as the sense of identity they foster is exclusive. The goals of education must give priority to the earth rather than the nation. All human beings are citizens of this world and must feel this. What affects the one part affects the whole world. It is essential to have a mind that feels for the whole world and not just for one country. One must learn to live in harmony with the nature and with the natural surroundings.

It is ignorance that divides one man from another, not the difference of wealth, possessions, status, caste, colour and creed. He frequently repeated the phrase "**You are the world**" in his speech and dialogues. Instead of spending large sums of money on armaments, his vision of education looks be-

yond national interests to secure the interests of this planet and in this process also secure the interests of marginalized peoples within the nation.

To make human beings more humane- The word education implies to train, to nourish, to rear. Rearing implies a number of things including trimming, disciplining and grooming for the harmonious development of total personality. The meaning encompasses the mental, the moral, the physical, the emotional and the spiritual. In fact all facets that lead to the development of the whole human being and endows education with the responsibility for gearing optimum growth in all these facets. Education of today regards individuals as raw materials for economic progress. To live creatively and happily education should cease to be connected with merely producing specialists. Some amount of specialization may be inevitable, but one is a human being first and doctor, engineer, specialist afterwards. Specialization must not be at the cost of understanding what it means to live fully. Human beings differ in their abilities but they are not superior or inferior. They must be respected irrespective of their abilities. This results in flowering of the human mind.

Aims of Education : The supreme goal of education is the transformation of the human mind and thereby of society. From this goal certain sub goals emerge. They are the following-

To help one to look at oneself in the right manner- Radical transformation is possible when one starts to look at oneself in the right manner, to accept one's capacities and limitations with complete humility, without pretence. To bring a non mechanical way of life that will give equal emphasis to religious and scientific quests :

To develop an inquiring mind : Education is not merely imbibing knowledge but the cultivation of an inquiring mind, a mind that is totally devoid of authority, totally free from the pre-conceived notions. Education should aim to bring about a learning mind and not an acquisitive mind. There are two types of learning. One in which person accumulates knowledge from various sources. Another is one in which man never accumulates. The mind must use discovery through knowledge and technique but the discovery itself is something original. When the mind is free and quiet the problem itself reveals the answer. . Education should aim to bring about the flowering of human mind : "The flowering of mind can take place when there is clear perception, objective, non-personal, unburdened by any kind of acquisition upon it.

To bring about cooperation and not competition : Learning is not brought about through competition. Comparison brings about frustration and merely encourages envy, which is called competition.

To bring about the awakening of Intelligence : "Education bring not merely the acquisition of technical knowledge, but the understanding with sensitivity and intelligence of the whole problem of living- in which is included both death, love, sex, meditation, relationship and also conflict, anger, brutality and all the rest of it – that is the whole structure of human existence.

To bring about creative human beings : For him creativity is a state in which the self is absent. When one accepts what

one is without condemnation or justification, then in that understanding of what is there is action, and that action is creative reality, creative intelligence.

To improve the quality of human beings rather than the trade and commerce : Education today regards individuals as raw materials for economic progress whereas education means to train, nourish and rear. It means guiding, trimming, disciplining and grooming for the harmonious development of the personality.

Education within a whole : It means that human beings should be educated as a part of the whole means part of the society and nature.

Role of the Teacher : In true education both the learner and the child and the teacher live and learn together. They explore together not only the outer world but also the inner world of thinking, feeling and their own behaviour. Teachers may not be very learned but they must be religious. Cultivation of an enquiring mind should be coupled with good physical development. For this educators have to see about physical exercises, cleanliness and proper diet of the students. According to him teaching is about relationship and it is not merely a profession. The teachers should be committed and devoted.

Teaching Method : He asked the educators to be a scientist of awareness, to be one who develops sensitivity and intelligence in the child. There must be cultivation of the totality of mind and not merely giving information. He prescribed no teaching method as when the person is engrossed in how, he forgets about what. Conventional teaching conditions the mind. The child best learns by himself. That is why he has said "Be your own light." According to him the child should be encouraged for discussion and inquiry.

Learning : It is a continuous process and not a process of gathering. Learning is the capacity to think without distortion.

Educational Institutes : According to him education centers should be such places where the child is not bullied or

scolded but treated with love and affection. These should be aesthetically beautiful and situated in natural surroundings as according to him nature has the power to heal our minds. All schools should have meditation centre. The ambience of the school should be religious. According to him being religious means to have a free mind and observe nature without any bias or prejudice. Schools should also develop spirit of inquiry in the child.

Meditation & Silence : He attached great importance to that. By silence he means that mind should be uncluttered by thoughts but this silence should not be from compulsion. For meditation he said it is possible everywhere.

For holistic development of the individual it is important that there is a deep understanding of all the faculties of human being and they are developed in a balanced way. It implies that in order to cultivate one must not impair the other. This means one cannot use fear and punishment to make students work harder as it destroys inquiry, intelligence and initiative.

Conclusion :

In this age when values seem to lose their relevance and materialistic gains seem to be the only considerations, Krishnamurti's philosophy is one source which can provide hope and succor in dismal situations. His views about teaching, learning, schools and freedom are still relevant.

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A STUDY OF PROBLEM SOLVING ABILITY IN RELATION TO ACADEMIC ACHIEVEMENT OF PUPIL TEACHERS

Voice of Research

Volume 4 Issue 2

September 2015

ISSN No. 2277-7733

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Abstract

The present investigation focuses on the study of problem solving ability and academic achievement of pupil teachers' students. A survey was conducted to find out the relationship between problem solving and academic achievement of the pupil teachers of Jabalpur, Madhya Pradesh. Normative survey method used to collect data. The girls' students studying in B.Ed. colleges constituted the population of this study. The pupil teacher students of H.P.M.M. Jabalpur, M.P. were selected as a sample for this study. The collected data has been studied and subjected to statistical analysis. The result reveals that relationship between problem solving ability and academic achievement is highly positive. There was significant difference was found between science and arts pupil teachers, no significant difference was found between arts- commerce, and science -commerce pupil teachers.

Key words : problem solving ability, academic achievement, achievement, pupil teachers.

Problem solving ability

The productive work involved in the evaluation of the situation and the strategy worked out to reach one's set goals is collectively termed as problem solving. This is an essential exercise for individual advancement and the advancement of society. A child is not born with these abilities, but has to develop these abilities through course of his life time with the help of his parents, teachers and society at large. Therefore it is very important for the parents and teachers to understand the psychology of problem solving. The meaning and nature of problem solving is further clarified by the following definitions. According to WOODWORTH AND MARQUIS (1948), "Problem solving occurs when there is an obstruction of some sort in the attainment of an objective. If the path towards the goal is straight and open then there is no problem." According to SKINNER (1968), "Problem solving is the frame work or pattern within which creative thinking and reasoning takes place." According to RISK, "Problem solving may be defined as a process of raising a problem in the minds of students in such a way as to stimulate purposeful, reflective thinking for arriving at a rational solution. According to S.Ian Robertson- "Problem solving is a mental process which is the concluding part of the larger problem process that includes problem finding and problem shaping where problem is defined as a state of desire for the reaching of a definite goal from a present condition that either is not directly moving toward the goal, is far from it or needs more complex logic for finding a missing description of conditions or steps toward the goal". Problem solving ability is highly correlated with intelligence, reasoning ability and mathematical ability. It is the ability to think and reason on given level of complexity. Problem solving in mathematics is a fruitful exercise for the development of one's mental faculties as the process of problem solving involves the scientific method of thinking and reasoning. A thorough understanding of mathematical concepts is essential for solving problems in mathematics. A student having good problem solving ability, will be properly adjust in the class as well as at home.

Academic Achievement means knowledge, understanding or skill acquired after instructions and training in courses or subjects of study. It is generally measured by means of total marks of the students obtained by them in a particular class. Academic achievement depends upon different factors which directly or indirectly influence it. In the past a strange notion

possessed in the minds of a great as well as common people was that academic achievement is only dependent upon intelligence. But with the exploration of new knowledge, it has been noticed that there are other factors, which are as important as intelligence. Achievement is commonly applied to performance in educational test rather than psychological test i.e. it implies demonstration of required ability, skill, knowledge or understanding than inherent capacity. As per Webster's New World Dictionary (1976) "Achievement means achieving a desired result especially by skill, work etc.

Ganandevan (2006) found out that the problem solving ability of higher secondary students is low. The male and female students and the students residing at rural and urban area differ significantly in their problem solving ability. Lee et al. (2004) found significant differences between gifted students and regular students on their mathematical problem solving ability. Hoovinabhavi et al. (2004) studied on problem solving ability of college students and found that the girls of both science and arts faculty are better in their problem solving ability. Sanjaikandhi (2005) during the M.Ed. dissertation identified that the problem solving ability of the higher secondary students is low. Pandey and Manjula (2012) found the problem solving ability of matriculation students is low. The male and female students and the students residing at rural and urban area differ significantly in their problem solving ability. Sharma (2007) studied on problem solving ability and scientific attitude as determinant of academic achievement of higher secondary students and found out higher secondary students have shown average problem solving ability. Bandhana and Darshana (2012) found that emotional intelligence and home environments have significant impact on the problem solving ability of adolescents.

Need of study : Problem solving is a process of overcoming difficulties that appears to interface with the attainment of a goal. Simple problems can be well solved by instructive and habitual behaviour. More difficult problems require a series of attempts, until the successful solutions is reached, a Mathematical problem like any problem in life is defined as a problem because it causes is much difficulty in attaining a solution. The beliefs of mathematics students, parents, policy makers and the general public about the roles of problem solving in mathematics become prerequisite or corequisite to develop problem solving. Problem solving ability helps in solving the problem constructively. This skill assists in resolving a con-

flict, reaching a solution and settles an issue. It develops the ability to get out of difficult situation and achieve the goal without using anger, coercion, defiance and aggressive behaviour. Problem solving is a process that provides an opportunity for a positive act. It enables a student to solve the problem by adopting creative and critical thinking.

Objective of the study

To study the academic achievement of previous class.
To study the problem solving ability in relation to academic achievement.
To study the problem solving ability between science and commerce pupil teachers.
To study the problem solving ability between arts and commerce pupil teachers.
To study the problem solving ability between science and arts pupil teachers.

Hypothesis of the study

There may be positive relationship between the problem solving ability and academic achievement of pupil teachers.
The student (pupil teachers) with high academic achievement will differ significantly in problem solving ability as compared to those with low academic achievement.
There exist significant differences in problem solving ability between science-arts pupil teachers.
there exist significant difference in problem solving between science- commerce students.
there exist significant difference in problem solving ability between arts-commerce students (i.e. pupil teacher)

Sample : Fifty pupil teachers out of one hundred pupil teachers of B.Ed. first semester studying in Hitkarini B.Ed. College, Jabalpur were selected randomly. Out of them 24 were science, 15 were commerce and 11 were arts pupil teachers.

Table 02 : Analysis of Academic Achievement of pupil teachers with high and low Problem Solving Ability
Degree of freedom=28 level of significance at 0.05=2.048

Group	No. Of Students	Mean	S.D.	M.D.	Standard Error	t-value	Sign. level
High level PSA	15	14.13	1.19	6.60	0.387	17.052	P<0.0001
Low level PSA	15	7.53	0.92				

Level of significance at 0.001=3.674

The table 02 shows the mean and standard deviation of higher group i.e. pupil teachers with higher academic achievement score and lower group i.e. pupil teachers with lower academic achievement score. The mean score of higher group is found to be 14.13 and standard deviation as 1.19 and mean score of lower group is found to be 7.53 and standard deviation as 0.92. To test the difference between the two means, t-value is calculated which is found to be 17.052. Table value of t at 28 degree of freedom (d f) at 0.05 levels is 2.048 and at 0.01 level of significance is 2.763. Hence calculated value (t=17.052) exceeds the t values at given degree of freedom. Hence it is interpreted that there will be extremely significant difference between the high achievement score and low achievement score of pupil teachers in respect to problem solving ability. The students with high academic achievement have high problem solving ability than the students with low academic achievement. Therefore the hypothesis that the student (pupil teachers) with high academic achievement will differ significantly in problem solving ability as compared to those with low academic achievement is accepted.

Table 03 : Mean, standard deviation and t-values of pupil teachers in their problem solving ability score

Variable(pupil teacher)	Mean score	N	S.D.	Degree of freedom	t-ratio	Level of significance	p-value
Science	11.63	24	2.83	33	2.471	0.05	<0.05
Arts	9.14	11	2.50				
Science	11.63	24	2.83	37	1.66	NS	>0.05
Commerce	10.13	15	2.59				
Arts	9.14	11	2.50	24	0.979	NS	>0.05
Commerce	10.13	15	2.59				

Degree of freedom=33 level of significance at 0.05= 2.021

Research tool and statistical technique used

L.N. Dubey's problem solving ability test was used to study the problem solving ability of students.
The Mean and Standard Deviation (S.D) were carried out to study the general nature of sample in relation to Academic Achievement and Problem Solving Ability.
Pearson's co-efficient of correlation was calculated for finding out relationship of academic achievement with problem solving ability.

t-test was used to find out the difference between science-commerce, arts- commerce, and science-arts pupil teachers.

Table 01 : Relationship between Problem Solving Ability and Academic Achievement

No.	Variable	Coefficient of correlation = r	N	Significant level
1.	Achievement x problem solving ability	0.727	50	Significant at 0.01 level

Table 01 shows relationship between academic achievement and problem solving ability.

Karl Pearson's product moment coefficient of correlation(r=0.727) is computed in order to ascertain the relationship of academic achievement towards problem solving ability. It means the students having higher level of problem solving ability are likely to have better academic achievement score. So it can be concluded that there is a marked or substantial correlation, between academic achievement and problem solving ability. The result of the table reveals that there is positive and significant relationship between academic achievement and problem solving ability. Therefore the hypotheses i.e. there will be positive relationship between academic achievement and problem solving ability is accepted.

The table shows that value of t-ratio for subject group combination of science and arts is 2.471. This value is significant at 0.05 level of significance. It means that there is significant difference exists between the problem solving ability of science and arts pupil teachers. Therefore science pupil teacher have higher level of problem solving ability as compared to arts pupil teachers. Thus hypothesis 3 is accepted. To test the difference between the two means of subject group combination of science-commerce and arts commerce, t-value is calculated. The calculated t-value for science-commerce group at 37 d f is found to be 1.66. Table value of t at 37 degree of freedom (d f) at 0.05 levels is 2.021, which is insignificant at 0.05 level.

As regard subject group combination of arts-commerce, the calculated t-values is 0.979, table value of t at 24 d f is 2.064, which is, insignificant at 0.05 levels and it is concluded that there is no significant difference found in the mean score of problem solving ability of arts-commerce and science-commerce pupil teachers. Thus hypotheses 4 and 5 are rejected.

Conclusion : Problem solving ability is highly correlated with academic achievement, intelligence, creativity, reasoning ability, numerical ability and mathematical ability. Therefore, it is necessary that we should develop the problem solving ability through proper education and training of our young boys and girls. Computer programming enhances problem-solving abilities and promotes creativity and reasoning ability of students. The result indicates that science pupil teachers have higher level of problem solving ability as compared to arts pupil teachers. This may be due to high level of problem solving, decision making, coping with stress, critical and creative thinking abilities. Such abilities should also be developed among arts students (pupil teachers) also. It may be helpful in their future life. In this competitive world everyone should have some ability to face some critical problem. So we must know how to deal and solve it.

Suggestions : The study can be done for the extended population with taking the other background variables like locality of colleges, parental qualification, medium of instruction, gender differences etc.

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A STUDY OF PROBLEMS OF POLYTECHNIC STUDENTS

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Voice of Research

Volume 4 Issue 2

September 2015

ISSN No. 2277-7733

Abstract

Main objective of this study was to know the problems of polytechnic students related to physical facilities, library, laboratories and teaching learning process. Two self finance and one granted polytechnic college were selected by simple random sampling technique. Apart from this three principal, 49 lecturers and 375 students were selected by random sampling technique. The Researcher has selected questionnaires, opinionnaires and interview as a tool for data collection from the selected sample. Collected data was analyzed by percentages and chi-square test. From findings of the study, it was found that over all facilities in polytechnic colleges were partially well maintained, It was easy to obtained learning materials from library. Textbooks and subject oriented books were available in English as well as Gujarati language. College labs need to be fulfilled with new equipments and instruments for each student. There is need of change in teaching way or style, and most of the students are facing communication problem during Instructional Process.

Key words : *polytechnic, sampling technique, Instructional Process etc.*

All the challenges, which students are facing locally and internationally, are due to lack of proper governance and management practice. In the engineering course system, engineering education placed the primary function, although there has different learning contents and major problems among engineering students. It was aiming at the engineering education to do the evaluation and guidance to students. For college students, there's not only need to learn the basic knowledge but applying knowledge into practice.

In this research the researcher wants to know that what types of problems facing by the students related to physical facilities, library, problems in laboratories and problems during teaching learning process of the polytechnic students.

Statement of the problem : A STUDY OF PROBLEMS OF POLYTECHNIC STUDENTS

Objectives of Study : The researcher has conducted the research on the basis of research objectives which are as follows.

To know the infrastructural problems of polytechnic colleges form students.

To know the library problems of polytechnic colleges from students.

To know the laboratories problems of polytechnic colleges from students.

To know the Teaching learning problems of polytechnic colleges from students.

To know the infrastructural problems of polytechnic colleges form teachers.

To know the library problems of polytechnic colleges from teachers.

To identify the laboratories problems of polytechnic colleges from teachers.

To know the Teaching learning problems of polytechnic colleges from students.

Population and Sample : In this study, the Researcher wants to know about the problems of polytechnic college students. The researcher had taken 3 colleges into consideration by simple random sampling. From these colleges have different branches like Civil, I.T., Mechanical, Electrical, Automobile and Metallurgy Engineering etc. Students of all above branches were population of this study.

In this study Researcher has taken 20 students from each branch of each college were selected by random sampling technique. Total three principal, 49 lecturers and 375 students becomes the sample of the study.

Research Method : The research method refers to over all strategy that you choose to integrate the different components of the study in a logical way, thereby ensuring you will effectively address the research problem. For this study, Researcher was selected a survey method. Survey allows researcher to collect a large amount of data in relatively short period of time.

Research Tools : In this research, researcher was used three tools for data collection, which were mentioned below :

(i) Questionnaire (ii) Opinionnaires (iii) Interview

Statistical Analysis : In this study, the data obtained from the sample by questionnaire and opinionnaire were analyzed by percentages and chi-square respectively and open ended questions was analyzed by qualitative analysis.

Major Findings of Research

In context of physical facilities, it was found that over all facilities were partially well maintained, class was not facing ventilation problem, and blackboard location was also comfortable, seating arrangement was also good, enough no. of tube lights in classrooms. A class needs furniture and benches to be well furnished and college composes were not found enough clean.

In context of library facilities, it was easy to obtained learning

materials from library. Textbooks and subject oriented reference books were available in the library. Students were facing problems with rules of library and getting extra time for library.

In context of laboratories facilities, it was found that college was having computer labs for teaching practical work was properly done. College labs need to be fulfilled with new equipments and instruments for each student.

In context of teaching learning method, College provides enough learning material to the students during exam time. Also it was found that there was need of change in teaching way or teaching style, and most of the students were facing communication problem.

In context of physical facilities, it was found that over all facilities were well maintained at college, teachers were not satisfied with cleanliness of college.

In context of library facilities, it was found that it was easy to obtain learning materials from library. They were satisfied with rules of library and reference books were also available.

In context of laboratories facilities, it was found that Labs were well equipped but there were no personal computers for teachers.

In context of teaching learning method, it was found that teachers were not facing communication problems and they were having enough teaching material at college.

Epilogue : The ultimate goal of any educational research is to make education fit to the recipients. The present research found that students are facing problems in college due to lack of facilities which are neglected but it should not be taken into consideration, which should not act as a hurdle in process of teaching learning method. Hence, the present research is an eye opener and torch bearer too Teachers, Educations, Planners to notice that it would give a best to the nations.

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PREVALENCE AND PATTERN OF SUBSTANCE ABUSE AMONG THE STUDENTS OF HIGHER SECONDARY SCHOOLS

Voice of Research

Volume 4 Issue 2

September 2015

ISSN No. 2277-7733

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Abstract

The present study attempts to make a thorough, comprehensive, analytical study and exploring the educational background of the parents and substance abuse, economic background of the family and substance abuse, age of the students and the patterns of the substance use in ever, recent and current use and use of substance abuse by an individual in relation to tobacco, alcohol inhalants and cannabis. From the result of the research the administrator, teachers and parents may help children through early education about psychoactive substances, open communications, good role modelling and early recognition if problems are developing. No single measure would be effective to prevent the use of drugs until and unless home, school and society all the three collectively and cooperatively tackle the problems of substances abuse from different angles.

Key words : Substance, abuses, substance abuse, adolescence, students, Manipur

Substance use refers to the harmful or hazardous use of psychoactive substance including alcohol and illicit drugs, other than when medically indicated. Psychoactive substance use poses a threat to the health, social and economic fabric of families, communities and nations. Adolescence is a time of experimentation and risk taking and the initiation of substance use often begin during this period. The consequences of drugs use are often multifaceted. This habit not only affects health, education and occupational career, but also incurs a huge financial and social burden to the society. Substance use in adolescence is commonly associated with unsafe sexual behaviour, school and social misbehaviour, poor academic performance may eventually lead to the continuation of drug use in adulthood. Long term personality change in individuals may occur as well.

Substance abuse is mostly observed during the period of adolescence. They may be involved with legal or illegal drugs in various ways. Experimentation with drugs during adolescence is common. Adolescence is a times for trying new things. Unfortunately, teenagers often do not see the link between their actions today and the consequences tomorrow. They also have a tendency to feel indestructible and immune to the problems that other experience. So they try new things or substances that are harmful to them and altered their mood. Some of the substance that can be abused for their mood altering effects that are not at all – inhalant and solvents, alcohol, marijuana, hallucinogens, amphetamines, barbiturates, narcotics etc. Use of these drugs may lead to criminal penalty in addition to possible physical, social, and psychological harm. These teenagers use drugs of psychological factor, peer groups, rebelliousness, intercultural influences, curiosity, to reduce stress, future insecurity, physiological reasons, climatic condition, easy availability of drugs, to grown up or to fit in. But using such drugs makes our nervous system effects which produce changes in mood, level of awareness or perception and sensations.

From Zarda Pan, Khaini and Cigarettes to Ganja and Alcohols such as Beers, Whisky, local brews, from cough syrups such as

Phenshydyl, Corex, Epidex, Sericodine and bondex to pain killer tablets like Proxyvon, Parvon Spas, Spasmo Proxyvon, Relipen, prozep and tranquilizers such as Diazepam, Valium, Nitrogen 10(N10); from psychoactive substances such as Morphine, Poldrom, Mandrake, Hypogen to in infamous Heroin Number 4, drug abuse manace has almost succeeded in its attempted destruction of young physique and mindset of Manipuris. Nowadays, beginner abusers of Manipur are switching on to cheap and easily available substances such as Dendrite and correction fluids (Kores Eraz –Ex) to enjoy self-satisfaction. The changing trend calls for urgent attention of parents for saving the young siblings from destruction of mindset.

Drug or substance abuse is an immoral behaviour of the youths. The degrading and all round system failure affecting every aspect of the society arising out of mis-governance etc. also aggravate this menace in Manipur. Young people take drugs or abuse substances for many reasons. May be they do so in order to cope with the frustration in life-amusement or for satisfying company of friends. Many youths indulge in unwanted activities to gain acceptance and popularity among the peers. Due to their gregarious nature, young people seek the company of their own age group. This leads to their exposure to various unwanted behaviour of their age group. The question is, since it would be impractical to expect them to dissociate from their herds, how they can be protected from being negatively influenced by the group behaviour.

Abusing substances that are becoming dangerous to health are increasing rapidly. Using such drugs at a young age increases the risks of using other drugs that have cause severe negative health effects. Some teens will experiment and stop, or continue to use occasionally without significant problems. Other will develop a dependency or addition to drugs and causing significant harm to themselves and possibly others. Using such drugs has posed a great danger to the physical and mental health of adolescents and has caused a great concern in the mind of all those who are closely associated with their welfare and with the wellbeing of the society in general. Hence

deconstructing the moral value of young generation, there is a need of study the young adolescents regarding substance abuses. Keeping all these in view the investigator chose this topic study on prevalence and pattern of substance abuse among the students of Higher Secondary schools.

Objectives

To study the background of the family and substance use.

To study the effect of educational background of the parents and substance abuse.

To study the influence of economic background of the parents and substance abuse.

To find out the age of the students and the pattern of the substance use in ever, recent and current.

To find out the use of substance abuse by an individual in relation to tobacco, alcohol, inhalants and cannabis.

Methodology : Methodology is a style of conducting a research work which is determined by nature of the problems. The present study is conducted with the help of 'Survey Method'. This method has undoubtedly been the most popular and the most widely used research method in education. The investigation selected this method because it is concerned with the present and attempts to determine status of the problem under investigation.

Sample : For the present study only 160 adolescence students selected through Simple Random Sampling from eight (8) Higher Secondary Schools of Imphal East and West District of Manipur. The sample comprised of 80 adolescence students from four (4) Government Higher Secondary Schools and 80 from four (4) Private Higher Secondary Schools as the true representative proportion of the population.

Tools : The tools for the study were used questionnaire which was developed by investigator himself keeping into account the four (4) areas of becoming an individual substance abuse in relation to educational background of parents and substance abuse, economic background of parents and substance abuse, age of the students and substance abuse and substance abuse and substance use by an individual.

Statistical Analysis : Analysis of data for the present study has been made in conformity with the objectives as formulated by the investigator. Statistical techniques like number and percentage were used to analyse the data.

Result and Discussion

Table-1 : Background of the Family and Substance Use

Substance use by the family	Observed number	Percentage
Substance use by the father	87	54.375%
Substance use by mother	42	26.25%
Substance use by sibling	31	19.375
Total	160	100

To the statement "background of the family and substance use" enquired from the students whether all the numbers in the family, were substance users. The response pattern as shown in table 1 reveals that 87(54.375%) father, 42 (26.25%) mother and 31 (19.375%) sibling were substance users.

Table-2 : Educational Background of the Parents and Substance Use

Qualification	Observed number	Percentage
Under matriculation	63	39.375%
Matriculation	36	22.5%
10+2	25	15.625%
Graduate	20	12.5%
Post-graduate	16	10%
Total	160	100

Table No.2, deals with classification of the substance user's students according to their parents' educational qualification. From, the table it can be deduced that 63 (39.375%) of the parents where under matriculation. And those students of such parents are more in substance user 36(22.5%) of the parents were matriculation and students of such parents were less in substance users than that of under matriculation parents' students. In the family were parents' qualification were +2, 25 (15.625%) of students were prevalence in substance user. Those students whose parents' qualification of graduate and post-graduate were very less of substance uses 20(12.5%) and 16 (10%) respectively.

Table-3 : Economic Background of the Parents and Substance Use

Income of the parents per annum	Observed number	Percentage
10,000-20,000	15	9.375%
21,000-30,000	30	18.75%
31,000-50,000	46	28.75%
51,000-above	69	43.125%
Total	160	100

To the statement "economic background of the parents and substance use", table no.3 reveals that majority of the students in the present sample belonged to the highest two income groups parents i.e. 69 (43.125) were earning between Rs. 51,000-above and 46 (28.75%) earned between Rs. 31,000-50,000. Out of the remaining students parents 30 (18.75%) were earning between Rs. 21,000-30,000. Only 15 (9.3755) students' parents earning between Rs. 10,000-20,000. Thus, it can be concluded that those students from the highest income parents are more in substance users than that of low income groups parents.

Table 4 : Age of Students and Pattern of Substance Use

Demographic Characteristic (Age of Students)	Total No. of students	Percentage	Pattern of substance use					
			Ever Use		Recent use		Current use	
			N	%	N	%	N	%
16	60	37.5%	Nil	Nil	52	86.67	8	13.33
17	54	33.75%	Nil	Nil	47	87.04	7	12.96
18	30	18.75%	Nil	Nil	27	90	3	10
19	16	10%	Nil	Nil	13	81.25	3	18.75
Total	160	100			133		27	

From the above table 4, it is found that there were 60 (37.5%) and 54 (33.75%) students in the age group of 16 and 17 years, and there were 30 (18.75%) and 16 (10%) students in the age group of 18 and 19 years.

It was also found that students of 16 years were 52 (86.67%) of substance use as recent user and 8 (13.33%) as current user. Students of 17 years were 47 (87.04%) of substance use as recent user and 7 (12.96%) as current user. Students of 18 years were 27 (90%) of substance use as recent user and 3 (10%) as current user. For 19 years students were 13 (81.25%) as recent user and 3 (18.75%) as current user. It shows that the substance abuser of ever use was found to be "nil".

Table-5 : Substance Use by an Individual and its Pattern.

Substance	Total No. of students	Percentage	Pattern of substance use					
			Ever Use		Recent use		Current use	
			N	%	N	%	N	%
Tobacco	109	68.12%	Nil	Nil	98	89.91	11	10.09
Alcohol	32	20%	Nil	Nil	32	100	Nil	Nil
Inhalants	11	6.88%	Nil	Nil	11	100	Nil	Nil
Cannabis	8	5%	Nil	Nil	8	100	Nil	Nil
Total	160	100			149		11	

From the table 5, it is found that 109 (68.12%) of the students were used of tobacco and 32(20%) of the students were used of alcohol and 11 (6.88%) of the students were used of inhalants and very less 8 (5%) students were used of cannabis.

Further interpretation shows that students who use tobacco were 98 (89.91%) recent use and 11 (10.09%) current use. Students who use alcohol were 32(100%) recent use and current use was nil. Student who use inhalants were 11(100%) recent use and current use was nil. Students who use cannabis were 8 (100%) recent use and current use was nil. It shows that for all the substance users, ever user was found to be nil.

Conclusions

Background of the Family and Substance Use : It was found that more than half of the students (54.375%) whose father were substance users were more prevalence in substance abuse. It can be concluded that most of the family members were all substance users. From the imitation of their parents, sibling and friends they subsequently became substance abuse.

Education Background of the Parents and Substance Use : It was found that one third of the students (39.375%) belong to such families in which parents were less educated i.e. under matriculation were more in substance users. It can be concluded that parents of more literate i.e. post-graduate were knowledgeable about the substance abuse and take care and motivated against substance abuse of their children. They were more adjustable to their children.

Economic Background of the Parents and Substance Use

: It can be state that students from the high income family were more prevalence in substance use and students from low income family were less prevalence in substance use. It means that giving money by the parents at random when demanded for it by their children is the initial contributing factor of substance abuse.

Age of the Students and Pattern of Substance Use : It was found that students of 16 years are more prevalence of substance use. And students of 19 years are less prevalence of substance use. It means that middle adolescence feel more curious to taste the substance than later adolescence.

Substance Use by an Individual and its Pattern : It can be state that majority of the students are more use of tobacco, alcohol and cannabis is less use by the students. Only (6.88%) of the students used inhalants substance i.e. gas, aerosols based on correcting fluid, nail varnish remover, petrol, dry cleaning fluids, dendrites come under solvent addiction or inhalants. It means that most of the substance user students they used substances which are easily available in the market i.e. tobacco and alcohol whenever they needed.

Suggestions

Parents and teachers should keep good relations with the adolescents and know the company of the adolescents because peer group or friend circle could lead innocent child to become a substance abuser.

Parents and teachers should provide proper counselling for the adolescents to minimize the frustration, anxiety and fear in the life of adolescents. The good habits and moral values developed in early infancy leave permanent impressions on the behavior of adolescents.

Parents and teachers must know the psychology of the adolescents i.e. their interest, motives, aptitude, attitudes, potentials etc. and should lead the child in a desirable way.

The Government and the school administrators should not allow to sell any psychoactive substances inside the school campus and also in the surrounding of the schools. In the medical store, psychoactive substances should not be easily sell without the doctor's prescription to the adolescents.

The concept of the psychoactive substance and its bad effects should be included in the curriculum. There should be inclusion of moral education in the school subjects' upto secondary stages to develop a good character among the adolescents. The school should cater to the physical, psychological and social needs of adolescents through different co-curricular activities.

Parents – teacher association should be strengthen so that the problems of individual students may be discussed and remedial measures can be suggested. The teachers should report the behaviour of the student if he/she finds it unwanted.

The advertisement of alcohol and tobacco products either through mass media or through hoardings should be banned. Awareness about drug is to be created among the people through the media of posters, T.V., news papers, Journals, street plays, drama and cinema.

There should be inclusion of the classroom presentation in the forms of single or sessions for the information of substance abuse. Schools can provide public awareness by conducting lectures and other related speeches on the dangers of substance abuse. And the power of the head of the administration should be strengthen to look after the happening around the school.

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LEARNING STYLES IN DIFFERENT CONTEXTS

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Voice of Research

Volume 4 Issue 2

September 2015

ISSN No. 2277-7733

Abstract

It is important to study learning styles because recent studies have shown that a match between teaching and learning styles helps to motivate students' process of learning. That is why teachers should identify their own teaching styles as well as their learning styles to obtain better results in the classroom. The aim is to have a balanced teaching style and to adapt activities to meet students' style and to involve teachers in this type of research to assure the results found in this research study. Over 100 students complete a questionnaire to determine if their learning styles are auditory, visual, or kinesthetic. Discovering these learning styles will allow the students to determine their own personal strengths and weaknesses and learn from them. Teachers can incorporate learning styles into their classroom by identifying the learning styles of each of their students, matching teaching styles to learning styles for difficult tasks, strengthening weaker learning styles. The purpose of this study is to explain learning styles, teaching styles match or mismatch between learning and teaching styles, visual, auditory, and kinesthetic learning styles among learners.

Key words : Learning Style, Teaching Style ,Age Group

Everyone has a different learning style and learns better through different means. Understanding the particular learning style and how to best meet the needs of that learning style is essential to performing better in the classroom. Once we unlocked learning style and discovered the best methods for helping to learn through that style, it will be surprised to discover just how well can flourish in the classroom, even in subjects that previously found difficult.

Research Objectives : The study aims to identify strategies and learning styles of students and to highlight differences in the levels of these two variables, from the perspective of five different age group of students. The primary objective of this study is to determine the degree of variability in the use of learning strategies by students from different standard. The starting point is the results of previous research which raised the question of stability versus instability and proposed strategies and learning styles.

Hypothesis : *There are significant differences between different students of different age group in terms of the degree to which strategies and learning styles are used.*

Method :

Participants : The experiment involved a total of 270 students (190 participating male and 80 female), as follows: 66 students of standard-5, 68 students of standard-6, 64 students of standard-7, 72 students of standard-8.

Measures : Inventory of Learning Styles

Procedure : The questionnaires were applied in the classroom, paper and pencil format. Participation was voluntary and verbal consent was required of participants. Participants were assured of confidentiality of results and the possibility to ask personal outcomes to the researcher. All students participating in the research informed their consent in accordance with the general aim of this approach.

Results and discussions : Hypothesis aimed to verify the existence of significant differences regarding the development of strategies and learning styles for students from five standards. The obtained results support the hypothesis for most of the strategies and learning styles. We can therefore say that the study shows that the use of individual learning strategies

vary by subjects, as well as preference in the use of learning styles. The specifics of the disciplines and skills, skills required of them, lead to differences between students of these majors.

How do personal and age factors relate to students' learning patterns ?

Studies show that age factors influence the student's orientation, either to acquire expertise in the study, or to achieve a specific performance or high grades in exams. In the age factors involved in teaching in academia that could explain differences obtained in this study we can mention several aspects. A first issue concerns the type of learning tasks, tasks that vary from one standard to another or which are required in varying proportions depending on the standard. It is well known that theoretical and decontextualised tasks lead to getting a private performance, while the applied loads and current activities related to students are more attractive and easier to acquire expertise and guidance not only to achieve a particular performance. Another important aspect may be the time to learn a task. Thus, a time too short given learning tends to de-motivate and lead students to memorize.

Of course relation of teacher - student cannot be omitted from this framework in explaining the differences found. The autocratic relationship, the requirements for learning determine extrinsic motivation and a perception arguably ambivalent about their own competence and on self efficiency, while democratic relationship, autonomy in learning and intrinsic motivation leads to a positive perception of their own learning skills.

Furthermore, formal and informal use of reinforcements and rewards can boost student to take responsibility for their own learning and to adjust learning processes. In this respect, it is recognized that specific performance is a rewarding role in short-term motivator, while reward power has a strong motivational role in the long term. The learning achievement of self regulation has an important role in self-efficiency expectations about task. When the student is perceived as ineffective in learning tasks, this will cause him to avoid difficult tasks or engage less in this kind of task.

Finally, we indicate how to assess and self-assess. Various au-

thors criticize that education focus solely on assessment, neglecting aspects of teaching. The self-evaluation and assessment of teaching must be to support students and thus task performance constructed in a manner as close to reality. Orientation determines the power of formative assessments of learning motivation high, compared with the orientation towards performance.

Vermunt (2003) believes that the perception of students on teaching and assessment procedures, rather than the method itself is affecting students learning directly. All the issues mentioned could explain differences obtained in this study.

Of course, it is expected, according to the model that Vermunt (1998) proposed, that learning strategies provide less stability than the mental models and learning orientations. This was not confirmed in our study, whereas learning strategies varied in the same way the conceptions and learning orientations. The lowest level of stability was recorded for mental models of learning. Cross-sectional studies (Vermetten, Vermunt and Lodewijks, 1999) showed a similar practice as learning reported.

It was demonstrated that the use of learning strategies differ depending on the degree programs of academic study of variability. To more thoroughly investigate the learning strategies variables prescribed by the context variables, it is necessary to carry out larger studies.

Effects of various forms of teaching and assessment have led researchers to investigate the differences in how teachers describe their teaching methods. These results are valuable in explaining both the problems related to low levels of development strategies and learning styles and to design strategies to enhance training programs based on meaningful and constructive change in mental models.

Undoubtedly, this study has limitations. Number of participants could be broadened and at the same time the number of standard included in the study could be extended. It would also be interesting to see if there are differences in the form of education: full time or part-time. Moreover, it would be to measure perceived learning environment and approaches involved in teaching and in assessment by teachers, which would lead to the hypothesis of contextual nuances.

Despite these shortcomings, the present study emerges the importance of learning environment, learning strategies adopted by students and reinforces the idea that the problem of stability versus instability strategies and learning styles is not a singular response.

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FEMINISM : A BETTER UNDERSTANDING

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Voice of Research

Volume 4 Issue 2

September 2015

ISSN No. 2277-7733

Abstract

Feminism has always been a debatable topic-. Why, how, where it started, who initiated, etc. The perception about the same may be different in different culture but in any case it has been a debatable issue. The present paper puts forth the idea and the perception about feminism.

Key words : feminism, female, gender

"Feminism, is a revolt against the traditional concept of feminine which has deprived women of their natural rights and has resulted into inequality and injustice against women."

Feminism is not a new word. Its traces can be dated back to 15th century. But now we are in a Post Feminism era and to actually understand the part we have to play as a human being (not as men or women), we really need to open our vistas of knowledge and incorporate in it the How, What, When, Where and Why of this inequality of sexes.

The key sources behind the concept of Feminism as discussed in this article are the issues discussed by the great French writer Simone De Beauvoir and the famous English writer Mary Wollstonecraft in their book 'The Second Sex' and 'A Vindication of The Rights of Women' respectively.

The very basis of oppression and marginalization of women lies in the concept of Patriarchal Society. When man had not stepped into a settled family life, both male and female probably shared all the responsibilities equally. But with women facing certain physical and biological restraints after child birth, men got hold of the responsibility of playing the role of feeder and care taker of the family. Enjoying this position, they declared themselves to be the Head of the family and hence the Law Maker. Women were restrained behind the four walls of the house to perform only the house hold work.

This deprived women of Education, liberty, equality and above all, the right to be considered a human being. Men used all the possible institutions, be it family, religion or society to create rules for restraining the role of women. The literature also played a major role in propagating the picture of an Eternal women (compassionate, ready to sacrifice all her comfort, full of virtues, highly moral in character etc), as it was man who was writing it, reading it and even critically analyzing it. These writings gave the women a status equal to Goddess, described her with utmost importance, praised her beauty and gave her a stature greater than men, thus forcing her to lead a life full of only eternal virtues. A lot of women started believing in this very type of eternal women.

However, virtue cannot be relative to gender; as both men and women were created by God and both have souls, and the same kind of propensity to exercise reason and develop virtue. Women were totally unaware of all this, being deprived of the opportunity to read or write, and hence were declared as a creature with no power to think or reason out things.

The following passage from Simone De Beauvoir's book echoes a similar concern:

"The female is a female by virtue of a certain lack of qualities," said Aristotle; 'we should regard the female nature as afflicted with a natural defectiveness.' And St Thomas for his part pronounced woman to be an 'imperfect man', an 'incidental' being. This is symbolised in Genesis where Eve is depicted as made from what Bossuet called 'a supernumerary bone' of Adam. Thus humanity is male and man defines woman not in herself but as relative to him; she is not regarded as an autonomous being. Michelet writes: 'Woman, the relative being ...' And Benda is most positive in his Rapport d'Uriel: 'The body of man makes sense in itself quite apart from that of woman, whereas the latter seems wanting in significance by itself ... Man can think of himself without woman. She cannot think of herself without man.' And she is simply what man decrees; thus she is called 'the sex', by which is meant that she appears essentially to the male as a sexual being. For him she is sex – absolute sex, no less. She is defined and differentiated with reference to man and not he with reference to her; she is the incidental, the inessential as opposed to the essential. He is the Subject, he is the Absolute – she is the Other "

The author highlights the view that neglect of girls' education is largely to blame for the condition of adult women. Women were treated as subordinate beings who cared only about being attractive, elegant, and meek, and surrendered to oppression as they neither had the tools to know and demand their fundamental rights nor they had the awareness that they are in such a condition. This picture of women was made so deep rooted that women herself digested, absorbed and assimilated this stereotyped image and became a strong and dedicated channel to perpetuate this image through her conduct and through her role as a parent for uncounted number of generations.

As Wollstonecraft puts it-

"Women are taught that through "cunning, softness of temper, outward obedience, and a scrupulous attention to a puerile kind of propriety," they will marry men who will protect them. And, if she's beautiful, her life will be easy "for, at least, twenty years." The point is that beauty fades as will the protection of her husband if gained under these false pretenses (238). Wollstonecraft believes this is an "imperfect cultivation" and will result on in obtaining "evil" (238) instead of good."

The main message in the above passage is that changes in education, law, political representation, and general perception of the capacity of women to reason must be implemented. Boys and girls should attend school together, and girls should be privy to the same subjects as boys. Some professions, not just menial ones, should be open for women, who should have a degree of financial independence so that they are not rendered utterly helpless even when they have to carry life all

alone. They should even have some representation in politics so they are not rendered subordinate. All of this follows from the fundamental premise that women too have souls and the ability to reason.

Lack of education and economic dependence was considered by many as the main inertia to women's liberty. But if we talk about women of 21st century, even though a good percentage is educated and economically independent to some extent, still the situation is a lamenting one. We have still not understood the true meaning of equality, liberty and economic independence.

Imitating men without using reasoning or without judging the act is certainly not Feminism. Women need not follow men blindly in order to prove their worth. What we have to understand is that both Men and Women have been created equally by god and no one is inferior to the other. We don't have to prove ourselves as men or women but we have to set standards as Human Beings. The wrong interpretation of the word Feminism has misled us. In the name of Feminism we are perpetuating an image of women who is free to do whatever she likes, be it right or wrong. Mass Media is a reflection of society and hence the Daily Soaps too, whether directed by Male Directors or Female Directors, are playing the same role of distorting the women's image as was being done in the past by the predominant literature of those times. In our daily life,

we come across hundreds of such examples where in the name of liberty and equality, women are depicted degrading the basic human virtues. The change required should not be on a superficial level. A massive change in the mind set of both the sexes- men as well as women, is required, that should emanate from reason and complete understanding of the various issues.

As human beings, instead of trying to supersede any other human being, we should focus to conquer our ignorance and self centeredness. We need to rise above the biased attitudes and both men and women should aim to be virtuous. Education will then produce an individual who can choose to lead a virtuous life which is governed by reason.

The attitude needed today for equal development is not of 'Feminism' but of 'Humanism'.

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GREEN ACCOUNTING - A CRITICAL LEGAL PERSPECTIVE

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Voice of Research

Volume 4 Issue 2

September 2015

ISSN No. 2277-7733

Abstract

Green Accounting is basically adoption of valuation of natural capital integration in planning for development. Incorporating green accounting into national economic accounts could provide a measure of sustainability; however, considerable advanced methods of measurement and valuation are needed. There are, of course, no substitutes for the life-sustaining services of nature and the question of when and how to account for this fact is the source of many ongoing debates in green accounting.

Key words : *Green accounting, accounting, legal, Critical.*

Over the past few decades accelerated industrialization and rapid economic growth has resulted into over exploration of natural resources. Release of solid, liquid hazardous waste and emission of greenhouse gases by industrial sectors are posing threat to the very existence of mankind and the planet through environmental destruction.

This would make clear how natural assets will be depleted and /or depreciated by the planned development .Sustainability of human beings depends on very large extent on the availability of natural resources for future generation. Conservation and accountable usage of natural assets is the responsibility of present generation . Government intervention in the form of law is considered as an important tool for making effective implementation of this responsibility in today's era . The key is not only to measure the total value of natural assets but also to measure the distribution of benefits, how much goes to each stakeholder group and the dependence of each group on natural capital especially the poor.

Green Accounting is basically adoption of valuation of natural capital integration in planning for development. Incorporating green accounting into national economic accounts could provide a measure of sustainability; however, considerable advanced methods of measurement and valuation are needed. From a purely accounting perspective, particular forms of capital could be diminished or, in an extreme case, wholly eliminated without decreasing overall welfare if other forms can be substituted for it. There are, of course, no substitutes for the life-sustaining services of nature and the question of when and how to account for this fact is the source of many ongoing debates in green accounting.

Natural capital is a critical asset, especially for low-income countries where it makes up a significant share (36%) of total wealth. For these countries, livelihoods of many subsistence communities depend directly on healthy ecosystems. Incorporating natural capital into national accounts can support better decisions for inclusive development.

GDP only measures gross output. It tells us nothing about income for the long term. It does not answer questions like - Are income and growth sustainable? Will the same level of income be available for our children? That's because GDP looks at only one part of economic performance—output—but says nothing about wealth and assets that underlie this output and the generation of income. For example, when a country exploits its minerals, it is actually depleting wealth.

The other major limitation is the poor representation of natural

capital. Important contributions to the economy of forests, wetlands, and agricultural land are not fully captured in national accounts or may be hidden. Forestry is an example—timber resources are counted in national accounts, but forest carbon sequestration is not included. Other services like water regulation that benefits crop irrigation are hidden and the value is (wrongly) attributed to agriculture in a country's GDP. It is in the interest of developed and developing countries to move beyond traditional GDP and start incorporating their natural capital into their national accounts to make better economic decisions.

Green Accounting : Green accounting is an accounting system that measures the currently unaccounted for economic losses that are experienced by renewable and nonrenewable resources in the environment. By incorporating these losses into all levels of economic accounting, all parts of the economic sectors can make informed decisions that support long term sustainable development and help strengthen human rights affected.

Natural capital includes, first of all, the resources that we easily recognize and measure such as minerals and energy, forest timber, agricultural land, fisheries and water. It also includes ecosystems producing services that are often 'invisible' to most people such as air and water filtration, flood protection, carbon storage, pollination for crops, and habitat for fisheries and wildlife. These values are not readily captured in markets, so we don't really know how much they contribute to the economy and livelihoods. We often take these services for granted and don't know what it would cost if we lose them.

The concept of accounting for natural capital has been around for more than 30 years. However, progress in moving toward implementation has been slow. Human rights and the environment are inextricably linked and in respect to sustainable development, natural allies. Ecosystem services – including food, clean water, medicinal substances ,recreation, and protection from natural hazards such as floods and droughts are indispensable to the well-being of all people in all places. Loss of such services will increasingly threaten humanity's 'right to development'.

Almost from the emergence of contemporary concern with environmental protection in the late 1960s, the impact of environmental sustainability on the enjoyment of human rights was strongly perceived. The linkage figured prominently in the United Nations Conference on the Human Environment, held in Stockholm in 1972.

A major step towards achieving this vision came recently with the adoption by the UN Statistical Commission of the System for Environmental-Economic Accounts (SEEA). The SEEA provides an internationally agreed method, on par with the current SNA, to account for material natural resources like minerals, timber, and fisheries. The challenge now is to build capacity in countries to implement the SEEA and to demonstrate its benefits to policy makers.

Natural capital accounting can provide detailed statistics for better management of the economy. For example land and water accounts can help countries interested in increasing hydro-power capacity to assess the value of competing land uses and the optimal way to meet this goal. Ecosystem accounts can help biodiversity-rich countries design a management strategy that balances tradeoffs among ecotourism, agriculture, subsistence livelihoods, and ecosystem services like flood protection and groundwater recharge. Ecosystems accounting not only provides a tool to maximize economic growth but is also a means to measure who benefits and bears the cost of ecosystem changes, helping governments gauge whether their growth is inclusive.

Following the recent adoption of the System for Environmental-Economic Accounts, there is now wide acceptance of the need to put natural capital accounting into action. As a result, there is renewed momentum with finance ministries and ministries of environment who want to show the contribution of natural capital to national income. Countries that have started implementing the SEEA have a road map to guide them through this process. They begin by establishing institutional structures with clear lines of responsibility and commitments across government departments. Rather than taking on the challenge of compiling all natural capital accounts at once, countries are prioritizing which sub-accounts to begin with, based on important development challenges facing them.

Sustainability and Comprehensive Wealth : An application of consistent and comprehensive theoretical framework is required for assessing whether economic growth is compatible with sustaining well-being over time. This approach differs from earlier approaches by concentrating on wealth rather than income. The sustainability requirement is that a properly-defined comprehensive measure of wealth must be maintained through time. Our wealth measure is unusually comprehensive, capturing not only reproducible and human capital but also natural capital in its various aspects, health improvements (beyond those in human capital), and technological change. Several economic effects not mediated through the market are given emphasis. We consistently integrate population growth to arrive at changes in comprehensive wealth per capita.

We apply the framework to five countries that differ significantly in stages of development and resource bases: the United States, China, Brazil, India, and Venezuela. We show that the often-neglected contributors to wealth – technological change, natural capital, and health capital – fundamentally affect the conclusions one draws about whether given nations are achieving sustainability. Indeed, even countries that manage to main-

tain per-capita wealth (that is, achieve sustainability) differ considerably in the kinds of capital that contribute to this accomplishment.

The inclusion of health capital makes a huge difference to our estimates of changes in per-capita wealth. The value of this capital is more than twice that of all other forms of capital combined. As a result, health capital's growth rate largely determines the growth rate of comprehensive wealth.

Waves —Wealth Accounting And Valuation of Ecosystem Services : The World Bank has launched a 5-year global partnership on Wealth Accounting and Valuation of Ecosystem Services (WAVES), a program to implement green accounting in a critical mass of countries, both developed and developing. Launched by President Robert B. Zoellick at the Convention on Biological Diversity meeting in October 2010 in Nagoya, Japan, the project will last for five years with the implementation phase from 2012-2015.

WAVES promotes sustainable development worldwide through the implementation of comprehensive wealth accounting that focuses on the value of natural capital and integration of "green accounting" in more conventional development planning analysis. WAVES will enable more informed decision making - targeting Ministries of Finance and Planning and Central Banks - to support sustainable development and genuine green growth. WAVES provides a broad platform including the United Nations Environment Programme (UNEP), United Nations Development Programme (UNDP), other UN agencies, developed and developing nations, international organizations, NGOs and academics.

Major Components of Waves

Objectives :

Implementation of natural capital accounting in 6-10 countries:

Colombia, Mexico, Uganda, Madagascar, Philippines, India, Norway, UK (Australia, Canada, Japan)

Incorporate natural capital accounts in policy analysis and development planning

Contribute to methodology for ecosystem accounting for the SEEA

Promote adoption of natural capital accounting beyond the pilot countries

Natural Capital Accounting Components include :

Monetary value of ecosystem services produced annually and cost of degradation

Distribution of benefits and burden of degradation among different stakeholders

Value of natural capital assets and Comprehensive Wealth accounts

Issues :

Scaling up to national level

Maintaining spatial characteristics

Valuation Techniques :

Market prices for provisioning & recreational services

Other techniques for regulating services, drawing on models such as ARIES and InVest

Legal Perspective at National Level : India currently does not have a system of "green accounting" and that economists estimate gross domestic product (GDP) as a broad measure of national income, while net domestic product (NDP) accounts for the use of physical capital. "As yet we have no generally accepted system to convert gross domestic product into green domestic product that would reflect the use of precious depletable natural resources in the process of generating national income, At national level, lawmakers in many countries have drafted constitutional and legislative provisions setting forth the right to an environment of a specified quality, such as healthy, safe, secure, clean, or ecologically sound. Some 130 constitutions in the world, including the overwhelming proportion of those amended or written since 1970, include a state obligation to protect the environment or a right to a safe, healthy, ecologically (adjective) environment. The protection of the environment and the promotion of human rights are increasingly seen as intertwined, complementary goals, and part of the fundamental pillars of sustainable development. The two fields share a core of common interests and objectives indispensable for sustainable development. Each human being depends on ecosystems and the services they provide, such as food, water, disease management, climate regulation, spiritual fulfillment, and aesthetic enjoyment. At the same time, all human activities have an impact on the environment. A global green economy will necessitate an emphasis on coordination and implementation, better incorporating public, private, and civil society, including at the national and sub-national levels. This will require multilevel governance. Many existing institutions at both the global and the national level have the mandate to address environmental protection, while others are devoted to human rights. Both sets of institutions face a variety of challenges related in part to the need for greater cooperation across sector the need for coordinated responses at multiple levels. In particular, there is no comprehensive international agreement addressing these matters in a holistic manner, nor is there a single agency addressing the problems. The lack of coordination among different agencies and treaty bodies has had some negative effect on the success of integrative laws and policies and should be a priority issue for the future. India expects to put in place,

in five years, a system of green national accounting that will take into account the environmental costs of development and reflect the use of precious natural resources in the process of generating national income. Union Minister of State for Environment and Forests Jairam Ramesh says he has set the ball rolling for a system of green national accounting in India, by 2015 at least.

Conclusion : Green accounting is the popular term for environmental and natural resource accounting, which incorporates environmental assets and their source and sink functions into national and corporate accounts.

The path of environmental protection and vindication of human rights violations has a long fought legacy that has taken on many forms- conventions, institutions, court cases, and even military action. For all this work, the international community still wrestles, more than ever, with the ability to create lasting peace, as well as ensuring human dignity is preserved.

Although no greater hope can be realized when environmental and social well-being is completely harmonized across the globe, the current injustices require a flexible and resource approach to achieving redress. One such approach is pursuing compliance with internationally standards of accounting natural capital as a part of preparation of Green National Accounts.

Abbreviations :

NCA	-National Capital Accounting
SEEA	-System for Environmental-Economic Accounting
WAVES	-Wealth Accounting and Ecosystem Services
GDP	-Gross Domestic Product
GNP	-Gross National Product
NDP	-Net Domestic Product

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PARADIGM OF AN ORGANIZATION'S DNA AND ITS IMPACT IN AN ORGANIZATION

Voice of Research
Volume 4 Issue 2
September 2015
ISSN No. 2277-7733

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Abstract

In today's fast-paced, information-rich, and quickly expanding landscape, organizations face a monumental task. Building and maintaining solid foundations to support adaptable, positive cultures is difficult in the face of a shifting economy, physically separated workplaces, and increasing diversity in the workforce. These changes in the landscape are forcing organization leaders to think about organizational sustainability in new and different ways.

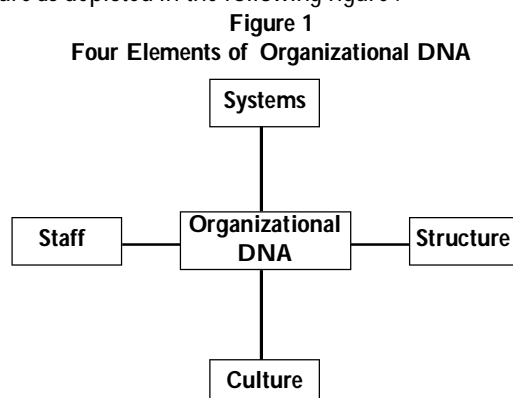
The purpose of this paper is to describe the concept, processes and functionality of an organization's DNA and how organization DNA helps in developing "simple rules" as a key to establish the adaptability and flexibility that is necessary in complex organizational environments.

Key words : *Organizational Development, Organizational Structure, Motivators, Strategic*

Organizations struggle when trying to manage an existing business and a related new strategic experiment simultaneously. The new venture must forget much of what has helped the corporation become successful but must borrow its resources at the same time. To overcome the challenges posed by strategic innovation, organizations must adopt a dual-purpose design. In dual-purpose organizations, the core business and the new venture are distinct subunits within the corporation and have very different DNA. To create its own organizational DNA; the new business must forget the core firm's business definition and competences, as well as the predictability associated with its proven business. The new firm must also hire outsiders at the operational and management level, create its own business functions and processes, develop its own performance measures, and establish its own unique culture of experimentation and learning. Once the new firm has overcome the difficulties that accompany borrowing, it can borrow, among other things, the core enterprise's physical assets (such as manufacturing capacity), brands, expertise, and process outputs.

Now first let us understand what we mean by organization DNA, its origin and how it is considered to be important for an organization.

Organizational DNA is not simply inherited at birth. Consciously or unconsciously, the elements of DNA are selected by leaders. Organizational DNA can be changed, though not easily. DNA becomes deeply entrenched fairly early in an organization's life. It can be changed only through a diligent and time-consuming effort by the senior team. Organizational DNA consists of four elements: staff, structure, systems, and culture as depicted in the following figure:



Staffing choices can create new areas of expertise, e.g. there are many organizations that hire talented networking engineers by acquiring small technology companies.

Structure shapes an organization's flexibility, e.g. organization decentralized structure enables it to serve markets as diverse as credit cards and nuclear reactors.

Systems send signals regarding dimensions of performance that are more or less valued.

Culture establishes the values that employees aspire to, e.g. "the credo" of an organization captures the central promise that the organization makes to each of its stakeholders.

In the context of strategic innovation, DNA matters because management cannot be on call to solve every problem that organization faces. They cannot make every decision. Instead, they must shape decisions by encoding assumptions, values, and decision biases into an organization's DNA — at the time organization is created.

Staff includes attributes of leadership style, plus policies for hiring, training, and promotion. When building a new organization, senior executives must decide who should lead: Entrepreneur or corporate executive? An insider who is politically connected within the organization or an outsider who is more familiar with unique technologies? A general manager or a technical expert? A naive young executive who cannot imagine failure, or a seasoned executive who cannot risk failing, losing everything invested toward reaching the top? Where should the remaining staff come from? It may be more convenient to transfer insiders, but only outsiders are capable of bringing in new expertise and new perspectives. Should outsiders fill management posts within the organization or just operational ones?

Structure includes the specification of formal reporting relationships, decision rights, information flows, and task flows. A key decision is who the head of an organization should report to. The functional manager within organization who can help the organization the most? A general manager of an existing business unit? Directly to the CEO? In any case, what roles should the executive to whom the organization reports are prepared to play? Should he or she simply set expectations and monitor results, or is the role more complex? What should the reporting structure inside of the organization look like?

Should it mimic the structure of other core business units? How and for what purpose should organization and Core Company interact? Which should be the more powerful party in the interaction?

Systems include planning and budgeting processes, norms for evaluating business performance, selection of performance measures, and incentive systems. What expectations are reasonable for the organization? To what extent can the leader of the organization be held accountable for the results of an experiment? How frequently should the organization be evaluated? On what basis? Which performance measures are most relevant? How similar are these measures to the ones used in Core Company? How much should be invested in the organization and when? How frequently should the organization's budget be revisited? Finally, what career and compensation incentives make sense for the company's leaders? If they have the opportunity for tremendous bonuses, what commensurate risks are they exposed to?

Finally, culture includes shared notions about behaviors that are valued and embedded assumptions about what leads to success in business. Which assumptions that are deeply ingrained in Core Company may not apply to new company? Which elements of Core Company's culture might create barriers for new company, and how can this be overcome? How can risk-taking, experimental culture be created within the organization?

Interlinkages between organizational DNA and Vision

What is the underlying purpose of the organization? Is it only to make profits? Yes, a business has to make money that is not a point of debate. It must be profitable, must make tons of money. But why? To make the shareholders happy? That would be too narrow a vision. What if we were to broaden the vision to include the customers, and all people who come in contact with the Company must leave happy? What would bring this happiness? Maybe the product or the service? The feeling of joy of experiencing the service is what brings in the sales. A satisfied customer is ultimately your best salesman! The customer is not only the person who buys the end product; it is anyone who comes in contact with the organization at any point of time. That means, it includes the employees, the shareholders and myriad people such as the vendors, suppliers etc. Keeping or making everyone happy does not mean doing 'yes sir yes sir' to one and all. Making everyone happy means striving to create a win-win at every stage of the organizational process.

A Vision is all encompassing. A Vision is generally not easily attainable, while it can be realized; it cannot be reached easily or in a defined time frame. A mission is more task specific, has clear objectives to be reached & in a defined time frame. Mahatma Gandhi's vision was not just to throw the British out of India, it was the upliftment of mankind; not just the poor down trodden people. His vision encompassed the entire world. To achieve this, yes, he had to strive to throw the British out of India, he had to fight the caste system, fight social oppression etc. These became his mission criteria for realizing his vision.

Hence, vision becomes the DNA of the organization and just like the DNA it must be able to be passed on from one generation to the next without change. It cannot change with the 'change of guard' or the board of directors or a change in

share holding pattern. Hence, Vision must not change with change in ownership or if the man at the helm changes. The vision remains steadfast in its place, because it is eternal. The Vision is like the super ordinate Goal – all encompassing. And in turn, it would have various missions which will synchronize and lead to the Vision.

An organization is made up of people who live, eat, and breathe their own individual visions. Individuals make up the organization and the combination of individual DNAs make up the organizational DNA and vice versa. Hence, the various DNAs need to match or align themselves to form one seamless organization, which is depicted in the following figure.

Figure 2

Interlinkages between Organizational DNA and Vision



There are three activities involved in establishing an Organization's DNA : Identifying it, activating it, and expressing it.

Identifying DNA focuses on Purpose. This is where we set the context of the organization through its vision, mission, guiding principles, etc. Engaging with leadership is essential, as is involving and communicating with employees and other internal stakeholders (e.g., consultants, contractors, etc.).

Activating DNA requires consistent alignment of thought, word, and action throughout the organization via its people. All principles, policies, procedures, strategies, and success metrics must begin to reflect, reinforce, and renew the ideas and intentions established by purpose.

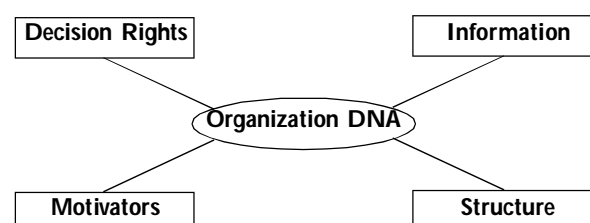
Expressing DNA embraces fully the personal, interpersonal, and public sense of place that the client conveys and people experience every day - internally and externally - through its presence. The built environment, along with the organization's culture, corporate responsibility, interpersonal behavior, public relationships, and communications via all media determine how stakeholders experience this sense of place.

Building blocks of Organization's DNA

However, like the DNA of living organisms, the DNA of living organizations consists of four building blocks, which combine and recombine to express distinct identities, or personalities. These organizational building blocks — structure, decision rights, motivators, and information — largely determine how an organization looks and behaves, internally and externally, which is shown in the below figure.

Figure 3

Four Building Blocks of Organization's DNA



Decision rights : Who decides, what and how?

Information : How performance is measured? How activities are coordinated and knowledge is transferred?

Motivators : What are the objectives, incentives and career alternatives people have?

Structure : How overall organization model look like?

Structure : What does the organizational hierarchy look like?

How are the lines and boxes in the organization chart connected? How many layers are in the hierarchy, and how many direct reports does each layer have?

Decision Rights : Who decides what? How many people are involved in a decision process? Where does one person's decision-making authority end and another's begin?

Motivators : What objectives, incentives, and career alternatives do people have? How are people rewarded, financially and non-financially, for what they achieve? What are they encouraged to care about, by whatever means, explicit or implicit?

Information : What metrics are used to measure performance? How are activities coordinated, and how is knowledge transferred? How are expectations and progress communicated? Who knows what? Who needs to know what? How is information transferred from the people who have it to the people who require it?

Structure : In principle, companies make structural choices to support a strategy (for example, the decision to organize business units around customers, products, or geography). In practice, however, a company's organizational structure and strategic intent often are mismatched. The variance can usually be exposed by, in effect, superimposing the organization chart — an efficient communicator of power and status in a firm — over a business unit's strategic plan.

Innovation and Organization DNA

There are fundamental rules that determine how organizations behave — policies and practices that have a tremendous impact on motivations, capabilities, and behavior. These rules are so powerful, and so often taken for granted, that it is entirely apt to refer to them as organizational DNA. Crucial elements of DNA include hiring and promotion practices, leadership styles, planning processes, performance measures, reporting arrangements, formal and informal power structure, how relationships between groups are defined, how individuals are rewarded, and core values.

All companies have DNA, even small ones. As soon as a company gets big enough that the founder can no longer make every decision on its own, the founder has no choice but to start creating DNA. To succeed, companies must create a DNA that fits their business model.

Organizational DNA and biological DNA have some similarities. They both are difficult to observe directly, and have powerful impacts on behavior. But there are crucial differences, too. Biological DNA is inherited at birth, and cannot be changed. Organizational DNA is created early in life, and can be changed, albeit with some effort.

Some innovation efforts fail because a company's weaknesses are simply the flip side of its strengths. An organization that is hard-wired for success in one business is highly unlikely to succeed in a much different one. Unless, that is, it creates a subunit with an entirely different DNA.

Thus, once leaders choose a set of innovative ideas to invest in, there must be two separate tracks for converting those ideas to reality - one set for implementation within the existing organization, and a second set of strategic innovations that only have a chance within a distinct subunit that is carefully constructed from the ground up.

To sum up : Any attempt to address a business weakness or strategic opportunity must start with an analysis of what makes that organization tick—it's DNA. Yet so many traditional approaches to organizational transformation start with the conclusion that the problem lies in the strategy or in the culture of the company. Culture plays a key role in organizational performance, but it's an outcome of the organizational system, not an input to the system. Adjust the building blocks, and you change the system. Change the system, and you change the culture. Change the culture, and you unlock strategy by enabling execution. We call it "culture change for engineers" (and accountants) because it is predicated on specific, actionable adjustments to each of the four levers of an organization's DNA. That difference in starting point and perspective, coupled with the recognition that the task is difficult, represents an opportunity to create an enduring competitive advantage over rivals and leads to a fundamentally different way of thinking about organizational issues and strategy. The most resilient and consistently successful companies have discovered that the devil is in the details of their organization and its culture.

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EUSTRESS : A UNIQUE DIMENSION TO STRESS MANAGEMENT

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Voice of Research

Volume 4 Issue 2

September 2015

ISSN No. 2277-7733

Abstract

*Stress, like conflict, has a positive as well as a negative side. But that positive side tends to be overshadowed by concern with the negative. A life without stress is a life without challenges, simulation or change. Many positive and exciting events like- promotion, decision making, learning, leadership- have been found to create stress. Does that mean these events should be avoided? The answer is obviously "No". Unfortunately, when most researchers talk about stress and the need to reduce it, they tend to overlook its positive side. This research paper is based on analytical research work which tries to focus on the positive side of stress which is termed as **Eustress**. Eustress is the positive psychological response to a stressor, indicated by the presence of positive psychological states. This paper's purpose is fourfold. First, it introduces the idea of eustress vs. distress. Second, it presents the models to show that how eustress can be helpful to employees. Thirdly, it assess that how self efficacy influence the level of eustress. The fourth section covers the factors that may increase or decrease the chances of experiencing eustress. At the end it is concluded that stress is not always a bad thing. Stress is simply the response to changes that create taxing demands. This paper highlights that there is a difference between eustress, which is a term for positive stress, and distress, which refers to negative stress. In daily life, we often use the term "stress" to describe negative situations. This leads many people to believe that all stress is bad, which is not true. Eustress, or positive stress, helps in motivating employees to improve their job performance.*

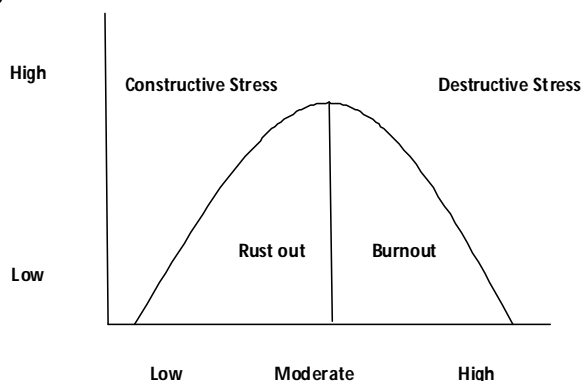
Key words : Eustress, stress, distress, job performance and self-efficacy.

What is Stress ?

Stress may be understood as a state of tension experienced by individuals facing extraordinary demands, constraints or opportunities. The pressures of modern life, coupled with the demand of a job, can lead to emotional imbalances that are collectively labelled 'stress'. However, stress is not always unpleasant. To be alive means to respond to the stress of achievement and the excitement of a challenge. Stress is the spice of life and the absence of stress makes life dull, monotonous and spiritless. There is, in fact, growing evidence that people need a certain amount of stimulation and that monotony can bring on some of the same problems as over- work. The term stress normally refers to excessive stress caused by extraordinary demands (which cause us to lose something we desire), constraints (things that keep us from doing what we desire) or opportunities.

Two Faces of Stress

There are actually two faces to Stress, as depicted through figure.



Constructive Stress (Eustress as it is sometimes called) acts in a positive manner for the individual and the organisation. Eustress can indicate a situation where the individual is in balance or within tolerable limits. The figure shoes that low to moderate amounts of stress can at in a constructive or energising way. Moderate stress can increase effort stimulate

creativity and encourage diligence in one's work. It can equate with tension that causes you to work hard at workplace.

Destructive stress (Distress) is not healthy for the individual and/ or organisation. Distress would indicate effects that are out of balance or outside the tolerance limits. Excessive stress may lead to overload and break down a person's physical and mental systems. Performance can suffer as people experience illness brought on by very intense stress and/or react to high stress through absenteeism, turnover, errors, accidents, and dissatisfaction and reduce performance.

Objectives of the study :

The purpose of the study is to analyze how the concept of eustress can be used.

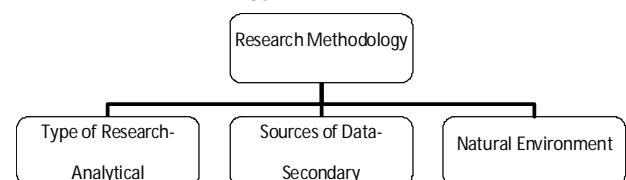
To study the difference between eustress and distress.

To study different models to find out how they support the concept of eustress.

To find out the interdependence between the concept of self-efficacy and eustress.

To determine the factors affecting level of eustress among employees.

Research Methodology :



This research study is based on analytical research design, in which I have used facts and information already available, and have analyzed these to make a critical evaluation of the material. Within analytical research, articles, data and other important facts that pertain to a topic is compiled; after the information is collected and evaluated, the sources are used to support an idea. And the nature of study is based on Natural environment which means that as a researcher I have not manipulated with the variables, this paper is based on non-experimental design which uses secondary data to come on conclusion.

Concept of Eustress : Eustress is a type of positive stress that first used and defined by Selye (1987) as “the non-specific response of the body to any demand placed upon it.” Eustress has many advantages for people from three aspect, include enhance people physical health, bring passion and motive power to people and help people to reduce other kind of stress. Firstly, eustress is existed in order to enhance people physical health and well being. To distinguish between eustress from the scope of impact on people can be divided into advantages of short-term and long-term. On the short-term, although the stress is onerous, eustress still can motivate people to maintain the momentum of moving forward with a target or project. For example, people planned to participate in sports activities such as walking, jogging, or working out in a gym does place some degree of stress on the body. Eustress causes the release of endorphins that help people protect their physical and emotional health. This is the most directly reflects of eustress to show the protection of the people' health. On the other hand, in the long-term, eustress helps promote emotional balance, confidence, the feeling of want and need, and throughout the whole life of most of people to ultimately provide some degree of happiness and well being. As a result, the role of eustress is to minimize the possibility of many people's psychological and physiological diseases developing. Secondly, eustress can bring passion and motive powers to people enjoy their life. An easy analogy to help make the concept of eustress clearer is to think about physically and emotion training. If people without eustress, they cannot feel exciting and passion. When people running greater and greater distances or doing some exercises well, all of these can push people to challenge themselves and in new and demanding ways.

According to Simmons (2000), positive stress and negative stress cannot be definitely separated. They are mixed together like water in a bathtub. Positive stress is like cold water whereas negative stress is like hot water. When hot and cold water are filled into a bathtub they will be combined and the water temperature will be determined by the quantity of hot and cold water.

Eustress vs. Distress : Many people are unaware that there are two categories of stress : **Eustress and Distress**

Eustress is the good stress that motivates you to continue working. Stress can be a motivator and provide incentive to get the job done. This “good stress” is what eustress can be identified as and some people enjoy it. Everyone needs a little bit of stress in their life in order to continue to be happy, motivated, challenged and productive. It is when this stress is no longer tolerable and/or manageable that distress comes in.

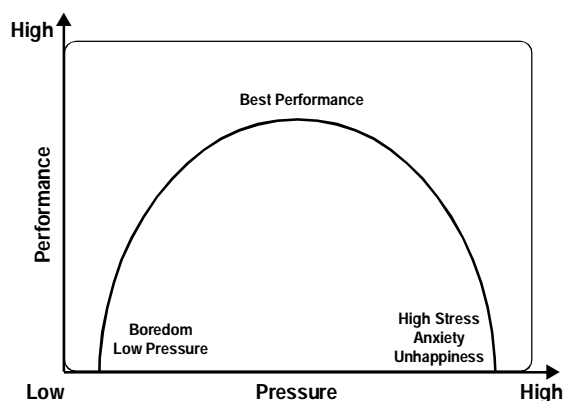
Bad stress, or distress, is when the good stress becomes too much to bear or cope with. Tension builds, there is no longer any fun in the challenge, there seems to be no relief, no end in sight. This is the kind of stress most of us are familiar with and this is the kind of stress that leads to poor decision making. Physiological symptoms of distress include an increase in blood pressure, rapid breathing and generalized tension. Behavioral symptoms include overeating, loss of appetite, drinking, smoking and negative coping mechanisms.^[1]

Can stress be helpful?

To understand whether stress can be helpful to employees we need to understand some of the models which support the concept of eustress.

Inverted U-Model : According to Yerkes Dodson law distress reflects the appraisal of a threat results, whereas positive stress reflects a challenge or opportunity results also. The Inverted-U model (also known as the Yerkes-Dodson Law), was created by psychologists Robert Yerkes and John Dodson as long ago as 1908. Despite its age, it's a model that has stood the test of time.^[2]

It shows the relationship between pressure (and arousal) and performance.



Inverted-U model (also known as the Yerkes-Dodson Law)

According to this model, peak performance is achieved when people experience a moderate level of pressure, where employees experience too much or too little pressure, their performance declines, sometimes severely.

The left hand side of the graph shows the situation where people are under-challenged. Here, they see no reason to work hard at a task, or they're in danger of approaching their work in a “sloppy,” unmotivated way.

The middle of the graph shows where they're working at peak effectiveness. They're sufficiently motivated to work hard, but they're not so overloaded that they're starting to struggle. This is where people can enter a state of “Flow,” the enjoyable and highly productive state in which they can do their best work. The right hand side of the graph shows where they're starting to “fall apart under pressure.” They're overwhelmed by the volume and scale of competing demands on their attention, and they may be starting to panic.^[3]

The Four Influencers that affect Inverted-U model :

The shape of the Inverted-U curve shown in Figure 1 is for illustration only – in reality, the shape of the curve will depend on the situation, and the individual person. There are four main “influencers” that can affect this. These are :

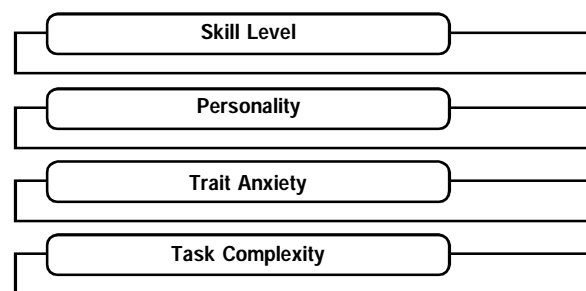


Fig.2 Four Influencers

Skill Level : People's levels of skill with a given task directly influence how well they perform, which is why you need to train your people intensively if you want them to cope in high pressure situations.

For instance, if they're not practiced enough to do a task, they'll feel under serious pressure, and they won't perform well. What's more, people are less able to think in a flexible, methodical way when they're under pressure, which is why they need to be able to fall back on well-rehearsed responses.

Personality : Personality refers to individual differences in characteristic patterns of thinking, feeling and behaving. The study of personality focuses on two broad areas : One understands individual differences in particular personality characteristics, such as sociability or irritability

For instance, some psychologists believe those employees who are extroverts are likely to perform better in high-pressure situations. Employees with an introverted personality, on the other hand, may perform better with less pressure.

Trait Anxiety : Trait anxiety refers to a general level of stress that is characteristic of an individual, that is, a trait related to personality. Trait anxiety varies according to how individuals have conditioned themselves to respond to and manage the stress.

Task Complexity : Task complexity describes the level of attention and effort that people have to put into a task in order to complete it successfully. Employee can perform simple activities under quite high levels of pressure, while complex activities are better performed in a calm, low-pressure environment.

Transactional Model (TM) : Individual response to stressors confronted in the workplace has been studied for almost a century. The conceptualization of organizational stress is studied under the Transactional Model (TM) (Lazarus and Folkman, 1984; Folkman and Lazarus, 1985). In this model, individuals encounter stressors as stimuli; as these stressors are encountered, they are iteratively appraised by the individual. During a primary appraisal, stressors are perceived by individuals as either a threat or a non-threat. The TM theorizes that those stimuli appraised as non-threats are no longer a source of stress. Stimuli appraised as threats undergo secondary appraisal. During secondary appraisal, the individual assesses the controllability of the threat and the resources which are available to cope with the threat. If the stimulus is controllable and can be coped with, positive stress results. If coping resources are insufficient, negative stress results.

Preventive Stress Model (TPSM) : The Preventive Stress Model (TPSM) attempts to explain both how stress occurs within organizations and how stress can be prevented. An alternative model to the TM, TPSM suggests that individuals respond to stressors with a holistic response that includes cognitive, affective and physiological reactions. From this response, a state of distress or eustress results, and these states predict outcomes. Primary prevention addresses stressors; secondary prevention addresses the response to stressors; tertiary prevention addresses the response to outcomes.

EXAMPLE : Management styles based on Eustress

Japanese Management Style : Stress is seemed to be a part of Japanese organization. Most Japanese employees work

harder and longer, Karoshi, or Death from overwork phenomenon gains attention from the Japanese ministry of labour^[4]. While Japanese organization continue to create new form of strategies : alliances and cooperate between partners, no life-time employees, relaxation of centralizations, chief executive officers might be awareness the importance of stress^[5]. The literature on business ethics shows extensive proof of the influence of nationality in determining what is considered right or wrong. For example, Nakano & Chinaki (1997)^[6] found that Japanese and US managers differed strongly in their orientation. Baker and Veit (1998) compared North America and Pacific Rim (i.e., Hong Kong, Japan, Singapore and Thailand) nations and found difference in the principles of management styles.^[7] In the manufacturing industry, employees working in groups or teams are a key to success. The classic Japanese management style has been called the Global Organization Model. Its global strategies are based on the centralization of assets, resources, responsibilities and using eustress in order to achieve an economics of scale.

Application of model to increase employee's performance

: The simplest way to use these Models is to be aware of it when you allocate task to employees in an organisation. Most importantly, start by thinking about employees workloads, and about the pressure that they're already experiencing. If employees are overloaded, see if you can take pressure off them – this will help them increase the quality of their work. By contrast, if they're underworked, managers may need to keep them sharp by shortening deadlines or finding extra things for them to do. Balance need to be maintained so that employees can perform at their best.

Self- efficacy as base for Eustress : According to Albert Bandura, self-efficacy is "the belief in one's capabilities to organize and execute the courses of action required to manage prospective situations." In other words, self-efficacy is a person's belief in his or her ability to succeed in a particular situation. Bandura described these beliefs as determinants of how people think, behave, and feel (1994).

Virtually all employees can identify goals they want to accomplish, things they would like to change, and things they would like to achieve. However, most employees also realize that putting these plans into action is not quite so simple. An individual's self-efficacy plays a major role in how goals, tasks, and challenges are approached.

Employees with a strong sense of self-efficacy

View challenging problems as tasks to be mastered

Develop deeper interest in the activities in which they participate

Form a stronger sense of commitment to their interests and activities

Recover quickly from setbacks and disappointments

Employees with a weak sense of self-efficacy

Avoid challenging tasks

Believe that difficult tasks and situations are beyond their capabilities

Focus on personal failings and negative outcomes

Quickly lose confidence in personal abilities

Eustress is primarily based on perceptions. It is how you perceive your given situation and how you perceive your given

task. It is not what is actually happening, but a person's perception of what is happening. Eustress is thus related to self-efficacy. Self-efficacy is one's judgment of how they can carry out a required task, action or role. Some contributing factors are a person's beliefs about the effectiveness about their options for courses of action and their ability to perform those actions.^[7] If an employee's has low self-efficacy, they will see the demand as more distressful than eustressful because the perceived level of what the person has is lower. When an employee has high self-efficacy, they can set goals higher and be motivated to achieve them. The goal then is to increase self-efficacy and skill in order to enable people to increase eustress.

Factors that may increase or decrease the chances of experiencing eustress

Stress is influenced by hereditary predispositions and expectations of organisation. Thus, an employee could be at a certain advantage or disadvantage toward experiencing eustress.^[8] If employees enjoy experiencing new things and believe they have importance in the organisation, they are more likely to experience eustress.^[9]

Eustress is negatively related to self-directedness, or an extreme sense of autonomy.^[9]

Persistence is positively related to eustress and closely related to intrinsic motivation.^[9]

Employees with an internal locus of control, or high levels of self-control, have an increased chance of eustress because they believe they can increase their skill level to match the challenge.^[10]

Active procrastination is positively related to eustress. By actively delaying work, the person increases the challenge. Then once the challenge is matched with the employees' high skill levels, the employee can experience eustress. Those who passively procrastinate or do not procrastinate do not have these same experiences. It is only with the purposeful procrastination that a employee is able to increase the challenge.^[11]

Mindset is a significant factor in determining distress versus eustress. Optimistic people and those with high self-esteem contribute to eustress experiences.^[12] The positive mindset increases the chances of eustress and a positive response to stressors. Currently, the predominant mindset toward stress is that stress is debilitating. However, mindsets toward stress can be changed.

Conclusion : Positive stress is an excellent way of initiating the invention and problem solving process by proving more creative solutions. It helps us to overcome the problems when we need to adjust to the stressful changes in organisational environment. Many solutions and finished tasks were achieved when employees was positively stressed. Eustress helps em-

ployees to change. Actually eustress is something that is good, productive and effective. One final note to managers about introducing challenge stressors : Don't overdo it. As I mentioned before, too much of a good thing can turn bad. Few workers can maintain peak performance indefinitely. Employees need time to recoup and recover. Managers need to recognize that using challenge stressors is not a license to overburden their employees. The inverted U- model suggests that overburdening employees with challenges will result in burnout. Managers should be judicial in their introduction of stress into their workplace, even when the stress is of a challenging nature. And most importantly we should remember that stress also has positive effects and this should not be ignored when we are trying to understand stress.

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IMPACT OF HIGHER EDUCATION SYSTEM IN INDIA THROUGH RUSA

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Voice of Research

Volume 4 Issue 2

September 2015

ISSN No. 2277-7733

Abstract

The paper surveys the extent to which the higher education system in India has a bearing on the economy. The subject has rightly assumed unprecedented importance in the country and continues to be extensively researched and deliberated. The paradox about the coexistence of economic growth and disparity has also been discussed to the point of redundancy. This research inquiry is pioneering in that it places disparity in the economy as well as the country's economic performance in comparison with other Asian economies in the framework of shortfalls in the higher education system. The authors argue that in order for higher education to contribute constructively to the economy, the systemic lacunae must be isolated and rectified. The paper examines the concern by delving in to a chronological survey of the parallel evolution of higher education and economic growth in the country since independence from colonial rule. Further, the study takes stock of the present Government initiatives that have been undertaken in this regard and makes inquiries into the scope of their application and assessment of their merit. Rashtriya Uchchatra Shiksha Abhiyan (National Higher Education Mission) or RUSA is a holistic centrally sponsored scheme for the development of higher education. Built on the success story of Sarva Shiksha Abhiyan and Rashtriya Madhyamik Shiksha Abhiyan, RUSA will be spread over two plan periods, for improving access, equity and quality in the state higher education system.

Key words : Human Related Aspect, TQM, Service, Banks

The direct co-relation between higher education and human resource development is an area of copious research. The two subjects have been studied from a variety of standpoints; notable among them are skill development, productivity and maximization of the potential for human resource development.

To say that an adequately evolved and broad-based higher education system is indispensable to economic growth and nation building would be a truism. Capacity building in the national context presupposes numerous resources—financial, natural and more—not the least of which is the human resource. Developmental activities require workforce which is skilled across the range in terms of extent: semi skilled, skilled and specialized.

The Indian context : The association between higher education and its impact on economy is of immense import to India. The country is positioned in a milieu which makes the two variables inexorable—in more ways than one. In fact, the country's profile presents itself as a prototype of the inevitable need to drive higher education forward, or else face economic downfall.

It would not be far-fetched to claim that the Indian higher education system has witnessed a metamorphosis of monumental proportions. It has burgeoned from an instrument of colonial ascendancy, as was the case with other former colonies to a system that aspires to be egalitarian and affirmative action oriented. It is imperative to factor in the country's colonial history to grasp the larger landscape. Further, the economy has had to emerge from being primarily agrarian to one that has a growing industrial and service sector presence.

Powar (2012) argues that the co-relation between higher edu-

cation and employment is complex in the Indian context as a number of socio-economic and technological variables are involved; having said that, the Indian economy boasts unprecedented growth as well as one of the highest growth rates in the world.

In order to be conversant with the larger picture it helps to factor in that the Indian higher education system and the economy have to grapple with a plethora of politico-administrative and sociological shortfalls. It would not be fantastic to claim that the two elements have evolved in spite of the system, and not because of it.

Evolution of higher education

Independence era: the weight of colonialism hung heavily on the higher education system as well as the economy. The higher education system was manifestly an area of desertion and forsaking. In tandem, the economy was predominantly agrarian; the industrial sector was limited to areas that were directly linked to natural resources such as mining.

Post independence: the decade post independence was characterized by Nehru's strong socialist leanings coming perhaps from the strong sway of the Soviet Union. The guiding idea was to promote industrialization through central planning. The state invested heavily in higher education in techno-engineering. The rewards of this investment did not come right away as it took years for HEIs like the IITs to build capacity and generate the expected outcome of highly specialized workforce. Nonetheless, the seeds were sowed and the significance of specialized technical training was driven home. The state investment in higher education was matched by investment in PSUs (public sector units).

The tendency of being insular ran parallel in the higher edu-

cation realm too. While countries like Brazil, Japan, UK and US moved away from liberal education in favor of technical and professional education earlier on, India rose to the possibilities far later.

India : prospects for emerging as a knowledge economy

The Prime Minister, Dr. Manmohan Singh (2005) has optimistically forecast that the 21st Century will be the “knowledge century”, by which he refers to the socio-economic transformation that the country is projected to go through in the 21st century as a result of knowledge creation. Mattoo (2009) explicates the notion succinctly: “The whole idea of building a knowledge society is the idea of empowering young men and women through education and ensuring that all our delivery systems are built on the premise of the latest knowledge”.

In the next few decades, India is speculated to have the world's largest set of young people. While the correlation between higher education and nation building is indisputable, the working age population can be an asset only if their potential employability is brought to fruition. Conversely, if the state does not harness the endowment, this demographic group can turn out to be a heavy economic and social millstone.

The Prime Minister, Mr. Singh affirmed the Government's avowal thusly: “the time has come to create a second wave of institution building and of excellence in the field of education, research and capability building so that we are better prepared for the 21st century”. With the singular purpose of modeling recommendations and means to tap into this reservoir, the Government founded the National Knowledge Commission (NKC) in 2005. The Commission aims to provide a channel to harness the country's vast human capital, more specifically the demographic dividends that accrue from the working age population. The decision to set up the Commission suggests the Government's cognizance of the importance of developing the appropriate paradigm in which to invest in intellectual capital by developing the skill set of the population and encouraging research, innovation and entrepreneurship.

It is important to take note of the concern that no development scheme is complete without plans that address inclusion and welfare of all the beneficiaries. The idea of a knowledge economy is bogus without egalitarianism and welfare priorities; it is imperative not to get carried away by the pockets of excellence in higher education—IITs and IIMs, for instance. The sobering fact of the matter is that there is a latent ongoing crisis in higher education; the proportion of the population in the age group between 18 and 24 that enrolls in higher education is in the range of seven per cent—a meager figure which is only one half of the average for Asia. This paucity is only compounded with a corresponding shortfall in quality of higher education. **Thus, we infer that if the higher education system in India is to benefit the economy it has to be revamped systemically so it can reach as wide a base as possible without watering down the merit.**

It is helpful to be mindful of the following key points and statistics:

No. of Universities and Colleges Enrolled in the year 2010-11

Institutions/ universities/ colleges	Enrolled Numbers
Universities	523
Colleges	33023
AICTE Technical Institutions	11809
Distance teaching Univ./Institutions	200
Enrolment in Univ. and Colleges (in lakhs)	169.75
Enrolment in Open Distance Learning (in lakhs)	37.45
Enrolment in post sec./post grad diploma (in lakhs)	18.56
AICTE approved technical programs	10364
Intake in AICTE approved technical programs (in lakhs)	26.15

Source : Annual Report (MHRD) 2011-12

1. The number of higher education institutions in India has seen more than 50 fold growth in the last six and half decades.
2. On a sobering note, the GER figure is 16.0% for the year 2010-11. Further, it is inequitably distributed across gender, socio-economic and the rural-urban divide.
3. The considerable majority of higher education institutions in the vocational and professional sphere are privately owned and managed.
4. India boasts one of the most daunting distance education systems in the world—14 open universities and 120 distance education institutions.
5. It is slated to be the most populous country by 2030. More relevant to the discussion at hand is the fact that more than half its population is younger than 25.
6. In spite of the fact that the vast majority of the population falls in the workforce bracket, the skill level of the manpower is inadequate, resulting in markedly low productivity.
7. Pivotal to the discussion is the paradox that a significantly large number of graduates are unemployed or under-employed along with an acute shortage of skilled workers in the knowledge-intensive industry.
8. Paucity of skill intensive education is compounded by a parallel dearth of soft-skills. The outcome is workforce that is far from globally competitive. This was acknowledged and addressed by the Government's eleventh five year plan.

It would be safe to infer that relevance and quality in higher education in India are goals worth striving for.

Government initiatives for enhancing higher education in India

The Government of India has been wise in taking note of the gains we stand to accrue from investing in higher education. The following list of initiatives undertaken by the Government is by no means comprehensive; nonetheless it exemplifies the scope and nature of endeavors that are underway.

1. **The University Grants Commission (UGC) 12th plan :** An initiative of the University Grants Commission, the Plan

is structured to remedy the fundamental lapses in the Indian higher education system. The plan mandates that those autonomous colleges that show promise will be identified as "colleges with potential for excellence" (CPE) and upgraded into universities. To this end, the UGC has allotted over Rs. 1,84,740 crore.

The guiding idea is to ease the load of universities which are typically overburdened in terms of limited budget and administration of more colleges and students than is adequate. Parallel to the idea is the goal of greater autonomy to existing colleges and universities. It does so in very concrete terms: universities are not to have more than fifty affiliated colleges; further, the total enrollment is not to exceed 50,000 students.

The other stipulations are definitively welfare and affirmative in principle. The Plan mandates more funds for the singular goal of increasing enrolment so as to improve the national gross enrollment ratio (GER). The amendment will make grants available to 20,000 more government and government aided colleges. The funds are made available with the larger aim of banding together these colleges into "college cluster universities".

2. The National Skill Development Corporation India (NSDC) : The NSDC is remarkable in that it is a "public-private partnership". It aims to promote skill development by fostering vocational institutions. It operates through advocacy and initiatives supported by the Government of India and industry associations. The advocacy bit is carried out by "sector skills councils" which help identify skill development needs, and "sector specific labor market information system" which assist in the planning and delivery of training.

3. The Ministry of Human resource Development (MHRD) : The responsibility of furthering higher education in accordance with the guidelines lay out by the Government lies with the MHRD at the end of the day. The MHRD sponsored initiatives include projects such as the "National Commission for Higher Education and Research" (NCHER) and the "Education Tribunals Bill 2010". The Ministry has a division dedicated to working on initiatives to improve internationalization of higher education. The International Cooperation Cell (ICC) is responsible for projects related to institutional collaborations, quality assurance, and scholarships and such. Among the noteworthy initiatives in international co-operation are: India-US Higher Education Summit, Singh-Obama Knowledge Initiative, UK-India Education and Research Initiative, and United States India Educational Foundation; furthermore, there is a whole gamut of collaborative and leadership programs under the aegis of UNESCO.

4. The Confederation of Indian Industry (CII) initiatives in skill development : The CII is credited with immense contribution to skills development in keeping with the needs of Indian industries so as to further employability of the working population. The CII also works to promote entrepreneurship and enterprise in the country. It has launched its own "Skills Development Initiative" in line with the National Skills Development Agenda with the goal of skill-training a target of 500 million people by the year 2022.

Internationalization of Higher Education in India and its Impact on the Economy : The internationalization of higher education in India is fallout of the liberalization that the country went through since the early nineties as part of a deliberate politico-economic strategy by the State. This shift in stance took form hand in hand with an ideological paradigm shift spawned by radical advancement in information technology and media all over the world.

The following three tables depict—in this order—the number of international students in India, the geographic region that they come from and the top ten countries that send the largest number of foreign students in India:

Number of International students Enrolled in India (Year wise)

Year	1990-91	1995-96	2000-01	2005-06	2010-11
Students	12,899	10087	7785	14456	21778

Source: Association of Indian Universities (as cited in Powar, 2012, p. 245)

Region wise International students Enrolled in India

Region	1990-91	1995-96	2000-01	2005-06	2010-11
Asia	5741	4831	3866	10493	16004
Africa	6318	4081	2964	2403	4193
N and S America	263	309	327	654	614
Europe	173	127	179	206	304
Australia	35	40	44	71	66
Miscellaneous	369	699	405	629	597
Total	12899	10087	7785	14456	21778

Source : Association of Indian Universities (as cited in Powar, 2012, p. 245)

Country wise International students Enrolled in India

Countries	2004-05	2007-08	2010-11
Iran	1120	2669	3027
Nepal	1352	1821	1922
United Arab Emirate	1500	1878	2089
Ethiopia	226	1033	1278
Sri Lanka	582	997	1087
Afghanistan	35	976	1134
Saudi Arabia	419	835	986
Kenya	418	592	679
Oman	646	548	745
Total	6298	11349	12947

Source : Association of Indian Universities (as cited in Powar, 2012, p. 245)

Politico-diplomatic ties : The Government of India has expressly proclaimed its intent to take initiatives to strengthen the presence of international students in India in the interest of public diplomacy (Agarwal). Internationalization of Indian universities has more to it than altruistic and symbolic inspirations. From the political perspective, India's hegemonic position as the provider of higher education in the region strengthens its overall diplomatic and ambassadorial status.

Contribution to Regional development : An interesting point here would be the extent to which the city or region where the university base or headquarters are situated is a factor of internationalization of the university. Whitaker (2004) discusses the symbiotic relationship between cities or “cluster regions” and internationalization of universities and colleges. She argues that the agglomeration of services and businesses go to play an important role in attracting international students. The strength of international students, in turn encourages more businesses and services. She describes these economies as “knowledge-based economies”. The concentration of educated and skilled individuals leads to not only greater entrepreneurship, but also research and development.

Another outcome is that enterprises resulting from these “knowledge-based economies” are more competitive in the global economy and more likely to result in consumer satisfaction.

Educational expertise as one of the many goods and services of export : The discourse on the economic impact of internationalization of higher education would not be conclusive without viewing it in the context of an economic model that contributes to revenue generation just as well as other goods and services. The pivotal idea here is to establish correlations between the two variables and measure quantifiable impact of one on the other. In this backdrop, international higher education is the industry and inbound international students are the industrial output. The following are commonly identified economic outcomes associated with the inflow of international students:

1. Generation of employment and business
2. Strengthening of ancillary industries such as tourism
3. Expenses incurred: tuition and living expenses

The parallel growth of higher education and the economy in India :

Trends and Facts : “For India to maintain its economic growth in a global marketplace fueled by the knowledge economy, it needs to nearly double its number of students in higher education by 2012. Fifty-one percent of India’s population is under the age of 25. Without proper access to education the country’s demographic dividend could turn into a demographic disaster”. (Dukkipati, 2010)

In discussing the myriad ways in which higher education contributes to economic development in India, Tilak (2007) lists the following: improving earnings, alleviating absolute and relative poverty, influencing human development indicators such as infant mortality, gender parity and life expectancy.

Dukkipati (2010) postulates that the Government of India, expenditure on education, and more specifically higher education does not correspond with the country’s economic growth. The author points out that in the year 1950, higher education expenditure as a proportion of GNP was 0.19 percent and rose to 1 percent in 1980; however by the mid-1990s

it fell to 0.4 percent. In this backdrop the author makes a case for increasing the budget expenditure. It is also argued that given the limited national and state resources for drawing on funds, the budgetary support must be supplemented with foreign and private sources.

Skill as the principle impetus for economic growth in India : Dukkipati’s (2010) contention that skill/knowledge has spurred economic growth in the country is perhaps the most important line of reasoning in this discussion. The author argues that unlike China and the “Asian Tigers”, India’s economic growth has not been impelled by manufacturing; instead, it is the skilled workforce that has allowed India to step up on the economic ladder speedily. The author cites ICRIER to report that India boasts the world’s largest pool of techno-engineering talent; while India generates 400,000 engineers each year, the US only 60,000! The crux of the author’s argument is that to continue with this upward trend—at the very least to sustain the current growth rate, the country’s gross enrollment ratio (GER) would have to increase from 12 to 20 percent by 2015. As impressive as the phenomenal growth of higher education in India is, more concerted efforts are required to keep the momentum going.

“According to ICRIER, in 1950, India had 263,000 students enrolled in 750 colleges, which were affiliated with 30 universities. By 2005, the numbers had grown dramatically: 11 million students in 17,000 colleges affiliated with 230 universities. Another 10 million students were enrolled in 6,500 vocational institutions. Despite this phenomenal growth, India would have to nearly quadruple existing college seats and more than quadruple the number of professors to achieve the 20 percent GER by 2014 cited in the Venture Intelligence report” (Dukkipati, 2010).

He goes on to assert that if we are to stay true to our commitment to the avowed goal of making our economy in the 21st century a “knowledge economy”, we ought to address the growing demand for skilled manpower by aiming to increase the GER to the tune of 20%. The author outlines that the Government has not been consistent in according importance to the cause of boosting GER in higher education. He aligns this discrepancy to the corresponding inconsistency in the growth of higher education over the years; this has, in turn resulted in negatively impacting “access, equity, relevance and excellence” in higher education.

The author also points out that variation in higher education manifests itself not only in the Government’s allocation of funds but that it is also pronounced in other spectrums such as demographic divides across gender, caste and religion, disparity in the quality of education across institutions etc.

Concluding observation : In conclusion, the Indian economy is impacted by its higher education in a systemic manner. The two have shared a causal relationship since India’s colonial past, and have continued to evolve in a directly correlated fashion.

ion. The higher education system contributes enormously to nation building given India's demographic make-up, the lacunae that we have inherited from the British Raj as well as the plain fact of being a developing economy. A cursory survey of chronological evolution of the two systems reveals that insularity and parochialism have stunted our growth on both the fronts. Thankfully, our failings have been driven home to the policy makers and the Government has taken deliberate measures to reinvent ourselves as "knowledge economy"—an apt expression that captures the leadership's cognizance of the importance of the impact of higher education on economy.

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A STUDY ON RETAIL FMCG MARKETING IN RURAL INDIA

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Voice of Research

Volume 4 Issue 2

September 2015

ISSN No. 2277-7733

Abstract

Rural marketing is a vast and developing area and when it comes to exploring rural market, it has a great future possibility to expand the market. FMCG sector in India is the fourth largest in the economy & none of the FMCG companies would like to miss this opportunity, it gives an immense growth possibilities. Characteristics like low income, illiteracy, heterogeneity, scattered population are making it a bit unattractive but still it has a huge scope of penetration as government are now launching various schemes to uplift the rural India to get them pace with the current scenario of technological advancement. FMCG companies are also adopting various marketing strategies and approaches to penetrate in to rural market and have win-win situation. This paper tries to understand what rural market are? Its origin, characteristics, contribution to economy, challenges and future prospects.

Key words : Rural market, FMCG, retail, marketing.

Rural marketing has become the most fashionable subject today for the corporate firms in the recent times as urban markets are saturated & also because of the fact that rural incomes are increasing. The rural market of India started showing its potential in the 1960s. Before 1960 rural marketing referred to selling of rural products in rural and urban areas and agricultural inputs in rural markets. It was treated as synonymous to agricultural marketing. Agricultural produces like food grains and industrial inputs like cotton, oil seeds, sugarcane etc. occupied the central place of discussion during this period. During 1960 to 1990 green revolution resulted from scientific farming and transferred many of the poor villages into prosperous business centers. As a result, the demand for agricultural inputs went up especially in terms of wheat and paddies. Two separate areas of activities had emerged- during this period "marketing of agricultural inputs" and the conventional "Agricultural Marketing". During this period, the marketing of rural products received considerable attention in the general marketing frame work. After Mid 1990s the products which were not given attention so far during the two earlier phases were that of marketing of household consumables and durables to the rural markets due to obvious reasons. The economic conditions of the country were as such that the rural people were not in a position to buy these kinds of products. Secondly, our market was in a close shape and we never allowed companies (foreign) to operate in Indian market. But we lifted the ban and opened up economy, consequently companies started flourishing in India. The economic reforms further accelerated the process by introducing competition in the markets. Steadily, the rural market has grown for household consumables and durables. 70% of India's population lives in rural areas so it would appear to be India's consumers. Profitable farming & better marketing in some states have made villagers a potential consumer for consumer durable & FMCG (fast moving consumable goods).

Rural market : "Rural marketing can be seen as a two-way marketing process". There is inflow of products into rural markets for production or consumption and there is also outflow of products to urban areas. The urban to rural flow consists of agricultural inputs, fast-moving consumer goods (FMCG) such as soaps, detergents, cosmetics, textiles, and so on. The rural to urban flow consists of agricultural produce such as rice, wheat, sugar, and cotton. There is also a movement of rural products within rural areas for consumption.

FMCG sector : The fast-moving consumer goods (FMCG) sector is an important contributor to India's GDP and it is the fourth largest sector of the Indian economy. Products in this category are meant for frequent consumption and they usually yield a high return. The most common in the list are toilet soaps, detergents, shampoos, toothpaste, shaving products, shoe polish, packaged foodstuff, and household accessories and it extends to certain electronic goods. The Indian FMCG sector, which is the fourth biggest sector in the Indian economy, has a market size of '2 trillion with rural India contributing to one third of the sector's revenues.

Distinction between rural and urban marketing : The market is a place where consumers and vendors exchange things. It is a place where consumers and vendors exchange products for some value in return such as capital. So the Market is similar all over the place. But the dissimilarity is in the consumer behavior. There will be different consumers in every market. This is because of different aspects which influence them. So the same way there is dissimilarity between rural and urban market. The aspects are so many to define. There is a difference in all the marketing variables. That is where the majority of the companies approach with different marketing strategies to rural market. The strategies are different from the urban to rural market. The companies which have understood the fact of rural market have succeeded in the market. Two social thinkers Sorokin and Zimmerman set variables that distinguish rural and urban market :

S.No.	Variable	Rural culture	Urban culture
1	Culture	Is stiff, traditional in approach and custom bound. Society is guided by age old customs. No systematic outlook.	Free from conventional outlook. Progressive and systematic approach.
2	Social view	Family controls the people	Economy controls the society.
3	Occupation	Rural public depend on natural world for their work. Jobs are traditional and custom oriented.	Rely on man-made conditions. Modern and outcome oriented. Families choose jobs as per their capacities.
4	Specialization	No specialty. All jobs are done by one man. There is no separation of labour.	Urban culture is full of specialties. Dependence on others and there is separation of labour.
5	Mobility in Society	Social mobility is nil. People do not change their job, place, religion or political ideas.	In urban culture, any or all can change. There is social mobility.
6	Social Change	Change occurs as slow pace. No or little competition in rural society and hence no or little changes.	Changes quickly. Large competition and hence social changes take place.
7	Social Stratification	Society is divided on traditional system.	Divided on the basis of economic social, political status or educational factors.
8	Position of women	No independent financial status.	Most women have independent financial status.
9	Population.	Low density. Village consists of small population.	Tightly populated and large numbers stay closely.
10	Size of society.	Small with one main occupation agriculture.	Generally large and many with occupations of different categories.

CHARACTERISTIC OF RURAL MARKETING

Population : 833.5 million people lives in rural areas as per Census 2011, which was more than two-third of the total population while 377.1 million people lives in urban areas. The rural population is scattered in over 6 lakhs villages. The rural population is highly scattered, but holds a big promise for the marketers.

Higher purchasing capacity : Purchasing power of the rural people is on rise. Marketers have realized the potential of rural markets, and thus are expanding their operations in rural India. In recent years, rural markets have acquired significance in countries like China and India, as the overall growth of the economy has resulted into substantial increase in purchasing power of rural communities.

Market growth : The rural market is growing steadily over the years. Demand for traditional products such as bicycles, and agricultural inputs; branded products such as toothpaste, tea, soaps and other FMCGs; and consumer durables such as refrigerators, TV and washing machines have also grown over the years.

Development of infrastructure : There is development of infrastructure facilities such as construction of roads and transportation, communication network, rural electrification and public service projects in rural India, which has increased the scope of rural marketing.

Low standard of living : A consumer in a village area has a low standard of living because of low literacy, low per capita income, social backwardness and low savings.

Traditional outlook : The rural consumer values old customs and traditions. They do not prefer changes. Gradually, the rural population is changing its demand pattern, and there is demand for branded products in villages.

Marketing mix : The urban products cannot be dumped on rural population; separate sets of products are designed for rural consumers to suit the rural demands. The marketing mix elements are to be adjusted according to the requirements of the rural consumers.

CONTRIBUTION OF RURAL MARKETING TOWARDS ECONOMY :

Growth in rural market omen well for the FMCG sector. The rural market is currently worth approximately USD 9 billion in consumer spending in the FMCG space annually. Rural India accounts for 700 million consumers or 70% of the country's population, accounting for one -third of the total FMCG market. According to a report by Nielsen, the Indian rural market is tipped to grow more than ten-fold to USD 100 billion by 2025, presenting a huge opportunity for leading FMCG brands. One of the key drivers of the rural FMCG market has been the unprecedented growth of smaller packaging options. Lower priced packs have improved accessibility and increased the pace of penetration of FMCG products in rural areas. The Indian FMCG industry represents nearly 2.5% of the country's GDP. The industry has tripled in size in past 10 years driven by rising income levels, increasing urbanization, strong rural demand and favorable demographic trends. The sector accounted for 1.9% of the nation's total FDI. The rural market may seems to be more lucrative but it is not without its basic problems like Low per capita disposable incomes which is exactly half of the urban disposable income, daily wage earners, dependency on monsoon. However, the rural consumer is not unlike his urban counterpart in many ways. The more daring MNCs are meeting the consequent challenges of availability, affordability, acceptability and awareness (the so-called 4 As)

- Availability
- Affordability
- Acceptability
- Awareness

Opportunity of Retail FMCG Marketing :

One of the key factors for the growth of the rural FMCG market has been the exceptional growth of smaller packaging options. Lower priced packs have improved accessibility and increased the rate of penetration of FMCG products in rural areas.

The purchasing power in rural India has increased in comparison of urban as non-farm incomes improve, enforcing consumer spending on FMCG products.

literacy levels, higher government spending on welfare programs, growing support to agricultural sector, which is the major occupation of rural India and better infrastructure and DTH and mobile connections have also acted as a catalyst in bolstering rural demand for FMCG products.

Several measures taken by the government to support the rural population including higher minimum support prices (MSPs), loan waivers, and disbursements through the National Rural Employment Guarantee Act (NREGA) programme have bolstered the purchasing power of this segment.

Goods and Service Tax (GST) which will replace the multiple indirect taxes levied on FMCG sector with a uniform, simplified and single-point taxation system, is likely to be implemented soon (the benefits are likely to come in by the end of FY'14). The rate of GST on services is likely to be 16% and on goods is proposed to be 20%. A swift move to the proposed GST may reduce prices, bolstering consumption for FMCG products.

FDI in retail : The decision to allow 51% FDI in multi brand retail and 100% FDI in single brand retail augers well for the outlook for the FMCG sector. The move is expected to bolster employment, and supply chains, apart from providing high visibility for FMCG brands in organized retail markets, bolstering consumer spending, and encouraging more product launches.

Foreign firms have increased their exposure in the FMCG. The reason is quite simple. Irrespective of how the economy is performing, the demand for consumer goods, daily necessities like food and toothpastes, remains stable. During difficult times, people will reduce spending on discretionary items such as cars and air-conditioners but continue to buy basic essentials.

Problems and challenges of rural marketing : Rural market reveals opportunities and a great appeal to the marketers but it is not so simple to enter this market in a smooth way. There are various challenges in this market and every marketer has to work hard to face these challenges successfully. Some challenges faced by marketers in rural market are : Scattered and vast market, Seasonal and irregular demand, Lack of aspiration for new modern life style, High inventory cost, Inadequate marketing support, Inadequate communication facility, Lack of planning, Immature consumer, High pricing of product

Recommendations

Advertisements through media like radio and press.

Distribution channels should be effective.

Product awareness must be increased among the peoples.

Profit margin percentage of the product for the retailers should be increased.

A variation in the kind of media mix that is used to express the messages to the rural customers. It needs to use different models and means to reach them as what appeals to the urban customer may not appeal to the rural due to varying lifestyles. The communication and the plan of it are also different as what attracts one need not attract the other as well.

Infrastructure like- road, electricity facility needs to be improved because most of the MNC's tap the rural market due to such difficulties.

Conclusion : Rural India offers wonderful opportunity for MNC's to tap. Looking at the challenge and the opportunity, which rural markets offer to the marketers, it can be said that the future is very promising. Various factors which need considerations are customer's demands, proper distribution channel, pricing of product and effective marketing strategies. Thus, A essential change in approach of marketers towards the exciting and growing rural markets is called for, so they can successfully make an impression on millions of rural consumers in rural India.

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EVALUATIVE STUDY ON SPECIAL CENTRAL ASSISTANCE (SCA) IN THE STATE OF ODISHA

Voice of Research

Volume 4 Issue 2

September 2015

ISSN No. 2277-7733

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Abstract

The Ministry of Tribal Affairs extends Special Central Assistance (SCA) to the Tribal Sub Plan (TSP) States and Union Territories. SCA is primarily meant for income generating family oriented schemes and infrastructure incidental thereto. The present research study on the "Evaluative Study on Special Central Assistance (SCA) in the State of Odisha" has been carried out with an objective to assess the socio economic characteristics and to assess the impact of the scheme towards an increase in income and employment generation. Major findings are, a large chunk of the SCA amount is utilized towards providing subsidy for bank linked schemes and/or linked with earmarked grants. Critical gaps are not identified. ITDAs have not been able to play effective role in coordinating with line departments which are engaged in raising the productivity levels of the tribals. The study suggests, schemes under sericulture, agriculture, horticulture will make tribals economically strong. Land Based activities should be the focus. Training programs for ST unemployed women on Nursing, Medical Laboratory, Tailoring, Computer Training, Beauty Parlor and other Vocational Training may be encouraged.

Key words : Scheduled Caste Sub Plan, SCSP, Special Central Assistance, SCA, Tribes, Odisha, ITDA, Socio Economic Schemes, Self Enterprise, Subsidy, Loan, Livelihoods

For hundreds of years the Scheduled Tribes (STs) in India are living in serious economic, social and educational backwardness. Special programmes for tribal development have been implemented in the country to benefit the tribal population under backward classes sector from First Five Year Plan (1951-56). The Fifth Five Year Plan (1974-78) marked a shift in the approach with the launching of Tribal Sub-Plan (TSP) for the comprehensive development of the tribals (M. Gopinath Reddy et.al, 2010). TSP was envisaged for the overall development of tribal areas. It provided a mechanism for integration of the developmental activities of government and semi-government organizations by financing through the Integrated Tribal Development Agency/Projects (ITDA/P). The TSP aimed at narrowing the gap between the levels of development of tribal and other areas, improving the quality of life of the tribal communities in general through income generating schemes allied with infrastructure development programmes, and protecting tribal communities against exploitation. The Scheme of Special Central Assistance (SCA) to TSP was introduced during the Sixth Five Year Plan. Under the Scheme, assistance is given to the State Government as an additive to the State TSP. The SCA forms a part of the TSP strategy towards the larger goal of enhancing the pace of socio-economic development in most backward tribal areas (Jos Chathukulam et.al, 2012). On this background the present study aims to assess the impact of the Special Central Assistance to the Tribal Sub Plan.

Special Central Assistance (SCA) to Tribal Sub Plan : The TSP is funded through earmarked components of : (a) the State Plan ; (b) Plans of Central Ministries and Departments, Centrally Sponsored Schemes; (c) Special Central Assistance; and (d) Institutional finance for the credit portion of beneficiary oriented schemes. Special assistance from the Central Government was given since the inception of the sub-plan in 1974-75. The Ministry of Tribal Affairs extends special central assistance (SCA) to the TSP States and Union Territories. These grants are basically meant for family oriented income generating Scheme in various TSP areas to meet the gaps, which have not otherwise been taken care of by the State Plan. The GOI guidelines broadly lay down the norms as such SCA

is primarily meant for income generating family oriented schemes and infrastructure incidental thereto (not more than 30 percent of the total outlay); Wherever a scheme is provided for any Central Sector/Centrally Sponsored Schemes (CSS), SCA should not be utilized for the same. Rather, the allocations available under specific schemes can be availed of; Major infrastructure development should be supplemented from the TSP flow, rather than being catered out SCA like roads, electrification etc.; Schemes for funding demonstration units should not be financed out of SCA. Rather, the follow-up of demonstrations should be catered to looking to the Special disadvantages that the tribal funds themselves with; Tribal populace below poverty line should alone be supported with SCA financed activities; and in any specific schematic projects financed by outside agencies, both national and international, normally a part of the outlay is proposed as State Government contribution. Such contribution should flow from normally State Plan and not out of SCA. The objective of the strategy is two-fold viz. Socio-economic development of Scheduled Tribes and Protection of tribal's against exploitation.

Institutional Mechanism and Flow of Funds (SCA) : TSP is carried out through well planned institutional mechanism. In Odisha there are 21 ITDAs, which cover 55.46 lakh tribal's (about 68 percent of the total tribal population) of the state. The remaining tribals live outside the Scheduled areas. Beyond the Scheduled area, there are 46 MADA pockets, 14 Clusters. The remaining tribal population of the State live outside the major project areas in the dispersed manner and are covered under the DTDP. In addition to this, 17 Micro Projects have been functioning for the all round development of 13 Particularly Vulnerable Tribal Groups. Of the total 17 Micro Projects, 13 Micro Projects are located within the Scheduled Area and 4 are located elsewhere.

Integrated Tribal Development Agency (ITDA) : ITDAs as nodal Tribal Development Agency were set up during the 5th Five year plan. As many as 118 Blocks of Odisha State having 50 percent or more ST population have been covered by 21 ITDAs in the State viz : ITDA, Koraput, Jeypore, Malkangiri, Nowrangpur, Rayagada, Gunupur,, Rampur,

Baripada, Kaptipada, Karanjia, Rairangpur, Sundergarh, Bonai, Panposh, Keonjhar, Champua, Kuchinda, Nilgiri, Parlakhemundi, Balliguda and Phulbani. Each ITDA has a Project Administrator, who is senior Class-I Officer of OAS/ I.A.S. cadre. Besides, every I.T.D.A. is facilitated with an Engineering Cell with an Asst. Engineer, as the Technical head.

Channelizing Agency- ST & SC Development and Minorities & Backward Classes Welfare Department : Functions as the nodal Department for the welfare and all round development of Scheduled Castes, Scheduled Tribes, Minorities and Backward Classes. This department receive funds from various sources, which include the State Plan and Non Plan; Central Plan & Centrally Sponsored Plan Schemes of Government of India

Utilization of Special Central Assistance (SCA) and coverage of ST families during Annual Plans

Year	Utilization funds (Rs. In Lakhs)	Family coverage
2002-03	174.56	2179
2003-04	94.69	1008
2004-05	106.49	1156
2005-06	187.75	2062
2006-07	344.14	7616
2007-08	1409.76	9233
2008-09	1179.85	9748
2009-10	1200.00	8896
Total	4697.24	42064

Objectives of the Study : Research study on the "Evaluative Study on Special Central Assistance (SCA) in the State of Odisha" has been carried to Identify the Socio Economic

Characteristics; to assess the level of awareness of the beneficiaries about the programmes/schemes offered by the government; to assess details of the various schemes utilized by the beneficiaries; to assess the impact of the scheme towards an increase in income and employment generation; to assess whether there is an effective monitoring system in place or not; and to give suggestions and recommendations for improvement of the scheme.

Methodology of the Study : The methodology adopted for the present study, empirical studies were conducted in two Integrated Tribal Development Agencies (ITDAs) selected in two TSP areas. In the selection of the ITDA, it was ensured that one ITDA have received the highest SCA allocation to the TSP and the other ITDA has received the lowest SCA allocation to the TSP. The reference period is from 2002-2003 to 2009-2010.

Sample Size : In each selected ITDA, three villages were identified for collection of primary data from at least ten Scheduled Tribe beneficiaries, benefited out of SCA. Similarly, from each of the three selected villages, five such Scheduled Tribes were selected who have not received any benefit under the SCA and they were classified as the non-beneficiaries. Thus, our samples in two ITDAs included 60 beneficiaries and 30 non-beneficiaries. Data regarding the highest and lowest allocations of the SCA and the list of beneficiaries were furnished by Odisha Scheduled Castes and Scheduled Tribes Development Finance Cooperative Corporation (OSFDC). On the basis of the data pertaining to the ITDA which received highest and lowest SCA, the following villages were selected.

Village-wise beneficiaries and non-beneficiaries selected

ITDA	District	Block	Village	Beneficiaries	Non Beneficiaries	Total Respondents
ITDA Baripada	Mayurbhanj	Badasahi	Jadunathpur	10	5	15
		Bangriposi	Bangriposi	10	5	15
		Samakuntha	Jamasale	10	5	15
Total				30	15	45
ITDA Nilgiri	Balasore	Nilgiri	Tiakata	10	5	15
			Telipal	10	5	15
			Siadimala	10	5	15
Total				30	15	45
Grand Total				60	30	90

Profile of the Selected ITDAs - ITDA Baripada : I.T.D.A. Baripada established in the year 1976-77. Tribal concentration in the area is more than 53 percent. The project area covers 10 Blocks, 1915 villages and one Municipality (Baripada) and also a Micro Project - Lodha Development Agency, Morada, for the development of the Primitive Tribal Group, the Lodhas. The main tribes inhabiting in this I.T.D.A. area are Santal, Bhumij, Bhuyan, Bathudi, Kolha, Lodha, Kharia

etc. The flora of the region is rich in Sal, Piasal, Asan, Neem, Kusum, Mahul, and Sisu etc. The tribals collect the non wood forest produce like honey, mohua flower, bark, arrowroot, jhuna etc for their livelihood. In addition they collect the green sal leaf and stitch those as leaf plates and cups, which they sell in local markets. The Sabai grass which is widely cultivated is used for making ropes and it is a main source of income for the tribal families. (Source Annual Report 2010-11 ITDA Baripada)

Abstract of Annual Action Plan of ITDA Baripada under S.C.A. to T.S.P. For The Year 2010-11

Sl. No	Name of the schemes	Estimated cost. (Rs. In lakhs)	No. of tribal beneficiaries to be covered.
	(A) Income Generating Scheme	0	
1	Rubber plantation	10.00	500
2	Non Land based beneficiary oriented scheme (Bankable Scheme)	200.00	2000
3	Livelihood oriented training for tribal Youth	11.70	120
4	Bee keeping	5.00	20
5	Lac cultivation	4.00	100
6	Irrigation projects	540.00	5520
	(B) Infrastructure Development Works (Incidental to I.G.S.)	0	
7	C.D works	237.00	105 Units.
	TOTAL	1007.70	8260 105 units

(Source Annual Report 2010-11 ITDA Baripada)

Details of Annual Action Plan under S.C.A. TO T.S.P. OF ITDA Baripada For The Year 2011-12

Sl. No	Name of the schemes	Estimated cost. (Rs. In lakhs)	No. of tribal beneficiaries to be covered.
	SCA to TSP Grants-In-Aid General		
1	Non Land based beneficiary oriented scheme (Bankable Scheme)	120.00	1200
2	(a) Livelihood oriented training for tribal Youth	13.10	120
	(b) Training to SHG, group including lodha of LDA	5.00	-
3	Bee keeping	5.00	40
4	Lac cultivation	4.00	100
5	Irrigation projects	496.20	4962
	SCA to TSP Creation Of Capital Assets		
6	C.D. works, Bridge, village link road etc.	370.00	
7	Construction of community centre at Purnachandrapur of Rasgovindpur Block & Chak Suliapada of Suliapada Block	10.00	2 Units
8	Market sheds	30.00	2 Units
9	Rubber plantation (Processing units)	17.70	500
10	Water supply (Provision of Bore Well)	7.50	10 Units.
11	Electrification to village Dangarballa under Morada Block	5.00	1 Unit.
	TOTAL :	1083.50	6922

Source Annual Report 2010-11 ITDA Baripada)

Profile of ITDA, Nilgiri (Balasore District) : The ITDA, Nilgiri was established in 16.03.79 for overall development of Tribal people of this area. The prime objective of ITDA is to work on the strategy of tribal sub plan which is based on area development approach with adequate emphasize on family oriented income generating activities taking a comprehensive view of Tribal Problems with the objective to narrow down the gap of Socio-Economic Development between Tribal & Others. It also emphasizes Integrated Development of Tribal area where in all programs irrespective of their sources of funding are operated to achieve the common goal i.e. to improve the quality of life of the tribal.

SCA to TSP Allotment and Expenditure (Rs in Lakhs)

Sl. No	Year	Amount Allotted	Expenditure Incurred
1	2002-03	75.39	75.39
2	2003-04	62.07	62.07
3	2004-05	64.91	64.91
4	2005-06	63.19	63.19
5	2006-07	88.93	88.93
6	2007-08	67.78	67.78
7	2008-09	87.06	81.15
8	2009-10	57.20	57.20

Activities Undertaken : Beekeeping, sericulture, demonstration of groundnut and sunflower cultivation, Financial Assistance to SHG for Dairy Horticulture (Lemon Plantation) Agriculture Implements (Power Tiller), Financial Assistance to SHG for SAL Leaf Khali Stitching , Borewells, LAC Cultivation, shallow Tube Wells Materials, sprayers, Pisciculture, Training on finished product of Lac and Honey Processing, Assistance to Individual ST PHC for Self Employment Training on Selac and Training on Plastic Processing, Training programs on Repair of Cell phones, T.V Sets and Etc, Training programs on Hardware, Training on Driving culverts, ring wells, Establishment Charges, Prematric Scholarships and cook salaries and Infrastructure projects like school infrastructure like hostels, bathrooms and Cross drainages and Check Dams.

Results and Discussions

Beneficiaries Respondents - Socio-economic characters of the beneficiary respondents : As per the research design, two Integrated Tribal Development Agencies (ITDAs) viz., ITDA Baripada and ITDA Nilgiri were selected for this study under highest budget and lowest budget allocation respectively. A total of 60 beneficiaries and 30 non-beneficiaries were interviewed from the two ITDAs. From ITDA Baripada three blocks namely Badasahi, Bangripasi and Samakuntha were selected whereas from ITDA Nilgiri, Nilgiri Block was selected. Sample respondents numbering 60 belonged to 5 tribal communities i.e. Bathudi, Bhunjia, Kolha, Munda, and Santal were 13, 33, 10, 3, and 40 per cent respectively. Gender wise distribution specifies, males were 67 percent and that of females were 33 percent. On age wise, 18 percent belonged to the age group of 20 to 29 and 23 percent belongs to 30-39 years age group. Beneficiaries in the age group of 40 to 49 are 43 percent and 15 percent belongs to 50 to 59 years. It is observed that 27 percent informants have family size up to 4, 30 percent 5 to 6 members and 43 percent respondents had the family size of 7 and above persons. **Educational and Occupational Level of the Beneficiaries :** Thirty two percent of the respondents informants were illiterate, 28 percent educated up to primary level, 15 percent up to middle level, and 25 percent up to 12th level. Out of 60 respondents, 67 percent tribals were engaged in cultivation, 13 percent are in agricultural labour and another 20 percent engaged in wage Labour. It is also informed by all of the respondents that they were traditional occupants of NTFP collection and selling. **Land Holdings and Annual Income of the beneficiaries :** Out of 60 informants those who possessed land upto to 2.5 acres were 67 percent and those who owned more than 2.5 acres of land were 33 percent. Seventy three percentage of the respondents reported their annual income as upto Rs. 20,000/- and the remaining 27 percent persons earned an annual income between Rs. 20,000-40,000/- and are from ITDA Baripada. Cent percentage beneficiaries informed that their status is Below Poverty Line (BPL). **Impact Of The Scheme Beneficiaries Respondents - Nature of Projects Grounded during reference period 2002-03 to 2009-10 :** Out of 60 beneficiaries 88 percent of them have become the members of the SHGs. The response shows that 68 percent of the respondents preferred Non Timber Forest Products (NTFP) particularly in Khaliplate Making/Leaf cup Making 22 percent, Sobai Rope Making 18 percent Honey Bee Collection 15 per-

cent Lac Cultivation 13 percent) followed by Animal Husbandry 17 percent in Dairy Farm, Goatery and Poultry Farm. 8 percent choose Horticulture (Lemon Plantation) and remaining 7 percent preferred Agriculture i.e. Power Tillers/Mini pumpset/Shallow tube Wells, Sprinklers sets. *Year, average unit cost and the subsidy of the schemes* : Sixty One percentages of the beneficiaries were funded in the years 2008-09 & 2009-10 and remaining 38 percent were funded during 2005-06 to 2007-08. Average unit cost of the scheme introduced among the tribals is between Rs 20001 to Rs 30000/-. Among them, 40 percent got assistance with full subsidy. *Choice of Scheme* : The respondents were asked to inform whether their preference was considered prior to allotting them the scheme and in reply 100 percent respondents stated that their choice was duly considered. The major reason for choosing a scheme by the respondent, 82 percent choose because of main occupation and remaining 18 percent choose it as an additional income source. They preferred only those schemes which were primarily related to their traditional occupations such as Non Timber Forest Products (NTFP), Animal Husbandry, Agriculture, and Horticulture which have got scope for business and which don't have complicated technology. *Awareness and knowledge of the scheme* : Whereas 20 percent of the total respondents informed that the authentic information on various schemes was obtained by Villagers/Peers/SHG, 17 percent were informed by local political leaders and it is significant that 63 percent have received of the schemes by the staff of the ITDAs. Cent Percent of the respondents mentioned that they had the primary knowledge of the scheme and that was the reason why the scheme was chosen by them. *Guidance from Officials and Trainings* : As regards obtaining guidance/support from the officials, cent percent of the respondents informed that the officials were responsible and very supportive in every aspect. Cent Percent of the respondents informed that the officers are very much in touch with them they used to visit and council and motivate them in all aspects. Cent percent respondents expressed that assistance was delivered to them in good quality and correct quantity and upto entire satisfaction of the recipients. Fifty eight percent of the respondents expressed that they relieved training prior to implementation of the scheme and remaining 42 percent of the respondents unable to reveal the information. *Nature of Difficulties* : Whereas 60 percent did not responded or did not face any difficulty in managing the assets, 28 percent of them experiencing difficulties with the implements becoming obsolete. Few says they are unable to meet the expenses related to repairs of tools and machinery. Some complains lack of storage facilities for NTFP. 12 percent expressed difficulties lack of veterinary services for cattle, death of cattle, and deficiency of fodder in the villages. *Income from Assets* : Cent percent of the respondents informed that they generated income from the assets. Those receiving additional income from assets in the range up to 20,000 per annum were 25 percent, those in the range of Rs. 20,001 to 30,000 were 65 percent and only 10 percent respondents earned more than Rs. 30,000 per annum. It is significant to mention that 10 percent of the respondents who are earning more than Rs 30000/- per annum are from ITDA Nilgiri, who are benefited by Honey collection & Processing and Lac Cultivation.

Impact of the Scheme : Cent percent of the respondents expressed that they benefited out of the economic support programmes funded out of special central assistance, Significant areas in which the impact of the scheme has been noticed were following :

S.No	Impact of the Scheme	Percentage
1	Money put to domestic use	52
2	Put to savings	20
3	Renovation of old house	7
4	Marriage and other celebrations	15
5	Reduced Labour Days / Time	7

Happiness with the Scheme : The respondents were asked to give their opinion about the happiness or otherwise with the scheme after its implementation. It is gratifying to note 100 percent respondents expressed their happiness with the schemes which have been granted for their development since the schemes are economically supportive and productive. It is auspicious that schemes chosen by the beneficiary are traditional ones such as NTFP (Honey Processing, Lac Cultivation, Khaliplate Making), Goatery, Horticulture etc which make them more productive. *Benefits received from other than SCA* : The respondents were asked to state the benefits that they have taken out of other schemes implemented by general line departments (out of their own funds and not from special central assistance). 100 percent respondents stated that they have not benefitted from the other schemes. *Liking of Schemes in Future* : The respondents expressed that in future they would be interested in NTFP (Sobai Rope Making /Khaliplate Making/Leaf cup Making/Honey Bee/Lac Cultivation/Rubber Plantation are 60 percent whereas 22 percent of the total respondents expressed interest in Animal Husbandry (Dairy Farm/Goatery/Poultry Farm) and remaining 18 percent expressed interest in Horticulture.

Non-Beneficiaries Respondents : In compliance of research design 30 non-beneficiaries were selected from six villages of two ITDAs. *Vocations pursued by the non-beneficiaries* : The occupational classification of the non-beneficiaries reveals that 40 percent among them were Wage Labourers, 33 percent agricultural labourers, 27 percent were cultivators. *Reasons for not receiving benefits under SCA* : On being asked to state the reasons for not receiving any assistance from the special central assistance, 20 percent non-beneficiaries expressed that they were not aware of what the special central assistance was and 33 percent persons mentioned that they had applied to the District Welfare Office and their applications were pending. It is significant to note that 47 percent informants said that they are interested in taking up any schemes. *Aspirations for development* : The non-beneficiaries were asked to give their preference for the schemes that they would like to have in the years to come for their development. 43 percent of them stated that they are not interested in any Schemes. 33 percent respondents were in favor of Non Timber Forest Produce (NTFP) like Sobai Rope Making, Leaf plate and cup Making, Honey collection and processing, Lac Cultivation and Rubber Plantation whereas 20 percent shown interest in Animal Husbandry like Dairy Farm, Goatery and Poultry Farm. Preference for Internal Roads and School Infrastructure was narrated by 3 percent persons.

Successful Stories : *Diversion Weir at Kanjia*- The D/W at Kanjia under Kuliana Block was taken out of SCA (IGS) and completed during the year 2009-10 with an estimated cost of Rs. 26,00,000/-. After completion, the Diversion Weir is providing assured irrigation to 104.00 Ac. of land covering 261 nos of Tribal beneficiaries of Kanjia, Chilikani and other nearby villages. The project has the potential of providing irrigation during both Kharif and Rabi. The farmers are able to produce cash crops like Ground Nut, Potato, Wheat, Mustard and other vegetables. *Check Dam Balijoda Balasahi*: A Check Dam at Balijoda Balasahi under Badasahi Block granted out of SCA (IGS) and completed during the year 2009-10 with an estimated cost of Rs. 16,00,000/-. After completion, the Check Dam is providing assured irrigation to 67.00 Ac. of land benefiting 160nos of Tribal beneficiaries of Balijoda, Balasahi and other near by villages. The project has helped the local Tribal to multiply their product annually and improve their financial standard by earning as additional income for their family. *Canal System of Jerky M.I.P* : The Canal System at Jerkey MIP in Sankhabhanga GP under Saraskana Block has been taken out of SCA (IGS) and has been completed during the year 2009-10 with an estimated cost of Rs. 5,00,000/-. After completion, the Canal System is facilitating irrigation to 30.00 Ac. of land covering 50nos of Tribal beneficiaries of Jerkey and other near by villages. The project has helped to the local Tribal to multiply their product annually and increase their financial status. *Vented Causeway Over Siltia Nallah* : The Construction of V.C. over Siltia Nallah on the road from Kusumbandha to Budhikhamari under Bangriposi Block has been taken up out of SCA (IDS) during the year 2009-10 with an estimated cost of Rs. 24,50,000/- . The Project has helped in providing all weather communication to the Tribal village of Kusumbandh, Budhikhamari under Bangriposi Block . This facilitated the day to day movement , marketing and transporting of agriculture goods and forest produce to the local market for sale and purchase resulting in their financial upliftment.

Conclusions and Suggestions : A large chunk of the SCA amount is utilized towards providing subsidy for bank linked schemes and/or linked with earmarked grants. Critical gaps

are not identified and bulk of the Special Central Assistance amount is utilized for providing subsidy with the bank linked schemes. Such schemes are not linked and converged with the schemes planned under the Sub-Plan. ITDAs are un-able to play effective role in coordinating the working of line departments like Agriculture, Horticulture, Soil Conservation, Rubber Board as well as line departments like P.W.D., Rural Works Division, Lift Irrigation, and Agro Industries and SC/ST Corporation which are engaged in the raising of productivity levels of tribals. As Minor Forest Produce establishes major role in tribal livelihoods, Plantation of trees species should relate to tribal life style. Funds should be made available to create and protect forest. Skill development/Vocational Education to improve tribal's knowledge on forest management should be promoted. Establish processing units by the Tribal's themselves for example : bottling of honey, LAC Products, SAL, AMLA products and herbal medicines. Programmes and schemes under sericulture, agriculture, horticulture and Pisciculture will make them more economically strong. Land Based activities should be the focus. Training programs for ST unemployed Women on Nursing, Medical Laboratory, Tailoring, Computer Training, Beauty Parlor and other Vocational Trainings. Assured irrigation to each and every patch of land owned by tribal should be provided through different kinds of irrigation, such as flow, lift, farm pond, tube well's open wells etc. Agriculture, Soil Conservation Department should prepare different types of schemes for them. A survey needs be undertaken to know the actual position of the BPL and APL among tribals.

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SELF-HELP GROUPS : A STUDY OF SOCIO-ECONOMIC STATUS IN MYSORE CITY

Voice of Research

Volume 4 Issue 2

September 2015

ISSN No. 2277-7733

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Abstract

The society is male dominated and finance is also controlled by men. When financial freedom is detained from women then their social and political freedom are also detained. Governments around the world gave many social programs especially for women to develop but male dominated society has given a check in reaching these programs to women. The major hurdles for any women to develop economically are education, participation in economic activity and finally return. Micro-finance through SHGs made a small change in improving financial condition of the women. The sample respondents of the present empirical study accepted that their financial condition is improved but it is not enough. Even after becoming the members of SHGs, women could not affordable to durables. They exercised household decisions in festivals and purchases. It may be concluded that women require encouragement at family level and opportunities at society level in order to develop economically.

Key Words : SHGs, microfinance, women empowerment and poverty alleviation.

Mysore city is the 3rd largest city in the state Karnataka. Located at the base of Chamundi Hill about 139 Kms southwest of the state capital Bangalore. Tourism is the major industry in Mysore. Women constitute 50 percent of the total population in Mysore city as well as in the whole society. The society is male dominated and hence finance is controlled by men. Socio economic condition of women compared to men is negligible from time immemorial. When financial freedom is detained their social and political freedom are also detained. Governments around the world gave many social programmes especially for women to develop but male dominated society has given a check in reaching these programmes to women. During 1980s, women tried to solve these problems by assembled themselves and started to finance themselves through co-operative principles. Then onwards, government is also supporting such groups formally as well as informally. Members of SHGs received greater amount of economic and social benefits from SHG bank linkage programs (APMAS : 2009). Ali-Akpajiak and Pyke (2000) and Chen et al (2007) described the role of SHGs in developing poor people. The major hurdles for any women to develop economically are education, participation in economic activities and finally return. Therefore, the present study has taken up these three factors economic assistance, literacy and membership in SHGs plays considerable role in economic and social status of women. The objective of the present research work is to analyze the impact of socio-economic benefits of the SHGs on its members.

Review of Literature : Finance is the wheel of development both for individuals as well as organizations. Individuals with regular and assured income can get finance through organized firms. Individuals with no regular and assured income have to depend on informal organizations. Organized and unorganized financial sector have kept women at distance from providing financial assistance. Government has also not done enough effort in providing financial assistance to women. Therefore, it is inevitable for them to find a new way for finance. They have started with the co-operative principle to get financial assistance and lands down in self-help groups (SGHs). SHGs collect small savings of the members and lend it to the needy members. Lakshmanan (2001) opined that

SHGs provide financial autonomy in rural areas. But SHGs are more effective in providing financial assistance in urban areas. Pattanaik (2003) emphasized the role of SHGs for socio-economic development of women in particular and society as a whole. When financial autonomy is achieved naturally social and political conditions also changes. Therefore, SHG is a powerful instrument in changing social, political and economic conditions of women (Hulme & Mosley, 1996; Rutherford, 1998; Amin et al., 2001; Robinson, 2002; Antia and Kadekodi, 2002; and Jahan et al., 2004). Many developing and under developed countries have recognized the importance of SHGs and using as an important tool in eradicating poverty (Johnson & Rogaly : 1997, Fernando : 2004, Armendariz & Morduch : 2005, Bakhtiari : 2011).

Research Methodology : The present empirical study used primary and secondary data. The secondary data used in the present study were : past research work, articles and paper presentations in seminars and symposium. The primary data used in the present study was the response of the member of the SHGs. In order to receive the responses from members of SHGs, a structured questionnaire was designed containing two dimensions : economic and social status. Each dimension had 5 questions relating to economic and social status. The questionnaire was prepared with 5-point Likert's Scale. The questionnaire was served to 100 members of SHGs in Mysore city and we had received only 76 fully completed questionnaires. Mean value, standard deviation, calculated Z value, critical Z value and *p*-value were used for different purposes. They were used in the following manner : to measure the weightage of the different statements, mean value (average) was used; to measure the thickness of the opinion standard deviation was used; to compare the two means Z-test was used (as the samples are large); and *p*-value was effectively used to draw the conclusion. *p*-value was determined by comparing calculated |Z| value and Z_α value (Z_α for n-1 observation with 2 degree of freedom = 1.96, where n = 76). And finally, testing of hypothesis was done.

Operational definition : The present research used the following terms as follows : (1) Seniority : the sample respondents who is a member in SHG for more than 5 years; (2) Backward castes are those who are SC/STs, Category I and

OBC and rest are forward castes; and (3) Literate are those whose qualification are equal to or above intermediate and illiterate are those whose qualification is below intermediate.

Analysis and Interpretation of Data : The tables presented below have been drawn from field survey. The following are the dimensions of analysis and interpretation of data : (A) Universal analysis; and (B) Group analysis.

(A) Universal Analysis : The data obtained from the sample respondent have been analyzed under (i) economic status of members of self-help groups and (ii) social status of members of self-help groups.

(i) Economic status of members of self-help groups : The standard of living of any person depends on his economic status. Table 1 presents the economic status in terms of affordability for basic necessities of the members of self-help groups of sample respondents. It was found that the average mean value of economic status of members of self-help groups stood at 3.41 and the standard deviation stands at 1.27 revealed that the economic status of the sample respondents was satisfactory.

Table 1 : Economic Status of Members of Self-Help Groups

Sl. No.	Affordability for	No of Respondents	Mean Value	Std Dev
1	Food	76	3.82	1.14
2	Dress	76	3.70	1.28
3	Education	76	3.45	1.21
4	Tours/ travels	76	3.33	1.60
5	Durables	76	2.74	1.20
	Total	76	3.41	1.27

The highest mean value assigned by the sample respondents was to affordability for food with the mean value of 3.82 followed by affordability for dress, education and local trips (Tours and travels) with 3.70, 3.45 and 3.33 respectively. It was also found that the thick opinion was found in affordability for food and that of thin was in affordability for local trips with the standard deviation of 1.14 and 1.60 respectively.

(ii) Social status of member of self-help groups : It is true that gender difference is always exists. Women working outside home feel unsecured and disrespectful and now-a-days, even in their home. The decisions taken by the members of self help groups in their family constitute social status and respect in society too. Such social status is captured in Table 2. It was found that the highest weightage was given by the sample

respondents to decision taken by the members of self-help groups in festivals in their home with the mean value 3.82 with the lower standard deviation of 1.13. It is true that when a woman earns, receives respect in her family. The present study found that the respect for the members of self-help groups stands at second position with the mean value of 3.71 and the opinion was so thick when compared to other variables constitute the validity of respect. On an average, the grand mean value was 3.36 which is less than the mean value of economic status of members and the opinion was also loose when compared to economic status constitutes economic benefits were more than social benefits.

Table 2 : Social Status of Members of Self-Help Groups

Sl. No.	Social Status	No of Respondents	Mean Value	Standard Deviation
	(a) Decisions in			
1	Festivals	76	3.82	1.13
2	Purchases	76	3.46	1.42
3	Marriages	76	3.00	1.29
	(b) Respect in			
4	Family	76	3.71	1.12
5	Society	76	2.59	1.17
	Total	76	3.32	1.31

(B) Group Analysis : The present research work analyzed the difference of opinion based on groups. The group analysis has been presented under : (i) Seniority; (ii) Caste; and (iii) Literacy.

(i) Seniority : The perceptions of the members of SHGs on socio-economic conditions have been analyzed under : (a) Economic Status; and (b) Social Status.

(a) Economic Status : Table 3 portrays the economic status of sample respondents of self-help groups based on seniority of the members. It was found that the sample respondents among seniors assigned highest mean value of 4.15 for affordability for dress materials whereas the least mean value assigned by them for affordability for durables with only 2.75 with the standard deviation of 1.02 and 1.25 respectively. Among juniors, the highest mean value assigned to the variable affordability for food with the mean value of 3.36 whereas the least mean value assigned to affordability for education and affordability for durable products with the mean value of only 2.71 with the corresponding standard deviation of 1.39 and 1.10 respectively. The $|z|$ value for affordability for food, affordability for dress materials and affordability for education statements found to be greater than the Z_{α} value and hence the p -value < 0.05 .

Table 3 : Economic Status of SHGs Groups : Senior Vs Junior

Sl. No.	Affordability for	Status	No of Respondents	MV	STD DEV	Z	a
1	Food	Senior	48	4.08	1.20	3.061	<0.05
		Junior	28	3.36	0.85		
2	Dress	Senior	48	4.15	1.02	4.232	<0.05
		Junior	28	2.93	1.31		
3	Education	Senior	48	3.88	0.83	4.030	<0.05
		Junior	28	2.71	1.39		
4	Tours/travels	Senior	48	3.44	1.48	0.742	>0.05
		Junior	28	3.14	1.77		
5	Durables	Senior	48	2.75	1.25	0.129	>0.05
		Junior	28	2.71	1.10		
	Total	Senior	48	3.66	1.20	2.185	<0.05
		Junior	28	2.17	1.31		

(b) Social Status : Table 4 shows the social status of members of self-help groups based on seniors and juniors. The social status of the women is measured with the decisions taken by them in their home as well as respect in family and society.

Table 4 : Social Status of SHGs Groups : Senior Vs Junior

Sl. No.	Social status	Status	No of Respondents	MV	STD DEV	Z	a
	(a) Decisions in						
1	Festivals	Senior	48	4.04	1.10	2.367	<0.05
		Junior	28	3.43	1.08		
2	Purchases	Senior	48	3.94	0.94	3.719	<0.05
		Junior	28	2.64	1.69		
3	Marriages	Senior	48	3.23	1.31	2.164	<0.05
		Junior	28	2.61	1.14		
	(b) Respect in						
4	Family	Senior	48	4.02	0.80	2.979	<0.05
		Junior	28	3.18	1.36		
5	Society	Senior	48	2.65	1.25	0.553	>0.05
		Junior	28	2.50	1.04		
	Total	Senior	48	3.58	1.23	2.280	<0.05
		Junior	28	2.87	1.34		

It was found that the decisions taken by the seniors and juniors in festivals found to have highest mean value of 4.04 and 3.43 and the least mean value assigned to the statement : respect in society 2.65 and 2.45 respectively. Seniors had higher respect in their family compared to junior member of SHGs and the validity of the opinion was thicker in seniors than juniors. The $|Z|$ being $>$ than Z_{α} for all the statement except for the statement 'respect in society.' Therefore, the opinion of the sample respondents based on seniors and juniors found to be different for four statements except 'respect in society' and hence the significance value <0.05 .

(ii) Caste : The perceptions of members of SHGs on socio-economic conditions have been analyzed under (a) Economic status; and (b) Social status.

(a) Economic Status : Table 5 highlights the economic status of SHGs based on caste. Sample respondents among forward caste given highest mean value for affordability for food with 4.50 followed by affordability for dress, education, local trips and durables with the mean value of 4.29, 4.29, 3.88, and 3.00 respectively. Whereas sample respondents among backward caste assigned highest mean value of 3.50 to affordability for food followed by dress, local trips, education and durables with the mean value of 3.42, 3.08, 3.06, and 2.67 respectively. On the whole, grand mean value found to be higher in forward caste compared to backward caste with 3.99 and 3.13 respectively. Further, $|Z|$ being greater than Z_{α} confirmed that there were significant difference in the opinion of forward caste and backward caste respondents.

Table 5 : Economic Status of SHGs Groups : Forward caste vs backward caste

Sl. No.	Affordability for	Status	No of Respondents	MV	STD DEV	Z	a
1	Food	Forward	24	4.50	0.58	4.901	<0.05
		Backward	52	3.50	1.20		
2	Dress	Forward	24	4.29	0.61	3.754	<0.05
		Backward	52	3.42	1.41		
3	Education	Forward	24	4.29	0.68	5.710	<0.05
		Backward	52	3.06	1.20		
4	Tours/travels	Forward	24	3.88	0.44	2.924	<0.05
		Backward	52	3.08	1.86		
5	Durables	Forward	24	3.00	1.32	1.236	>0.05
		Backward	52	2.62	1.11		
	Total	Forward	24	3.99	0.95	3.099	<0.05
		Backward	52	3.13	1.42		

(b) Social Status : Table 6 presents the opinion of sample respondents based on caste. It was found that the highest mean value assigned by forward caste respondents to the decisions taken by the members of SHGs in festivals with 4.58 and assigned very low mean value of 2.75 for their respect in society.

Table 6 : Social Status of SHGs Groups : Forward Vs. Backward

Sl. No.	Social Status	Status	No of Respondents	MV	STD DEV	Z	?
	(a) Decisions in						
1	Festivals	Forward	24	4.58	0.49	5.883	<0.05
		Backward	52	3.46	1.17		
2	Purchases	Forward	24	4.13	0.97	3.397	<0.05
		Backward	52	3.15	1.49		
3	Marriages	Forward	24	3.83	1.21	4.156	<0.05
		Backward	52	2.62	1.13		
	(b) Respect in						
4	Family	Forward	24	4.13	1.27	2.066	<0.05
		Backward	52	3.52	0.99		
5	Society	Forward	24	2.75	1.42	0.713	>0.05
		Backward	52	2.52	1.03		
	Total	Forward	24	3.88	1.28	2.640	<0.05
		Backward	52	3.05	1.25		

The sample respondents from backward caste assigned highest mean value of 3.52 to the respect in family of members of SHGs and very low mean value of only 2.52 to the respect in society. It was also found that the members of SHGs from forward caste had enough power in taking decisions in purchases and marriages whereas backward caste members of SHGs had enough decision power in festivals and purchases but not in marriage functions.

(iii) **Literacy** : The perceptions of members of SHGs on socio-economic conditions have been presented under : (a) Economic Status; and (b) Social status.

(a) **Economic Status** : Table 7 highlights the economic status of SHGs groups based on literacy. It was found that the literate and illiterate sample respondents assigned the grand mean value of 3.54 and 3.23 with the standard deviation of 1.29 and 1.40 respectively. There was a consensus among literate and illiterate members for the statement affordability for durables with the mean value of 2.60 and 2.91 respectively and p -value found to be >0.05 concludes that there was no difference of opinion among them.

Table 7 : Economic Status of SHGs Groups : Literate Vs Illiterate

Sl. No.	Affordability for	Status	No of Respondents	MV	STD DEV	Z	a
1	Food	Literate	43	4.02	1.27	1.999	<0.05
		Illiterate	33	3.55	0.89		
2	Dress	Literate	43	3.93	1.02	1.767	<0.05
		Illiterate	33	3.39	1.50		
3	Education	Literate	43	3.49	1.19	0.336	>0.05
		Illiterate	33	3.39	1.23		
4	Tours/travels	Literate	43	3.65	1.26	1.957	<0.05
		Illiterate	33	2.91	1.88		
5	Durables	Literate	43	2.60	1.18	-1.107	>0.05
		Illiterate	33	2.91	1.19		
	Total	Literate	43	3.54	1.29	0.958	>0.05
		Illiterate	33	3.23	1.40		

(b) **Social Status** : Table 8 shows the opinion of sample respondents on social status of SHGs based on literacy. The literate members of SHGs assigned highest mean value for their respect given in their family with the mean value of 4.02, whereas the illiterate members assigned highest mean value for their decisions taken in festivals. To conclude, the grand mean value of literate and illiterate members' stands at 3.53 and 3.03 followed by Z-value 1.625, which was less than Z_{α} value concluded that there was no difference of opinion among the sample respondents.

Table 8 : Social Status of SHGs Groups : Literate Vs Illiterate

Sl. No.	Social Status	Status	No of Respondents	MV	STD DEV	Z	a
	(a) Decisions in						
1	Festivals	Literate	43	3.74	1.24	-0.651	>0.05
		Illiterate	33	3.91	0.96		
2	Purchases	Literate	43	3.93	0.70	3.225	<0.05
		Illiterate	33	2.85	1.83		
3	Marriages	Literate	43	3.42	1.08	3.393	<0.05
		Illiterate	33	2.45	1.33		
	(b) Respect in						
4	Family	Literate	43	4.02	0.79	2.747	<0.05
		Illiterate	33	3.30	1.34		
5	Society	Literate	43	2.56	0.92	-0.273	>0.05
		Illiterate	33	2.64	1.43		
	Total	Literate	43	3.53	1.10	1.625	>0.05
		Illiterate	33	3.03	1.50		

Major findings

The present study found that the economic status of members of SHGs was satisfactory compared to social status. It was found that the members of SHGs could afford to food and dress.

Senior, forward caste, literate and illiterate members could afford to education.

Senior, junior, forward, backward and literate members of SHGs could afford to local trips.

Junior and backward caste members of SHGs did not afford to education.

Except forward caste members of SHGs could not afford to durables.

Seniors, forward caste and literate members of SHGs had decision power in festivals, purchases and in marriage functions.

Members of SHGs felt that they received enough respect from their family but not from society even after becoming the member of SHGs.

Testing of Hypothesis : In the background of objectives and findings of the study, the testing of the hypothesis has been presented below :

1) Hypothesis 1 : SHG schemes deliver economic benefits more than the social benefits.

The sample respondents of members of SHGs groups gave more weightage to economic status than social status with the mean value of 3.41 and 3.32 respectively. It is true that social status of any individual entirely depends on the economic status. The present research also found supportive evidence in this respect by assigning higher mean value to economic status than social status (seniors : 3.66 – 3.58; forward caste : 3.99 – 3.88; backward caste : 3.13 – 3.05; and Literate : 3.54-3.53; illiterate : 3.23 – 3.03) respectively. Therefore, the hypothesis that SHG schemes deliver economic benefits more than the social benefits stands accepted.

2) Hypothesis : there is a positive relationship between seniority and benefit delivery of SHG schemes.

Seniors always take the cream of benefits in any organization. Seniors always leads juniors by leadership as well as work. The mean value assigned by the seniors for economic status stands at 3.66 compared to juniors with very low mean value of 2.17 respectively. The calculated Z value in both the case is greater than Z_α value and hence p-value <0.05 confirmed that there was significant difference in the opinion of both seniors and juniors. The mean value assigned by seniors in both economic status and social status confirmed that the cream have taken by seniors far more than juniors and hence the hypothesis that there is a positive relationship between seniority and benefits delivery of SHGs schemes stands accepted. It is also proved that the economic benefits are more compared to social benefits of the members of SHGs.

3) Hypothesis : there is a positive relationship between caste and delivery of benefits of SHG schemes.

Table 5 and table 6 clearly show that there was a mean difference between forward and backward classes of respondents. It is also observed that forward class assigned higher mean value compared to backward class respondents in all the 10 statements. The calculated Z value for both economic status and social status was more than the critical Z value resulted in ? level <0.05 accepts the hypothesis that there is a positive relationship between caste and delivery of benefits of SHGs schemes stands accepted.

4) Hypothesis : there is a positive relationship between literacy and delivery of benefit of SHG schemes.

Education is the base for development. The sample respondents have been asked to rate their economic development and social development based on qualification of the sample respondents. The present study has not find out any significant difference either in economic status or in social status in their opinion. On an average, literate respondents assigned the mean value of 3.54 for economic status as against illiterate sample respondents who assigned the mean value of 2.23. The empirical research also did not find out any difference in the thickness of opinion as standard deviation of 1.29 and 1.40 by both literate and illiterate. The |Z| value also much less than Z_α value resulted in ? to be > 0.05. Further, literate sample respondents assigned the mean value of 3.53 as their social development as against the illiterate sample respondents assigned the mean value of 3.03 only. When Z value is considered, the calculated Z value lower than the critical Z value and hence ? >0.05. Therefore, the hypothesis that there is a positive relationship between literacy and delivery of benefits of SHGs stands rejected.

Conclusion : Women in India have been placing distant from financial autonomy. They do not receive enough respect from the society. Micro-finance through SHGs made a modest change in improving financial condition of the women. The sample respondents of the present empirical study accepted that their financial condition was improved but it was not enough. Even after becoming the members of SHGs, women could not afford to durables. They exercised household decisions in festivals and purchases (Kumar : 2009). They did not have enough power in marriage functions. Women require encouragement at family level and opportunities at society level in order to develop economically. Members of SHGs do have enough respect in their family but not in society. Since they don't receive enough encouragement and respect in the society it acts as a major check in social development. Therefore, it is the duty of the modern and educated society to provide enough opportunity for the women to grow and achieve economic and social status.

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