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CASHLESS ECONOMY: OPPORTUNITIES AND CHALLENGES

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ABSTRACT

During last three decades the progress of India in financial side is going to propound and considerable. The innovation in financial sectors owing to make changes in global financial systems. The major changes recently made in view of financial innovation and new inventions in finance related business sectors as well as in service sectors resulted in introduction of new turn to the Indian Economy. These all changes make improvements in the industrial area, introduction of new production technologies, and new strategies to face changing circumstances for fulfillment of ultimate demands at proper time and at proper market to improve financial structure of Indian economy. The major findings from financial innovations are globalization of financial system, introduction of new urban societies and businesses, deregulation of schemes to be provided and invention in new technologies.

This paper studies about financial changes in respect of cashless economy in India with effects on banking sectors and on Indian Economy. It also highlights the opportunities and challenges to the economy as whole and to the local area in particular.

In India, the Prime Minister Mr. Narendra Modi made remarkable changes in Indian currency as well as in Indian economy. It is really eradicating existing black money and ultimately makes effects on all business transaction in economy. The small scale industries and agricultural sector get very much affected by the role of note ban in India and decision of implementation of cashless economy. In fact all these things directly affect the national income level i. e. reduction in GDP at about 0.5% to 1%.

KEY WORDS: *Global financial system, financial innovations, globalization, GDP, cashless economy, etc.*

INTRODUCTION:

Finance is a heart of countries economical progress. The term financial innovation in India is a key of making growth by connecting hundreds of million people to cashless economy. The innovation in cashless economy such as the cashless economy and introduction of new currency with winding up of old currency tremendously affect in view of rescue of black money. Now days the new technologies are also implemented which effect in competition in service industries, production industries. It ensures the improved quality designing ability for new products and manufacturing and selling process too. All these advancements in business create solutions to the complex financial problems. At the same time these steps are effective for the innovation of Government regulations, tax policies, globalization, privatization, liberalization, and integration with international finance market. It results in

improvement of utilized methodologies in financial market like in banking sectors, agricultural sectors, education industry, employment enhancements and public – private sectors.

OBJECTIVES OF THE STUDY:

- To study the various financial innovations in Indian Economy.
- To study the changing scenario in exchange system.
- To study the opportunities and challenges in cashless economy.
- To study the challenges of cashless economy.

With the introduction of new technologies from last few decades, it is observed that, new concepts of banking transactions are introduced which is easiest way for common man to make transactions at their own places. The five best cashless payment options introduced in India are as under;

- I. E-Wallets :- Paytm, Freecharge,
- II. Plastic Money:- Debit/ Credit cards,
- III. UTI:- Unified Payments Interface Apps,
- IV. Net Banking:- Online fund Transfer,
- V. Aadhaar Cards:-Aadhar Enabled Payment System.

With all these above options a new concept of touch banking is also introduced in banking sectors, especially in nationalized banks by opening a account in banks for touch banking. One single form with verification of documents we can easily get benefits of touch banking. We can make transactions at any branch of nationalized banks by using single thumb impression on the machine. No human force is required and the whole functions are done by the software of touch banking.

Also facilities of pay without internet are provided using a toll free number features with the help of your mobile number or by scanning a QR code which take place in the julfy.

These all newly introduced techniques are made positive influence on the financial transactions. The Government tries to change all these techniques to ensure people for safety of their money and for time saving. These all new technologies and schemes are introduced for betterment and convenience of the people and ultimately make supremacy in the Indian financial system. These changes make impact on the development of ATM's, mobile phones, and net banking hand to hand. It door to door service provider system makes direct connection with the global and international market and creates universal liability to the transactions with easiest ways and also strengthened the international relationship, too.

OPPORTUNITIES OF CASHLESS ECONOMY:

- Digital transactions are motivated with the ease of conducting cashless financial transactions.
- It gives relief from unsafe handling of heavy cash, plastic cards, as well as relief from the queue up for ATM withdrawals.
- Safe- at the time of traveling.
- The exact amount will be paid without worrying about change and getting it back at from shopkeepers.
- Attractive discounts are also available in digital payment system.

Cashless transactions are also beneficial in emergencies, like hospitals. Adds. Jayant Pai, Head Marketing, PPFAS fund, said that “you have the freedom to transact whenever and wherever you want. You don't have to be present physically to conduct transactions or be forced to do so only during office hours.”

CHALLENGES IN CASHLESS ECONOMY:

- There is a higher risk of identity theft.
- Chances of theft of phones, and at the same time if you don't have any other payment option you will be helpless, generally traveling on foreign trips it will be more problematic or at a small towns where network problems occurred.
- In India there is only 34.8% penetration of internet in 2016. And only 26.3% mobile users have smart phones.
- It is also problematic to the old age people, they found themselves locked suddenly if they don't have cash and if they unable to download the apps. If the people have overspending habits then cashless transactions lead to spend more.
- It makes uneasy to small workers at daily wages they are unable to operate digital modes as the amount they earn is for a fulfillment of daily needs only.
- The people below poverty line are also faced several problems as they need cash in hand only.
- Small shopkeepers, handcart runners, home servants, and agriculturist are not able to run their transactions through cashless way.
- Indian people are not familiar with the cashless transactions in fact they don't have habits of handling bank accounts.
- People are getting distracted while going through the bank processes.

EFFECTS OF CASHLESS ECONOMY ON BANKING SECTORS:

Banks plays major role in the financial structure of economy. And the impact of cashless economy is also considerable on the banking sector.

A supreme bank i.e. RBI declares the bank ratios such as cash reserve ratio and other are remains same after declaration of cashless economy. Also RBI decides the amount of money that how much banks circulate for cashless/ cash full. Usually it will be more than the amount deposited in the banks, assuming that everybody not withdraw at once.

RBI also issues licenses to open new age small finance banks and payments banks which are expected to give a push to financial inclusion and bring innovative banking solutions.

The recently launched unified payment interface by national payments corporation of India makes digital transactions as simple as sending a text message.

Nandan Nilkani, in an interview to 'LION ON THE MOVE' news paper says that, 'a defining point in India moving to cashless'' shortage of cash has significantly increased the use of digital modes of payments.

CONCLUSION:

It is concluded that, Shortage of cash has significantly increased the use of digital modes of payment, but the actual shift will only be visible after the cash crunch eases. It is possible that a section of people which has used electronic mode of payment for the first time due to the cash crunch will continue to transact through this medium, but there are still a number of hurdles in making India a cashless economy.

First, a large part of the population is still outside the banking net and not in a position to reduce its dependence on cash. According to a 2015 report by PricewaterhouseCoopers, India's unbanked population was at 233 million. Even for people with access to banking, the ability to use their debit or credit card is limited because there are only about 1.46 million points of sale which accept payments through cards.

However, as noted above, a material transition to a cashless economy will depend on to go cashless. Government should also use this opportunity to revamp the tax administration, as more the taxes, small businesses fear tax inspectors.

The government will have to create conditions—not necessarily by creating cash shortages—to push cashless transactions to a threshold level after which the network effect will take over. India may not become a cashless economy in the foreseeable future, but it needs to reduce its unusually high dependence on cash to bring in much needed transparency and efficiency in the system.

It is clear that Indian people are not familiar with all these cashless processes and the bank transactions, it takes time to implement. But the implementation of all these system is very beneficial which resulted in increased saving habits, easy transactions and purity in tax transaction. It also make control on black money and theft of taxes.

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Magazines, Google search engine.

Expert's opinion in news,

Micro economics books,

Etc.



AWARENESS TOWARDS LOCK APPLICATION IN MOBILE

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ABSTRACT

In today's scenario where everything is technology based, it's essential for every person to keep their data safe and private from other hands to avoid misuse. Mostly we keep our money in bank locker but in case of software we keep it in app lock. Where smartphones and other mobile devices have become important in every aspect of our life. Because they have practically offered same capabilities, storage and numerous applications. Therefore, Security is considered as an important factor in wireless communication technologies. Moreover, based on increasing the range of mobile application within variety of facilities it is also essential to maintain the trust and secure the data of user's in this case mobile app plays an important role. In this article we tried to focus on the features, process of installing mob app, challenges and limitations regarding awareness towards mobile app lock.

KEY WORDS: *Mobile app lock, Smart phones, Android, Google, Anti-virus, Security, Information Technology*

INTRODUCTION

We are living in the century which has been defined by application and advancement in information technology. Information technology has become an integral part of our daily life. According to Information Technology Association of America, information technology is defined as "the study, design, development, application, implementation, support or management of computer-based information systems." Advancement and application of information technology are ever changing. In today's information and communication age, there is a constant reference to information systems and management of information systems. In the digital age data, storage and retrieval are done through various systems and interfaces. Information technology has served as a big change agent in different aspect of business and society. It has proven game changer in resolving economic and social issues.

Information System

An information system, therefore, can be defined as set of coordinated network of components which act together towards producing, distributing and or processing information. An important factor of computer based information system is precision, which may not apply to other types of systems.

System

In a system, network of components work towards a single objective, if there is lack of co-ordination among components, it leads to counterproductive results. A system may have following features:

- **Adaptability:** some systems are adaptive to the exterior environment, while some systems are non-adaptive to the external environment. For example, anti-lock braking system in car reacts depending on the road conditions, whereas the music system in the car is independent of other happening with the car.
- **Limitation:** every system has pre-defined limits or boundaries within which it operates. This limits or boundaries can be defined by law or current state of technology.

Information

Common definition of information is data. However, data is no true information. Data gets its meaning and significance if only it is information. Information is represented with data, symbols and letters.

SECURITY FOR MOBILE

The challenge has started when mobile replaced regular computers and laptops to do multitasking, social communicating, and business management through these tiny devices. Securities have always been an issue with computers, laptops or mobiles.

The securing of these mobile devices for both personal and business use has become a frequent hot button topic in the news, but little to no research has been presented on how to solve this problem. Two major concerns came up, both device loss/theft that could compromise due to the data held on it, and the network being compromised by an infected device being brought into not one of these articles searched claim any security benefits to Android security, rather all articles discuss vulnerabilities. The idea of information at our fingertips anytime and anywhere can be highly appealing. Due to the nature of apps behaving in swarms (i.e. checking in regularly) most apps behave in the same way as a bot would on a computer.

APPLICATION LOCK

App Lock is a simple and efficient app that lets you protect all your apps with a password that you can set. This means accessing any program is simple if you have the password, so that nobody can mess with your stuff without your permission.

There are only few apps on Android like gallery, mail, messaging, etc. that hold sensitive and private data one needs to watch out for. Don't you think that locking these sensitive apps would be better than locking the phone using the password?

OBJECTIVES OF THE STUDY:

- To study about the awareness towards mobile app lock.
- To find out the challenges faced in mobile app lock.
- To recommend on the improvement of the application features and security of mobile app lock.

AWARENESS TOWARDS MOBILE APP LOCK

In this era of technology user's attract towards features provided by various application's so no doubt that security regarding mobile application is known but after having the knowledge many people ignore the basic issue of security so it is very important that user's should use application lock for their mobile.

HOW TO INSTALL APPLICATION LOCK

- Tap the "**Google Play**" icon on your home screen or in your app drawer.
- **Search for either App Lock or App Protector.**
- Just hit Install to download and install the app on your device.
- Alternatively, you can head to your app drawer and tap the app's icon there.
- You will be then asked to create a new password.
- **Create a new password.** Enter a 4–16 digit combination password.
- Press "**Continue**" once you are done.
- **Verify the password you created.** Enter the same 4–16 digit combination you've previously set.
- **Set your security question.** You need to fill out three fields:
- **Security Question**—Enter a question that will be asked in any case you forget your digit combination password.
- **Security Answer**—Enter the answer to your security question.
- **Password Hint**—This will be a clue given to you in the event you forget your security question.
- **Draw an Unlock Pattern.** Connect at least 4 dots to create an unlock pattern. Although this part can be skipped, it's strongly suggested to set it for additional security.
- **Tap on "Continue."** App Lock or App Protector will restart, and you'll be prompted to enter your digit combination password.
- **Select the applications you want to lock.** To lock an app, tap the toggle switch on the right part of the screen next to name of the application you wish to lock. The toggle switch will then change to a closed pad lock icon.
- To unlock the app again, tap the same toggle switch and it will change to an open pad lock.

ADVANTAGES OF MOBILE APP LOCK

- **A more convenient user experience-** The smartphone market is growing exponentially and with it comes an evolution in online consumer behavior. By having an app developed you can deliver both an improved user experience that can point a prospective customer to accomplish a specific action. This may mean getting them to sign up and create an account or subscribe to a service.
- **You can generate your own password through your app lock-** It's not cheap to have an app made. However the cost of developing an app may be offset through various means. For example, customers may be asked to pay a small fee to download an app.
- **Protect the privacy of our phone -**The first advantage is known to most of us. It helps to protect the privacy our phone from other people in a great way. You may not like other people to gain unauthorized access to apps in your smartphones.
- **Flexible Access** – Employees can work from anywhere with internet access.
- **Client Secure Login** – Impress clients with a modern web portal and improve customer service with automated processes.

- **Easy Setup** – It takes a couple of minutes to setup a new user; provide a URL, username and password and they're away.
- **Always Up To Date** – As everyone is accessing the same version of the web app via a URL, they will always be accessing the most up-to-date version of the software.

LIMITATIONS OF MOBILE APP LOCK

- **Security issues**-If someone taps in to your data they could steal your identity, pilfer your photos, and erase your contacts list.
- **Limit the PIN Code Length:** Some digital door locks have a PIN code length up to 10 digits – this is not what you want! Digital Door Locks will be much more secure if they are only 4 digits long. Purchase a quality lock that you can change the PIN code on, don't buy locks that are provided with a PIN code because people can find out the code.

CHALLENGES FOR MOBILE APP LOCK

- Better app performance and speed
- New platform features can be integrated more quickly as they are available as soon as they are released
- With customer oriented enterprise apps, you need to have a process of delivering successfully, continuously, into the market.
- Keeping up with customer demands and mobile technology also requires organizational change, evolving to build a culture of continuous delivery – a completely different approach than traditional waterfall methods and not typical of enterprise processes.

CONCLUSION

Finally we conclude that our mission is to secure mobile devices and apps and protect the people that use them. Mobile computing has become a storehouse for all things personal (from bank accounts to email addresses and phone numbers), the need for simple steps to follow for security of mobile. It is very essential to protect and save data as in our day to day life there are many hackers where our data can be easily transferred, to avoid such activities better to protect our mobile by installing mobile application lock.

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PROGRAMMED LERNING MATERIAL AN EFFECTIVE SELF LEARNING MATERIAL

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ABSTRACT

Previously ,a few traditional methods of teaching were enough for the limited number of students in our school. But at presents on account of industrial development and influx of students as a result of population explosion ,use of latest teaching methods and improve reaching techniques have become indispensable in our educational system. To cope with this e.i. need of students and shortage of teachers etc. the new technology of programmed learning has been evolved. Some strategies are child centered. The students determine themselves the contents. In the use of these strategies the students place is primary and that of teacher is secondary. Maximum interaction occurs between the students and the teacher. This develops their constructive capacities in accordance to the interests, attitudes, capacities, abilities, needs and mental level of the students. Maximum social development is possible through these strategies. Some of the teaching strategies may include Lecture, Demonstration, Discussion, Class and home assignments, Projects, Programmed instruction etc. in an integrated manner.

INTRODUCTION

During ancient time Education was limited only to the transmission of Knowledge so the teaching was teacher centered. Thus any method the teacher considered the best he was free to use . A teacher organized his subject matter and activities of teaching in order bring about change in the learner's behavior in the light of the objectives of instruction .Psychology tells that any subject cannot be successful unless it is based on individual differences of learner. The principal of learning by doing has been accepted by all progressive educators. All educationists recognize that activity is an important instrument of education.AS a result of revolution in the field of education various techniques have emerged to make education more productive and creative. some of them are Computer Assisted instruction ,Instructional technology, Programmed Learning Material etc. these new trands gave a new touch to educational system .l Educational technology is said to have evolved through three important stages i.e. use of Audio-visual aids to improve the teaching learning process, preparation of programmed learning materials based on the need and capacities of the learners and more recently use of system approach to solve educational problems . The Aim of Education have been broadened to transmission of knowledge.

PROGRAMMED LEARNING MATERIAL

Programmed Learning Material represents one of the effective innovations of the 20 th century in teaching learning process. It is a highly individualized Systematic instructional strategy it has been found quite useful for classroom instruction as well as (self)student centered learning. In our country also there have been attempts for the use of Programmed Instructions especially in providing material to the students of correspondence course. In Programmed Learning the subject matter or learning experience is logically sequenced into small segments. The learning experience is self corrective. It allows for more pupil involvement in the learning process. Since it is a self instructional device, it is mostly

individualized, being adopted to individual differences in this technique learning is more rapid as well as interesting. It is directed towards specific objectives and it retained better as well as longer.

ORIGIN AND BRIEF HISTORY:-

Programmed instruction owes its origin to the Psychology of learning. It emerged out of the research conducted by B.F.Skinner in operant conditioning. The law of effect propounded by E.L.Thorndike has direct relevance to Programming according to this law, learning which is associated with satisfaction is likely to be more permanent. Satisfaction in the form of reward reinforces the behaviour of the student to take interest in learning. Reinforcement, i.e., the knowledge of the correctness of the learning behaviour, must be immediate and frequent; the knowledge that student is right is sufficient reinforcement to encourage him to learn more. In 1926, Sydney L. Pressey devised a teaching machine which required students to press key to answer multiple-choice questions and the next questions was presented only after the correct key had been pressed by the students. The idea behind such a teaching machine was that after being exposed to instruction the student would go through a test presented by a machine and achieve mastery on all the questions (content) till she/he ceased making mistakes.

The real landmark in the development of Programmed Learning was the work of B.F.Skinner. According to this theory of operant conditioning, behaviours are learned only when they are immediately reinforced. By applying the principles of operant conditioning in teaching, Skinner developed an instructional model which is popularly known as Programmed. The term Programmed is for arranging learning experiences or events in the most logical and Psychological sequence so that the student gets minimum benefit from instruction.

Definition of PLM:-

“Programme is a sequence of small steps of instructional material (called frames), most of which require a response to be made by completing a blank space in a sentence. To ensure that expected responses are given, a system cueing is applied and each response is verified by the provision of immediate knowledge of result. Such a sequence is intended to be worked at the learner’s own pace as individualized self instruction.”

Leith (1966)

“Programmed Learning as popularly understood is a method of giving individualized instruction in which the student is active and proceeds at his own pace and is provided with immediate knowledge of results. The teacher is not physically present. The programmer, while developing programmed material has to follow the law of behaviour and validate his strategy in terms of student learning”

(Gulati and Gulati

1976)

Characteristics of Programmed Learning Material

- 1) The subject matter is broken down into small steps called frames and arranged sequentially.
- 2) Frequent response is required of the student.
- 3) There is immediate confirmation of right answers or correction of wrong answers given by the student.

- 4) Immediate knowledge of results acts as a great motivation and releases anxiety and tension.
- 5) Each student progresses at his own pace without any threat of being exposed to any humiliation in a heterogeneous class.
- 6) Easy nature of the programme provided success experience to the learner.

Development and Effectiveness of Programmed Learning Material

Many Researches have been conducted related to Programmed Learning Material and development of Teaching Strategy. The some has been reviewed here.

studies have been conducted where Programmed Learning Material was found to be more effective than Traditional Method in terms of pupil's Achievement (Mavi, 1981; Suthar, 1981; Chaudhary, 1985; Buddisagar, 1986; Desai, 1986; Kalacherry, 1987; Lambhate, 1987; Thaker, 1993; Sharma, 1994; Agashe, 1995; Mohanty, 1996; Chaudhary, 1997; Agrawal, 2000; Mishra, 2000; Shah, 2002; Hurmade and Pal, 2010; and Ujjainwala, 2011). Till now no research has been conducted where PLM on Accountancy was developed and its' comparison has been done with the Traditional Method on the basis of Achievement in Accountancy.

Sansanwal (1978), Ravindranath (1982), Joshi (1987), Sawhney (1993), Patrick (1995), Vyas (1995), Dahiya (1996), Moghe (1996), Bala (1997), Arya (1999), Meghani (1999), Navab (2000), and John (2000) developed different Instructional Strategies for enhancing Achievement in different subjects, Creativity, etc. and compared with the Traditional Method in terms of Achievement of students. The developed Instructional Strategy was found to be significantly more effective in comparison to Traditional Method on the basis of Achievement of Students.

Principles of Programmed Learning

1) PRINCIPLE OF SMALL STEPS

It is shown by experiments that even the dullest students can learn as effectively as the brightest students if the subject matter is presented to them in suitable small steps. Small steps means giving the learners only that amount of information which he can handle at one time. When we divide the task to be learnt into very small steps, and ask the students to learn only one step at a time, then probably all the students will be able to learn one small steps at a time and sequentially learn all the steps.

2) PRINCIPLE OF ACTIVE RESPONSE

Programmed Learning is based on the principal of active response. A student learns better and faster when they are actively participating in the teaching learning process. The Programmes have proved to be superior because they provide opportunity to every learner to respond at every small step.

3) PRINCIPLE OF REINFORCEMENT

As the students learns best if his every response, even approximately correct must be reinforced immediately. Delayed reinforcement fails to work. The most ideal situation is when the teacher can cater to the needs of his students individually.

4) PRINCIPLE OF SELF- PACING

The programmed Learning is based on the basic assumption that learning take place effectively if the learner is allowed to learn at his own pace. It is common knowledge that some students naturally learn more rapidly or more slowly than others. This principle is based on individual differences in the process of teaching learning process.

5) PRINCIPLE OF STUDENT-EVALUATION

Continuous evaluation of the student and the learning process leads to better teaching learning. It helps students to learn and grasp the material given in each frame. The aim of this arrangement is to improve the quality of Programmed Materials through checking the number of errors at each step. This detailed record helps in revising the programme.

6) PRINCIPLE OF IMMEDIATE FEEDBACK

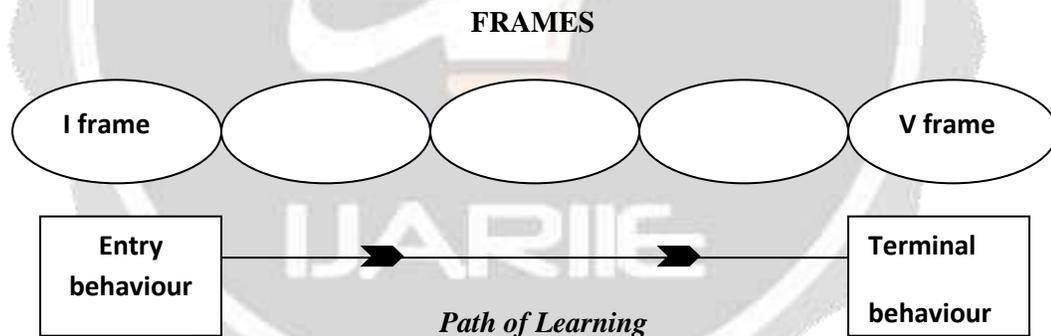
As soon as the students makes response to a step , he is able to know immediately whether his response is correct or not .This enables him to make progress in teaching quickly.

TYPES OF PROGRAMMED LEARNING

- 1) Linear Programming
- 2) Branching Programming
- 3) Mathetics Programming

LI NEAR PROGRAMMING

The linear style of Programming developed by B.F.Skinne. It is also called a single track Programme. According to this style, the subject matter is broken into small pieces of information and is presented in a logical reference of small steps. These steps are called frames. The students is required to go through these frames containing a bits of information and respond to the question given at the end of each frame. The feedback in the form of correct answer is provided in the next frame.



As shown in the figure, the sequence of frames and path of learning in the programmed learning is systematic and liner. That is why this type of Programming is referred to as linear programming. All the learners have to proceed through the same frames and in the same order.

BRANCHING PROGRAMMING

Branching Programming was initiated by **Norman A. Crowder** .It allows the students to proceed forward or backward according to their own wish and requirement. It means that the activities of the students are controlled by them only .So ,it is considered as a mean of Intrinsic Programmed Learning .In this method the students answer is correct he will lead to the next frame . If students answer is wrong he will lead to the remedial frame . After the remedial frame he will directed to the main frame.

MATHEMATICS PROGRAMMING

Mathematics programming was initially developed by **Thomas F. Gilbert**. This term is derived from the Greek word **Maithine** which means, to learn. Instead of presenting the content there are three phases- demonstration phase, Prompted phase and release phase. In this first phase the learner is demonstrated the response. In the second phase the learner is required to emit the response with the help of prompts and in the third phase responses came without prompts. The steps of exercise are given in the reverse order in the frames of the programme. So it is also known as **Retrogressive Chaining**.

LIMITATIONS

- 1) It makes the teaching-learning process mechanical, instead of making it more natural.
- 2) The student's behavior is very much restricted as PLM does not provide for his free learning. This also kills his creativity.
- 3) Learning through PLM becomes dull, drab and monotonous. The learner fails to sustain his interest and attention as the process is time consuming.
- 4) The student does not get any scope for novelty and discovery as he is required only to stick to the rigid line of the programme.
- 5) For small children this device is also not suitable and they may find difficulty in locating the right response.
- 6) It fails in establishing a conducive relationship between the teacher and the students because they do not interact directly during the learning process.

CONCLUSION

Education tries to provide a child with experiences and opportunities to effectively learn new material. The sole object of programmed learning is to improve the teaching learning process. It may be defined as a process of arranging material to be learned in a series of small steps designed to lead a learner through self instruction. Aim of Education is overall development of student not merely the sharing of knowledge with them. Therefore, it is necessary for teachers and educators to be equipped with appropriate Teaching Strategies and techniques to improve the quality of Teaching Learning Process. In traditional classrooms, classes were overcrowded and focusing on individual student was not possible. In such circumstances, we need to further explore the education techniques. As we know that education is a lifelong process, responsible for the overall development of the generation at every stage of life. As the complexities of life increase, various problems arise such as individual, social, economical etc. To cope up with these problems, it is necessary to adopt such type of teaching learning process in which the learners can plan their own learning style as per to their convenience. The learner is not bound today in the closed class rooms for learning instead he can utilize the different ways of alternative education along with the integration of new method, techniques, strategies etc.

Considering the great importance of programming it may appear that if the system of auto education is introduced through programmed learning in our education system there will be no need of teacher at all. They will proceed at their own pace according to their ability and learn everything from program without the help of the teacher. Education of tomorrow will thus be able to play its role more effectively by making the individual creative, innovative and efficient.

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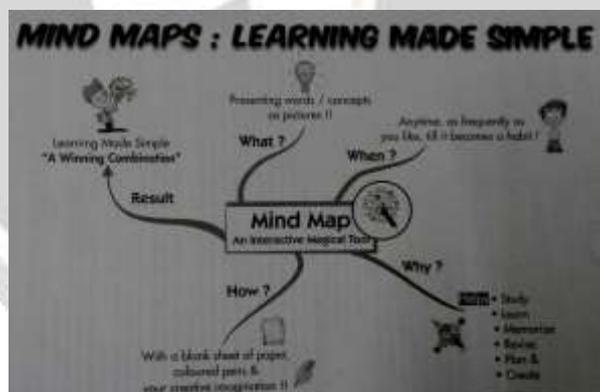


Mapping Unique strategies of Teaching Learning Process

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Introduction

In recent , a number of teaching strategies and methods for teaching learning process are being used by the educators. Namely, lecture method , problem solving method discussion method, seminar, conference, assignment. Concept mapping and so on. Some of them are more useful for forthcoming generations like mind mapping concept mapping, concept mapping, brain storming and case study. The primary role of these methods and strategies is to develop the students' critical thinking: Mappings are one of the emerging teaching learning strategies for higher education. It is a non linear inter-linked summary o a theme that maybe any concept or content. Researchers have used different theories or learning for developing mapping. This gives origin to cognitive Mapping. Concept mapping, and theory of Learning. We can say that mapping is of three types i.e (i) cognitive Mapping (Tolman,1948) (ii) concept Mapping (novak,1998) and (iii) Mind mapping (Buzan,1995) Different types of mapping were compared with conventional methods by the researchers. Mappings were found effective in terms of achievement , creative thinking and problem solving. Ruiz-primo and Shavelson(1996) and Ausuble's (1968) theories provide guidance as to what constitutes a concept map. They propos that concept maps should be hierarchical with super ordinate concepts at the apex, labelled with appropriate linking words. And cross-linked so that relations between sub-branches of the hierarchy are identified. Novak and Growing (1984) articulated that the hierarchical structure develops as new concepts are added, which are subsumed to more general inclusive concepts.



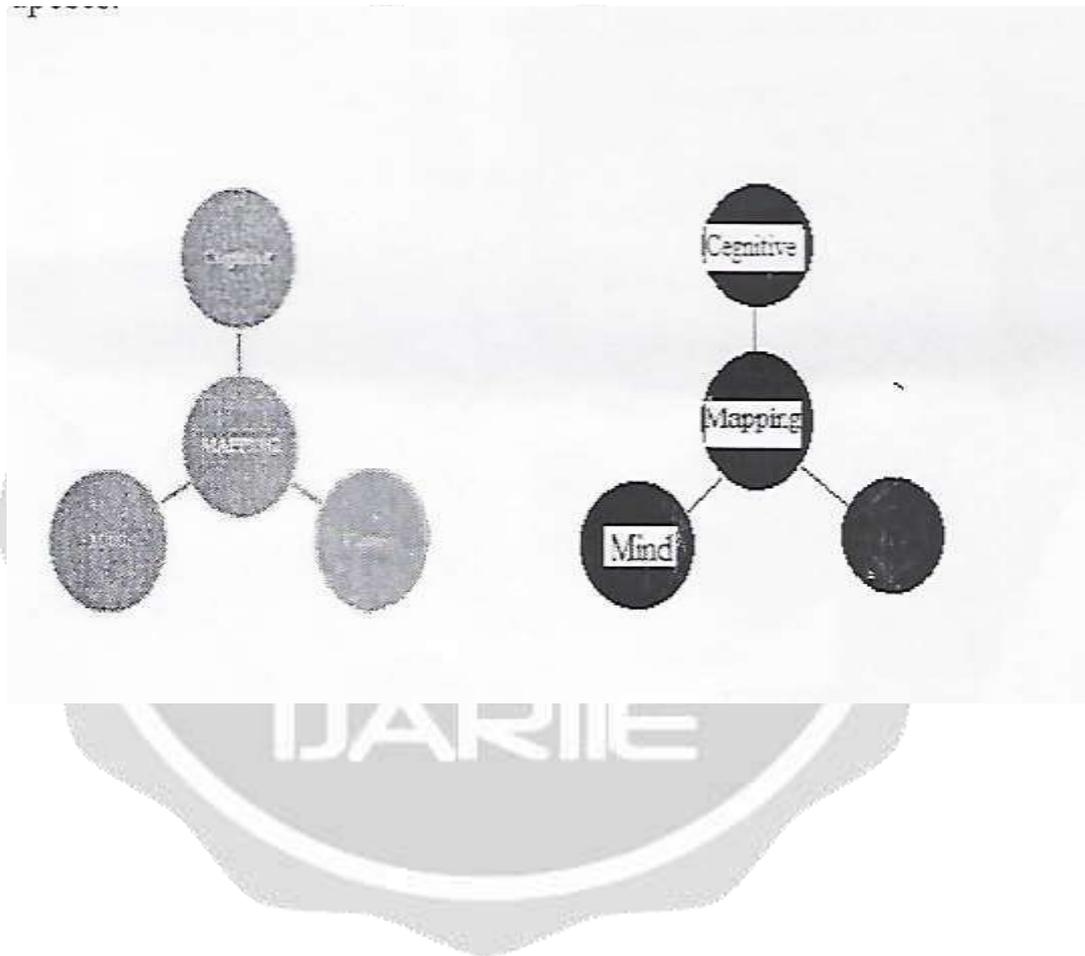
Manteo al, (1999) ascertained that mind mapping develop the students creative thinking. Mueller et al. (2002) proved mind mapping enhanced thinking skills: critical thinking, whole-brain thinking, comprehensive thinking, and patient-centred thinking Budd. J(2004) found that students are engaged in active learning when mind mapping is used for teaching learning, Polson (2004) revealed that.

1 student perceived mapping as an enjoyable, interesting and motivating approach to learning.

2 Majority of the students reported that mapping enhanced their learning in a variety of ways. In particular, they appreciate the creative aspects of the technique and the assistance it gave them in understanding concepts and ideas. Improved confidence and more positive attitudes towards learning were also apparent. Teachers reported a number of benefits in using mapping for both teaching and learning. Some of the learning gains identified included improved thinking skills, subject specific understanding, preparing for writing, confidence, self-image and attitudes to learning. Polsen(2004) & Boyson (2009) revealed that students enjoyed and interested using

Mind Maps in class. More than 80% of students agreed that Mind Mapping might help them to remember information and 72% of students agreed that Mind Mapping helped them to know how each topic fits into a subject. More than 68% said they would use Mind Mapping for revision and more than 75% of respondents said they would like to use Mind Maps in other classes since they had been taught about them. From the perspective of the teacher, Mind Mapping increased teaching confidence and facilitated the smooth running of lessons. Jerf (2009) found that the experimental group who used the Mind Mapping software higher gains in paragraph writing. Farrand et al. (2002) found that mind mapping are superior to traditional note taking in the recall of both short and long-term factual information. Leonidas, et al. (2007) found that mind mapping is effective in terms of achievement also it encourage the creative process. The findings of researchers were in favour of cognitive, concept and mind mappings. There is slight difference among three types of mapping. There are the methods mainly at structuring knowledge according to different approaches with different puposes.

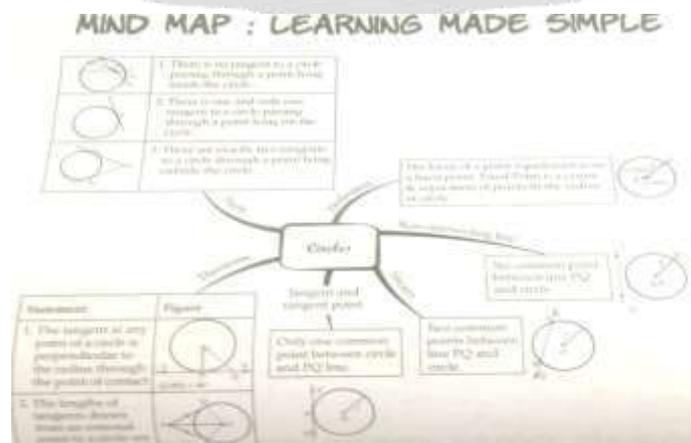
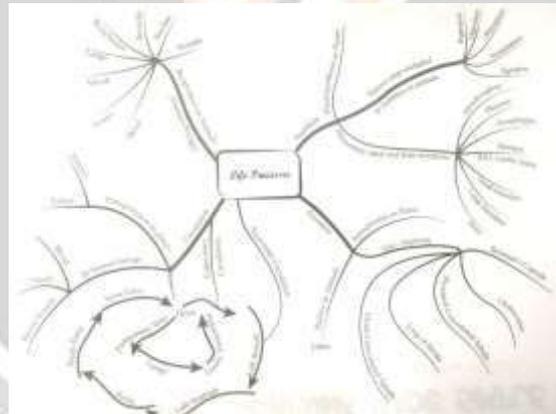
Types of Mapping



Cognitive Mapping

A cognitive mapping is graphical representation where nodes represents concepts and like (lines and arc) Cognitive mapping store knowledge in order to reduce individuals’ cognitive load. It improves for analysing real situations and describing activities problems and projects to enhance learning. According to swan (1997) “concept map internally represented schemas or metal models for particular problem –solving domains that are learned and environment” According to Semantic Theory, knowledge is stored in a network format where concepts are linked to each other (Katz & Fudor, 1963). The more interconnected the knowledge, the higher the probability that a person will recall information when required. From a constructivist’s perspective, the network mapping of concepts and their relationships externalize how knowledge may be mentally integrated.

Concept mapping builds explicitly on Ausubel’s assimilation theory of meaningful learning and fits well with constructivist learning perspectives (Trowbridge & Wandersee, 1998), it provides a tool to support reflection, helping to transform implicit associations to make explicit linkages (Fisher,2000), Concept maps are essentially graphical tools for organizing and representing knowledge. They are constructed from concepts (shown in boxes in the concept maps below), grouped into propositions linked by statements of relationships, Novak and Carias (2006). defined concept as a perceived regularity in events or objects or records of events or objects, and propositions as statements about some object or event in the universe, either naturally occurring or constructed. Propositions contain two or more concepts, usually connected using linking words or phrases to form a meaningful statement. Connecting lines are always read down the page unless an arrowhead indicates that it should be read in the poosite direction (in cases of possible ambiguity, an arrowhead is added). The approach to constructing concept maps followed the guidelines put forward by Novak (1998) and Novak and Carias (2006). It is top down diagram showing the relationships between concept, including cross connection among concepts and their manifestations. In concept mapping, concepts are represented in a hierarchical mode with the most inclusive, most general concepts at the top of the map and the more specific, less general concepts arranged hierarchically below.



Mind Mapping

Mind mapping Method was invented by brain expert and author Tony Buzan in 1995 It is a visual diagram used to organise information in a way which the brain finds captivating and easy to process. Thoughts, Ideas or facts are laid out around a central theme so that one can clearly “ see” his or her flow across different levels. Mind map uses lines, symbols, key words, colour and images all according to simple , brain-friendly concepts. It is an effective method for generating ideas by association.

In this way a mind mapping is a graphical way to represent ideas and concepts and helps structuring information, helping one to better analyze, comprehend, synthesize, recall and generate new ideas. Since it is an activity that is both analytical, it engages the brain in a much comfortable way, helping in all its cognitive functions. It is a multi coloured and image centred, radial diagram that represents semantic or other connections between portions of learned material radial diagram that represents semantic or other connections between portions of learned material hierarchieally. Mind mapping is not only an active and collaborative learning tool also it is an assessment tool. It allows to educators to move beyond the traditional classrooms of teaching and exam.

- ❖ Buzan and Buzan (2000) recommended the following guideline when making a mind map:
- ❖ Place and image or topic in the center using at least three colors
- ❖ Use image, symbols and dimensions throughout your mind map.
- ❖ Select key words using upper or lower case letters.
- ❖ Each word image is alone and site on its own line.
- ❖ Connect the lines starting from the central image. Lines become thinner as they radiates from the center.
- ❖ Makr the lines the same length as the word image.
- ❖ Use colours throughout the map.
- ❖ Develop you own personal style of mind mapping.
- ❖ Use emphasis and show associations in your mind map.
- ❖ Use radial hierarchy, numerical order, or outlines to embrace your branches.
- ❖ The main disadvange of mind mapping is the absence of clear link between ideas they just associations.

How to construct Mapping

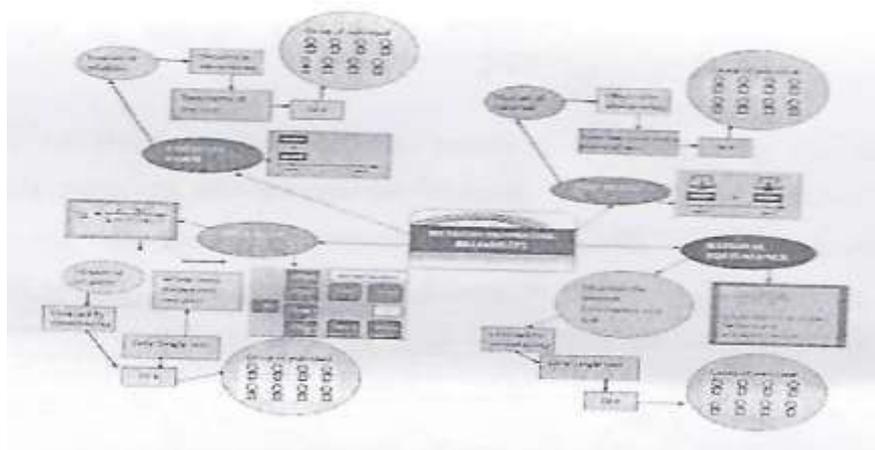
Construction of a map begins by identifying a central word of concept and them adding descriptions associated with the concept. Colors and pictures can be included. For example, Figure 2.0 is the examples of a mixed map titles methods of estimating reliability. There are four steps involved in creating a mind map these are as follows.

Step 1- Determine the concept

There is only one key concept, it should e expressed graphically we can say as an image form.

Step 2 – Create the basic structure for organizing ideas

In mind mapping the key concept is to be located in the centre and key concept radiate out branches. These are the main branches and are known as the basic organizing ideas and are represented by branches radiating outwards from the main concept, whereas in concept map it may be vertical, horizontal, not necessary to centralise.



Step 3 – Hierarchy and Association

In mind map main branches are to be attached with thick, lines radiating from the centre put down keywords associated with the basic organizing ideas. Which should sit on smaller branches connected to the main branch. We should use images and colour because images and colour will stimulate the brain's visual and creative capacity where as in concept map images are not compulsory and keywords are to be joined with arrows.

Step 4 – Revisit mapping

In all type of mapping keywords things/points/are to put in order, and numbering the branches. If necessary, revise it on another piece of paper.

Figure 2.0 shows the combination of the all types of mapping. It not a particular type of mapping through which learner can understand the concept clearly.

1.4 Mapping and critical Thinking

Mapping is a source of critical thinking which promotes the students to think deeply about any concept or any content. Mapping is not only useful for teaching and learning, but through mapping one can assess the students. For assessment of the students teacher should put the keyword in class and asked to students think about that keyword and draw the mapping, through this type of assessment student can think critically.

1.5 Conclusion

In this way on the basis of previous researches we can say that mapping is best strategy for the understanding of concepts and themes. Teachers can achieve higher levels of the objectives. It is not only the tool for teaching and learning but also a tool assessment. This strategy should be used in classrooms for developing the critical thinking of the students. A few researches have been done related to mind mapping in higher education so that this one is the most important area for the research work.

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Professional Stress among Faculty Members of private educational institutions: A study

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Abstract

Professional Stress among faculty members of private educational institutions was selected with the aim of understanding the work related stress among faculty members and to find out how they cope up with the stress strategically in their institutions.

The questionnaire was used as an instrument to collect data from 30 faculty members of various higher educational institutions in Indore. The respondents' responses were measured by the following Stressors: unclear job description, lack of support in job role, efforts not valued, lack of career development opportunities, poor pay prospects, speed and power of change, innovative educational creativities, a high degree of uncertainty about the appropriate action recognize, impact of reshuffling of subjects, engaging in extra classes and changing timing without prior information

This research will benefit the faculty to understand to deal with work related stress. The study was limited to teaching fraternity of professional educational institutes only and the parameters for measuring the effects of stress were subjective rather than objective. The analysis was done through graphs & tables.

Key Words: *Professional Stress, private educational institutions*

Introduction

A professor impacts knowledge or skill through instructions and other methodology. Professional field is no longer limited to only hard word; it has become a highly stressful profession. Today professor has to face stress related to job role, task, time limitation; poor pay prospect and many more. When our body reacts to any change that is required for a situation that is stress. The word stress comes from the Latin word "Stringere", which means the experience of physical hardship, torture and pain. Stephen Robbins (1999) defined it as a dynamic condition in which an individual is confronted with an opportunity, constraint or demand related to what he/she desires and for which the outcome is perceived to be both uncertain and important"

The fluctuating levels of stress are possible in daily routine but when it hampers the performance and psychologically creates pressure on individual it is the alarming stage where the person can become less productive or fall ill. Individual body react in there level physical, mental and emotional. Stress not only effect individual mind but directly relate with physical health. Stress can positive and negative. Positive stress acts as a motivator for professor. On other hand negative stress introduce new challenges without relief or relaxation. As a result the person becomes overloaded with work. Stress affects nervous system.

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Review of Literature

C. Muthulakshmi (February 2018), The study was conducted among the teaching professionals of arts and science colleges in Tuticorin District. This study is an attempt to explore the tough challenges faced by the respondents in maintaining a balance between their personal and professional life.

Jeryl Shawn T. Tan (August 2017) ,The study focused on particular demographic and education-related factors that contribute to the stress levels of public university faculty members in the Philippines. The analyses also

revealed significant negative correlations between job satisfaction and stressors related to reward and recognition and departmental influence. In addition, though faculty members preferred positive religious coping as a coping strategy over negative religious coping, a significant positive correlation was noted between the 2 types. Recommendations were made for future studies related to stress among public university faculty members in the Philippines.

Vibhuti Gupta, Ekta Rao, Ranjit (2015), The literature available on Increased globalization and competition has made the role of faculty members more challenging. Their role is not restricted to only teaching rather they also have to contribute towards other institution building activities. The paper identifies various common stressors amongst faculty members; after an extensive global literature review.

Objective

To study Professional Stress among faculty members of private educational institutions and their socio economic profile.

Research Methodology

A survey approach is considered as the best method to collect the data. A questionnaire was design to collect information from respondent on the topic “Professional Stress among Faculty Members of private educational institutions: A study “. A sample size of 30 professors was selected randomly from private education institution from Indore city. The respondents were questioned with the help of well structure questionnaire prepared by the researcher himself. The result is being analyzed with the help of table and percentage analysis.

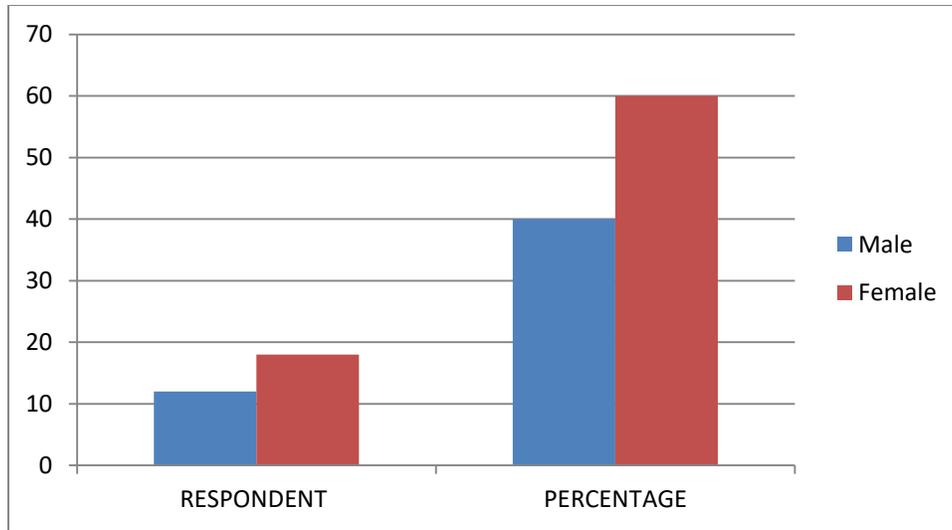
Findings & Discussion:

The present study addresses the objective of understanding the socio economic profile of respondents, their opinion about their career, work life balance, factors influencing them towards their work life balance and imbalances and outcome of work life balance and imbalances. The attitude of respondents about the influence of work life balance on life satisfaction, impact of work life balance on their personal, social, family, environmental and psychological outlook have been made.

Stress amongst faculty members highlights the fact that with emergence of business dynamics, academics no longer remains a profession which is stress free. Present study analyses the stress level through survey on 30 professionals. The results are as under:

1) Gender

GENDER	RESPONDENT	PERCENTAGE
Male	12	40
Female	18	60
Total	30	100



Result

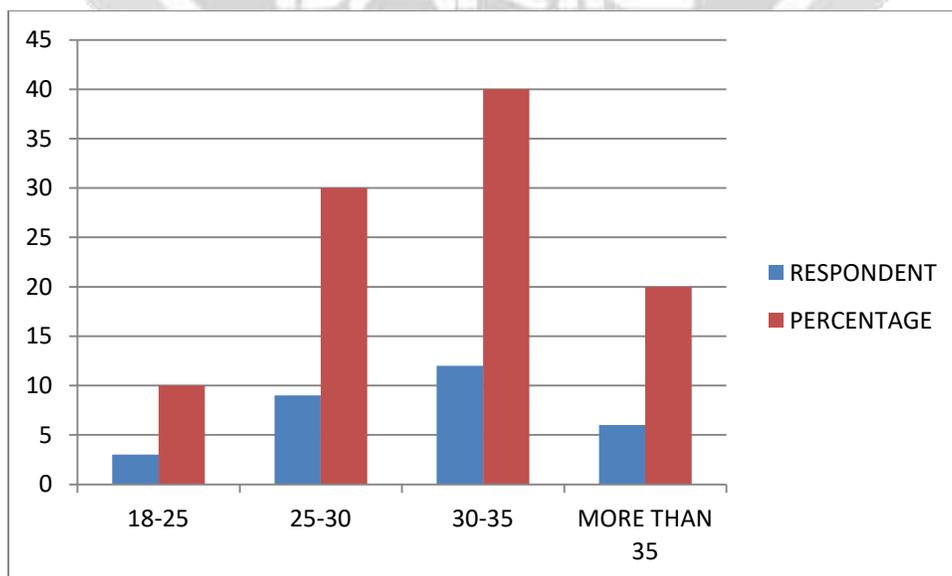
The survey was conducted on 30 professor out of which female professor were 60 % (18) and rest were male

Interpretation

Education field is very vast. Higher Education has given opportunity for females to not only earn money but to develop their knowledge and spread among students.

2) Age

AGE	RESPONDENT	PERCENTAGE
18-25	3	10
25-30	9	30
30-35	12	40
MORE THAN 35	6	20
TOTAL	30	100



Result

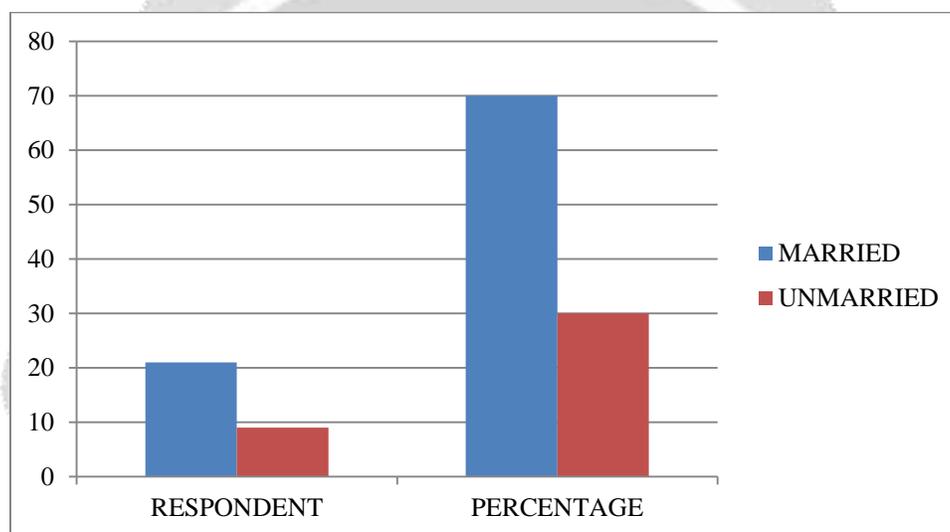
The result showed that majority i.e. 40 % (12) professor are from age group form 30-35 year next is 25-20 year age group which consist of 30 % (9)

Interpretation

Higher education field has attracted individual who are in the age of 30-35 year. Age is not a bar for a person who wants to contribute towards its profession

3) Marital Status

MARITAL STATUS	RESPONDENT	PERCENTAGE
MARRIED	21	70
UNMARRIED	9	30
TOTAL	30	100

**Result**

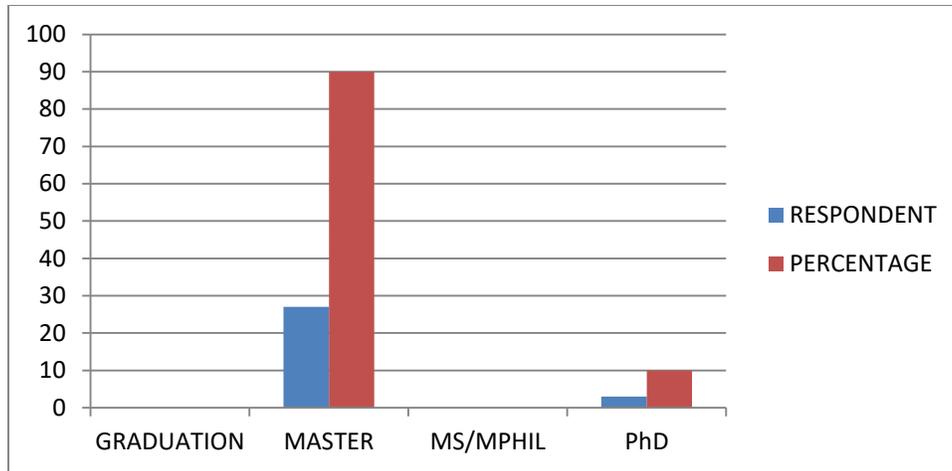
70 % (21) respondent are married and 30 % (9) are unmarried.

Interpretation

As majority college of Indore closes around 3 or 4 pm as compared to co-operate houses. So remaining hours of day could be used for their family .This is one factor why married professor are more attracted towards this profession

4) Qualifications

QUALIFICATION	RESPONDENT	PERCENTAGE
GRADUATION	0	0
MASTER	27	90
MS/MPHIL	0	0
PhD	3	10
TOTAL	30	100



Result

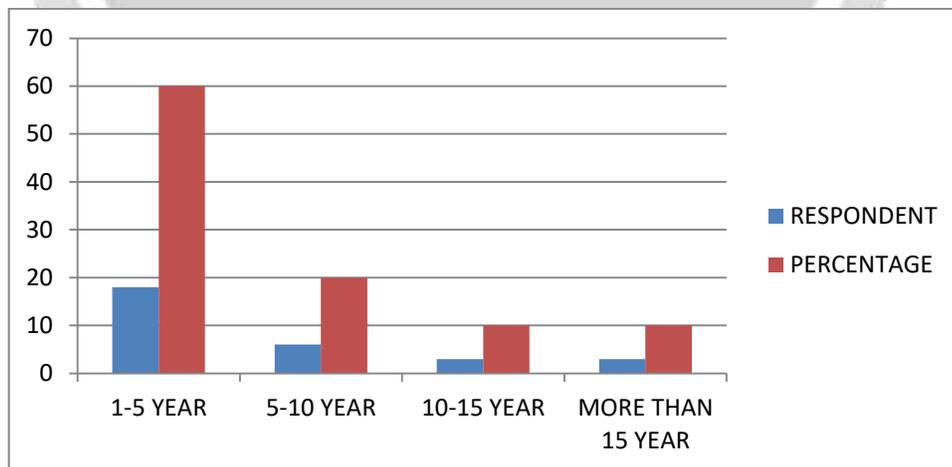
The survey showed that 90 % (27) respondent have done master in their field and remaining and PhD holder

Interpretation

The survey showed majority of the responded hold master degree and only 10% have completed PhD. Master degrees has it value but PhD help professional to get detail knowledge of a subject .

5) Year of Experience

YEAR OF EXPRENC	RESPONDENT	PERCENTAGE
1-5 YEAR	18	60
5-10 YEAR	6	20
10-15 YEAR	3	10
MORE THAN 15 YEAR	3	10
TOTAL	30	100



Result

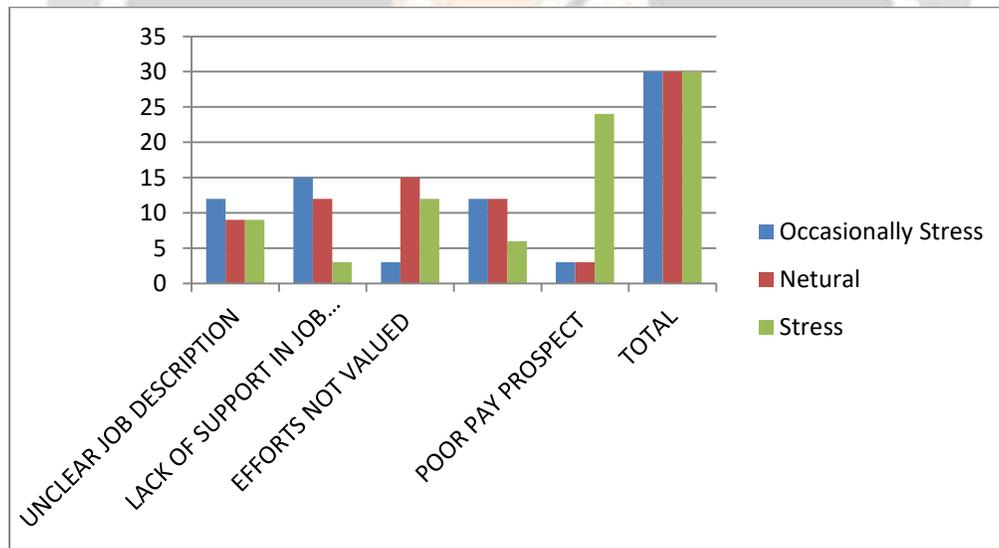
The survey showed 60 %(18) respondent have 1- 5 year experience and 20 %(6) has experience of 5 -10 year

Interpretation

Higher education field has attracted new professor to contribute towards this field. New professor carry creative mind which help individual to use new method of teaching.

6) Role related factors that can lead to work related stress , tick the option you agree upon

S.NO	Role	Occasionally Stress	Netural	Stressful
1	UNCLEAR JOB DESCRIPTION	12	9	9
2	LACK OF SUPPORT IN JOB ROLE	15	12	3
3	EFFORTS NOT VALUED	3	15	12
4	LACK OF CAREER DEVELOPMENT OPPORTUNITIES	12	12	6
5	POOR PAY PROSPECTS	3	3	24



Result

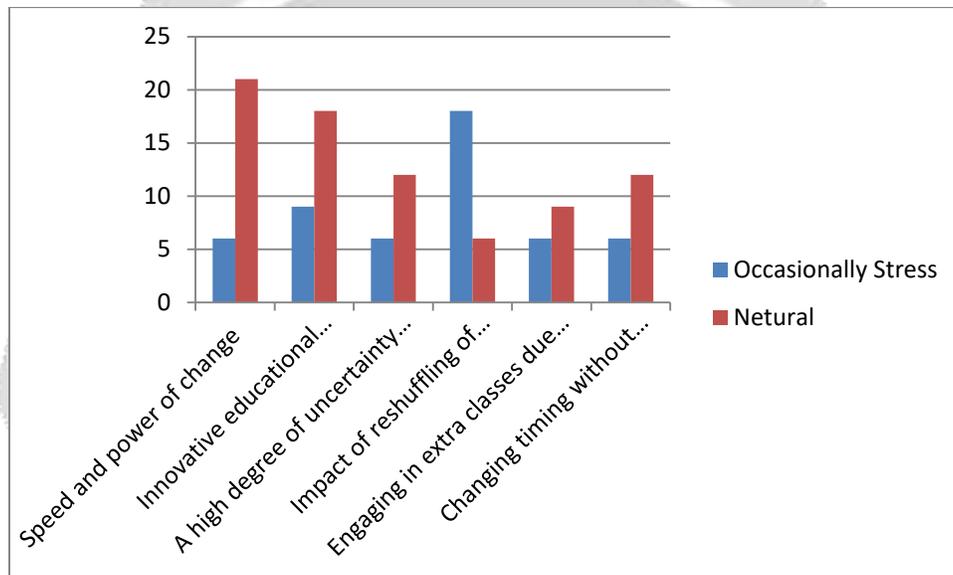
From above result we can find that most stressful factor which effect professor is poor pay prospect as 80% (24) said yes they feel stressful about it. On second number the stressful factor is efforts not valued in college as 40% (12) respondent are in favored of it.

Interpretation

Professor feel stressful with poor pay prospects. This means they are not satisfied with salary which they received from there colleges. The survey was done in private education institute in Indore. If we compare higher education field with other field they pay scale is very less. Efforts are more in this job rather than pay scale .On second number stressful factor is effort not valued. According to Maslow individual get motivated not only through money but if he is been valued for its work in front of staff. This make big difference

7. Change related factors that can lead to work related stress

S.NO	Role	Occasionally Stress	Netural	Stressful
1	Speed and power of change	6	21	3
2	Innovative educational creativities	9	18	3
3	A high degree of uncertainty about the appropriate action to recognize	6	12	12
4	Impact of reshuffling of subjects	18	6	6
5	Engaging in extra classes due to shortage of staff	6	9	15
6	Changing timing without prior information	6	12	12



Result

The survey showed 50% (15) feel stress full in engaging in extra classes due to shortage of staff. Changing timing without prior information and a high degree of uncertainty about the appropriate action to recognize is second factor with 40 % (12)

Interpretation

Taking extra classes when there is shortage of staff create extra work load. As taking a class means to prepare for a topic, handling students with their question. More importantly more time is required to prepare a new topic. On second level there are two factors a high degree of uncertainty about the appropriate action to recognize and changing timing without prior information Maslow theory explains money is important but if individual is identified for their work they feel a sense of belonging to its college.

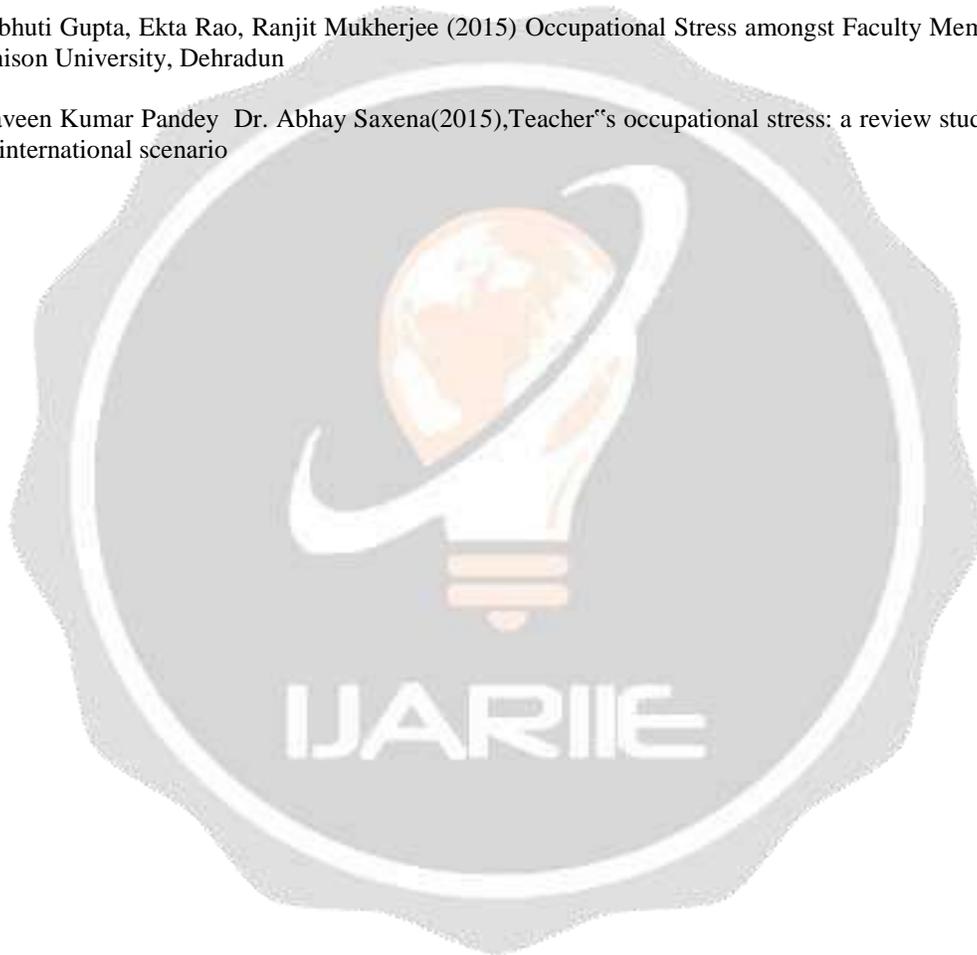
CONCLUSION

Stress is very interesting and complex topic for research as it relates to balances there word effectively and efficiently. Teaching profession is the most stressful profession reported by numeric studies. It is related with stress,

anxiety, depression, health problem while handling the duties and responsibility. The survey showed professor is in stress with the poor pay prospect in higher education field. The basic need of all professors or any individual is to earn money to support their life and family. Work load is more in higher education field as compare to other field and salary is less. The secondly there work is not valued. This also create stress as if professor are appreciated for their work they it crate a positive motivational factor Working hours and chance in time is also stressful factor

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ITC Creating Growing Value for Farmers: A horizon for social responsibility

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Abstract

Two decades ago, ITC embarked on a mission to transform itself into an engine of growth for the Indian economy, making the creation of larger societal value the bedrock of its corporate strategy. Business cannot endure in societies that fail. The world over, income inequity, poverty, growing social unrest, extreme weather events born out of climate change and jobless growth severely impede progress despite the path-breaking advancements in science and technology.

*Keeping in mind the various challenges the Indian farmers have in day today setup. ITC decided to join hands & created value based activities .ITC's agri-intervention is the **ITC e-Choupal, recognised globally for its trailblazing contribution to farmer empowerment**. Over the years, the e-Choupal has helped enhance income for millions of farmers by raising productivity, providing efficient market linkages whilst contributing to making agriculture more sustainable and resilient to climate change.*

Hence the present study focuses ITC's initiative towards social governance. The analysis would be done through secondary data.

Key words: Social responsibility, Horizon, Indian economy, Technology, Corporate Strategy

Introduction

ITC's Agro Business Division is one of India's largest exporters of agricultural commodities, which have introduced e-Choupal as a more efficient value chain aimed at delivering value to its customers around the world for a sustainable development.

The e-Choupal model has been specifically designed to provide solution for the challenges faced by Indian agriculture regarding weak infrastructure and unavailability of resources. e-Choupal is helping ITC to develop strong relationship with the rural population since it is a backbone of Indian which is a activity toward CSR.

Launched in June 2000, 'e-Choupal', has already become the largest initiative among all Internet-based activities in rural India. It is a web-based initiative of ITC Limited, to link directly with rural farmers and educate them through internet for acquisition of agricultural and aquaculture products, 'e-Choupal' services today reach out to over 4 million farmers growing a range of crops - soyabean, coffee, wheat, rice, pulses, shrimp - in over 35000 villages through 6100 kiosks across 10 states (Madhya Pradesh, Haryana, Uttarakhand, Uttar Pradesh, Rajasthan, Karnataka, Kerala, Maharashtra, Andhra Pradesh and Tamil Nadu).

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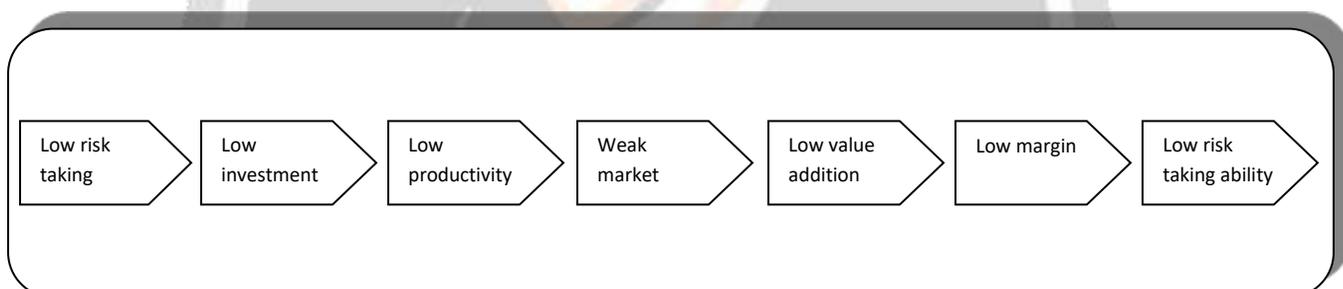
Key features of e-Choupal :

E-choupals show that "in an emerging economy, a profitable enterprise can deliver social good without an unnecessary trade-off between the two," Mr. Upton

- e-Choupal allows the farmers to check both futures prices across the globe and local prices before going to market.
- It gives them access to local weather conditions, soil-testing techniques and other expert knowledge that will increase their productivity.
- Farmers benefit from more accurate weighing, faster processing time, and prompt payment, and from access to a wide range of information, including accurate market price knowledge, and market trends, which help them decide when, where, and at what price to sell.
- Farmers can buy seeds, fertilizer, and some consumer goods at the ITC processing center, when they bring in their grain. The system is also a channel for soil testing services and for educational efforts to help farmers improve crop quality.

This distinctive web portal enables farmers to obtain information on mandi prices, and good farming practices, and to place orders for agricultural inputs like seeds and fertilizers. This helps farmers improve the quality of their products, and helps in obtaining a better price. ITC Limited kiosk with Internet access is run by a sanchalak — a trained farmer. These sanchalaks help other farmers to access the different agricultural based features of websites. The farmers can learn online about the required farming practices for their crop, get to know the prices and the local weather forecast.

'e-Choupal' unbinds the potential of Indian farmer who has been trapped in a typical cycle of low risk taking ability > low investment > low productivity > weak market orientation > low value addition > low margin > low risk taking ability. Which leads agriculture sector completely uncompetitive, despite of having rich & plenty natural resources.



e-Choupal offers farmers five different type of services:

Providing information: Daily weather forecast, price of various crops, e-mails to farmers and ITC officials, news—all this in the local language.

Knowledge of farming method: Farming methods specific to each crop and region, soil testing, expert advice—mostly sourced from agriculture universities

Purchase: Farmers can buy seeds, fertilizers, pesticides and other related products and services like from cycles and tractors to insurance policies. .

Selling of crops: Farmers can sell their crops to the ITC centers or the local market, after checking the prices on internet.

Assistance for developing other areas: For a social cause NGOs are taking a step further for cattle breed improvement and rain water harvesting, and for women they have women empowerment programmes which are enabling rural women to come forward and learn entrepreneur skill.

Literature review

The study focuses on various impacts on using Information communication Technology usage in rural context:

Arpita Sharma (2012) examined that Rural e-Seva Services applications with ICT plays important role in achieving rural development. various e-Seva Services projects such as e-Choupal, Drishtee, Akashganga, Gyandoot, Jagriti, E-Sewa, Rural Access to Services through Internet (RASI), Tata Kisan Kendra (TKK), LokMitra, N-Logue, Bellandur Project, Kisan Call Centers makes remarkable changes in rural communities and it raises the economic status of the rural masses.

Mohanty (2008) explained that Information Technology programmes adaptation in rural areas helps in bridging the existing digital divide and it provides information about currently ongoing IT programmes in rural areas. Information Technology programmes adaptation helps to social and economic improvement and it facilitates technological improvement, IT awareness in rural areas leads to higher employability and Indian government is playing a vital role in spreading the uses of IT programmes among rural India.

Rajagopalan and Sarkar (2008) identified that Government of India had taken several initiatives for improving IT infrastructure towards rural India. Indian government plays a predominant role in rural IT infrastructure development initiatives.

In another case study on the impact of ITC's e-Choupal on rural India Garg et. al. (2008) studied the impact of e-Choupals which bypassed the old mandi system and purchased the produce directly from the farmers. e-Choupal was conceived by ITC's International Business Division as a more efficient supply chain which aimed at delivering value to its customers around the world on a sustainable basis. The study also focuses on the working of e-Choupals and the benefits that farmers have got from e-Choupals. The objective of the study was to identify farmers' attitudes towards e-Choupals and the extent of empowerment of farmers by e-Choupal. The study concludes that the e-Choupal initiative provides the power of expert knowledge to even the smallest individual farmer.

Nirvikar (2004) study make us to understand ,Information Technology awareness among rural masses leads to social and economical gain among the rural masses like improved rural employment opportunity, rural education, rural marketability, rural health and so on. This study elaborates the uses of existing rural Information Technology programmes such as drishtee, aksh, n-logue, ITC, e-choupals, TARAhaat.

Anupindi (2003) undertook a case study of ITC's e-choupal initiative and reviewed how international Business Division (IBD) of the ITC has created an IT-enabled rural channel (called e-choupal) that today touches 2500 villages. He suggests that the primary objective of this channel is to drive enormous efficiency in the procurement of commodities resulting in value creation for both the company and the farmer. Farmers benefitted from more accurate weighing, faster processing time, and prompt payment, and from access to a wide range of information, including accurate market price knowledge, and market trends, which help them decide when, where, and at what price to sell, which were not achievable through the mandi system.

Objective of the study

To study and analyse the social responsibility and role of ITC Creating Growing Value for Farmers.

Research Methodology

The aim of research paper is to analyze about social responsibility and role of ITC Creating Growing Value for Farmers. Data is collected through secondary sources, like scholarly reviewed literatures, published research papers, journals, magazines, website, Government reports, and ITC annual .

Findings

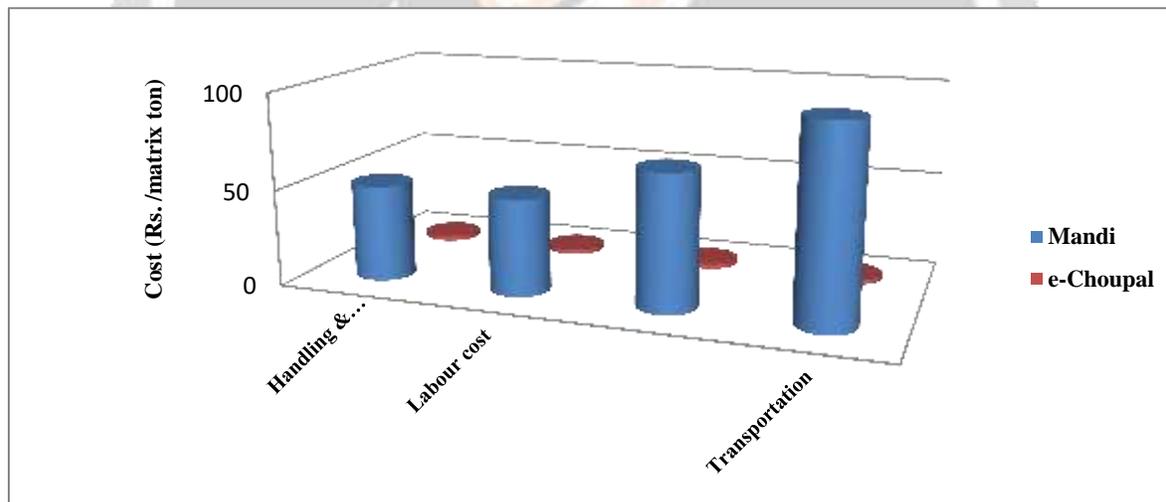
According to the latest data which was released in Parliament ahead of the Union Budget 2018, which is to be presented by Finance Minister Arun Jaitley on February 1, had key focus on :

- Agriculture sector, which employs more than 50 % of the total workforce in India and contributes around 17-18 % to the country’s GDP. Taking note of the condition of farmers in India, Chief Economic Advisor Arvind Subramanian said, “At present, Indian farmers are adapting farm mechanization at a faster rate in comparison to recent past.”
- Agriculture (15.4%), Industry (23%) and Services (61.5%). With production of agriculture activity of \$375.61 billion, India is 2nd larger producer of agriculture product. India accounts for 7.39 percent of total global agricultural output. India is way behind china which has \$991 billion GDP in agriculture sector.

Thus, the government wants to double farmers’ income by 2022. ITC through e-Choupal is trying to help this by attracting the next generation of farmers to sustainable farming activities to develop a wealthy society.

Cost Elements	Mandi	e-Choupal
Handling & transit losses	50	2.5
Labour cost	50	2.5
Bagging & weighing	70	2.5
Transportation	100	2.5

Fig: Data from ITC Website for E-choupal



Discussions

e-Choupal is an initiative of ITC Limited, to link rural farmers with web-enabled services. Through e-Choupal farmers can get necessary information about better farming practices and connected to market place for better prices. It is an internet kiosk which is run by a sanchalak (a trained farmer or a youth of the village. He is computer literate and trained by ITC to assist other farmers in making use of the company’s specially designed agricultural website, where they can gather critical information on soil quality, prices, weather, quality inputs and markets. A farmer coming to sell his produce through the e-choupal can also buy anything he wants through the same network , this platform has become an essential tool for the rural population which has resulted in significant changes in the working and understanding of technology among farmers.

In addition to the current scenario, the fourth-generation model, e-Choupal 4.0, will prove to be advancement in agricultural services by mid-2019 that will shift to mobile platform, handholding of agricultural updates on figures.

Conclusions

Hence the study examined that e-Choupal model establishes a large corporation that play a major role in increasing the efficiency of agricultural system and create a platform that benefits farmers. It is a initiative which leads to the growth and development of Indian society. Presently ITC comprises about 6,100 installations covering over 35,000 villages and serving over 4 million farmers.

Thus, e-Choupal is helping ITC to build a strong relationship with the rural population that which is one of the biggest growth drivers for the FMCG industry.

Scope of study

This paper has been prepared in short span of time. Many other aspects can be studied further, specially the acceptance to the farmers, participation and the economic conditions of the farmers which will help to analyze the adoption of current farming practices and also aimed at attaining substantial growth. Since after 70 years of independence agriculture sector in India, has been growing as still farmers plays as an important role in contributing towards the economy.

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STUDY OF TB ATTACK IN INDORE



ABSTRACT

Tuberculosis (TB) is a potentially serious infectious disease that mainly affects your lungs. The bacteria that cause tuberculosis are spread from one person to another through tiny droplets released into the air via coughs and sneezes. Once rare in developed countries, tuberculosis infections began increasing in 1985, partly because of the emergence of HIV, the virus that causes AIDS. HIV weakens a person's immune system so it can't fight the TB germs. In the United States, because of stronger control programs, tuberculosis began to decrease again in 1993, but remains a concern. Many strains of tuberculosis resist the drugs most used to treat the disease. People with active Tuberculosis must take several types of medications for many months to eradicate the infection and prevent development of antibiotic resistance.

KEY WORDS: Tuberculosis, Prevention, Sanitation, Severe, Infection, HIV, AID's.

OBJECTIVE:

- To study the main causes of TB
- To study symptoms of TB
- To study best treatments for TB

INTRODUCTION:

The large scale implementation of the Indian government's Revised National TB Control Program (RNTCP) (sometimes known as RNTCP 1) was started in 1997. The RNTCP was then expanded across India until the entire nation was covered by the RNTCP in March 2006. At this time the RNTCP also became known as RNTCP II. RNTCP II was designed to consolidate the gains achieved in RNTCP I, and to initiate services to address TB/HIV, MDR-TB and to extend RNTCP to the private sector.

RNTCP uses the World Health Organization (WHO) recommended Directly Observed Treatment Short Course (DOTS) strategy and reaches over a billion people in 632 districts/reporting units. The RNTCP is responsible for carrying out the Government of India five year TB National Strategic Plans.

An RNTCP Centre

With the RNTCP both diagnosis and treatment of TB are free. There is also, at least in theory, no waiting period for patients seeking treatment and TB drugs.

The initial objectives of the RNTCP in India were:

- To achieve and maintain a TB treatment success rate of at least 85% among new sputum positive (NSP) patients.
- To achieve and maintain detection of at least 70% of the estimated new sputum positive people in the community.

New sputum positive patients are those people who have never received TB treatment before, or who have taken TB drugs for less than a month. They have also had a positive result to a sputum test, which diagnoses them as having TB.

LITRETURE REVIEW:

Tuberculosis is an infectious disease that usually affects the lungs. Compared with other diseases caused by a single infectious agent, tuberculosis is the second biggest killer, globally and glocally.

There are many government subcentres which came under government scheme and all the patients which are found are treated under these subcentres at free cost. The sub centres and hospitals run by government providing free medicines as well as healthy food per month which are necessary for patients to recover.

Some of the government scheme of tuberculosis are:

Tuberculosis or TB is an infectious disease, which takes the lives of about 1.6 million people each year. The magnitude of the disease is so severe that two people die of TB every three minutes in India.

Keeping in mind the tremendous burden of suffering caused by TB, The National Tuberculosis Programme was established in 1962 to create an infrastructure for the control of the disease throughout India. On the basis of a review, the government adopted the Revised National Tuberculosis Control Programme. This program recommended the Directly Observed Treatment, Short Course or DOTS strategy, as a pilot project in 1993. The programme was later launched as a national programme in 1997.

The programmed covered 30 per cent of the country's population by the end of 2000, and by March 2006 the entire country was covered under DOTS.

At the international level, WHO's 'Stop TB Strategy' aims at dramatically reducing the global burden of TB by 2015. In addition to DOTS, every child is compulsorily given BCG vaccine for protection against TB. The vaccine is given anytime from birth to 15 days of child's life.

India has a long and illustrious tradition of research in Tuberculosis.

From the study of Indore MP

In Indore there are approx 23 cases per 1,00,000 population which are suffered from tuberculosis and which are treated free under lal hospital malharganj Indore.

DATA	OBSERVATION
PATIENTS	APROXX 1000
AGE 1-15 YEARS	APROXX 450
AGE 15-54 YEARS	APROXX 370
AGE 54 YEARS ABOVE	APROXX 180
DEATH RATIO	78%

FROM THE ABOVE POPULATION THE SAMPLE OF 4 PATIENTS SUFFERING FROM TUBERCULOSIS ARE AS FOLLOWS-

NAME	AGE	GENDER	AREA
Nikunj	05	Male	Not slum area
Harshit	07	Male	Slum area
Karuna	06	Female	Slum area
Sharwin	04	Female	Slum area

HEALTHY PARAMETER QUESTIONARY –

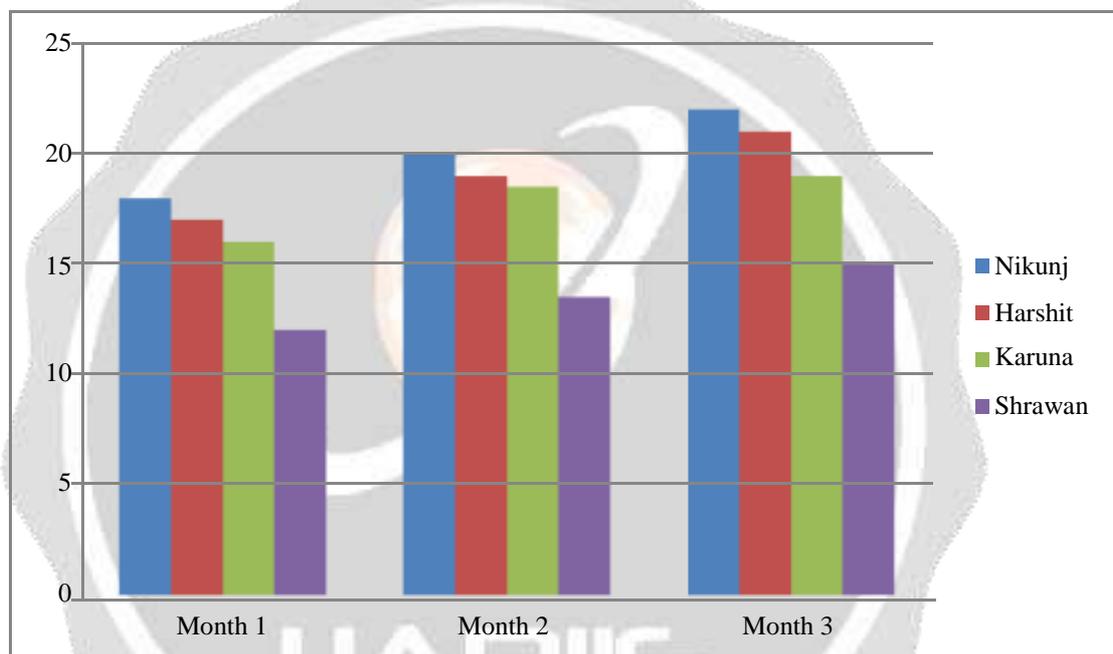
NIKUNJ			
QUESTIONARY	MONTH 1ST	MONTH 2	MONTH 3
WEIGHT	18 KG	20 KG	22 KG
FOOD AVAILABLE	YES	YES	YES
MEDICINES ON TIME	YES	YES	YES
ANY OTHER DESEASES	NO	NO	NO
IMPACT OF MEDICINE	GOOD	GOOD	VERY GOOD
ENHANCEMENT OF HUNGER	INCREASES	INCREASES	INCREASES

HARSHIT			
QUESTIONARY	MONTH 1ST	MONTH 2	MONTH 3
WEIGHT	17 KG	19 KG	21 KG
FOOD AVAILABLE	YES	YES	YES
MEDICINES ON TIME	YES	YES	YES
ANY OTHER DESEASES	NO	NO	FEVER

IMPACT OF MEDICINE	GOOD	GOOD	FINE
ENHANCEMENT OF HUNGER	INCREASES	INCREASES	INCREASES
KARUNA			
QUESTIONARY	MONTH 1ST	MONTH 2	MONTH 3
WEIGHT	16 KG	18.5 KG	19 KG
FOOD AVAILABLE	YES	YES	YES
MEDICINES ON TIME	YES	YES	YES
ANY OTHER DESEASES	NO	NO	NO
IMPACT OF MEDICINE	GOOD	GOOD	VERY GOOD
ENHANCEMENT OF HUNGER	INCREASES	INCREASES	INCREASES
SHARWIN			
QUESTIONARY	MONTH 1ST	MONTH 2	MONTH 3
WEIGHT	12KG	13.2 KG	15 KG
FOOD AVAILABLE	YES	YES	YES
MEDICINES ON TIME	YES	YES	YES
ANY OTHER	NO	NO	NO

DESEASES			
IMPACT OF MEDICINE	FINE	GOOD	VERY GOOD
ENHANCEMENT OF HUNGER	INCREASES	INCREASES	INCREASES

GRAPHICAL ANALYSIS:



Weight (in Kg) v/s Month plot

PHOTO GALLERY:



CAUSES:

Tuberculosis is caused by bacteria that spread from person to person through microscopic droplets released into the air. This can happen when someone with the untreated, active form of tuberculosis coughs, speaks, sneezes, spits, laughs or sings.



SYMPTOMS:

- Coughing that lasts three or more weeks
- Coughing up blood
- Chest pain, or pain with breathing or coughing
- Unintentional weight loss
- Fatigue
- Fever
- Night sweats
- Chills
- Loss of appetite

FOODS TO EAT:

- Peanuts
- Rice puff
- Bananas
- Gur Chikki
- Chana
- Amaranth (rajgira)
- Eggs.

FOODS TO AVOID:

- Alcohol
- Caffeinated drinks
- White bread
- Tobacco
- Red meat.

CONCLUSION:

Through the observation we found that the maximum number of patients suffering through tuberculosis lives in slum area which surrounded by many gutter and garbage. Due to this people don't aware about cleanliness so, diseases must spread in high range and there is need of training in such areas so that people may aware about diseases and hygiene. The facilities provided by government are playing important role for the betterment of society and community.

~~“SAY NO TO TB”~~

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Paytm app as tool of electronic payment system: A study

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Abstract

In today's fast growing routine Electronic Payment Systems (EPS) have been enhancing individual's level of life. EPS makes online transaction easier for all users. E-payment system is one of the major elements of e-commerce. . E-payment is a product that designed for purposes of online transaction that enables easy and safe transaction of payment.

One such popular e-brand is Paytm, which is safe, fast, easy and efficient electronic service. That enables to access e-wallet and to carry out online transaction, 24 hours a day and 7 days a week. With this service you save your time by carrying out banking transactions at any place and at any time, from anywhere, all you need is internet access. The effects of trust and security on the use of EPS have long been recognized in e-commerce.

Present study focuses on the e-payment services by Paytm. This has conquered the Indian market very fast, especially after demonetization. The analysis will be done through primary data, graphs & tables.

Key words- *Electronic Payment Systems (EPS), online transaction and e-commerce.*

Introduction

Electronic Payment Systems provide the facility for online transaction. Electronic Payment Systems have become progressively popular due to the limitless use of the internet-based shopping and banking. Payment application has played an essential role in Electronic Payment Systems.

Paytm is currently the most popular mobile wallet app for Electronic Payment Systems. Paytm launched in 2010, Mr. Vijay Shekhar Sharma is founder of Paytm. Paytm app offers numerous features to the users.

Paytm is more individualized mobile application that makes payment process more uncomplicated and convenient.

In year 2016 Indian Prime Minister Mr. Narendra Modi implemented the program of demonetization in India. In demonetization program he draws away all the Rp500 and Rp1, 000 banknotes. Paytm app was best alternative at that time for Indians. The popularity of Paytm Progressively increased when demonetization launched. Demonetization has given Paytm advancement in the India's money exchange economy and restrained customers, particularly the salespersons that are looking for alternatives. They started using Paytm. According to the agreement between bank and Paytm customer cannot withdraw money from bank they have to add money into Paytm wallet. Customer can do transaction through contact no or QR codes. QR codes are available in every store in both developed and under developed area. Paytm is more fast, easy and efficient mobile application for electronic truncation of payment. Only requirement of Paytm transition is internet.

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Some basic features of Paytm are:

- **Easy Accessibility:** Paytm ensures easy accessibility. You can make transaction or easy access from anywhere. Sender and receiver only require smart phone and internet connectivity.
- **Transaction History:** Paytm provide us history of transaction that are done by Paytm app previously.
- **24/7 Availability:** The unrivalled feature of Paytm is that we can access 24 hours a day and 7 days a week.
- **View processed transactions:** The another significant feature of Paytm is consumer can view the processed transaction.
- **Paytm has Introduced an app password feature for Paytm for the security purpose even if the customer lose or misplace their phone.**

Essential focal point of Paytm is transaction or payments should be digitally through advancement and better marketing plans.

Digital Services Offered by Paytm

Paytm offers services like the purchase of prepaid recharges for mobile, DTH, purchase of movie tickets, bus tickets, hotel reservations, flight tickets and purchase of tickets to amusement or theme parks, etc.

Paytm Recharges: Paytm is a reseller of digital products it does not provide mobile operating services But also a distributor of prepaid mobile recharge service which are provided by telecommunications service providers.

Bill Payments: Paytm Provide a platform to its customers to make payment of bills like Electricity bill, fees and etc.

Bus Tickets: Paytm has connected with many bus operators and service providers. Paytm provide bus transport services like fare ,departure time and other.

Movie Tickets: Paytm Provide a platform to its customers to make payment of movie tickets. Booking confirmation will be sent via an e mail and/or SMS.

Literature Review:

Prof Trilok Nath Shukla in his paper “Mobile Wallet: Present and the Future” (June 2016) has discussed about mobile wallet, working, types and its advantages and disadvantages. His analysis included perception of consumers and retailers about mobile wallets. He concluded that mobile wallets will be used to engage with the customer by the marketers and digital businesses. Irrespective of the market status of these mobile wallets, marketers should take advantage of the emerging opportunities.

Ayo et al. (2010) only focus on review and evaluation of e-bank-ing from the perspective of an existing model (TAM). However, the current study focuses on satisfaction with e-payment system and the likely factors that determines it.

N. Kavitha (2012) in her paper used various kinds of ratios to study the asset and liability management in as many as 56 banks from various categories. She found that the group of SBI and its associates performed better as compared to private sector banks and nationalized banks group. It is witnessed that borrowing of private banks group have the least variability in terms of measures of dispersion.

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Tella (2012) synthesized the technology acceptance model (TAM) to explain and predict the success of e-payment system using users' satisfaction as dependent variable. Data was collected using a modified e-payment questionnaire. The sample for the study consisted of 74 teaching and non-teaching academic staff from the Faculty of Communication and Information Sciences, University of Ilorin, Nigeria. The results revealed correlation among perceived benefits, perceive enjoyment, speed; service quality, perceive ease of use and actual use and e-payment success. Moreover, the entire seven e-payment constructs together made 69% of e-payment system success. In addition, perceived benefits, perceive enjoyment, speed; service quality, perceive ease of use and actual use are good predictors of e-payment system success. The study pointed out that instead of making use of self-reported measure, future research should consider developing more objective and accurate measure for the determining the e-payment success. Guo (2008) has proposed a layered architecture for SMS-based mobile payment system, wherein the payment is done through fund transfer between the consumer bank account to the merchant account. This architecture includes four layers namely load-bearing layer, network interface and core application platform layer, business layer and decision-making layer.

Dr. Poonam Painuly, Shalu Rathi in their paper "Mobile Wallet: An upcoming mode of business transactions" (May 2016) has explained about mobile wallet, types and trends. Then discussed about Role of mobile wallet in various sectors like Banks, Retail and Hospitality. The paper explains the importance of mobile wallet for Banks, Customers and Companies. In future scope it talks of mobile wallets becoming a latest marketing channel in near future. And contribute highly in a seamless shopping experience for the customers that increase their tendency for frequent and more repurchases with delightful experiences. To conclude they speak the importance and growth of mobile money in business, social and economic prospective. The presence of mobile wallet spreading from urban to rural areas on a large scale. Hence, wallet money sees a high bright future in near time.

Objective of Study

To study about Paytm app as tool of electronic payment system.

Methodology

The aim of research paper is to analyze about Paytm as tool of E-payment system. Data is collected primary for which structured questionnaire were filled. And secondary sources, were taken from websites, published and unpublished article.

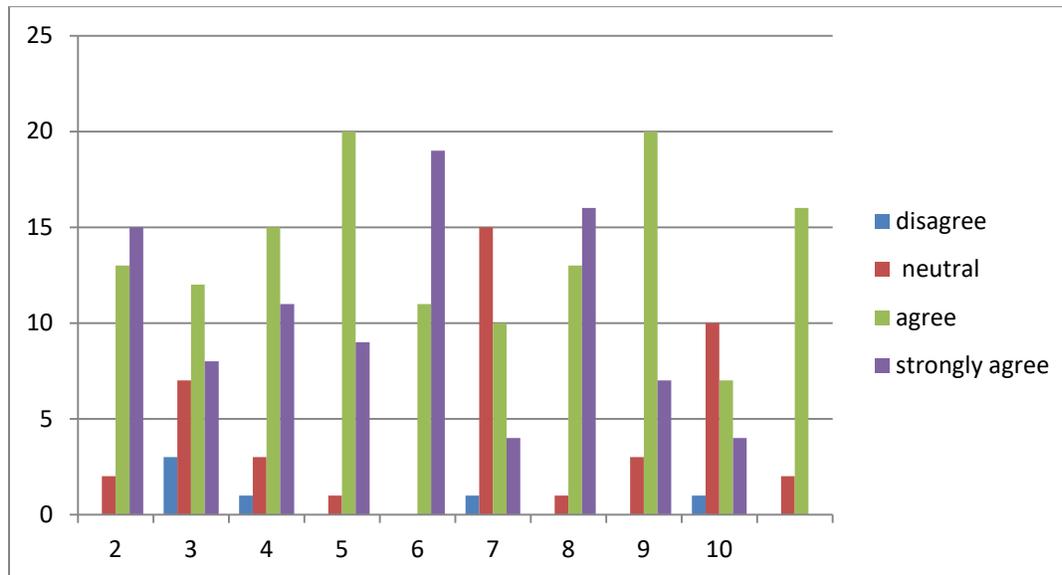
Data analysis and Finding

This research used descriptive method in order to get the statistic result from respondents.

		Disagree	Neutral	Agree	Strongly agree
1	E- payment system saves your time	-	2 (6.6%)	13 (43.3%)	15 (50%)
2	Paytm is better than other payment app	3(10%)	7(23.3%)	12 (40%)	8 (26.6%)
3	Paytm is a greater choice for consumer and merchant in the way they send and receive payment.	1(3.3%)	3(10%)	15(50%)	11 (36.6%)
4	Paytm available 24 hours a day	-	1(3.3%)	20(66.6%)	9 (30%)
5	Reduce paper work	-	-	11(36.6%)	19 (63.3%)
6	It is reliable service and easily understood	1(3.3%)	15(50%)	10(33.3%)	4 (13.3%)
7	Consumer can transfer money easily without having to visit a bank.	-	1(3.3%)	13(43.3%)	16 (53.3%)
8	Provide transaction history	-	3(10%)	20(66.6%)	7 (23.3%)
9	To reach out to global consumers easily	9(30%)	10(33.3%)	7(23.3%)	4 (13.3%)
10	provide basic services like recharge ,bill payment , bus ticket n movie ticket booking and other	-	2(6.6%)	16(53.3%)	12 (40%)

Observation:

Graph represented the Overall analysis of E-Payment System Paytm



The given graph reveals the five options i.e.(Agree, Disagree, Strongly agree, Neutral)

We found the reliability, effectiveness & positive behavior of customer to-wards Paytm APP. Most of the people recommended Paytm app and most of the people felt that Paytm app is better option, for money transaction and payment whereby the consumer doesn't have to carry wallet. It saves the time of the people and reduces paper work. Hence ,Approx 80% of respondent think that Paytm reduces time of transaction and paper work. approx 82% of respondent thinks that Paytm is reliable and provide basic services to the customer.

Limitation

Survey will be conducted yet the sample size is too short as far as Indore city is concerned. The data collected may not sufficient for carrying out a very in-depth analysis of the subject matter. Paytm does not provide guarantee warrantee.

Conclusion

Paytm became a significant alternative to digital payment or transactions and encourage the electronic payment system. Paytm does favor to consumers and vendors to do electronic payments. Paytm gaining the preference of consumer towards Paytm app because of its services. Paytm provide easy, fast, secure and efficient transaction of payment. Paytm encourage the Electronic transaction of money you can scan a QR code for faster entry of payment addresses. Merchants can easily print their QR Code for display. Paytm support more than 10 languages. Paytm is one digital payment app for all bank accounts.

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Impact of Post GST Implementation on Indian Economy: A Study

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Abstract

This is the era of global economy, in which economic reforms play a major role. Recent financial year has witnessed phenomenal changes in the market, one of the reasons being GST also known as the Goods and Services Tax is defined as the giant indirect tax structure designed to support and enhance the economic growth of a country. GST is a comprehensive tax on manufacturing, sale & consumption of goods & services at a national level. In order to align the tax systems. Though GST was passed & implemented in 2017. But for better functioning of socio-economic system government had included and implemented GST changes. Present study focuses the post GST implementation and its impact on economy through secondary data & graphs.

Key Words: Tax, Goods and Services Tax, Indian Economy

Introduction:

GST is likely to change the whole scenario of current indirect tax system. It is considered as the biggest tax reform since 1947. Currently, in India a complicated indirect tax system is followed with overlapping of taxes imposed by union and state government separately. GST will unify all the indirect taxes under an umbrella and will create a smooth national market. Experts say that GST will help the economy to grow in a more efficient manner by improving the tax collection as it will disrupt all the tax barriers between states and integrate the country via a single tax rate. GST was first introduced by France in 1954 and now it is followed by 140 countries. Most of the countries followed a unified GST while some countries follow a dual GST system where tax is imposed by central and state both. In India also a dual system of GST is implemented including CGST and SGST. In this system, the customer pays the final tax but an efficient input tax credit system ensures that there is no cascading of taxes- tax on tax paid on inputs that go into the manufacture of goods.

SGST: STATE GOODS AND SERVICE TAX is the part of tax diverted to the state government which is credited to the revenue department of state government. This is generally equivalent to CGST. This compensates the loss of existing VAT or Sales Tax revenue to state government. In the case of local sales, 50% quantum of tax amount under GST is diverted to SGST TAX.

CGST: CENTRAL GOODS AND SERVICE TAX is the share of GST TAX diverted to the revenue department of central government and is also equivalent to SGST. This share of tax compensates the loss of existing excise duty and service tax to the central government. In the case of local sales, balance 50% quantum of GST is transferred to CGST.

There are five slabs fixed for GST rates in India – 0%, 5%, 12%, 18% and 28%.

Literature review:

Rathod M (2017) in his paper "An Overview of Goods and Service Tax (Gst) In India" concludes that GST will be a step towards a developed India benefiting to many parties and the entire nation.

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Agogo Mawuli (May 2014) studied, "Goods and Service Tax-An Appraisal" and found that GST is not good for low-income countries and does not provide broad based growth to poor countries. If still these countries want to implement GST then the rate of GST should be less than 10% for growth.

Nitin Kumar (2014) studied, "Goods and Service Tax- A Way Forward" and concluded that implementation of GST in India help in removing economic distortion by current indirect tax system and expected to encourage unbiased tax structure which is indifferent to geographical locations.

Pinki, Supriya Kamma and Richa Verma (July 2014) studied, "Goods and Service Tax- Panacea For Indirect Tax System in India" and concluded that the new NDA government in India is positive towards implementation of GST and it is beneficial for central government , state government and as well as for consumers in long run if its implementation is backed by strong IT infrastructure.

Dr. R. Vasanthagopal (2011) studied, "GST in India: A Big Leap in the Indirect Taxation System" and concluded that switching to seamless GST from current complicated indirect tax system in India will be a positive step in booming Indian economy. Success of GST will lead to its acceptance by more than 130 countries in world and a new preferred form of indirect tax system in Asia also.

Objective of the study:

To study the impact of post GST implementation on Indian Economy.

Methodology:

The research is explanatory in nature based on secondary data of RBI reports, research articles & services. Considering the objectives of study "The impact of post GST implementation on Indian Economy", more accuracy and rigorous analysis is done through graphs & tables. The secondary data is intensively used for research study.

Findings:

The implementation of GST had an adverse impact on manufacturing and may delay investment revival, the Reserve Bank said today while hoping that there will be simplification of the new indirect tax regime to the ease business process.

In its fourth bi-monthly monetary policy review of 2017- 18, RBI forecast economic growth to slow to 6.7 percent in the current fiscal, from 7.3 per cent projected earlier.

It said that the "teething problems" linked to the Goods and Services Tax (GST) and bandwidth constraints may get resolved "relatively soon", allowing growth to accelerate in the second half.

"The implementation of the GST so far also appears to have had an adverse impact, rendering prospects for the manufacturing sector uncertain in the short term. This may further delay the revival of investment activity, which is already hampered by stressed balance sheets of banks and corporate," RBI said.

Industrial production grew a meager 1.2 percent in July from 4.5 percent a year ago, as manufacturing sector, especially capital goods, put up a dismal performance.

Growth of the manufacturing sector, which makes up 77.6 percent of the industrial production measuring index, decelerated sharply to 0.1 percent in July compared to 5.3 percent in the same period of 2016.

Rolled out from July 1, GST has unified over a dozen local taxes including excise, service tax and VAT, and has transformed India into a single market for seamless flow of goods and services.

The government has collected nearly Rs 1.9 lakh crore as GST in the first two months of roll out. However, small businesses and exporters have been complaining against the stricter compliance requirements.

Under GST every registered business will have to file monthly returns online. Those businesses opting for composition scheme has the option to file quarterly returns.

The Reserve Bank also recommended that among other things the government should enhance ease of doing business, including by further simplification of the GST, in order to support growth and achieve a faster closure of the output gap.

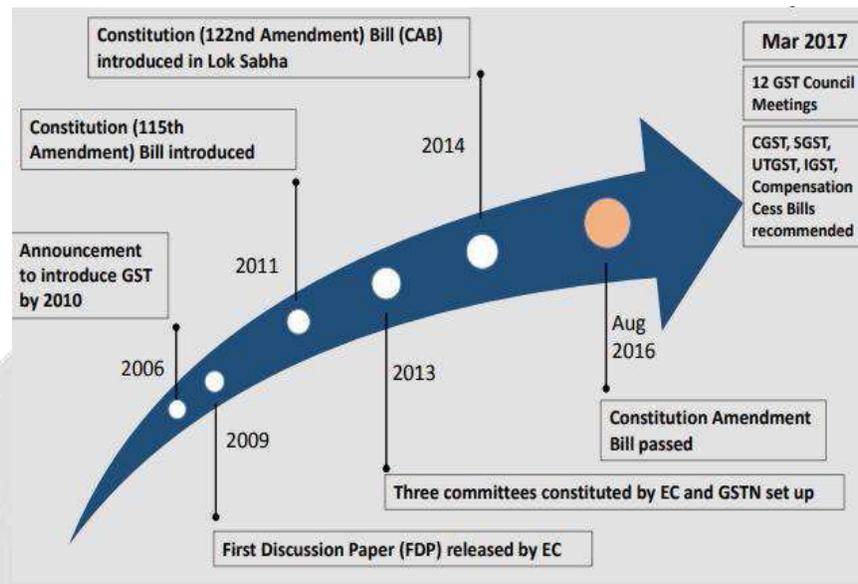


Fig. 1

Discussions:

Goods and Services Tax (GST) is an indirect tax applicable throughout India which has replaced multiple cascading taxes levied by the Central and State governments. The minimum tax rate under GST is 0% and highest tax rate is 28%.

It would introduce two-tiered One-Country-One-Tax regime.

It would subsume all indirect taxes at the center and the state level.

It would not only widen the tax regime by covering goods and services but also make it transparent.

It would free the manufacturing sector from cascading effect of taxes, thus by improve the cost-Competitiveness of goods and services.

It would bring down the prices of goods and services and thus by, increase consumption.

It would create business-friendly environment, thus by increase tax-GDP ratio.

It would enhance the ease of doing business in India.

Sr. No.	Advanced Economies	Implementation Year	Initial Rate (percent)
1	Australia	2000	10.0
2	Canada	1991	7.0
3	France	1954	20.0
4	Germany	1968	11.0
5	Italy	1973	12.0
6	Japan	1989	3.0
7	Korea (South)	1977	10.0
8	United Kingdom	1973	8.0
	Emerging Market Economies		
9	China	1994	17.0
10	India	2017 (GST)	15.0\$
11	Mexico	1980	10.0
12	Russia	1991	28.0
13	Saudi Arabia	2018*	5.0
14	Turkey	1985	10.0

Source: OECD (2016); Ernst & Young (2017)

Concluding remarks:

Implementation of GST is one of the best decisions taken by the Indian government. For the same reason, July 1 was celebrated as Financial Independence Day in India when all the Members of Parliament attended the function in Parliament House. Implementation of GST impacts a nation both ways, positively and negatively. Ignoring negative aspects, positive aspects can be taken into consideration. The transition to the GST regime which is accepted by 159 countries would not be easy. Until now India was a union of 29 small tax economies and 7 union territories with different levies unique to each state. It is a much accepted and appreciated regime because it does away with multiple tax rates by Centre and States.

Scope of the study:

GST shall cover all goods and services, except alcoholic liquor for human consumption, for the levy of goods and services tax. In case of petroleum and petroleum products, it has been provided that these goods shall not be subject to the levy of Goods and Services Tax till a date notified on the recommendation of the Goods and Services Tax Council.

All goods and services are covered under GST Regime except Alcoholic liquor for Human Consumption,

Tobacco Products subject to levy of GST and Centre may also levy excise duty

GST Council yet to decide the incidence and levy of GST on following;

- a)Crude Petroleum
- b)High Speed Diesel (HSD)
- c)Motor Spirit (Petrol)

d)Natural Gas

e)Aviation Turbine Fuel

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Impact of Corporate Social Responsibility on Social Adherence

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Abstract

“Good quality education is a foundation for dynamic and equitable societies.” – Desmond Tutu

Corporate social responsibility is the concept that a needs to be concerned with more than just profit in a business. Prior responsibility of CSR is to protect the environment and another is making an effort to address social problems such as poverty and hunger. A business' social responsibility also is expressed through its ethical standards – how it treats its various stakeholders, including vendors, employees and customers. Corporate social responsibility is a covering statement for the relationship between business practices and greater society. It's a concept where corporations can choose to merge profit-driven strategies with regulations that ensure social investment too - whether it's improving working conditions of employees or self-regulating practices to ensure a cleaner environment.

CSR basically refers not only to consent with human rights standards, labour and social security arrangements but also the sustainable management of natural resources, consumer protection, philanthropic initiatives and volunteer projects.

Corporate Social Responsibility is a very well known concept in the present day world. Infact the corporate giants are very conversant with corporate social responsibility or corporate sustainability –in today's parlance. They cannot ignore the responsibilities and duties towards the society and the community as a whole cannot be denied. Over a span of years a tremendous urge and then a sustained regularity in the progress of the concept of CSR has been observed, elevating it to the highest pedestal of importance in all aspects of business world.

It is not charity but it is a core business strategy of an organization. It is not a common term, in fact many Indian companies talked about responsible business or triple P (People, Planet and Profit). Some others of corporate citizenship or stewardship, responsible entrepreneurship and triple bottom line. Responsible competitiveness is nothing other than CSR.

Key Words: Corporate Social responsibility, Society, Sustainable Management, Strategies

Introduction

The main contribution of this study lies in extending an emerging theoretical framework that investigates the link between corporate social responsibility (CSR) and social performance.

Corporate Social Responsibility (CSR) is a voluntary mechanism by which companies hold themselves to a set of legal, ethical, social and ecological standards.

Corporate social responsibility (CSR) also called corporate sustainability, sustainable responsible business (SRB), corporate conscience, corporate citizenship, conscious capitalism, responsible business or corporate social performance, is a form of corporate self-regulation integrated into a business model.

In recent years, many organizations have embraced corporate social responsibility (CSR), a philosophy in which the company’s expected actions include not only producing a reliable product, charging a real price with real profit margins, and paying a fair wage to employees, but also taking care for the society and acting on other social concerns. Many corporations work on prosocial endeavors and share that information with their customers and the communities where they do business. CSR, when conducted for betterment of society, is beneficial to industries and their stakeholders. This is especially true for stakeholders that have typically been given low priority and little voice, such as the natural environment and society members who live near corporate sites and manufacturing facilities.

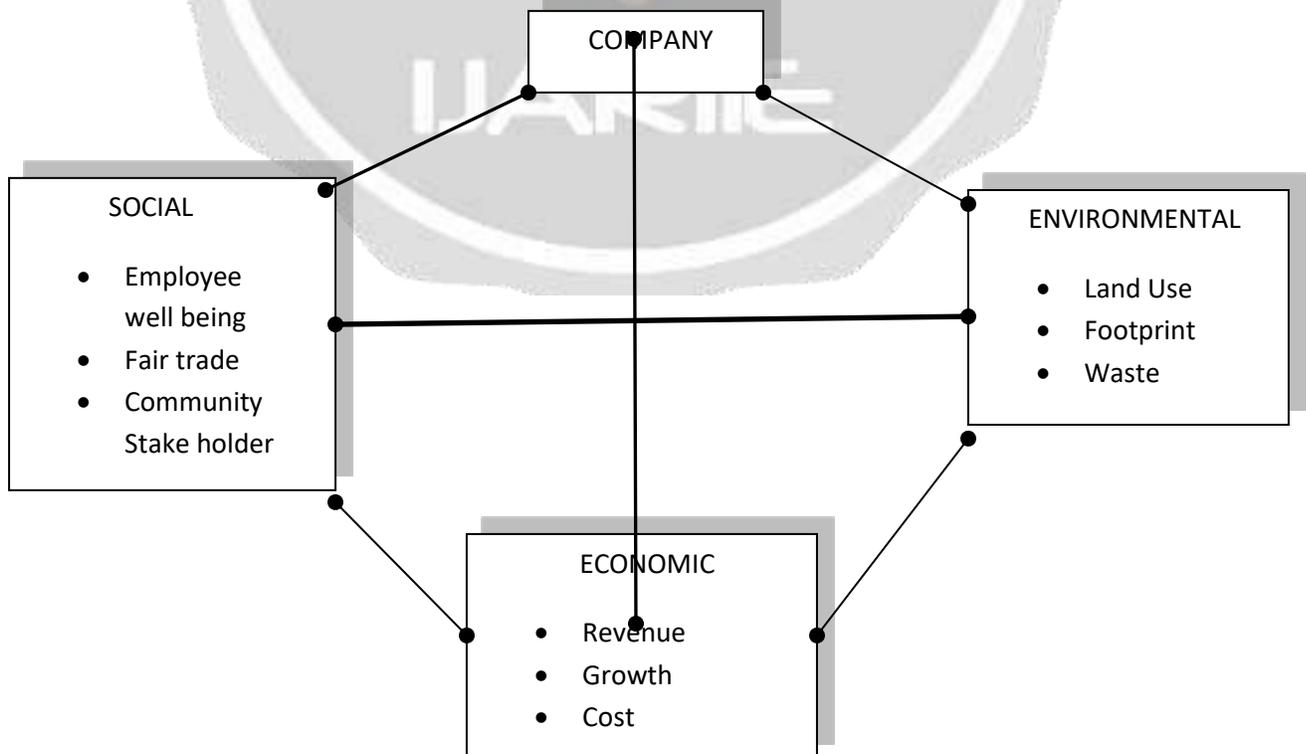
CSR is a practice many businesses implement that involves participating in initiatives that benefit society from an environmental, philanthropic or ethical labor perspective. There are a variety of reasons companies practice CSR, including driving long-term growth or building employee morale. CSR refers not to compliance with human rights standards, labour and social security arrangements but also fight against the sustainable management of natural resources, consumer rights and philanthropic initiatives.

CSR incorporates and strives to explain and clarify numerous co related and uncorrelated issues peculiarly, particularly or especially pertinent to SOCIAL and environmental interests and welfare, keeping in overall financial interests and benefits of the stakeholders. Ethical business has also been brought into the arena of corporate social responsibility.

Corporate Social Responsibility (CSR) is a assurance for community improvement and well-being through discretionary business practices and contributions of corporate resources.

People, Planet, Profit: The Triple Bottom Line

"People, planet and profit", also known as the triple bottom line, form one way to evaluate CSR. "People" refers to fair labour practices, the community and region where the business operates. "Planet" refers to sustainable environmental practices. Profit is the economic value created by the organization after deducting the cost of all inputs, including the cost of the capital. The social and environmental impacts of doing business, called people and planet in the TBL, are the *externalities* of their operations that companies must take into account. The three components of the triple bottom line are interrelated.



CSR as Public Relations Tool

Public relations (PR) bridge the gap between the company and the public through effective communication mechanism undertaken by the public relations officer through various modes of media. A PR professional connects with the board spectators straightforwardly or subtly through various modes of media with an objective to build and sustain an affirmative image and construct robust association with the audience. Corporate communication is an organization role or departments, like advertising, finance, or operations, which are committed to the spreading of information to key stakeholders. It involves effective implementation of business policy and the expansion of communication for diversity of reasons externally and internally in the organization. The section usually manages communication strategy, investor relations, crisis communications, internal communications, reputation management, media relations, government affairs, corporate responsibility, and occasionally marketing communication.

Public Relations (PR) is the construction, allocation and broadcasting of messaging and communications for the purpose of branding and nurturing positive awareness, associations, perception of a person, place or thing among a particular target spectators to effect a desired action. PR connects a brand and its public via direct messages or editorial column including print, radio, digital, video broadcast or social media. In his book, "Public Relations is your Business", Colin Coulson-Thomas states that the effectiveness of public relations work can to some extent be measured, but many of its benefits are intangible. Public affairs activity can bolster other forms of communication effort such as advertising, the whole being greater than the sum of the parts. Quality is not always directly related to quantity. Content can be more crucial than column inches. To improve one's effectiveness as a communicator it is important to understand the communications process and the sources of error. The crucial factor is often the extent to which one understands the person or group with whom one is communicating.

CSR and Environment

CSR including environment are measured as true CSR or ethically driven CSR initiatives, which actually meet the criteria under the CSR as defined by Friedman. Most of the corporate associates are now doing their efforts and taking initiatives related to conservation, protection and amelioration of environment from overexploitation of resources in their CSR action plan and all such activities can be clubbed under morally driven initiatives/Green Initiatives or 'Environmental CSR'

The architecture of CSR is exclusively prerogative of any Corporations however in the present scenario and pre-developmental come within reach of State governments and it is an elevated time and desirable for Corporations to join hands with the State governments apart from NGOs and in-house faith or foundations to accord priority to ecological issues. This kind of joint approach will have following advantages.

The main concern areas and issues of ecological degradation shall get more attention. The activities can be continued for long time where ever needed to achieve dissemination thereby getting maximum benefits to stakeholders and recognition to Corporation. Than the pooling of funds (State and Corporation), will permit scaling up of efforts and this approach will allow participation, which in turn brings more transparency for all the participating stakeholders.

There is a growing awareness that human actions can do harm to the environment. Devastation of the environment can eventually lead to reduction of resources, declining business opportunities, and lowered class of life. For flourishing business stakeholders realize that profit is only one positive effect of business operations. In addition to safeguarding the environment, other ethical contributions those stakeholders could lobby corporate management to make include establishing schools and health clinics in impoverished neighborhoods and endowing worthwhile philanthropies in the communities where companies have a presence.

In our country after independence liberalization, globalization and privatization have facilitated phenomenal rise in economic growth of companies and simultaneously their quest and hard work to attain sustainable development further necessitated adoption of various CSR initiatives more obviously as their contribution to society.

CONCLUSION

CSR is a core element of public relation as it bridges the gap for the comprehensive growth of the society. One of the strongest CSR roles of public relations is to participate in the society building and give the meaning that defines and evaluates CSR standards by type of organization in today's era. CSR is thus an integrated, sustainable, and systematic approach to business and society.

At its core, Corporate Social Responsibility is related to an organisation taking responsibility for the footprint of its consequences and related activities on all aspects of society, the civilization and the environment. Corporate Social Responsibility is more than just donating money or printing double-sided to save trees, it's about contributing to the health and welfare of society, operating transparently and ethically. More prominently this way of operating should be implanted in the business, rather than an afterthought.

Most organizations must practice actual corporate social responsibility to be successful in the modern economy. The triple bottom line places people and the planet on equal standing with profit in the mission of an organization. The genuine practice of CSR, unlike green washing, requires a commitment to an additional stakeholder, the planet, whose continued healthy existence is essential for any organization to operate.

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Research Paper for International Conference

on

Taxonomy of Professional Competencies for Global Citizenship

Under the subtheme of

Recent Trends

**Embracing Student-Centered Learning in
Higher Education: Approaches, Issues and
Practices**

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Abstract

Today the education scenario is changing rapidly. New issues and challenges are uprising. There is a revolutionary change from the traditional method to modern methods of learning and newer pedagogies growing in leaps and bounds. The focus is learner-oriented and user-friendly. Mutual and co-operative learning environments and learning building blocks are the buzzwords. There is a high demand for adaptable, flexible and open learning. The pedagogical paradigm often focuses on enhancing the amount of information; the learning paradigm concentrates more on the effectiveness and efficiency of the learning process with respect to what students know and what they can do with the latest knowledge and information. The educators are looking for effective ways of moving from a cliché mode of teaching delivery to the creative and innovative mode of learning and mastering student content material. It's a shift in a teacher-centered mode to learning-centered mode in higher education.

Keywords: *Higher Education, Student-Centered, Issues, Challenges, Approache*

Introduction:

Education is the spine of every country. In this competitive world, if its education system is not competent of contributing for its progress, country and youth will not survive. Education system is extensively criticized in multi-dimensions for its collapse to generate requisite employability in its learner according to the business requirements and its incapability to contribute to comprehensive expansion in the country as a total. The phrase student-centered learning is extensively used in the learning and teaching writing. Numerous terms have been connected with

student-centered learning, such as flexible learning (Taylor 2000), experiential learning (Burnard 1999), and self-directed learning and then the somewhat clichéd term ‘student-centered learning’ means diverse things to poles apart. In practice it is too described by a variety of terms and this has led to misunderstanding.

The notion of student-centered learning has been attributed as before time as 1905 to Hayward and in 1956 to Dewey’s work (O’Sullivan 2003). In the book ‘Freedom to Learn for the 80s’, Rogers (1983), describes the transfer in power from the specialist academician to the learner, determined by a need for a change in the customary environment where in this so called educational ambiance, students become inactive, uninterested and bored The paradigm shift away from education to an stress on learning has encouraged control to be stimulated from the academician to the scholar (Barr and Tagg 1995).

The earlier period of dedication towards the teaching is shifting and focusing on learning. The pedagogical paradigm often focuses on enhancing the amount of information; the learning paradigm concentrates more on the effectiveness and efficiency of the learning process with respect to what students know and what they can do with the latest knowledge and information. The educators are looking for effective ways of moving from a cliché mode of teaching delivery to the creative and innovative mode of learning and mastering student content material. It’s a paradigm shift in a teacher-centered mode to learning-centered mode. Recent trend affecting education is a change in approach to enrichment and pedagogical support for students. Integration of technology in education has given a new edge. Educational Technology principles are the roadmap to teaching-learning effectively and growing efficiently in an upcoming digital era. In this digital era, we need to develop rethinking on our teaching pedagogy instruction, curriculum, and training. Previous educational models will purely not sufficient for anyone. The innovative and creative technologies have put on stress to instructive and educational practices as well.

Embracing student-centered learning in higher education

It is usually overvalued that we have a well-built educational structure with leading education. The different yardsticks like novel courses, altering core curriculum, vibrant pedagogy and faculty development facilitate in providing of quality content. It is hyped extensively that numerous students learn throughout memorization, and every program is designed exam-oriented and not learning-oriented. It is the time to understand and evaluate the issues and challenges in the higher education system and to provide solutions. Now with the interference of technology we are able to concentrate more and more on student’s requirements. Today education is almost unimaginable without these technologies. In hardly any duration of the computer and internet will almost definitely be in a similar class. Current research in educational Technology discovered a number of significant concepts in unfolding teaching and learning in the digital age as the globe is transforming into a global village with the use of the Internet (A. Collins, J.S. Brown and S.E. Newman t.1983).

Implication of teaching learning methods

Technology advancement has propagated a new form of learning and conversion has arisen. Now academicians have additional choices to engage students in a different form. Executive Director of The University of Texas System's Institute for Transformational Learning Steven Mintz highlighting the future of higher education says “much higher levels of interaction through collaborative learning, as well as animations, educational gaming, immersive-learning environments, and hands-on simulations” (Mintz, S. 2013).

Different technological platforms have been developed to support educational programs like MOOCs, LMS, Gamification, Blended Learning, Microlearning. Recent development and advancement in the field of distance education is the arrival of Massive Open Online Courses or MOOCs which aim at providing enormous involvement via open resources available on the internet. Provided by major and prominent Universities and other institutes of higher learning, it focuses at providing quality education and certified courses to students, teachers, professors and academician using webcast, videos, animations, graphics, web-tutorials and any other resources which can be availed on the internet. The cloud-based learning technology offers an innovative way to convey education as an online service accessed from a web browser. The trend is rapidly evolving into the finest learning platform for information and data storage and exchange in educational organizations and institutions by using “cloud-based” applications. Gamification is the process of using game thinking and game dynamics in order to connect audiences

to develop logically and rational thinking. It is not the latest trend, but rather one that will positively progress. It's a controlling device that enables technological innovation, develops student/learner skills, crafts behaviors and enhances problem-solving. Microlearning is also has become the latest and innovative trend. Organizations are adopting this latest trend of delivering precisely designed object targeted, no-nonsense learning bytes. Blended learning or hybrid learning is the expressions commonly used to for education program which combines commonly online digital media and classroom teaching tools and methods.

Designing student's centric curriculum

In the present scenario, student-centered curriculum design should be based on Problem-Based Learning which allows for a number of choices within a program of areas that scholar may learn. It must permit scholar to fix some of their own knowledge outcomes/objective, reliant on previous acquaintance. Problem Based Learning encourages the learner to build up their own learning goals, thus filling in the gaps in their information or thoughtful (Boud and Feletti 1997).

The curriculum must be designed as per the requirement of the present scenario. It should include the vision and mission of the organization to achieve its goal. The content of the curriculum reflects the learner's attitude and value of the organization. It should have a learner-centric approach which provides the best and easily accessible learning platform to the learner. It may be innovative and creative in nature so that learner should not feel monotonous. Feedback should be ensured to measure the connectivity of technology with learning. It would be more feasible and useful when it is related to real life experience. Curriculum authors attribute to create effective and efficient instructions strategies. The distinctiveness of an efficient action design described by Macdonald & Black (2010), claiming that efficient activity design makes use of interaction in an online community when participants have a sense that they belong to an active group of fellow participants.

Approaches, Issues and Practices in Higher Education

There is a paradigm shift for academician also. Education institute is empowering their teachers and professor with new age tools. Many academicians advocate the improvement of learning with technology (Hoffner, 2007; o'Bannon & Puckett, 2007), while a few others are anxious about the effect of the latest technology integration into teaching and classroom. Several academicians may agree that "technology is replacing teachers". Integration of technology in the traditional classroom may be a herculean task but it is the need of time. Academician plays a vital role in making decisions concerning the make use of technologies in a course, but the technique engaged need to be learner-centered. Integration of technologies in the classroom is not as effortless as it may appear from the first glimpse. As Govindasamy (2002) says, e-learning is one more way of teaching and learning, but all educational and pedagogical philosophy that pertains to conventional classroom delivery also reckon in technology improved and enhanced learning, though, they require to be complete to accommodate technological development.

Technology incursion into the learning process needs a completely diverse mindset from an academician. It also requires technical skills of an academician. As Fang (2001) says, an opening of technology improved learning causes trends that emerge to be powerful to build it a shift of paradigms. Creation of better quality contents is a herculean task. Kim & Bonk (2006) survey discuss a shift from conventional teacher-directed approaches to learner-centered techniques in online learning. This implies an additional dynamic use of association, case learning and problem-based learning in online learning

In the study of Paechter, Maier, and Macher (2010), the academician does not lose his significance in e-learning but is further esteemed for his proficiency, expertise, knowledge, and support for his students. Academician expertise in e-learning promotes students awareness, skills, knowledge, competencies and student fulfillment with the course. In the present scenario, academicians are becoming more of facilitators, instructors, trainers and coaches who are related with study resources as much as the enhancement of student' elevated thoughts process to crack intricate solutions. In the meantime, students have become more independent, to find out ways to be creative, innovative and organized. They are able to administer their valuable time efficiently and be energetic in their learning process by raising a query. They have evolved curiosity and captivating complete liability for their learning.

Conclusion:

The altering demographics of the student populace and the more customer/user-centred traditions in today's culture have provided an environment where the utilization of student-centred learning is flourishing. The shift of power in the teacher-student relationship is moving towards learner side. Academicians have more tools and resources to present the content and learning experiences, and students have ample opportunities to employ themselves in learning. Learning and teaching have become increasingly effective with the involvement of resources. After the intervention of various tools in education, the entire process has changed. Academician and students are getting expertise in different avenues of learning. Due to the availability of a wide range of learning platforms has a learning environment has changed. Organizations and academic institutions are designing their curriculum as per the requirements of a learner. Academicians are developing their expertise differently latest pedagogical approach. It's the time to the revolutionary change in conventional mode of teaching and education to and learner-centered approach in higher education.

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“Stress levels of employees determining his/her competencies and performance level: Direct and indirect effect on the organization’s economical and social health”

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ABSTRACT

This paper deals with how stress levels in employees affect his/her caliber which results in poor performances. Enthusiastic approach in daily work routine results in better consequences and performance of an employ. With this approach an employ gives better results and come up with innovative working style which in turn benefit the organization as a whole. In this research thorough literature review is done, and data is being collected from three private organizations and three governmental organizations through survey method. This study highlights that the stress levels of employees are directly linked with the economical and social health of an organization. It also silently works in strong image building of an organization.

Keywords: stress, organization health, economical, social.

Introduction:

Mental health is an important constituent of the total positive health and is associated closely with the physical physiological and mental dynamics of the human body. Worldwide, about 500 million people are believed to be suffering from neurotic, stress related and psychological problems. Although stress is unavoidable but it should not be over looked as even short-lived, minor stress can have an impact. Stress becomes dangerous when it starts interfering with your ability to live a normal life. The longer the stress lasts, the worse it is for both your mind and body.

According to the WHO expert committee mental health can be defined as the capacity in an individual to form harmonious relations with others and to participate in or contribute constructively to change in the social environment. One of the World Health Organization report on mental health states -Mental disorders occur in persons of all genders, ages, and backgrounds. No group is invulnerable to mental disorders. But the risk is higher in work place stress group of professionals. In this the official set up plays a vital role. The work related stress borne to be more effective as it threatens people more than the personal life stress. The environment determines the stress levels of the employees. Healthy and stress free environment gives employees content to work harder and harder.

Workplace stress

Stress levels are rising among employed Indians owing to growing uncertainty in jobs in a highly disruptive environment as well as increasing anxiety in personal lives, studies have revealed. Increasing stress has, in turn, led to a surge in the number of people who are suffering from depression and are at high risk of suicide. Employers, therefore, face an increasing challenge of dealing with workers who are not only personally depressed but may also adversely impact the productivity of their organizations. Surveys conducted by Optum and 1to1help.net, two of the leading providers of employee assistance programs to Indian organizations, have shown a significant increase in the number of workers who are severely depressed or who are vulnerable to taking their lives due to rising stress levels. Nearly half the employees in India suffer from some kind of stress, according to the findings of the latest survey by Optum, shared exclusively with ET. The survey was conducted among 800,000 employees in 70 large companies, each with a minimum workforce of 4,500. Another survey, conducted by 1to1help.net, showed that the proportion of workers at high risk of suicide due to unmanaged stress has grown to 8% of all counseling cases in 2018 from 2-4% two years ago.

Stress at Workplace Model:



Threatening environment: This is one of the most viable reasons of the workplace stress. In many organizations superiors have given so unchecked powers that they terribly misbehave with the subordinates. Our survey shows that in many government organizations people misuse their designation. 82% of the employees from government organization said that they faces misbehaviors of their superiors and also do undesignated work as instructed by their superiors. 74% of the employees said that they have got threatening from their superiors to be fired. 7% percent of even indicated towards harassment at workplace even.

Employee's work place Stress Level affects on his/her performance:

There can be many reasons of stress at workplace may or may not associated with the workplace environment. But it definitely has impact on the work performance of an employee. Uncontrolled stress in the workplace can include physical impacts such as sleep disturbances, headaches; stomach upset and raised blood pressure and cardiovascular disease continues with emotional fallout including anxiety, irritability, depression and emotional deregulation. When people's health and wellness are impacted by stress, it contributes to our organizational performance. Impact of employee burnout in the organization may include:

- High absenteeism
- High labor turnover 'poor time keeping
- Poor performance and productivity
- Low morale
- Poor motivation
- Increased employee complaints
- Increased ill health, accidents and incidents reports.

This in turn not only affects the employee individually but has its impacts on the organization's health. When an employee works with its daily work performance level, many factors hinder its speed and quality of working. Some are physical factors like comfortable infrastructure, advanced technological gadgets. Stress of an employee has its impact most on the quality of work. Our findings show that more the stress level increases the quality of work decreases. These two are directly associated. The study reveals the clear linkage between these two. Level of stress increases the quality of work decreases. The survey done on private and government employee's shows that little stress motivate them to work harder and harder. For example keeping time and date for some projects. But on the other hand level of stress increases the quality of work decreases. 63% of employees have given 3 out of 10 to the quality of work done in high stress level. 21% of employees were neutral in stressed situation. 16% said they handle work place stress or habitual of it.

If the quality of work decreases, it directly or indirectly has impact on the organizations economical health. Many a time the sales get down due to the quality measures. Moreover stress level of employees give slowly give movement of employees. They leave the organization, this constant mobility obstruct the smooth coordination and swift working. This in turn again increases the financial burden on the organization.

The study further reveals the social health of the company also depends on the satisfied employee rate. Only those employees who consider the company/organization of their own maintain good relations with the customers, stake holders, governmental organization and many more external communications. The external communication is all depended on the employee's skills to communicate. If they are stressed they hardly take interest in social behavioral pattern for the company. As the employee is the face of the organization. Their job satisfaction create harmonious environment. In this regard 72% of the employees of both private and government organization says that they avoid giving any information asked about more than required to stakeholders. 11% of the employees who are happy and less stressed said they maintain cordial professional relation as their company's representative.

If an employee has neutral or negative opinion for the company it can affect the image building process of the company. Small business owners cannot ignore the importance of human behavior in their organization. For instance, consider the relationships between employees and their impact on the company's image. Sometimes,

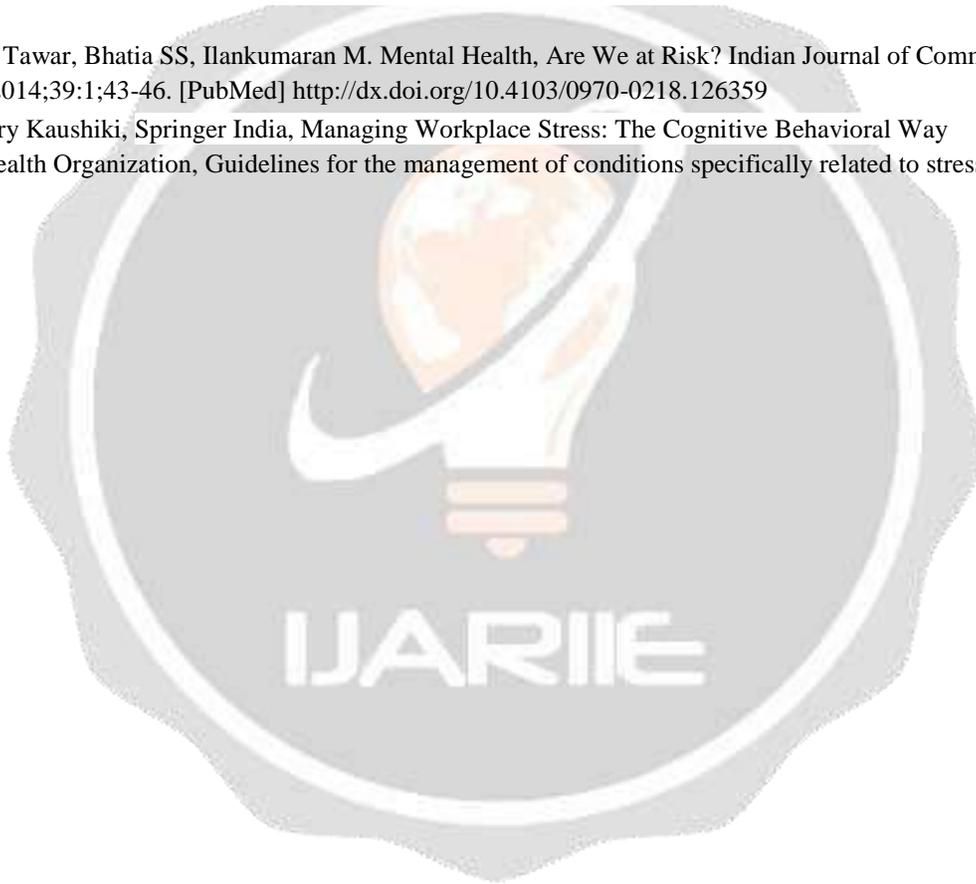
employees interact with each other in the presence of customers. If they are helping each other to meet customer needs, they are creating a positive image. If employees are bickering or acting territorial on the sales floor, they are fostering a negative image of the company. This happens mainly due to the workplace stress level in employees.

Conclusion:

Workplace stress or stress given at workplace is not only has bad affects on individual's health. It also affects his/her mental well being. This in turn consequence to organization's economical trouncing. Social health of the organization also gets affected. Image building gets shattered. Organization must have healthy working environment. Employees should feel emotional bond with the organization. The policies should be designed to ensure employees human rights and well being corrected. This will maintain the company's good health.

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Sustainable Development: Future and challenges

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ABSTRACT

The definition of Sustainable Development as the 'ability to make development sustainable-to ensure that it meets the needs of the present without compromising the ability of future generations to meet their own needs' is the standard definition when it is analyzed by its widespread use and frequency of citation. The use of this definition has led many to see sustainable development as having a major focus on intergenerational equity. Although the brief definition does not explicitly mention the environment or development but it is clear that future lies in sustainable development. On development, the report states that human needs are basic and essential. The Economic growth or any development is required the equity to share resources with them and to sustain them and that equity is encouraged by effective every individual's participation. On the environment, the text is also clear: The concept of sustainable development does imply limits; not absolute limits but limitations imposed by the present state of technology and social organization on environmental resources and by the ability of the biosphere to absorb the effects of human activities. The present study is an effort to find out the goals and challenges of sustainable development in future.

Key Words: Sustainable Development,

Environmental governance defines Sustainability as the supreme consideration in managing all the human activities social, political and economical. The concept of sustainability relies on sustainability Development. Sustainability Development can be defined in different ways but the most widely known definition was given by the Brundtland and Commission in 1987.

“Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs.”

Sustainable Development is based on the three pillars of sustainability that is economic, environmental and social sustainability. It is only achieved when we maintains the balance in these three pillars. The researches suggests the Sustainable Development Goals:

Ending poverty and hunger in all its forms.

Providing healthy lives and promotion of well- being at all ages.

Ensure the quality education and opportunities of lifelong learning for all.

Empowerment of women and achieve gender equality.

To ensure the availability and sustainable management of potable water and proper sanitation arrangements for all.

Promote sustainable growth and employment opportunity to all.

To build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation

To promote equality within and among others countries.

Build cities safe, resilient and sustainable.

Ensure sustainable consumption and production patterns.

Conservation and sustainable use of river, seas, oceans and marine resources.

Protect restore and sustainable use of ecosystems; sustainably manage forests, combat desertification and saving the land degradation and halt biodiversity loss.

To promote peaceful and inclusive societies for sustainable development..

Provide access to justice for all and build effective, accountable and inclusive institutions at all levels

Strengthen the means of implementation and revitalize the global partnership for sustainable development

Sustainable Development requires an effort from all sectors. The Concept of needs in particularly the essential needs of the world's poor, to which overriding priority should be given. And the idea of limitations imposed by the state of technology and social organization on the environment's ability to meet present and future needs.

The goals of economic and social development must be defined in terms of sustainability in all countries either developed or developing or market oriented or centrally planned. Interpretations can vary but they must share certain general features and must flow from a consensus on the basic concept of sustainable development and on a broad strategic framework for achieving it. Development involves a progressive transformation of economy and society. A development path that is in a physical sense could theoretically be pursued even in a rigid social and political setting. But physical sustainability cannot be secured unless development policies pay attention to such consideration as changes in access to resources and in the distribution of costs and benefits. Even the narrow notion of physical sustainability cannot be secured unless development policies pay attention to such considerations as changes in access to resources and in the distribution of costs and benefits. Even the narrow notion of physical sustainability implies a concern for social equity between generations, a concern that must logically be extended to equity within each generation.

The satisfaction of human needs and aspirations is the major objective of development. The essential needs of vast numbers of people in developing countries for food, clothing, shelter, jobs- are not being met, and beyond their basic needs these people have legitimate aspirations for an improved quality of life. A world in which poverty and inequity are endemic will always be prone to ecological and other crises. Sustainable development requires meeting the basic needs of all and extending to all the opportunity to satisfy their aspirations for a better life.

Living standards that go beyond the basic minimum are sustainable only if consumption standards everywhere have regard for long term sustainability. Yet many of us live beyond the world's ecological means, for instance in our patterns of energy use. Perceived needs are socially and culturally determined and sustainable development requires the promotion of values that encourage consumption standards that are within the bounds of the ecological possible and to which all can reasonably aspire.

Meeting essential needs depends in part on achieving full growth potential, and sustainable development clearly requires economic growth, provided the content of growth reflects the broad principles of sustainability and non-exploitation of others. But growth by itself is not enough. High levels of productive activity and widespread poverty can coexist, and can endanger the environment. Hence sustainable developments require that societies meet human needs both by increasing productive potential and by ensuring equitable opportunities for all.

An expansion in numbers can increase the pressure on resources and slow the rise in living standards in areas where deprivation is widespread. An expansion in numbers can increase the pressure on resources and slow the rise in living standards in areas where deprivation is widespread. Though the issue is not merely one of population size but of the distribution of resources, sustainable, development can only be pursued if demographic developments are in harmony with the changing productive potential of the ecosystem. A society may in many ways compromise its ability to meet the essential needs of its people in the future- by overexploiting resources, for example.....The direction of technological developments may solve some immediate problems but lead to even greater ones. Large sections of the population may be marginalized by ill-considered development.

Settled agriculture, the diversion of watercourses, the extraction of minerals, the emission of heat and polluted gases, into the atmosphere, artificial forests, heaps of plastic and non biodegradable material and genetic manipulation are all examples of human encroachment in nature's cycle into winning the race of development. For time being those interventions were small in scale and their impact was limited. But the present scene is more threatening to life support systems both locally and globally. This need not happen. At a minimum, sustainable development must not endanger the natural systems that support life on Earth: the atmosphere, the waters, the soils, and the living beings.

Development has no boundaries and limitations in terms of population and use of resources beyond that only ecological disaster lies. The limits are defined for the use of energy, materials, water and land. Many of these will

manifest themselves in the form of rising costs and diminishing returns, rather than in the form of any sudden loss of a resource base. The advancement in technology and accumulation of knowledge and global connectivity can enhance the capacity of the resource base. But limitations are still there, and sustainability needs that long before these are finished, the world must ensure the uniformity and equitable access to the constrained resources and reorient technological efforts to relieve the pressure.

A communication gap among all the fields has kept environmental, population and development groups apart for long time, making us from being aware of our common interest and realizing our combined power. It is never too late and fortunately the gap is minimizing now. The universal problem became local now and it has united us. It has been realized now that poverty, degradation of environment and population growth is undoubtedly related to each other and none of these fundamental problems can be analyzed and addressed in isolation.

If we see the non renewable resources like fossil, fuels and minerals, their use reduces the available stock of non renewable resources for coming generations. In general the rate of depletion should take into account the availability of resource. Thus land should not be degraded beyond reasonable recovery. With minerals and fossil fuels, the rate of depletion and the emphasis on recycling and economy of use should be calibrated to ensure that the resource does not run out before acceptable substitutes are available. Sustainable development requires that the rate of depletion of non renewable resources should foreclose as few future options as possible.

The concept of development intends to simplify the ecosystem and to reduce the depletion of natural resources. The species once exist in ample amount of are now extinct and now not renewable. The loss of plant and animal species can greatly limit the options of future generations; so sustainable development requires the conservation of plant and animal species. Free goods like air and water are also resources. The raw materials and energy of production processes are only partly converted to useful products. The rest comes out as wastes. Sustainable development requires that the adverse impacts on the quality of air, water, and other natural elements are minimized so as to sustain the ecosystem's overall integrity.

Conclusion: To conclude the paper sustainable development is a process of change in which the exploitation of resources, the direction of investments, the orientation of technological development and institutional changes are all in harmony and enhance both current and future potential to meet human needs and aspiration. In its broader sense the strategy for sustainable development aims to promote harmony among human beings and between humanity and nature. It requires a political system that secures effective every individual's participation in decision making. It needs an economic system that generates surpluses and technical knowledge on a self reliant and sustained basis. It also needs a social system that provides for solutions for the tensions arising from disharmonious development. These requirements are more in the nature of goals that should underlie national and international action on development. What matters is the sincerity with which these goals are pursued and the effectiveness with which departures from them are corrected.

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IMPORTANCE OF SOCIAL MEDIA IN ACADEMIC PERFORMANCE OF THE STUDENTS IN HIGHER EDUCATION

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Abstract

Millions of people are currently using social networking sites regularly. The internet is much more than simply a way of looking for information. People learned that the Internet might be utilized to connect with various other people, whether for business or maybe business objective, making new friends, finding old friends and long-lost family. The social networking sites have been used extensively so that they haven't just caught the interest of academic along with business scientists globally but additionally us, particularly. Social media websites now are being examined by several social science researchers as well as an increasing amount of academic commentators are starting to be a lot more plus interested on examining Facebook, Twitter, along with other social media products, due to the their probable impact on academic results. Therefore this study explores the importance of social media on academic performance of students.

Keywords: *Social Media, Higher Education, Academic Performance*

1. INTRODUCTION

In recent years, new relationships have started with the arrival of man-made machines called computer and internet. The primary tools that enable socialization on the internet are social networking sites. These websites are gaining popularity in a tremendous way among the young generation. They use these sites at an increasing rate and visit on these sites quite frequently. There is still an area of knowledge that holds the view that personality traits of student affect the use of social networking sites (Dhakar, 2016).

This particular study emphasizes the importance of the proper usage of SNS. It mainly focuses on the harmful effects of the SNSs on the daily lives of students. These sites mainly have a lot of good effects, but with some negative effect. Also, an effort has made for assessing the effect of online social networking on the lifestyle of extrovert and introvert adolescents and to compare the effect of online social networking amongst introvert and extrovert boys and introvert and extrovert girls. To provide support, this specific analysis would like to explain the said phenomena. Through this research, it is provided, that info about the effect of these sites to students would hopefully lead to a realization of their own standing in the terminology of SNS habits. It is guided from the study to individuals that are explored in cases aforementioned. Last but not least, the evidence is provided which would solidify the help on manipulating the usage of social networking websites, thus reducing the chance of assimilating these types of addicting pursuits.

Education is a very essential part of any individuals' life. On behalf of youths, education should be more important than anything, unfortunately, this is not the case. Today's youth would rather spend more time on a social network site engaging in unproductive actions than involve themselves with productive tasks. Providing ubiquitous facility for social networking can lead to addiction to any teenagers as well as adults, as academic satisfaction is not sufficient for those students who suffer from social isolation.

Social networks could seize the total attention and concentration of the students and divert them towards non-educational, unethical and inappropriate actions. The major problem with social media usage is that more than necessary time is spent on social networking sites. Some of the time could have been used for more productive tasks, in particular, studying.

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2. USERS OF SNS – BACKGROUND

The data as an interesting factor for social statisticians to know the size of the impact of a Trend. To begin with, 'Network of particles' structured our universe some 13.5 billion years ago, and does 'network of practice' structure our society conforming to the changing epochs? By the time mentioned, the real world population indicated 7.7 billion people around the world⁵, out of which 3.2 billion people knew how to use the internet. Remarkably, more than 6 million people adopted social network sites at least daily around the world.

In India 82 percent of users activated to SNS daily, among them there were 100 million Facebook users, amidst male population constituted 76 million and female 25 million. As far

concerns, the SNS users spent over 37 minutes in the indicated web services. The users were predominantly in the age group of 13 to 24 years. On the top of everything, Bangalore has the largest users in Southern India 4.4 million, followed by Hyderabad 4 million and Chennai 3.8 million, while Delhi 8.2 million and Mumbai 6 million tops nationally (Dobiecki, 2014). Among websites, Facebook is the biggest social network in India reached 241 million users each in 2017, Twitter 23.2 million active users, LinkedIn 42 million users.

In India, the social network users are expected to be around 258.27 million, in 2019, up through close to 168 million in 2016. Probably the most widely used social media sites in India had been Facebook as well as YouTube, accompanied by societal app WhatsApp. By 2021, Facebook estimated to complete nearly 319 million users in India.

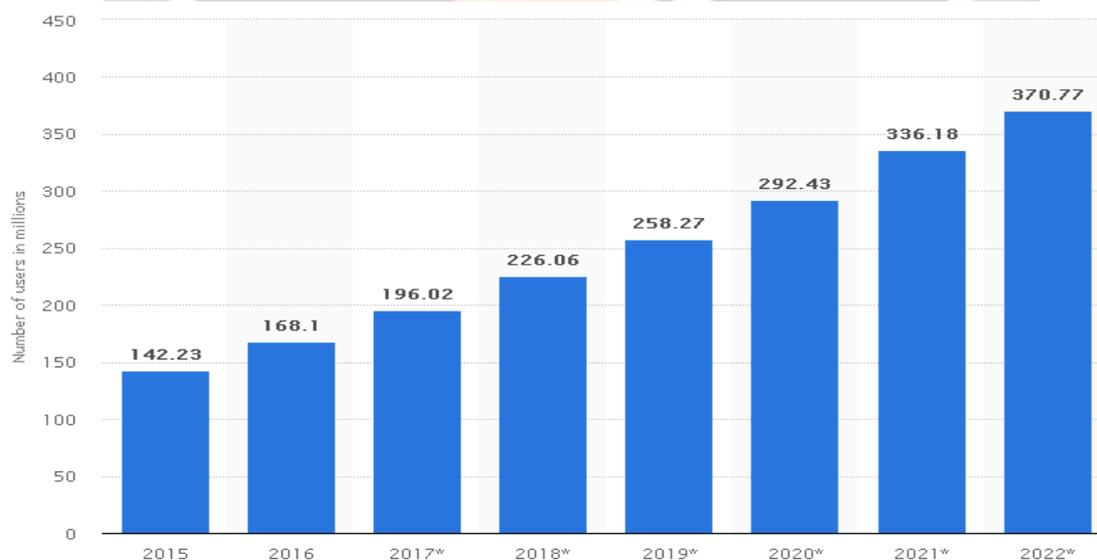


Fig. 1: Number of social network users in India from 2015 to 2022 (in millions)

3. RELATED WORK

In the fast few years usage of social networking Website has become fashion and global phenomenon. Initially it started for just communication purpose by some computer educated people, later become as social compassion and part of life around the globe, (Boyd, 2007). Teenagers and youth and especially students have strongly affected by these sites and they use for daily activities like connect with their friend and make new once, share information, photos of their activities such as birthday, photo with friend in class etc, and showcase their social lives. The wide spread of internet and innovation new technology has given more publicity and popularity for social networking sites.

Also Social Networking Sites is increasingly emerging as the subject of research in the field of social sciences. Scholars in many fields have begun to investigate the various aspects of Social Networking Sites. Many studies have been conducted around the world to investigate how these sites may influence issues of identity, privacy,

social capital, youth culture, education and interpersonal relationships. Therefore, an attempt has been made in this paper to explore the articles related to the theme of the research. The review of literature allows us to study the main perspectives similar studies conducted in the same field.

Alahmar (2016) study aimed at studying the impact of social media on impact time of the academic performance of the medical students of Iraq. To achieve the same 57 medical students were administered with online questionnaire which aimed to assess type of social media used, frequency of use and time spent by participants per hour on social media sites. The findings indicated that the frequency of use was correlated with their academic performance. The average time spent on social media was 5.07 ± 2.93 hours a day and further it was observed by the researcher that nearly 42% of the students using social media sites reported using social media sites had positive effects on their academic performance. Michikyan, Subrahmanyam and Dennis (2015) aimed at studying the use of facebook on academic performance among college students. To achieve the same multi-ethnic sample of 261 college students were adopted. The findings indicated that the post and the status updated by 14% of the participants were related to academic themes and academically good students posted more of positive status than negative or neutral status. The researcher further suggested that students who secured low grades reported to post negative status, it was further observed by researcher that academic performance of the students determine their facebook use. Whitney Sue Thoene (2012) study on the impact of social network sites on college students consumption pattern, intended to analyse the effect of social media, particularly facebook and Twitter and its influence on buying habits of the college students. The results indicated that there was a high positive correlation between consumption pattern and social network usage. Higher the social network usage more likely the consumers to shop at their friends. The researcher further found that there existed a gender difference in social network sites usage in relation to consumption pattern. Keenan and Shirile (2009) conducted an exploratory study of four Social Networking Sites and their features that encourage sociability and social interaction. The study (2009) finds that Facebook and MySpace, as the largest social websites, receive the most coverage. These websites offer an extensive amount of social features and require a thorough analysis. LinkedIn and Twitter represent a niche application of social websites, focusing on professional networks and micro-blogging respectively. Englander (2010) proclaimed that internet usage is negatively associated with academic performance of student users and destructive impact of internet usage is far more momentous than its advantages. Internet addiction has come forth as a result of striking boost in internet usage over the past few decades. Nalwa and Anand (2003) proposed that addicted users prefer using internet setting back their personal and professional responsibilities and this ultimately leads to poor academic performance. While using SNSs, issues of privacy, identity protection, and e professionalism must be paid attention as proposed by Mattingly (2010) but a contrasting finding was given by Sengupta and Chaudhuri (2010) that SNSs memberships are not correlated with online abuse of teenagers.

An academic research was conducted by Wilson (2009) through which he proposed that university results are harmfully affected by Facebook usage. Likewise, Khan (2009) found that Facebook users had poor performance in exams. Pasek and Hargittai (2009) examined Facebook usage by undergraduates and Facebook use in relation to grades. The study revealed that there is no negative relationship between the use of Facebook and grade point average. The study did caution against using any medium of communication or online SNT too much, as over usage of technology can detract from college studies.

Kirschner and Karpinski (2009) state that users of Social Networking Sites devote lesser time to their studies than the non-users and subsequently had lower grades in their academic courses. Further Karpinski (2009) says that among various unique distractions of every generation, Social Networking Sites have been proved as the major distraction of current generation.

American Educational Research Association conducted a research and it was declared on its annual conference in San Diego, California (2009) that users of Social Networking Sites study less and generated lower grades eventually (21stcenturyscholar.org). Similarly, Banquil and Burce (2009) found a continuing drop of grades among student who were users of social networking sites.

In addition, Boogart and Robert (2006) declared that use of SNSs and Facebook have detrimental impacts on academic performance of student users. Subsequently, Grabmeier (2009) observed that students having lower GPAs were mostly those who log in any SNS. Internet abuses are increasing at an alarming rate and stressing a serious need to promote usage regulations among student users.

Kubey, Lavin and Barrows (2001) proposed that impairment of academic performance and internet dependency are correlated with the use of synchronous communication applications including Social Networking Sites and chat rooms. Social Networking Sites also provide a rich means of interaction between teachers and students as stated by Roblyer (2010). Shah (2001) proposed that informational use of internet is positively correlated with civic indicators of social capital such as civic engagement, interpersonal trust, and life contentment.

L. Alvin Malesky and Jr. Chris Peters (2011) examined the role this rapidly evolving method of communication plays in an academic setting. The study projected that the vast majority of university students have profiles on social networking sites including university groups and academic departments. As a result this increased utilization enabling students and faculty to be in contact in ways that have not occurred in the past. These novel

interactions can create awkward and potentially exploitative situations. For the purpose of this study data were collected from 459 university students and 159 university faculty members. Participants' opinions regarding faculty/student interaction on social networking sites were analysed. One of the most surprising findings of this study was the fact that nearly 40% of the students and 30% of the faculty believe that it is inappropriate for professors to have accounts on SNS. It was found that there were significant differences in opinion between student and faculty participants regarding the appropriateness of the professor's actions. These findings indicate that considerable disagreement exists between students and faculty regarding what constitutes appropriate faculty behaviour on SNS. At the end this study suggests that institutions of higher education need to develop policies and procedures. And it even recommends that universities should develop guidelines to define what constitutes appropriate and inappropriate usage of Social Networking Sites in their academic setting.

4. CONCLUSION

This paper explores work by researchers on the recent social network uses, pattern of SNS usage, SNS addiction. It discussed the positive as well as negative association of SNS use and emotional maturity, the contradictory findings observed in the variable Academic performance due to the use of social network sites, the influence of creativity due to the application of social network sites and play activity preferences of adolescents. The studies cited in this chapter give a clear picture of the diversity in studies on Social Networking Sites. The Social Networking Sites are a highly important medium of communication and entertainment, especially for youth. As a matter of fact youngsters are far more attracted than any group of people to Social Networking Sites. This may be due to the vast advantages that these sites provide including better access to people around the world, instant messaging, video calling, access to various products and services of many companies and brands and much more.

In this era the development of technology and its accessibility has enabled rapid expansion and popularity of Social networking Sites. Consequently this global phenomenon is affecting interpersonal relationships of many. This aspect only stresses upon a detailed research work to be carried out involving interpersonal relationships and Social Networking Sites. As such, the present study primarily focuses upon college students in the Indian context. College Students are the mass users of these sites and hence it becomes important to analyse them in relation to their Social Networking Sites usage and the impacts it causes has on their interpersonal relationships.

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TO STUDY STRATEGIES TO FACULTY RETENTION IN PRIVATE COLLEGES, INDORE (MP)

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Introduction

Faculties are more anchored to their jobs when they feel Appreciated. Retaining top talent takes effort, not luck. Institutions that utilize effective Faculty Retention Strategies know that Salaries and other Financial Benefits are not the most crucial factors in determining whether a Faculty will stay or leave. Instead, Faculties want to feel that they are Valued Contributors.

Three components to a Successful Faculty Retention Program are:

1. Selecting the Right Talent.
2. Leaving a good First Impression.
3. Showing Respect to All.

Hiring of Some Institutions quickly fill openings, while Institutions with Lower Attrition Rates are more deliberate in their Hiring Processes. The Best Recruiters Search for Talent before they have vacancies so that the process is ongoing, not Simply Reactive.

Faculty Retention Strategies suggests that an Institution spends a lot of time with each candidate to determine whether that person is a good fit for the job. "Every person who joins the Institution will create an Impact on others. Culture is a delicate thing, Treat it with Care," says the wise.

The Recruitment and Faculty Retention Strategies identify a number of challenges facing amongst the Educational Competitors and Recognises the need to take a Strategic and Collaborative Approach. These strategies are a blueprint that will further enhance and develop Faculty Recruitment and Retention Programs and Services. Developed through an interest-based approach, these strategies reflect a collaborative process that drew on the expertise of many individuals and Competitive Institutions during a course of time.

This document lays out the strategies that were developed by the Recruitment and

Faculty

Retention Strategies Working Group. An introduction of the strategies is provided, articulating why Educational Institutions needs these strategies and the importance of developing them in a strategic, sustainable and responsive manner.

STRATEGIES OF RETENTION IDEAS FOR FACULTY RETENTION ARE AS UNDER:

□ High morale equals Low Turnover.

Loosing talented Faculties is not only costly but it impacts Morale and Productivity, and can have a negative effect on valued students. Managing Retention is vital to a healthy bottom line. Institutions can accomplish retaining key players by a combination of sound business practices.

□ Recruitment Process

Institutions experience a Lower Turnover Rate when focused on the Selection Process. Diligent Screening and matching the Best Applicant with the Appropriate Position is important in gaining Faculty loyalty. Placing candidates in positions they are well qualified for sets them up for Success.

□ Identify Career Paths

Retention is also accomplished by creating an environment in which Faculties can grow their Careers. Institutions know the importance of creating a work setting based on continuous learning. Each member of the workforce has the potential to develop and advance into Higher Level Positions by taking advantage of Available Training Programs.

□ Open Communication

Keeping the lines of Communication flowing creates an Environment of TRUST in the workplace that results in loyalty. Faculties like working with most compatability due to the Relaxed Atmosphere where both Doors and Communication Lines are open.

□ High-Quality Faculties for Students

The most significant educational factor that improves achievement is a high-quality Faculty in the classroom. Unfortunately, the track record for retaining faculties is miserable. The North Central Regional Education Laboratory reports that nearly "one-quarter of all beginning Faculties LEAVE this PROFESSION in the first five years." In high-poverty Educational Institutions, the turnover rate is nearly 50 percent.

□ Flexible Work Schedules

Offering flexible work options, such as Job Sharing, Telecommuting and a Compressed workweek, is a feasible Retention Strategy. For Faculties who do not want to completely retire, a part-time work schedule may be the perfect solution. Institutions benefit by retaining experienced workers, while experienced Faculties enjoy more time off to pursue leisure activities.

□ Create Optimal Working Conditions

Organize Educational Institutions for Teaching and Learning Success. Downsize Students Ratio and overloads in the classrooms. Build strong, professional learning communities. Provide sufficient administrative support and classroom resources. Ensure that Faculties can influence Educational

Institutions policy. Build common planning time into the schedule. Offer ongoing Professional Development in Instructional Strategies and Content Knowledge.

□ Offer Beginning Faculty Support

According to the Studies and data facts, beginning Faculties who are mentored by skilled colleagues and Government Jobs are more likely to stay in the Profession. Experts mentoring, with time to coach the students in the Private Educational Institutions with Low Morale and Low Salary Benefits reduces workalcoholism and attrition begins from 30% to 80%.

□ Develop Professional Career Pathways

Develop career paths for Faculties. The Studies suggests eliminating as many hiring hurdles as possible. Recruit exemplary Faculties, such as paraprofessionals, custodians or secretaries, administrative staff and support them with work force reimbursement to complete Educational degrees and learn Teaching Aids.

□ Mentoring Programs

Relationships attach Faculties to an Institution. A Formal or Informal Mentoring Program may serve to build alliances that provide a strong linkage to the workplace.

□ Faculty Recognition

One way to keep morale high is to Recognize and Reward Faculties for their Contributions. Bob Nelson, author of "1001 Ways to Reward Faculties," says, "A thoughtful, Personal kind of Recognition Signifies TRUE Appreciation." Nelson recommends that the reward should be timely and matched to the achievement.

□ Benefits

A comprehensive benefit package serves to attract new Hires and Retain Existing Faculties. Many Institutions offer Medical, Dental, Vision and Disability plans as a standard package. Examples of other benefits include such programs as tuition assistance, Paid Vacation and Paid Sick Leave, Health Club Memberships and Free Meals.

□ Provide Appropriate Compensation

According to the Educational Institutions Studies, Higher Salaries attract better-prepared and Higher-Quality Faculties or provide an additional stipend.. Flexibility to respond to market place needs can help.

□ Total Compensation

Compensation Packages do rank HIGH in Faculty satisfactions surveys. The average Bonus, and Increment Increase is more than 15 percent of Base salary.

While many of the challenges and opportunities are similar to those found in other Regions, some uniquely impact Educational Institutions. These differences are the reason that other cities working patterns and payment styles must be involved in the development and implementation of the Recruitment and Faculty Retention Strategies.

□ Loyalty is never given. Loyalty must be earned, even satisfied faculties sometimes leave. Therefore, develop sense of loyalty among the Faculties.

Faculty Retention activities commonly deployed amongst private colleges inculcated in

Culture:

- Traditional day celebrations
- Faculty Outing
- Tea meetings
- Inside Faculty Development Programs (FDPs)
- Foreign language classes
- Value addition courses
- Leave encashment
- Extra working hours compensation
- Rewards & Recognition
- Annual Performance appraisal
- Competency mapping

Suggestions & Recommendations

On the basis of the results Researcher recommends and Suggest that following measures must be taken by the various Colleges:

The concept of Rewards & Recognition can also be introduced. Many colleges have adopted the policy of giving model papers and important questions to students. In case of most questions coming in the final exam, or students of a particular subject, taught by a particular faculty, do exceeding well, then the efforts of that particular faculty should be recognized and rewarded.

An Annual Appraisal System is call of the day. Most of the colleges we visited didn't have a qualitative appraisal system in place. The team there were a little dissatisfied with the fact that their hard work is going unappreciated, with a handful of Faculties getting the merit for others labor. We suggest a 1-up appraisal system, where in the faculty, Head of Department, and the Principal, all sit together and quantify the work done by an individual. Retention as an issue is being faced by every organization, throughout all sectors. With so many faculties leaving so frequently, the students are the ones who suffer most. An ideal situation will be where exit interviews for the faculty serving notice be taken by the Directors/Principal of the College. An Exit-Interview is a very powerful tool to know the grievances of the associate leaving the organization.

Research Results showed that Employer (i.e., Management/ Principal of the college) is responsible for the relationship with faculties; Employer must have proper coordination with every faculty so that every faculty can share their problems. Poor coordination will affect the relationship that will directly affect the performance of the faculty. So Employer should try to increase the coordination with the faculties, and assure the faculties that in any kind of difficulty faculty will be supported and this can be done by proper coordination.

Faculties feel that personal jealousy among the faculties can affect the relationship, so it's the duty of the employer and the management that faculties should be provided

proper counseling that can train faculties.

□ Moreover, faculties view is that competition for promotions and incentives can affect the relationship between faculties. Hence, it is suggested that to avoid such things all the faculties should be given proper training so that they can all know that promotions and incentives are given on the basis of performance so there should be no affect on faculty's relationship.

□ Work Overload and stress has negative impact on the relations with the faculties. So every faculty should be given work according to his ability to the work. Stress can be because of many reasons if the work overload is too much, so friendly environment should be created so that faculties can help in, and share each other's work. This can reduce the stress of work overload.

□ Discrimination on the basis of gender, age, religion etc or any kind of biasness creates problems in relations. When the faculty is given undue favor it creates problems in the faculty relations. It is recommended that every faculty in the organization should be treated fairly. Faculties should not be given preference on any kind of discrimination and no faculty should be ignored on this basis.

□ Research showed that good polite behavior with the faculties can create friendly environment. If the environment of the organization is rigid, and there is no communication among faculties, everyone will be concerned to his/her own work and due this there would be bad relations. It is recommended that management should try to create positive friendly environment. This can motivate faculties and good faculty relations can be build up.

□ Faculties said that different job positions may affect faculty relations, because faculties at higher positions underestimate other faculties and they then try to rule others, So Faculties should be given training and there must be some rules and regulations for faculties at higher level who degrade other faculties directly or indirectly.

Rules & Guidelines not applicable to colleges are:

□ Pay Scales - the institutes although have started following Code-28, not every faculty has been appointed under that guideline. Neither the pay-scales reflect the 6th Pay Commission recommendations. Commission salary scales.

□ Maternity Benefits - According to the Maternity Benefit Act, 1961, every woman faculty is entitled to 12 weeks paid leave by the organization, up to the limit of two children only. The educational institutions need to follow these rules as well. Conclusion
The primary role of this Research was to explore the various factors affecting the faculty relations. According to the research it was observed that different factors affect the faculty relations in very different ways. These factors are responsible for the faculty behavior in the organization. Discrimination in organization affects their relationship and creates conflicts in the relationships. Promotions and incentives should be given on the basis of performance. Different types of training sessions must be conducted so that faculties should know how to treat each other. Working environment of the organization must be friendly; faculties must be able to share work and stress with each other, this will create positive relations among faculties and this can motivate faculties and it will increase their efficiency and effectiveness. Faculty relations are therefore, responsible for the success and failure of the organization. There must be communication and coordination among faculties so that they may be able to cooperate with each other. By practicing all the above mentioned ideas, there will be a wider diversity of model of faculty relations in the future than there has been in the past. The period of experimentation has just begun and will continue for the foreseeable future.

CONCLUSION

The primary role of this Research was to explore the various factors affecting the faculty relations. According to the research it was observed that different factors affect the faculty relations in very different ways. These factors are responsible for the faculty behavior in the organization. Discrimination in organization affects their relationship and creates conflicts in the relationships. Promotions and incentives should be given on the basis of performance.

Different types of training sessions must be conducted so that faculties should know how to treat each other. Working environment of the organization must be friendly; faculties must be able to share work and stress with each other, this will create positive relations among faculties and this can motivate faculties and it will increase their efficiency and effectiveness. Faculty relations are therefore, responsible for the success and failure of the Educational Institution. There must be communication and coordination among faculties so that they may be able to cooperate with each other. By practicing all the above mentioned ideas, there will be a wider diversity of model of faculty relations in the future than there has been in the past. The period of experimentation has just begun and will continue for the foreseeable future.

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Presence of Life skills amongst the children of joint and nuclear families

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Introduction:

Humans are prone to have life skills due to their daily life learning experiences . Lifeskills in one way or the other becomes the integral part of our life and are learnt directly or indirectly to have better performance in our life fields. Still certain factors are having their influence on children's learning behaviour which has an unseen interference in their upbringing. Life skills are something which helps us to live successfully while overcoming day today problems with critical thinking, interaction with peers, family members and society.

Life skills not only creates surrounding environment awareness but also helps in learning creative skills, also to develop personal health, hygiene, dealing with emotional situations, to develop relationships with other people which surrounds you.

Life skills can be categorized in two categories. One is general and another is specific.

Both are required for perfect self development.

Difference between General and Specific Life skills.

1. General Life skill -Can be developed in all , leads to better adjustment in the society whereas Specific needs to be developed according to the need .
2. General Life skill -Can be acquired through little alteration in the social skills whereas Specific needs specific line of working like learning specific computer language.
3. General life skill-Can be learnt without any special training whereas Specific needs special training.
4. General Life skills -Are society oriented whereas Specific are professional oriented.
5. General Life skills -Can be developed in informal environment whereas specific life skills require formal setting for learning.

Overall we can say that-

1. Both are needed for self development.
2. Acquisition of all skills is the need of self reliant person.

3. Both leads to better adjustment in society and workplace.
4. Both helps in getting you motivated towards your goal.
5. Both helps in achieving Target.

Rationale:

Each type of family has its own characteristics. Joint family people are more bonded with each other as none of the problem can stay there longer. In one way or the other, they have solution for each of the problem. Each family member has its own suggestion based on their experiences to get rid of the problem. On the other hand, some members of the family possess dominating position while others even after having capability would not get chance to play an important role. They live a suppressed life for majority of their life span and dissatisfied from their life. In nuclear family, daily life problems prevail longer than in joint family as they have less alternatives and has to go for either live with the problem or to leave the option for an easy adjustment. They are more confident, independent but has less social interaction as their chances to interact with others are less. Whatever the case may be, researcher is trying to find whether the children from these families have better life skills or not? If yes, which family has more percentage of life skills so, an effort has been made to see the presence of life skills amongst the children of joint and nuclear families.

Objective: To see the presence of life skills amongst the children of joint and nuclear families.

Hypothesis: There is no significant difference in presence of life skills amongst the children of joint and nuclear families.

Methodology: A sample of 30 students of age group of 12 to 15 was taken and questionnaire was given. Out of 30 children, 15 girls and 15 boys were taken for the data collection. Individually responses were collected by distributing questionnaire to the children and responses were collected on the questionnaire. Percentage of response for each item is calculated and conclusion is drawn.

Result: Item wise result analysis

Questionnaire

1. Do you like spending time with your family?	100% boys and 94 % girls respond positively
2. Do you think family plays a vital role in developing good habits in child?	72% boys and 88% girls respond positively.
3. Are family members your priority over friends?	88% boys and 83% girls respond positively
4. Do you think a family with mother, father and one or two children can be called as an ideal family?	66% boys and 83% girls respond positively

5. Do you like to celebrate your achievements with your family?	83% boys and 72% girls respond positively
6. Do you feel that you can tackle situations in better way when you live in a joint family?	72% boys and 83% girls respond positively
7. Do you think that nuclear families are a better option for a child's development?	72% boys and 77% girls respond positively
8. Do you think joint families give an opportunity to cultivate the habit of sharing?	72% boys and 94% girls respond positively
9. Do you feel nuclear families establish stronger bonds within family members?	72% boys and 72% girls respond positively
10. Members of joint families make efforts to cooperate, support and respect each other?	72% boys and 88% girls respond positively
11. Do you think that a child raised in a nuclear family is more independent as compared to a child raised in a joint family?	55% boys and 83% girls respond positively
12. Do you feel that living in joint family provides you more strength to face problems?	72% boys and 83% girls respond positively
13. Nuclear families are more consistent towards daily routines?	77% boys and 83% girls respond positively
14. In joint family expenses are shared amongst all the members which results in reducing the burden on a single person	55% boys and 77% girls respond positively
15. Do you think members of nuclear family have to bear all the responsibilities by themselves?	83% boys and 94% girls respond positively
16. Do you think members in a joint family act as social insurance for family members?	83% boys and 77% girls respond positively
17. All the members of a nuclear family are emotionally more stable?	66% boys and 77% girls respond positively

18. In a large family, it is easy to learn habit of mutual understanding, affection, sacrifice, adjustment?	94% boys and 88% girls respond positively
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Following points are indicated based on the table:

1. Whether girls or boys, all would like to spend their time with the family.
2. Boys would like to have members in a family rather than only mother father and kids which indicates that they prefer joint family more as an ideal family.
3. Whether boys or girls, both have faith that nuclear families have strong bonds within family members.
4. Boys won't believe that raising child in a nuclear family makes the child more independent.
5. Again boys disagree that living in joint family will reduce burden on a single person.

We can say that,

1. It is clear that each kind of family has its own advantages and disadvantages. Sometimes, joint family helps to reduce problems and another time will increase it due to different point of views. So values like patience, adjustment sacrifice can be developed.
2. Where joint family inculcate values of sharing, nuclear family will makes you more independent. So, skill of self dependent can be developed.
3. Where nuclear family makes you more emotionally stable, joint family will make to understand the values of mutual understanding, affection and sacrifice.
4. Also it is also clear that act of sharing can be learnt in both kind of families.
5. Both type of families has its own importance of learning life skills which will improve the children's personality.
6. Learning Life skills at an early stage in both kind of families will reduce the stress level of children as they will be able to handle so many problems at their own.

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“हाईस्कूल स्तर पर बालिकाओं की शैक्षणिक समस्याओं का अध्ययन”

(धार जिले के सन्दर्भ में)

शोधार्थी

शोध निर्देशक

सुनील कुमार पाटीदार

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सारांश—

सामाजिक एवं आर्थिक ढाँचे के परिवर्तन हेतु शिक्षा की महत्वपूर्ण भूमिका है। स्त्री समाज का आधा हिस्सा है, आधी दूनिया है, जगत निर्मात्री है। यदि हमें अपने सम्पूर्ण समाज का विकास करना है, तो हम आधी दूनिया को नजर अंदाज नहीं कर सकते हैं, अतः इस आधी दूनिया, यानी महिलाओं का शिक्षित होना अति आवश्यक है। निश्चित रूप से एक शिक्षित महिला अपने अस्तित्व और अधिकारों के लिए संघर्षशील होती है। शिक्षा एक मौलिक अधिकार है, लेकिन सवाल यह उठता है कि जहाँ अभी जन्म के अधिकार के लिए ही लड़कियों को संघर्ष करना पड़ रहा है, तो फिर शिक्षा के अधिकार के लिए तो बहुत प्रयास करने की जरूरत है। प्रस्तुत शोध में पश्चिमी मध्यप्रदेश के धार जिले के हाईस्कूल स्तर की बालिकाओं की शैक्षणिक समस्याओं का अध्ययन किया गया है।

प्रस्तावना—

वर्तमान समय में भारतीय सरकार द्वारा महिलाओं के उत्थान के लिए अनेक कार्यक्रम एवं योजनाओं का संचालन तो किया जा रहा है लेकिन इन योजनाओं का क्रियान्वयन निचले स्तर तक उचित ढंग से न पहुँच सकने के कारण स्त्रियों को अपेक्षित लाभ नहीं मिल पा रहा है। यह सत्य है कि वर्तमान समय में स्त्रियों की स्थिति में काफी बदलाव आए है, लेकिन फिर भी वह अनेक स्थानों पर पुरुष प्रधान मानसिकता से पीड़ित हो रही है। इस संदर्भ में युगनायक एवं राष्ट्र निर्माता स्वामी विवेकानंद का यह कथन उल्लेखनीय है— “किसी भी राष्ट्र की प्रगति का सर्वोत्तम थर्मामीटर है, वहाँ की महिलाओं की स्थिति। हमें नारियों को ऐसी स्थिति में पहुँचा देना चाहिए, जहाँ वे अपनी समस्याओं को अपने ढंग से स्वयं सुलझा सके। हमें नारी शक्ति के उद्धारक नहीं, वरन उनके सेवक और सहायक बनना चाहिए। भारतीय नारियाँ संसार की अन्य किन्हीं भी नारियों की भांति अपनी समस्याओं को सुलझाने की क्षमता रखती है। आवश्यकता है उन्हें उपयुक्त अवसर देने की। इसी आधार पर भारत के उज्ज्वल भविष्य की सम्भावनाएँ सन्निहित है।”

भारत सरकार ने सभी को शिक्षा प्रदान करने के प्रति अपनी प्रतिबद्धता दिखाई है। बावजूद इसके भारत में साक्षरता इसके भारत में साक्षरता दर सबसे कम है। इस निम्न स्तरीय साक्षरता का नकारात्मक असर सिर्फ महिलाओं के महिलाओं के जीवन स्तर पर ही नहीं अपितु उनके परिवार एवं देश के आर्थिक विकास पर भी पड़ा है। महिलाओं में

पड़ा है। महिलाओं में निरक्षरता का नकारात्मक प्रभाव उनके बच्चों के स्वास्थ्य एवं रहन-सहन पर भी पड़ता है। रहन-सहन पर भी पड़ता है। उदाहरण के लिए हाल में किये गए एक सर्वेक्षण से पता चलता है कि षिषु मृत्यु दर कि षिषु मृत्यु दर और माताओं की शैक्षणिक स्तर में गहरा सम्बंध है। इसके अतिरिक्त षिक्षित जनसंख्या की कमी षिक्षित जनसंख्या की कमी देश के आर्थिक विकास में बाधा उत्पन्न कर रही है।

उद्देश्य –शोधकर्ता ने शोध के लिए अधोलिखित तीन उद्देश्य निर्धारित किए हैं–

- शासकीय व अशासकीय विद्यालयों में अध्ययनरत छात्राओं की विद्यालयीन समस्याओं का अध्ययन करना है।
- शासकीय व अशासकीय विद्यालयों में अध्ययनरत छात्राओं की पारिवारिक समस्याओं का अध्ययन करना।
- शासकीय व अशासकीय विद्यालयों में अध्ययनरत छात्राओं की व्यक्तिगत समस्याओं का अध्ययन करना ।

परिकल्पनाएँ –शोधकर्ता ने शोधकार्य को विधिवत संपादित करने के लिए निम्नांकित शोध परिकल्पनाओं की संरचना की गई है –

- शासकीय व अशासकीय विद्यालय में अध्ययनरत छात्राओं की विद्यालयीन समस्याओं में कोई सार्थक अन्तर नहीं है।
- शासकीय व अशासकीय विद्यालय में अध्ययनरत छात्राओं की पारिवारिक समस्याओं में कोई सार्थक अंतर नहीं है।
- शासकीय व अशासकीय विद्यालय में अध्ययनरत छात्राओं की व्यक्तिगत समस्याओं में कोई सार्थक अंतर नहीं है।

न्यादर्श –शोधकर्ता ने अपने अध्ययन को पूर्ण करने के लिए धार जिले के पाँच शासकीय विद्यालय तथा पाँच अशासकीय विद्यालय में अध्ययनरत कक्षा 9वीं की 100 बालिकाओं का चयन यादृच्छिक प्रतिदर्श के आधार पर किया है।

सारणी क्रमांक 01

विद्यालय	शासकीय विद्यालय	अशासकीय विद्यालय	कुल
	05	05	10

सारणी क्रमांक 02

बालिकाएँ	शासकीय विद्यालय	अशासकीय विद्यालय	कुल
	50	50	100

उपकरण – प्रस्तुत शोध अध्ययन को सफल बनाने तथा उद्देश्यों की सफलतापूर्वक प्राप्ति के लिए शोधकर्ता ने प्रश्नावली परिक्षण का निर्माण किया है।

शोधविधि – प्रस्तुत शोध कार्य में विवरणात्मक अनुसंधान के अंतर्गत सर्वेक्षण प्रकार के अनुसंधान का प्रयोग किया गया है। सर्वेक्षण किसी सामाजिक अथवा शैक्षिक स्थिति या समस्या अथवा जनसंख्या के परिभाषित उद्देश्यों हेतु वैज्ञानिक तथा व्यवस्थित रूप में विश्लेषण की एक पद्धति है जो वर्तमान स्थिति तथा समस्या का अध्ययन करती है और भविष्य के लिए सुझाव प्रदान करती है।

प्रदत्तों के संकलन की प्रक्रिया – शोधकर्ता ने प्रदत्तों के संग्रह के लिए सभी सर्वेक्षित विद्यालय में व्यक्तिगत रूप से जाकर प्रधान प्राचार्य-प्रधान अध्यापकों, एवं बालिकाओं से सम्पर्क किया और उन्हें अपने शोधकार्य के बारे में जानकारी देकर उनको विश्वास दिलाया कि उनके द्वारा दी गई जानकारी गोपनीय रखी जाएगी एवं प्राप्त जानकारी का उपयोग शोधकार्य के लिए ही किया जाएगा। यथा संभव उसी समय उत्तरों से पूर्ण प्रश्नावलियाँ एकत्र करने का प्रयास किया गया जो प्रश्नावलियाँ उसी समय प्राप्त नहीं हुईं उन्हें बाद में अपने परिचितों के माध्यम से तथा कुछ स्थान पर स्वयं जाकर एकत्र की गईं। इस प्रकार शोधकर्ता ने पाँच दिनों में उपकरण का प्रशासन कर प्रदत्तों का संग्रह किया।

प्रदत्तों का सांख्यिकीय विश्लेषण – प्रदत्तों का सर्वप्रथम वर्गीकरण एवं सारणीयन किया गया जिससे शोध कार्य सुचारु ढंग से सम्पन्न हो सके। इसके लिए धार जिले के हाईस्कूल की 100 बालिकाओं की शैक्षणिक समस्याओं को मापने के लिए एक प्रश्नावली मापनी का निर्माण किया गया, उससे प्राप्त प्राप्तांकों का विश्लेषण स्वतंत्र ज परीक्षण द्वारा किया गया।

सारणी क्रमांक –3

शासकीय एवं अशासकीय विद्यालय में अध्ययनरत छात्राओं की विद्यालयीन समस्याओं का मध्यमान मानक विचलन एवं tमूल्य

संख्या N	मध्यमान Mean	मानक विचलन S.D.	प्रमाप त्रुटि S _E D	टी मान t	सार्थकता स्तर 0.05-0.01
50	30.30	3.22			
50	29.12	3.95			

स्वतंत्रता की कोटी – 98

0.01 स्तर पर न्यूनतम मान – 2.63

0.05 स्तर पर न्यूनतम मान – 1.98

व्याख्या –शासकीय व अशासकीय विद्यालय में अध्ययनरत छात्राओं की विद्यालयीन समस्याओं में प्रश्नावली परिणाम के आधार पर मध्यमान क्रमांक 30.03 तथा 29.12 पाया गया है। मानक विचलन 1/4 S.D. 1/2 क्रमशः 3.22 तथा 3.95 पाया गया है। प्रमाप त्रुटि SED 1/2 0.51 पाया गया है। एवं गणित टी मान 1/4 t 1/2 2.31 पाया गया है।

उपरोक्त सारणी के अनुसार 0.01 विश्वास के स्तर पर सारणी मान 2.63 है, जो हमारे गणित मान से ज्यादा है। 0.05 विश्वास के स्तर पर मान 1.98 है, जो हमारे गणित मान से कम है। अतः अंतर सार्थक नहीं है इसलिए यह परिकल्पना सत्य सिद्ध होती है।

इसलिए यह स्पष्ट होता है कि परिकल्पना के अनुसार शासकीय एवं अशासकीय विद्यालय में अध्ययनरत छात्राओं की विद्यालयीन समस्याओं में सार्थक अंतर नहीं है, पर समानता है। दोनों की ही विद्यालयीन समस्याएँ हैं।

सारणी क्रमांक – 04

शासकीय एवं अशासकीय विद्यालय में अध्ययनरत छात्राओं की पारिवारिक समस्याओं का मध्यमान मानक विचलन एवं tमूल्य

संख्या N	मध्यमान Mean	मानक विचलन S.D.	प्रमाप त्रुटि S _E D	टी मान t	सार्थकता स्तर 0.05-0.01
50	21.78	2.10			
50	21.46	3.02			

स्वतंत्रता की कोटी – 98

0.01 स्तर पर न्यूनतम मान – 2.63

0.05 स्तर पर न्यूनतम मान – 1.98

व्याख्या –शासकीय व अशासकीय विद्यालय में अध्ययनरत छात्राओं की पारिवारिक समस्याओं में प्रश्नावली परिणाम के आधार पर मध्यमान (Mean) क्रमशः 21.78 तथा 21.46 पाया गया है। मानक विचलन (S.D.) क्रमशः 2.10 तथा 3.02 पाया गया है। प्रमाप त्रुटि (S_ED) 0.50 पाया गया है। टी परीक्षण (t) 0.64 पाया गया है।

उपरोक्त सारणी के अनुसार 0.01 विश्वास के स्तर पर सारणी मान 2.63 है जो हमारे गणित मान से ज्यादा है 0.05 विश्वास के स्तर पर सारणी मान 1.98 है जो हमारे गणित मान से ज्यादा है। अतः अन्तर सार्थक नहीं है एवं परिकल्पना सत्य सिद्ध होती है।

इसलिए यह स्पष्ट होता है कि परिकल्पना के अनुसार शासकीय एवं अशासकीय विद्यालय में अध्ययनरत छात्राओं की पारिवारिक समस्याओं में सार्थक अंतर नहीं है। पर समानता है अर्थात् दोनों को ही पारिवारिक समस्याएँ हैं।

सारणी क्रमांक – 05

शासकीय व अशासकीय विद्यालय में अध्ययनरत छात्राओं की व्यक्तिगत समस्याओं का मध्यमान मानक विचलन एवं tमूल्य –

संख्या N	मध्यमान Mean	मानक विचलन S.D.	प्रमाप त्रुटि S _E D	टी मान t	सार्थकता स्तर 0.05-0.01
50	22.34	1.89			
50	23.44	1.98			

स्वतंत्रता की कोटी – 98

0.01 स्तर पर न्यूनतम मान – 2.63

0.05 स्तर पर न्यूनतम मान – 1.98

व्याख्या –शासकीय व अशासकीय विद्यालय में अध्ययनरत छात्राओं की व्यक्तिगत समस्याओं में प्रश्नावली परिणाम के आधार पर मध्यमान (Mean) क्रमशः 22.34 तथा 23.44 पाया गया है। मानक विचलन (S.D.) क्रमशः 1.89 तथा 1.98 पाया गया है। प्रमाप विचलन (S_ED) 1.77 पाया गया है। टी परीक्षण (t) 0.62 पाया गया है।

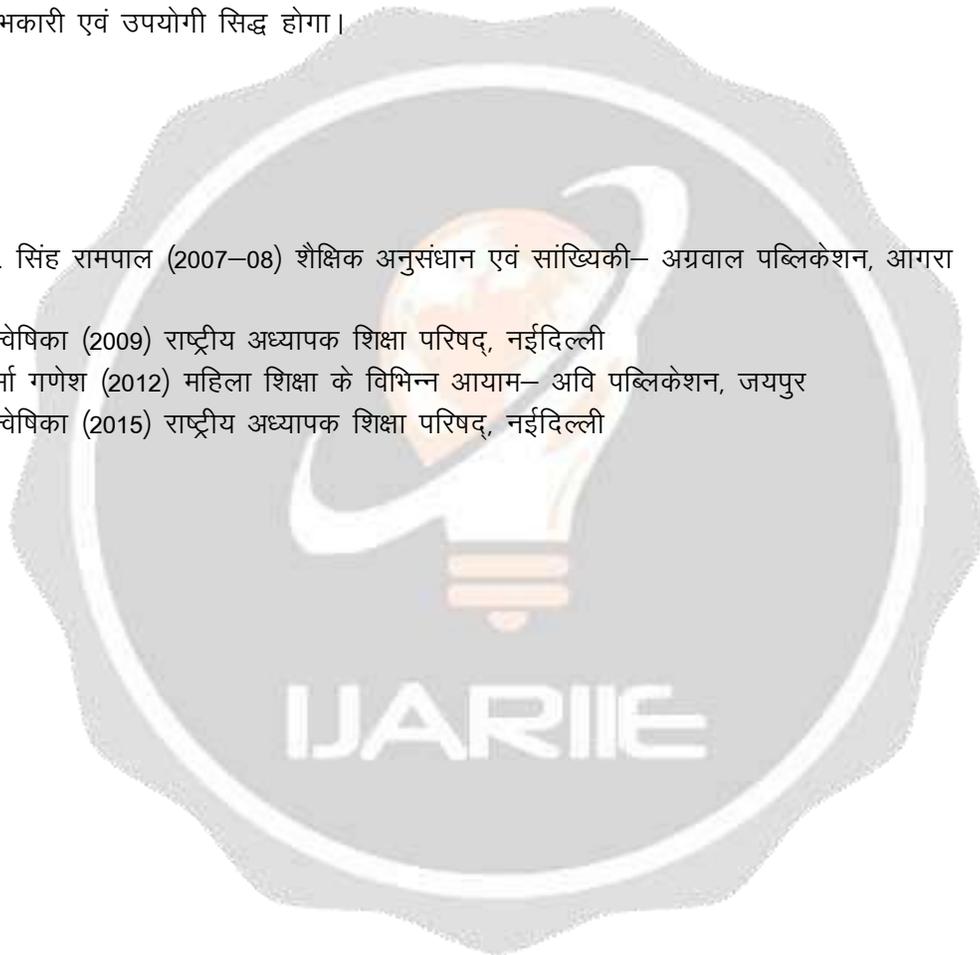
उपरोक्त सारणी के अनुसार 0.01 विश्वास के स्तर पर सारणी मान 2.63 है जो हमारे गणित मान से ज्यादा है। 0.05 विश्वास के स्तर पर सारणी मान 1.98 है जो हमारे गणित मान से ज्यादा है। अतः सार्थक अंतर नहीं है और परिकल्पना सिद्ध होती है।

अतः यह स्पष्ट होता है कि परिकल्पना के अनुसार शासकीय एवं अशासकीय विद्यालय में अध्ययनरत छात्राओं की व्यक्तिगत समस्याओं में सार्थक अंतर नहीं है पर समानता है अर्थात् दोनों को ही व्यक्तिगत समस्याएँ हैं।

निष्कर्ष – प्रस्तुत अध्ययन के परिणामों के आधार पर यह निष्कर्ष निकलता है कि हाई स्कूल स्तर की बालिकाओं को शैक्षणिक सम्बंधित बहुत सी समस्याओं का सामना करना पड़ता है। इसमें कुछ समस्याओं को छोड़कर अधिकांश समस्याएँ ऐसी हैं जिन पर अधिकांश बालिकाएँ अपनी सहमति व्यक्त करती हैं। ये समस्यायें बालिकाओं के शैक्षिक स्तर व व्यक्तित्व के चहुँमुखी विकास को प्रभावित करती हैं। अतः इन समस्याओं का समाधान करके ही हम बालिकाओं के शिक्षा के स्तर को ऊँचा उठा सकते हैं एवं उनको राष्ट्र या समाज के विकास में भागीदारी बना सकते हैं। प्रस्तुत अध्ययन छात्राओं की शिक्षा के प्रति रूचि रखने वालों, उनकी शैक्षणिक समस्याओं को परखने के इच्छुको के लिये लाभकारी एवं उपयोगी सिद्ध होगा।

संदर्भ : –

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इंजितंबज

शिक्षा का निजीकरण क्या सुनहरे भविष्य की कल्पना मात्र या सपनों को साकार करने का श्रेष्ठ माध्यम है। किसी भी देश के आर्थिक विकास तथा एक सुसंस्कृत समाज का आधार, उस देश की शिक्षा होती है किन्तु उसे सही दिशा प्रदान करती है वो उस देश की उच्च शिक्षा है। आज हमारे देश में बहस का सबसे बड़ा मुद्दा शिक्षा और इसका निजीकरण है। योजना आयोग का स्पष्ट कथन है कि विश्वविद्यालयों को मात्र सरकारी अनुदान पर निर्भर नहीं करना चाहिए बल्कि स्वावलम्बी बनाने का प्रयास करना चाहिए। यानि सरकारी फंडिंग की बजाय निजी फंडिंग पर जोर दिया जा रहा है। उच्च शिक्षा आज एक गंभीर चिंताजनक स्थिति में है। अध्ययन – अध्यापन, शोध गौण हो रहे हैं। उच्च शिक्षा का ढांचा चरमारा रहा है। समस्या दो स्तरों पर है – विस्तार और गुणवत्ता, राष्ट्रीय ज्ञान आयोग की सिफारिश यह है कि निजी क्षेत्र को विश्वविद्यालय की स्थापना के लिये प्रोत्साहित किया जाना चाहिए। आयोग का यह भी सुझाव है कि विश्वविद्यालय में अतिरिक्त संसाधन जुटाने के लिये माजत त्मेवनतबमे अपनी भूमि, भवन आदि का व्यापारिक इस्तमाल कर सकते हैं। ऐसा होने पर यह विश्वविद्यालय ज्ञान नहीं अपितु व्यापार के केन्द्र बन जायेंगे। उच्च शिक्षा की गुणवत्ता बनाये रखने के लिये सरकार को इस चुनौती का सामना करना चाहिए। इस पर व्यय होने वाले मद में बढ़ोती करना चाहिए। इसके साथ – साथ यह बहुत जरूरी है कि विश्वविद्यालयों के पाठ्यक्रम में बदलाव आये ताकि उद्योग की जरूरतों के अनुसार व्यवसायिक शिक्षण दिया जा सके। तभी हम एक सुशिक्षित व संबृद्ध भारत की कल्पना कर सकते हैं। अतः आज भी भारत वर्ष में उच्च शिक्षा के विस्तार की असीम संभावनाएँ हैं। किन्तु आवश्यकता है तो केवल इन संभावनाओं को उचित दिशा प्रदान करने की। तभी यह प्रक्रिया समाज उपयोगी होने के साथ – साथ शिक्षा को मूल्य प्रभावी भी बनायेगी। इससे यह भी सुनिश्चित किया जा सकेगा कि निजीकरण का परिणाम शिक्षा का पूर्णतः व्यवसायिक करण नहीं होता।

जमल वूतकेरु उच्च शिक्षा, निजीकरण, कारण एवं प्रभाव

प्रस्तावना

शिक्षा का निजीकरण :- शिक्षा का निजीकरण अर्थात शिक्षण संस्थाओं को निजी हाथों में सौंपना। शिक्षा का निजीकरण अर्थात शिक्षण संस्थाओं का निजीकरण के साथ – साथ उनका व्यवसायीकरण। प्रश्न यहां यह उठता है कि भारत जैसे विकासशील राष्ट्र के परिप्रेक्ष्य में शिक्षण संस्थाओं के निजीकरण की आवश्यकता

महसूस क्यों की गयी। क्या स्वतंत्रता प्राप्ति पश्चात् हमने शिक्षा के विकास को प्राथमिकता नहीं दी या हम स्वतंत्रता पश्चात् इसी विषय में उलझे रहे कि देश की जनता की विभाजन पश्चात् की सामान्य जरूरतों जैसे रोटी, कपड़ा और मकान आदि जरूरतों को पूरा किया जाए या फिर शिक्षा जैसे विषय को गंभीरता से लिया जाए।

आज की वर्तमान सामाजिक व्यवस्था के बीच यह प्रश्न एक ज्वलंत समस्या बनकर हमारे सामने आ रही है कि शिक्षा के निजीकरण ने हमको क्या दिया और क्या इसके माध्यम से सुनहरे भविष्य की कल्पना की जा सकती है और क्या यह हमारे सपनों को साकार करने का सर्वश्रेष्ठ माध्यम है।

शिक्षा संस्थानों के निजीकरण किये जाने के प्रमुख कारण

1. जनसंख्या में वृद्धि।
 2. सरकारी शिक्षा प्रणाली में खामियां।
 3. शिक्षा के क्षेत्र में राजनीतिक हस्तक्षेप।
 4. सरकारी पैसे का दुरुपयोग।
 5. आधारभूत ढाँचे का अभाव।
 6. सुविधाओं का अभाव।
 7. धन का अभाव।
 8. पाठ्यक्रम में राष्ट्रीय स्तर पर असमानता।
 9. शिक्षा कमीशनों (मुदिलअर कमीशन, राधकृष्णन कमीशन एवं कोठारी कमीशन) की अनुशंसाओं का अंशतः पालन होना न कि पूर्णतया पालन।
 10. सरकारी शिक्षा संस्थाओं में शिक्षा में मानकीकरण का अभाव।
 11. देश की जनता का सरकारी शिक्षण संस्थाओं के प्रति आकर्षण व विश्वास का अभाव।
 12. सरकारी शिक्षण संस्थाओं में आधुनिक शिक्षा पद्धति का अभाव।
 13. अध्यापन कार्य में गुणवत्ता का अभाव।
 14. आधुनिक शिक्षा तकनीक का अभाव।
 15. सेवा दौरान परीक्षण कार्यक्रमों की कमी।
 16. पारितोषक / पुरस्कारों का अभाव।
 17. कर्मचारी कल्याण नीतियों का अभाव।
 18. अकुशल प्रबंध संचालन।
 19. एन.सी.सी. / स्काउट एवं गाइड्स / एन. एस.एस. जैसी महत्वपूर्ण गतिविधियों का अभाव।
 20. समाज सेवा जैसी महत्वपूर्ण गतिविधियों का अभाव।
 21. भारतीय संस्कृति एवं संस्कारों को पोषित करने में आज की शिक्षा पद्धति विफल।
 22. शिक्षकों का अन्य कार्यों में शिक्षकों का इस्तेमाल (जैसे चुनाव, पल्स पोलियों इत्यादि) में करने से शिक्षण प्रक्रिया बाधित।
- शिक्षा को पेशा समझना न कि सामाजिक जिम्मेदारी।

23.

उपरोक्त बिन्दुओं का गहन अध्ययन किया जाए तो हम यह पाते हैं कि प्रशासनिक व्यवस्था में सुदृढता का अभाव व नीतियों का सही कार्यान्वयन न किये जाने से आज सरकारी शैक्षिक संस्थाओं की स्थिति मुख्य समस्या जो देखने में आई है यह है कि संसाधनों का अभाव सरकारी शैक्षिक संस्थाओं निजी संस्थाओं से अलग करता है।

क्या निजी शैक्षिक संस्थायें शिक्षा के उद्देश्यों को प्राप्त करने में सफल रही है

इस प्रश्न का उत्तर इतना आसान भी नहीं है कि निजी शैक्षिक संस्थायें शिक्षा के उद्देश्यों को प्राप्त करने में सफल रही है या नहीं। "ऊंची दुकान फीका पकवान" यह कहावत तो आपने सुनी ही होगी। निजी शैक्षिक संस्थाओं की कोशिश होती है कि वे अपनी शिक्षा रूपी दुकान को आधुनिक ढांचे में सजा संवाकर लोगों के बीच पेश करें ताकि इस आकर्षण में आकर लोग उनकी ओर आकर्षित होने लगे आकर्षक भवन, आकर्षक सुविधायें, आधुनिक तकनीक, खेलकूद व्यवस्थायें जैसी सुविधाओं का प्रलोभन देकर जनता को अपनी ओर आकर्षित कररना ये सभी उपाय आज के समय में चलन में आ गए हैं। सरकारी शिक्षण संस्थायें इन आकर्षणों से मुकाबला नहीं कर पातीं इसलिए उनके प्रति लोगों में विशेष लगाव नहीं है। निजी शैक्षिक

संस्थायें जहां तक मुझे लगता है लोगों पर अपना प्रभाव तो छोड़ती है किन्तु उनकी शिक्षक चयन प्रक्रिया की ओर एक बार नजर घुमायें तो हम पाते हैं कि कम अशिक्षित लोगों को शिक्षण प्रक्रिया का हिस्सा बनाना एक विशेष समस्या को जन्म देता है। कम पैसों देकर ये अच्छी शिक्षा की कल्पना मात्र करते हैं। जिस कार्य के लोगों को पच्चीस हजार रुपये मिलना चाहिए वहां ये मात्र पांच से छह हजार रुपये ही अपना काम निकालना पसंद करते हैं जो कि एक प्रकार का सामाजिक शोषण है। साथ ही हम यह भी पाते हैं कि इन संस्थाओं में जो शिक्षक शिक्षण प्रक्रिया का हिस्सा होते हैं उन्हें अध्यापन कार्य की आधुनिक तकनीक के इस्तेमाल की जानकारी नहीं होती है साथ ही सेवा अवधि दौरान प्रशिक्षण कार्यक्रमों का अभाव होने से शिक्षकों में वर्तमान शिक्षण तकनीक व पद्धतियों की जानकारी का अभाव उनकी शिक्षण प्रक्रिया पर बुरा असर डालता है।

मैं यहाँ उन निजी शिक्षा संस्थाओं की बात कर रहा हूँ जो कुछ हद तक मानकों का पालन कर अपनी संस्थाओं को जीवंत बनाए हुए हैं। कहीं – कहीं तो मकानों के भीतर गली के बीच में बगैर खेलकूद प्रांगण के भी निजी विद्यालय व कॉलेज कार्यरत हैं जो बच्चों के स्वास्थ्य के साथ खिलवाड़ कर रहे हैं। एक

– एक कक्षा में 80 – 80 बच्चे अध्ययन कर रहे हैं जो कि निंदनीय है। मुख्य समस्या तो यह है कि जिन निजी शिक्षा संस्थाओं के अपने भवन नहीं होते, खेलकूद के लिए मैदान नहीं होते, पर्याप्त संसाधन नहीं होते फिर भी उन्हें इन संस्थाओं को चलाने का लाइसेंस किस तरह मिल जाता है यह प्रश्न हमारे मन में बार – बार आता है।

निजी शिक्षा संस्थाओं में कमियाँ

निजी शिक्षण संस्थानों में देखा जाए तो कमियों का अभाव नहीं है। इन संस्थाओं का मुख्य उद्देश्य लोगों को विशेष तौर पर समाज के धनाढ्य वर्ग को अपनी और आकर्षित करना हाता है दूसरी और इनकी इस व्यक्तिगत सोच ने समाज के गरीब वर्ग के मन में हैं भावना जैसे विचार को जन्म दिया है। आइये इन संस्थाओं कि कुछ मुख्य कमियों की और नजर डालें।

1. ज्यादातर निजी शिक्षण संस्थाओं के पास स्वयं के भवन नहीं हैं और न ही खेलकूद के लिए पर्याप्त स्थान।
2. आधुनिक शिक्षा तकनीक एवं संसाधनों का अभाव।
3. पर्याप्त आधार भूत ढाँचे का अभाव।
4. शिक्षित एवं कुशल शिक्षकों का अभाव।
5. सेवाकालीन प्रशिक्षण शिविरों का अभाव।
6. निजी शिक्षण संस्थानों का पेशेवर होना इन्हें व्यावसायिक गतिविधियों में लिप्त करता है।
7. शिक्षा नीति मानकों का उल्लंघन।
8. बच्चों की सुरक्षा, भवन सुरक्षा संसाधनों का अभाव।
9. कुशल प्रबंधन का अभाव।
10. स्काउट एवं गाइड्स, एन.सी.सी. जैसी महत्वपूर्ण गतिविधियों का अभाव।
11. समाज सेवा को शिक्षा से न जोड़ना।
12. शिक्षा जैसे पावन उद्देश्य के प्रति समर्पण की भावना का अभाव।
13. बच्चों के सर्वांगीण विकास की उपेक्षा कर व्यक्तिगत हितों को ज्यादा महत्व देना।
14. शिक्षण प्रक्रिया को बंद कमरों में ही संपादित करना।
15. मकनबंजपवदंस जवनते का अभाव।
16. शिक्षा के अधिकार नियमों का उल्लंघन।
17. बच्चों के बीच बेदभाव करना।
18. उच्च वर्ग के बच्चों पर विशेष ध्यान देना।
19. अपनी छवि बनाए रखने हेतु नियमों का उल्लंघन करना।
20. अच्छे स्तर के पुस्तकालयों का अभाव।
21. पुनः प्रवेश के नाम पर आर्थिक शोषण।

उपरोक्त बिन्दुओं पर नजर डालें तो हम पाते हैं कि निजी शिक्षण संस्थाओं की स्थिति सोचनीय है। **उपाय –**

शिक्षण संस्थाओं का निजीकरण इस हद तक हो सकता है इसके लिए निम्न उपाय कारगर सिद्ध हो सकते है :-

1. आधारभूत ढाँचे वाली शिक्षण संस्थाओं को अनुमति दी जाए।
2. मानकों / नीति का पूर्णतः एवं सही तरीके से पालन किया आये।
3. शिक्षण संस्थाओं को राजनितिक हस्तक्षेप से दूर रख जाए।

4. शिक्षा के अधिकार का अक्षरशः पालन किया जाए।
5. शिक्षा मानकों के आधार पर ही शिक्षा संस्थानों में शिक्षकों एवं अन्य कर्मचारियों की नियुक्ति की जाए।
6. मानकों/ नीति के आधार पर ही निजी शिक्षा संस्थाओं में शिक्षकों व अन्य कर्मचारियों की मासिक तनखाह सुनिश्चित की जाए।
7. बच्चों की सुरक्षा पर विशेष ध्यान दिया जाए।
8. भवन सुरक्षा मानकों का पालन किया जाए।
9. अग्निशमन यंत्रों का प्रावधान बाध्य किया जाए।
10. कक्षावार बच्चों की संख्या सुनिश्चित की जाए।
11. बच्चों की छात्रवृत्ति पर विशेष ध्यान दिया जाए।
12. निम्न आय वर्ग के बच्चों को मुफ्त शिक्षा की व्यवस्था निजी शिक्षण संस्थाओं में बाध्य की जाए।
13. पाठ्यक्रम में एकरूपता लाई जाये।
14. बस्ते के बोझ को घटाया जाए अवांछनीय पुस्तकें बच्चों पर न लादी जाएँ।
15. अच्छे व सस्ते प्रकाशन की पुस्तकें बच्चों को उपलब्ध कराई जाएँ।
16. बच्चों की यूनिफार्म व पाठ्यक्रम परिवर्तन को गंभीरता से लिया जाए। बार – बार ये परिवर्तित न किये जाएं।
17. दूर – दराज इलाकों में सरकारी शिक्षण संस्थाओं की स्थापना की जाए। समाज सेवा जैसे महत्वपूर्ण विषयों को शिक्षा के साथ जोड़ा जाएं।

निष्कर्ष :-

उपरोक्त सभी बातों का गहन अध्ययन करने के पश्चात हम यह निष्कर्ष निकाल सकते हैं कि आज शिक्षा ग्रहण करना इतना आसान कार्य नहीं है। कोशिश यह की जाए कि सभी सरकारी शिक्षा संस्थाओं को वर्तमान शिक्षा नीति का अमलीजामा पहनाकर संसाधनों से परिपूर्ण किया जाए। शिक्षा जैसे पावन विचार को गंभीरता से लिया जाये।

शिक्षा जो कि देश की नींव के बीज बोता है उसके प्रति इस प्रकार का उदासीन रवैया कतई बर्दस्त नहीं किया जाना चाहिए। बच्चे देश का भविष्य होते हैं और उनके प्रति हमारी नैतिक जिम्मेदारी बनती है। कुछ ऐसे प्रयास किये जाएं जिनके माध्यम से हम निजी शिक्षा संस्थाओं को शिक्षा जैसे पावन अभियान से पूरी तरह से जोड़ सकें और ऐसी निजी शिक्षण संस्थाओं पर नकेल कसें जो कि शिक्षा नीति के

मानदंडों

को पूरा नहीं करती और न ही बच्चों के भविष्य के प्रति जागरूक है।

यह सुनिश्चित किया जाए ताकि

शिक्षा के अधिकार अधिनियम का पालन हो

उसका लाभ

जरूरतमंदों को मिल सके। समय – समय पर

शिक्षाविदों से राय ली जाती रहे और शिक्षा संस्थानों चाहे

वे

निजी हों या सरकारी हों उनके विकास के प्रयास किये जाते रहें। विकासशील देशों

से होड़ न करते

हुए देश

की वर्तमान परिस्थितियों एवं संरचना को देखते हुए नीतियों को तैयार किया

जाए और उनके

पालन के लिए कड़े नियम बनाए जाएँ। कोशिश इस बात की हो कि शिक्षा जैसे गंभीर विषय के प्रति उदासीनता न दिखाई जाए और इस विषय को गंभीरता से लेते हुए वर्तमान शिक्षा प्रणाली की खामियों को दूर किया जाए और एक स्वस्थ वातावरण निजी एवं सरकारी शिक्षण संस्थानों में निर्मित किया जाए जिससे शिक्षा के पावन उद्देश्यों को प्राप्त किया जा सके और देश को सही दिशा मिल सके।

सन्दर्भ

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इंदौर शहर के हाई स्कूल स्तर पर सतत व्यापक मूल्यांकन के अन्तर्गत गतिविधि आधारित मूल्यांकन के प्रति विद्यार्थियों की प्रतिक्रियाओं का अध्ययन

तरुणा शर्मा

सहायक प्राध्यापिका

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सारांश

परीक्षा शिक्षा प्रणाली का अभिन्न अंग है। इसके द्वारा न केवल विद्यार्थियों की उपलब्धि का पता चलता है बल्कि कक्षा में प्रदान की जाने वाली शिक्षा की गुणवत्ता, अनुदेशन की प्रभावशीलता, अध्यापक की कार्य कुशलता इत्यादि का आकलन भी हो जाता है। प्रस्तुत शोध प्रपत्र में "इंदौर शहर के हाई स्कूल स्तर पर सतत व्यापक मूल्यांकन के प्रति विद्यार्थियों की प्रतिक्रियाओं का अध्ययन" परीक्षा प्रणाली से संबंधित है।

शोधप्रपत्र का उद्देश्य सत्र 2009-10 से सी.बी.एस.सी. विद्यालयों में लागू किये गये सतत व्यापक मूल्यांकन के अन्तर्गत गतिविधि आधारित मूल्यांकन पर विद्यार्थियों की प्रतिक्रियाओं का अध्ययन करना था। शोधकार्य हेतु इन्दौर शहर के हाईस्कूल स्तर के 4 सी.बी.एस.ई. विद्यालयों के कक्षा दसवीं के 150 विद्यार्थियों का यादृच्छिक प्रतिचयन विधि के द्वारा चयन किया। उद्देश्य की पूर्ति हेतु शोधार्थी द्वारा प्रतिक्रिया मापनी तथा प्रश्नावली का निर्माण किया गया। शोध के परिणाम के रूप में यह पाया गया कि मूल्यांकन में गतिविधियाँ सम्मिलित किये जाने से उन्हें स्वअध्ययन के लिये पर्याप्त समय नहीं मिलता है।

पारिभाषिक शब्दावली: - मूल्यांकन, सतत व्यापक मूल्यांकन, गतिविधियाँ

प्रस्तावना :-

अध्यापक अपने शिक्षण कार्य के उपरान्त यह जानना चाहता है, कि क्या उसने वे उद्देश्य प्राप्त कर लिए हैं जिसके लिए उसने अध्यापन कार्य किया था। इसी प्रकार छात्र यह जानना चाहते हैं कि क्या उन्होंने वह ज्ञान प्राप्त कर लिया है जिसे प्राप्त करने के लिए वे अध्ययन कार्य कर रहे हैं। तथा प्रधानाचार्य यह जानना चाहता है कि उसके विद्यालय में वांछित शिक्षण उद्देश्यों की प्राप्ति की जा रही है।

एच.एच.रैमर्स तथा एन.एल.गेज के अनुसार

मूल्यांकन में व्यक्ति अथवा समाज दोनों की दृष्टि से क्या अच्छा है अथवा क्या वांछनीय है, का विचार या लक्ष्य निहित रहता है ।

मूल्यांकन के आधार

मूल्यांकन के तीन आधार हैं:-

- शिक्षा के उद्देश्य
- शैक्षिक अनुभव, जो छात्र को उपलब्ध कराये जा रहे है।
- मूल्यांकन की विधियाँ तथा साधन

परीक्षा के इतिहास का वर्णन दो आधारों पर किया जा सकता है –

1. स्वतंत्रता प्राप्ति से पूर्व
2. स्वतंत्रता प्राप्ति के पश्चात

19 वीं शताब्दि में वुड डिस्पेच, हंटर कमीशन, सैडलर कमीशन में भारत की शिक्षा तथा परीक्षा व्यवस्था का मूल्यांकन किया तथा परीक्षा पद्धति के निरंतर अध्ययन तथा समालोचना करने के लिए परीक्षा मंडल की स्थापना पर जोर दिया। 1952-53 से 2005 तक माध्यमिक शिक्षा आयोग, कोटारी कमीशन, केन्द्रीय शिक्षा सलाहकार बोर्ड, राष्ट्रीय शिक्षा नीति संशोधित राष्ट्रीय शिक्षा नीति तथा राष्ट्रीय पाठ्यक्रम की रूप रेखा 2005 तक सभी ने अपनी अनुषंसाओं में परीक्षा सुधार हेतु सुझाव दिए :-

- विद्यार्थियों में रटने की प्रवृत्ति को कम करना ।
- परीक्षा प्रणाली में आन्तरिक और बाह्य मूल्यांकन को समाविष्ट किया जाए जिससे विद्यार्थियों का समग्र मूल्यांकन हो सके ।

परीक्षा सुधार के जितने भी कार्यक्रम बनाए गए, उनमें इन सिद्धांतों का समर्थन किया गया। इस समय देश में परीक्षा – सुधार का काम इन्हीं सिद्धांतों के आधार पर किया जा रहा है ।

सतत् व्यापक मूल्यांकन

“सतत्” शब्द प्रत्येक दृष्टि से विद्यार्थी की उन्नति व प्रगति को स्पष्ट करता है, जो सम्पूर्ण शिक्षण – अधिगम प्रक्रिया पर आधारित है । जिसका अर्थ है – मूल्यांकन की नियमितता प्रत्येक पाठ की परीक्षा, शिक्षण रिक्तता का निर्णय करना, सही तरीके का उपयोग करना, पुनः परीक्षण व शिक्षकों की प्रतिपुष्टि तथा विद्यार्थी का स्वयं का मूल्यांकन ।

“व्यापक” का अर्थ है ऐसी नीति का पालन करना जिसमें विद्यार्थी की शैक्षिक व सह-शैक्षिक उन्नति व प्रगति का परीक्षण करना । चूँकि योग्यता, स्वभाव व प्रवृत्ति अपने आप को शब्दों के बिना प्रकट कर सकते हैं । इनको हम विभिन्न तकनीकों, यंत्रों द्वारा भी माप सकते हैं ।

सतत् व्यापक मूल्यांकन के द्वारा विद्यार्थियों की निम्नलिखित योग्यताओं का मूल्यांकन किया जाता है –

- विभिन्न विषयों के क्षेत्र से सम्बंधित ज्ञान की प्राप्ति ।
- विषयों के उपलब्धि स्तर की जाँच ।
- विद्यार्थी में रूचि, कला तथा प्रेरणा का विकास ।
- विद्यार्थी एवं शिक्षक के व्यवहार व उन्नति का समय-समय पर आकलन ।
- अर्जित ज्ञान को लम्बे समय तक याद रखने की क्षमता ।
- निश्चित समयानुसार आकलन ।

सतत् व्यापक मूल्यांकन के लक्ष्य

- चिंतन प्रक्रिया को महत्व देना ।
- मूल्यांकन प्रक्रिया का अध्यापकों, छात्रों और अभिभावकों द्वारा प्रभावशाली प्रयोग करना ।
- विद्यार्थियों की शैक्षिक व सह शैक्षिक उपलब्धियों का विभिन्न तकनीकों द्वारा मूल्यांकन करना ।
- सह शैक्षिक क्षेत्रों से संबंधित मूल्यांकन हेतु विभिन्न तकनीकों जैसे – मूल्यषिक्षा, पाठ्य सहगामी क्रियाओं पर आधारित मूल्यांकन करना ।
- शैक्षिक व सह शैक्षिक मूल्यांकन के द्वारा विद्यार्थियों के व्यक्तित्व के विकास पर ध्यान देना ।

हाईस्कूल स्तर पर सी. बी. एस. ई. द्वारा प्रस्तावित सी.सी.ई. कार्यक्रम के अन्तर्गत की जाने वाली गतिविधियों की रूपरेखा

तालिका : शैक्षिक पक्ष
उपकरण

- प्रश्न
- निरीक्षण अनुसूची
- साक्षात्कार अनुसूची
- चेक लिस्ट
- रेटिंग लिस्ट
- डाक्युमेन्ट एनालिसिस
- टेस्ट एवं अनुसूचियाँ
- पोर्टफोलियो विप्लेषण

प्रविधि

- परीक्षा
- प्रदत्त कार्य
- प्रश्न मंच एवं
- अन्य प्रतियोगिताएँ
- परियोजना कार्य
- वाद – विवाद
- वाद – विवाद
- क्लब गतिविधियाँ
- प्रयोग, शोधकार्य

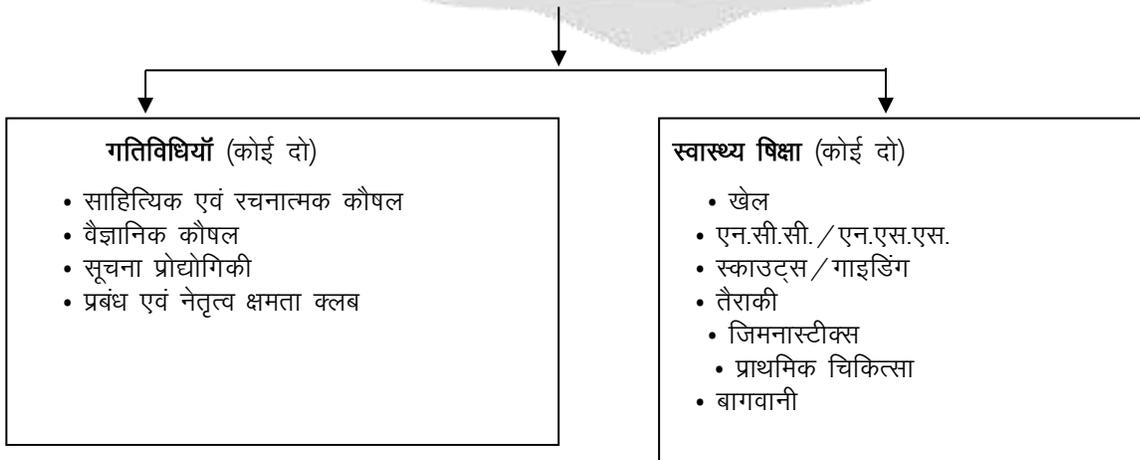
वस्तुनिष्ठ

लघुउत्तरीय

दीर्घ उत्तरीय

तालिका

पाठ्य सहगामी क्रियाएँ



अध्ययन का औचित्य

विद्यालय में विद्यार्थियों को ज्ञान, कला व सीखने के अवसर प्रदान किये जाते हैं, साथ ही यह भी आवश्यक है कि, विद्यार्थी अपने आपको अपने ज्ञान तथा अनुभवों को परखें, संषय को समझे, प्रश्न करें तथा आत्मनिर्भर होकर सोच सकें।

यह कार्य मूल्यांकन पद्धतियों के द्वारा ही सम्भव हो सकता है, इसलिए आवश्यक है कि समय – समय पर होने वाली मूल्यांकन पद्धतियों की प्रभाविता, महत्व, वस्तुनिष्ठता, संगतता का अध्ययन किया जाना चाहिए।

बोस व राय और मुखर्जी (1967), सिन्हा (1983), कुषवाह (1985), पटेल (1989), मल्होत्रा और बेदी (1989) ने परम्परागत परीक्षा प्रणाली पर प्रस्तुत अध्ययनों में परम्परागत परीक्षा प्रणाली में सुधार की आवश्यकता को महत्व दिया।

आन्तरिक मूल्यांकन की प्रभाविता से संबंधित अध्ययन में रेड्डी (1988), थानगमानी (1989) ने पाया कि आन्तरिक मूल्यांकन के प्रति शिक्षकों की अभिवृत्ति सकारात्मक होती है। जबकि डाबीर (1984) ने बताया कि निजी महाविद्यालयों द्वारा आयोजित आन्तरिक प्रायोगिक परीक्षाओं तथा सैद्धांतिक विषयों से संबंधित परीक्षाओं के परिणामों में असंगतता पायी जाती है।

सह शैक्षिक गतिविधियों पर आधारित मूल्यांकन के प्रभाव का अध्ययन में देव (1985), राव एवं भारथी (1989), गुप्ता (1997), निधि (2004) ने बताया कि सह शैक्षिक गतिविधियों एवं शैक्षिक उपलब्धि के मध्य सकारात्मक सह संबंध पाया जाता है। किन्तु नटराजन तथा कुलश्रेष्ठ (1985) ने बताया कि सह शैक्षिक पक्ष आकलन के लिए विद्यालयों में कोई निष्चित तकनीक नहीं है तथा विद्यालयों द्वारा इस और कोई ध्यान नहीं दिया जाता है।

अध्ययनों में यह पाया गया है कि परीक्षा प्रणाली के अपनों 100 वर्षों के इतिहास में मूल्यांकन पद्धतियों की विष्वसनीयता आयोजित गतिविधियों, प्रश्न-पत्रों की विषय वस्तु से संबंधित अनेक शोधकार्य किये गये हैं।

मूल्यांकन की प्रविधियों की प्रभावशीलता का अध्ययन प्राथमिक तथा विष्वविद्यालयीन स्तरों तक ही सीमित है। माध्यमिक स्तर पर मूल्यांकन पद्धति से संबंधित अनेक कठिनाईयों का सामना विद्यार्थियों एवं शिक्षकों को करना पड़ता है किन्तु इस स्तर पर शोधकार्य नहीं किये गये हैं।

वर्तमान में सी.बी.एस.ई. विद्यालयों में हाईस्कूल स्तर पर लागू किये गए सतत् व्यापक मूल्यांकन के अन्तर्गत गतिविधि आधारित मूल्यांकन के प्रति विद्यार्थियों की प्रतिक्रियाएँ जानने संबंधी शोध कार्य नहीं हुआ है, इसी को आधार बनाकर रिक्तता की पूर्ति हेतु इस शोध को चुना गया।

उद्देश्य

प्रस्तुत शोध प्रपत्र का उद्देश्य सतत् व्यापक मूल्यांकन के अन्तर्गत गतिविधि आधारित मूल्यांकन के प्रति विद्यार्थियों की प्रतिक्रियाओं का अध्ययन करना था।

न्यादर्ष

प्रस्तुत शोधकार्य के लिए न्यादर्ष के रूप में इन्दौर शहर के अंग्रेजी माध्यम के 4 सी.बी.एस.ई. हाईस्कूल के कक्षा 10 वीं के सत्र 2010–2011 के उत्तीर्ण 150 विद्यार्थियों का यादृच्छिक प्रतिचयन विधि के द्वारा चयन किया गया।

उपकरण

प्रस्तुत अध्ययन में चरों के रूप में सतत् व्यापक मूल्यांकन के अन्तर्गत गतिविधि आधारित मूल्यांकन के प्रति विद्यार्थियों की प्रतिक्रियाओं का अध्ययन करना था। प्रतिक्रियाओं के अध्ययन के लिए शोधार्थी द्वारा निम्न उपकरणों का उपयोग किया गया।

प्रश्नावली

प्रश्नावली का निर्माण शोधार्थी द्वारा विद्यार्थियों की प्रतिक्रियाएँ जानने के लिए किया गया ।

परिणाम

सतत व्यापक मूल्यांकन के अन्तर्गत गतिविधि आधारित मूल्यांकन के प्रति विद्यार्थियों की प्रतिक्रियाओं के अध्ययन से संबंधित प्रदत्तों का विश्लेषण मध्यमान मानक विचलन तथा सह प्रसरण गुणांक सांख्यिकी द्वारा किया गया।

सतत व्यापक मूल्यांकन के प्रति प्रश्नावली से प्राप्त प्रतिक्रियाओं का विश्लेषण

पद	प्रतिशत		
	हाँ	नहीं	कुछ हद तक
सतत व्यापक मूल्यांकन के अंतर्गत की जाने वाली गतिविधियों से संबंधित समस्त सुविधाएँ आपके विद्यालय में उपलब्ध करवाई जाती है ?	60.67	21.33	18

इस कथन के प्रति 60.67 प्रतिशत विद्यार्थियों ने हाँ कहा है। 21.33 प्रतिशत विद्यार्थियों ने नहीं कहा है तथा 18 प्रतिशत विद्यार्थी ऐसा मानते हैं कि कुछ हद तक सुविधाएँ प्राप्त होती हैं।

पद	प्रतिशत		
	हाँ	नहीं	कभी-कभी
विद्यालय द्वारा योग, ध्यान तथा स्वास्थ्य संबंधी परीक्षणों का आयोजन किया जाता है?	50	10.67	39.33

इस कथन के प्रति प्रतिक्रियाओं से यह विदित होता है कि योग, ध्यान तथा स्वास्थ्य संबंधी परीक्षणों के आयोजन के संबंध में विद्यार्थियों ने मिली-जुली प्रतिक्रियाएँ व्यक्त की हैं। इसका कारण यह हो सकता है कि उपरोक्त गतिविधियों के आयोजन की अनिवार्यता विद्यालय द्वारा आवश्यक नहीं समझी जाती हो, इसलिए इन गतिविधियों के आयोजन के प्रति विशेष ध्यान नहीं दिया जाता है।

पद	हाँ	नहीं
शिक्षकों द्वारा अध्यापन कार्य करने में निम्न में से कौन-कौन सी विधियों द्वारा शिक्षण कार्य किया जाता है।	100	—
व्याख्यान	84	16
परियोजना	48	52
समूह चर्चा	36.67	63.33
शैक्षिक भ्रमण	79.33	20.67
प्रश्न-मंच	32	68
खेल विधि	21	76
समस्या समाधान		

उपरोक्त कथन पर प्राप्त प्रतिक्रियाओं में व्याख्यान विधि का उपयोग 100 प्रतिशत अध्यापकों द्वारा किया जाता है। परियोजना कार्य 84 प्रतिशत अध्यापकों द्वारा किया जाता है तथा 16 प्रतिशत अध्यापकों द्वारा नहीं किया जाता है। समूह चर्चा को 48 प्रतिशत अध्यापकों द्वारा हाँ कहा गया तथा 52 प्रतिशत अध्यापकों द्वारा समूह चर्चा नहीं करवायी जाती है।

निष्कर्ष

सतत् व्यापक मूल्यांकन के प्रति विद्यार्थियों की प्रतिक्रियाओं के संदर्भ में निम्न निष्कर्ष प्राप्त हुए :

- सतत् व्यापक मूल्यांकन में गतिविधियाँ सम्मिलित किये जाने से विद्यार्थियों ने माना कि उन्हें स्व-अध्ययन के लिए पर्याप्त समय नहीं मिलता है।
- सतत् व्यापक मूल्यांकन गतिविधियों पर आधारित होने से विद्यार्थियों ने बहुमत से यह प्रतिक्रिया व्यक्त की कि गतिविधि आधारित मूल्यांकन रुचिकर होता है।
- औसत से अधिक विद्यार्थियों द्वारा यह माना गया कि सतत् व्यापक मूल्यांकन में विभिन्न गतिविधियों में सहभागिता के अवसर प्राप्त हुए।
- विद्यार्थियों ने माना कि सतत् व्यापक मूल्यांकन में आयोजित गतिविधियों में विद्यार्थियों की रुचियों को ध्यान दिया गया।

निहितार्थ

प्रस्तुत शोध-कार्य से प्राप्त परिणामों के आधार पर निहितार्थ निम्नलिखित हो सकते हैं।

- सतत् व्यापक मूल्यांकन प्रारूप में विद्यार्थियों का मूल्यांकन विभिन्न पक्षों पर किया जाता है। इन पक्षों के मूल्यांकन से संबंधित तकनीकों की जानकारी शिक्षकों को प्रदान कर सकते हैं, प्रशिक्षण की व्यवस्था कर सकते हैं।
- छात्र केन्द्रित गतिविधियों के आयोजन से अध्यापक अधिक से अधिक अधिगम उद्देश्यों की प्राप्ति कर सकते हैं।
- प्रस्तुत शोध विद्यार्थियों को ध्यान में रखकर ही किया गया है, इसलिए विद्यार्थी मूल्यांकन में सम्मिलित शैक्षिक तथा सह शैक्षिक दोनों पक्षों के विकास पर ध्यान दे सकते हैं।
- मूल्यों, अभिकृतियों से सम्बंधित मूल्यांकन के महत्व को समझते हुए इन मूल्यों को अपने व्यक्तित्व में शामिल कर अच्छा नागरिक बनने के लिए प्रेरित हो सकते हैं।
- विद्यालय में नियमितता, स्वच्छता को महत्व प्रदान करने की पहल कर सकते हैं।
- मूल्यांकन प्रक्रिया का महत्व समझ सकेंगे।
- सतत व्यापक मूल्यांकन में बालक के समस्त पक्षों के विकास पर ध्यान दे सकते हैं तथा अपने बालकों को क्रियापरक गतिविधियों में भाग लेने के लिए अभिप्रेरित कर सकते हैं।

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सामाजिक उत्तरदायित्व के नये क्षितिज

श्रीमती वर्षा राठौर (बोदड़े)

अतिथि विद्वान

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सार :-

मनुष्य का संपूर्ण विकास समाज में रहकर ही पूर्ण होता है। समाज विहीन मनुष्य पशु तुल्य है। समाज में रहकर वह अतीत की परंपरा, उत्तरदायित्व व संस्कृति का हस्तान्तरण नवीन पीढ़ी को देता है। अतीत से लेकर आज वर्तमान में कई सामाजिक उत्तरदायित्व प्रत्येक मानव के कंधे पर है। अपने परिवार, राज्य, राष्ट्र के प्रति, पर्यावरण, शोषितवर्ग, महिलाओं आदि लोगों के प्रति अपने सामाजिक उत्तरदायित्व को पूरा करते हैं।

साथ ही नये क्षितिजों के लिए कई कार्य करने हेतु प्रेरित होते हैं। ताकि समाज में पिछड़े हुये वर्ग सक्षम बन सकें। वातावरण को स्वच्छ बनाकर, विभिन्न कंपनियों द्वारा दिये गये मुनाफे का कुछ अंश सामाजिक कार्यों में लगाकर हम सामाजिक उत्तरदायित्व का निर्वाह करते हैं। इस प्रकार अनेक छोटे-बड़े कृत्यों के माध्यम से हम सामाजिक, पारिवारिक, धार्मिक आदि क्षेत्रों में अपने उत्तरदायित्व को पूर्ण करते हैं।

प्रस्तावना :-

मनुष्य एक सामाजिक प्राणी है। “जो मनुष्य समाज में नहीं रहता वह या तो पशु है या देवता”

युनान के महान दार्शनिक अरस्तू का यह कथन हमें याद दिलाता है, कि हम अपनी अनेक आवश्यकताओं को समाज की सहायता से पूरी करते हैं चाहे वह शारीरिक हो, मानसिक या आत्मिक। हमें समाज में रहने से शारीरिक सुरक्षा प्राप्त होती है। साथ ही हमारी मूलभूत आवश्यकताएँ जैसे :- भोजन, वस्त्र एवं आवास आदि की भी प्राप्ति होती है। बीमारी की अवस्था में चिकित्सा, औषधि, देखभाल आदि प्राप्त होती है। समाज बचपन की अवस्था में हमारा विशेष पालन-पोषण करता है। हमारा समाजीकरण करता है। (अर्थात् हमें समाज स्वीकृत बातें सीखता है) परिवार, पड़ोस, मित्रों का समूह प्राथमिक समूह के रूप में हमारे जीवन में महत्वपूर्ण भूमिका निभाते हैं। विद्यालय, महाविद्यालय, प्रशिक्षण संस्थानों के शिक्षकगण हमें शिक्षा ही नहीं प्रदान करते अपितु हमारे व्यक्तित्व का विकास करके समाज में विभिन्न पद प्राप्त करने में हमारी सहायता करते हैं। जिस संस्थान में हम रोजगार प्राप्त करते हैं उस संस्थान के प्रमुख एवं सहकर्मियों से हम समय का पालन, अनुशासन, कर्तव्यनिष्ठा आदि पाठ सीखते हैं।

सामाजिक उत्तरदायित्व की भावना की विकास की प्रथम सीढ़ी हमारा परिवार व उनमें रहने वाले सदस्य है। बड़े बुजुर्गों से हम समाज सम्मत व्यवहार करना सीखते हैं। वे हमें उचित व्यवहार पर प्रशंसा तथा अनुचित व्यवहार पर आलोचना द्वारा हमारे जीवन में महत्त्वपूर्ण भूमिका का निर्वहन करते हैं। इस प्रकार समाज हमें अच्छे कार्य हेतु पुरस्कार प्रदान करता है एवं अनैतिक व समाजविरोधी कार्य करने पर दंडित भी करता है। परिवार, समाज से ही हम संस्कृति, ज्ञान, सम्पत्ति, प्रास्थिति आदि प्राप्त करते हैं। अतः हमारा सामाजिक उत्तरदायित्व भी होता है, कि हम परिवार-पड़ोस, समाज, राष्ट्र आदि के ऋणों, आभारों को समझे तथा इनके प्रति कृतज्ञता का अनुभव करते हुये अपने सामाजिक उत्तरदायित्व को पूर्ण करें।

सामाजिक उत्तरदायित्व का अतीत से संबंध :-

सामाजिक उत्तरदायित्व में हमारे 5 ऋण, एवं 5 यज्ञ भी शामिल हैं। गृहस्थाश्रम में प्रायः देवऋण एवं ऋषि ऋण चुकाने की व्यवस्था है। व्यक्ति विवाह पश्चात् यज्ञ, हवन द्वारा ऋषि व देवताओं का ऋण चुकाता है। सपत्नीक यज्ञादि कर वह देवताओं को प्रसन्न कर देवऋण से मुक्त होता था। संतानोत्पत्ति कर वंश-परम्परा को आगे बढ़ाते थे तथा श्राद्ध के अवसर पर पितरों को पिण्ड व तर्पण देकर वह पितृ ऋण से मुक्त होते थे। ब्रह्मचर्य आश्रम, वानप्रस्थ एवं सन्यास आश्रम में पहुँचकर व्यक्ति ऋषि ऋण से मुक्त माना जाता था।

इसी प्रकार 5 यज्ञ हैं – ब्रह्मयज्ञ, पितृयज्ञ, देवयज्ञ, भूतयज्ञ, नृयज्ञ।

मनुस्मृति के अनुसार ब्रह्मयज्ञ को पठन-पाठन के द्वारा, पितृयज्ञ को पितरों के तर्पण या श्राद्ध द्वारा, देवयज्ञ को देवताओं को अग्नि आहुति, बलि द्वारा भूतयज्ञ द्वारा, प्रेतात्माओं को बलि तथा भोजन, नृयज्ञ को अतिथि सत्कार द्वारा संपन्न किया जाता है। ये सारे ऋण एवं यज्ञ हमारे सामाजिक उत्तरदायित्व हैं, जो भूतकाल से आज वर्तमान में भी चले आ रहे हैं। सामाजिक उत्तरदायित्व ना केवल भौतिक जगत के ऋणों से जुड़े हैं, अपितु धार्मिक एवं सामाजिक कार्यों से भी इनका जुड़ाव है।

वर्तमान तथ्य :-

वर्तमान आधुनिक समय में यद्यपि मनुष्य के पास समय का अभाव होता जा रहा है। किंतु हमें जो कार्य सहज रूप से प्राप्त हुआ है और जिसे हमें करना ही है, यदि उसे हम सामाजिक उत्तरदायित्व मानकर पूर्ण करें तो नए क्षितिजों तक पहुँच सकते हैं। साथ ही प्रत्येक नागरिकों में सामाजिक उत्तरदायित्व की भावना को प्रबल एवं उसके प्रति जागरूक कर सकते हैं।

जैसे :- हम शिक्षक हैं तो हमें पढ़ाने का कार्य पूरी ईमानदारी, निष्ठा एवं लगन से करना चाहिए। यदि हम एक प्रशासनिक अधिकारी, डॉक्टर, इंजीनियर, व्यापारी, किसान, मजदूर आदि हैं तो हम अपना कार्य समाज की सेवा भावना से करते हैं, तो हम अपने सामाजिक उत्तरदायित्व का निर्वाह कर रहे होते हैं।

निगमित सामाजिक उत्तरदायित्व :-

हमें पता है, कि कंपनिया किसी उत्पाद को बनाने के लिए प्राकृतिक संसाधनों का उपयोग करती है, प्रदूषण को बढ़ावा और अपनी जेबे भरती है। जिससे समाज में रहने वाले लोगों को खराब प्रदूषण का नुकसान उठाना पड़ता है। इनसे प्रभावित लोगों को कंपनी की तरफ से कोई सीधा मुआवजा नहीं मिलता इसलिए भारत सहित पूरे विष्व में कंपनियों के लिए यह अनिर्वाय कर दिया गया है कि वे अपनी आमदनी का कुछ भाग उन लोगों के कल्याण पर भी करे जिनके कारण उन्हें असुविधा हुई है, इसे ही CSR कहा जाता है।

CSR नियम भारत में 1 अप्रैल 2014 से लागू हुआ। जिसमें जिन कंपनियों की आय 500 करोड़ या 1000 करोड़ या 5 करोड़ सालाना लाभ हो तो उनको CSR पर खर्च करना जरूरी है। यह खर्च 3 साल के औसत लाभ का कम से कम 2% होना चाहिए। CSR के अंतर्गत कंपनियों को बाध्यरूप से उन गतिविधियों का हिस्सा बनना होता है जो समाज के पिछड़े या वंचित वर्ग के लोगों के कल्याण के लिए जरूरी हो।

जैसे :-भुखमरी, कुपोषण, शिक्षा, पर्यावरणीय स्थिरता, मातृ-पिषु स्वास्थ्य सुधार, राष्ट्रीय विरासत का संरक्षण, स्लम क्षेत्र आदि।

मंत्रालय के ऑकड़ों के अनुसार 2015-16 में CSR गतिविधियों पर 9822 करोड़ खर्च किए गये।

TOP 10 SPENDERS OF CSR ACTIVITIES

WIPRO	132.7
OIL INDIA	133.3
TATA STEEL	171.5
N M D C	188.7
N T P C	205.2
I T C	214.1
T C S V	219
INFOSYS	239.5
O N G C	495.2
RELIANCE INDUSTRIES	760.6

Image soiree:- News laundry

समाजिक उत्तरदायित्व के नए क्षितिज :-

वर्तमान परिपेक्ष्य में सामाजिक उत्तरदायित्व का दायरा बहुत अधिक विस्तृत होता जा रहा है। स्वच्छता के प्रति हमें सतर्क रहना चाहिए। कचरे के सही प्रकार से निपटान में सहयोग करना चाहिए। प्लास्टिक का उपयोग कम करना चाहिए। क्योंकि प्लास्टिक पर्यावरण के प्रति हानिकारक है, अतः हमें बाजार जाते समय कपड़े से बना बैग या झोला ले जाना चाहिए जिससे प्लास्टिक का उपयोग कम होगा।

पानी की बचत करना चाहिए। वर्षा जल के संचय के लिए घर के छत के पानी को जमीन में पहुँचाने के लिए आवश्यक उपाय करना चाहिए। शादी या अन्य अवसर पर बचे भोजन को समाज के गरीब वर्ग तक पहुँचा कर हम सामाजिक उत्तरदायित्व का पालन कर सकते हैं। साथ ही ये छोटी-छोटी जिम्मेदारी पूर्ण कर्तव्य हमें बेहतर और जिम्मेदार नागरिक बनाती है। हम में सामाजीकरण के गुण एवं सामाजिक उत्तरदायित्व को निभाने में महत्पूर्ण भूमिका अदा करती है।

सामाजिक उत्तरदायित्व बनाये रखने के उपाय :-

1. शादियों, त्यौहारों या अन्य अवसरों पर हानिकारक पटाखों को न जलाकर,
2. रेडियो, टेलीविजन, म्यूजिक सिस्टम को तेज आवाज में न बजाकर
3. अपने वाहन को उचित गति से चलाकर, ट्रैफिक नियमों का पालन करके
4. खरीदे गए सामान का पक्का बिल लेकर, इनकम टैक्स आदि सभी प्रकार के करों का सही भुगतान करके
5. परिवार, ऑफिस, सार्वजनिक जगह पर महिलाओं का सम्मान करके भी हम अपने सामाजिक उत्तरदायित्व का निर्वहन कर सकते हैं।

शिक्षासूचना प्रौद्योगिकी एवं सामाजिक उत्तरदायित्व :-

1. वर्तमान युग सूचना प्रौद्योगिकी का युग है। Whatsapp, Face book, Twitter आदि सोशल साइट्स पर अपवाह फैलाने वाले मेसेज, खबर आदि को साझा न करके भी हम समाज में सामाजिक समरसता कायम रखने में योगदान दे सकते हैं।
2. बुजुर्गों, दिव्यांगों, अनाथ बच्चों, पीडित-षोषित महिलाओं आदि की सहायता कर के भी सामाजिक उत्तरदायित्व का पालन कर सकते हैं।
3. NCC स्काउट-गाइड, NSS आदि के माध्यम से भी हम सामाजिक उत्तरदायित्व की भावना का प्रसार कर सकते हैं।
4. स्कूली पाठ्यक्रम में हम समाज, सामाजीकरण एवं सामाजिक उत्तरदायित्व से संबंधित पाठ्य सामग्री विषय में जोड़कर विद्यार्थियों में सामाजिक गुणों का विकास कर सकते हैं।

निष्कर्ष :-

गहन अध्ययन के पश्चात् हम निष्कर्ष निकाल सकते हैं, कि सामाजिक उत्तरदायित्व का पालन करना हमारा कर्तव्य है। अतीत और वर्तमान के अध्ययन से ये तथ्य सामने आता है कि इनके स्वरूपों में परिवर्तन अवश्य आया है, परंतु ये उत्तरदायित्व सभी पर समान प्रकार से लागू होते हैं। इन दायित्वों को पूरा करने में कुछ परिस्थितिया या समाज-विरोधी तत्व सामने आ सकते हैं। परंतु उचित ज्ञान, अनुभव व एक-दूसरे के सहयोग से इन सामाजिक उत्तरदायित्वों को बखूबी पूर्ण किया जा सकता है।

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“BRAIN WAVES IN BRAIN COMPUTER INTERFACE & SCIENTIFIC ASPECTS OF SPIRITUALITY BEYOND THE WORLD”

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Abstract

This paper conducts a research on the development in Brain Computer Interface (BCI), including the various types of Brain Waves. In this paper we also discuss the scientific aspects of spirituality and beyond the physical world. Even though the growth in computer software and hardware has been enormous in last decades, but the progress in Human Machine Interaction (HMI) has been slow and not continued. In BCI, Electrical signals of brain because of certain actions and thought processes to understand the purpose of the user, give direction to computer. This paper focuses on those Brain Waves fetched from electrical activities categorized by various algorithms and discusses scientific aspects of spirituality beyond the world.

Key Terms : Brain Computer Interface, Brain Waves, Invasive, EEG, Noninvasive, HMI, Spirituality.

Introduction

Brain computer interface (BCI) is a technique that converts brain signals or brain actions to control commands, without using secondary nerves or muscles. Electroencephalography (EEG) which is brain's electrical activity in BCI. In this paper we discussed about the brain waves and also the techniques used in BCI in short. BCI is making easiness to those people who are disabled like (LOS) Locked in State, Paralyzed nerves related issues in muscles activity. The paper also focuses review of Brain Waves fetched from electrical actions and different types of BCI.

It also focuses on scientific aspects of spirituality. Brain Waves are very essential part in spirituality during meditation and we also focus about beyond the world in this paper.

(I). Brain Signals

Brain Waves are electrical signal fired by neurons during the various action/thinking process of the human. These signals then can be extracted by using EEG Cap to process ahead. Our brain produces various waves categorized according to wave length for ex. from delta the Lowest to Gamma the complex.

(II). Electrical activities in Brain

Brain is usually partitioned into cerebellum, the cerebrum and brain. At present EEG does not trace the electrical activity of single neuron perfectly. It contains high absorption of sodium with small amount of potassium. This output is concentration grade [3]. Neuron cell permit diffusion of charges hence creates electrical signals in brain.

Categories Brain Waves

1. Beta wave (14 to 30 Hz) - “Conscious” During Beta waves person will be alert and fully awake,

ordinary reality and functional in 3rd dimension & middle world. Beta waves are related with logical calculation and decision making. They are divided into 3 bands low beta, beta high-beta with rising order of difficulty. Problem solving, thinking actions are done with beta wave. Beta waves are shown in Figure 1.

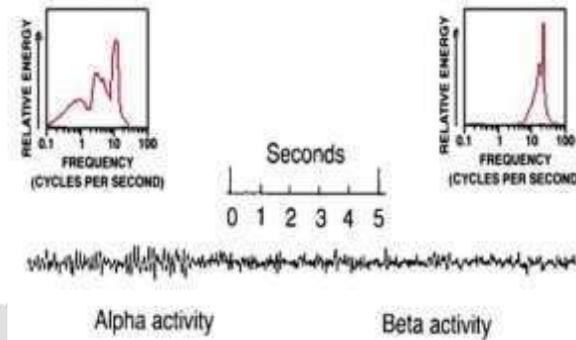


Figure 1: Alpha and Beta waves [4]

2 Alpha wave (8 to 13 Hz) “Subconscious” During Alpha waves person may be in various states for ex. deeply relaxed, meditation, light hypnosis, mystical state, daydreaming, just before & after sleep, watching a movie, listening to music. Alpha waves are related with normal resting activity of the brain. Alpha waves are the doorway to subconscious mind and self-consciousness. Improved learning, quicker and deeper than beta waves [2]. Alpha waves are shown in Figure 1.

3 Mu waves (8 to 12 Hz)

Mu waves are generated during motor activities of body, moving muscles etc. Alpha waves are found at occipital cortex and mu waves are traced in motor cortex. Mu waves are shown in Figure 2.

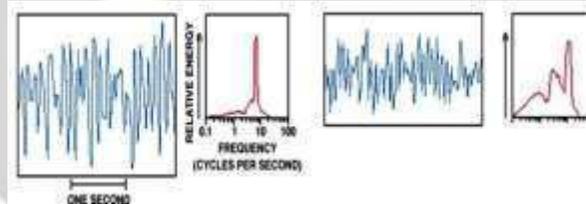


Figure 2: Mu and Alpha waves [4]

4 Theta wave (4 to 8 Hz) “Superconscious” During Theta waves person may be in various states for ex. Drowsy, unconscious, tranquil, light sleep, journeying, the upper & lower worlds, access to the 5th dimension and non-ordinary reality (nor)

Theta Wave is doorway between the conscious and unconscious world and related with deep meditation, light sleep. These waves are shown in Figure 3.



Figure 3: Theta waves [4]

5. Delta wave (0.5 to 4 Hz) “Dream state” During these waves a person may have various states for

ex. deeply unconscious, sleep, astraltravelling, dreaming, and visiting other dimensions. These waves are the lowest frequencies produced during asleep or dreamless sleep. Their sphere of influence is the unconscious mind. Delta waves are shown in Figure 4.



Figure 4: Delta waves [4]

6. Gamma waves (30 to 100 Hz)

These waves are the highest form of waves. During these waves extended consciousness takes place [1].The deep spirituality and oneness comes from these waves. It saves treasure of secrets and nightmares.

The Table – A Continuous Brain Waves shown below the types of waves and its related details.

Table – A: Continuous Brain Waves

* Generally grouped by frequency: (amplitudes are about 100µV max)

Type	Frequency	Location	Use
Delta	<4 Hz	everywhere	occur during sleep, coma
Theta	4-7 Hz	temporal and parietal	correlated with emotional stress (frustration & disappointment)
Alpha	8-12 Hz	occipital and parietal	reduce amplitude with sensory stimulation or mental imagery
Beta	12-36 Hz	parietal and frontal	can increase amplitude during intense mental activity
Mu	9-11 Hz	frontal (motor cortex)	diminishes with movement or intention of movement
Lambda	sharp, jagged	occipital	correlated with visual attention
Vertex			higher incidence in patients with epilepsy or encephalopathy

C. Category of Brain Computer Interface

• Non Invasive BCI

In this process no Invasive methods are used. In this some EEG Sensors placed on the scalp of head to catch the electric activity (Figure 6). We get smallest amount of signals when communicating with the brain [5]. It includes scanning machines, sensors on the scalp with no implantation.

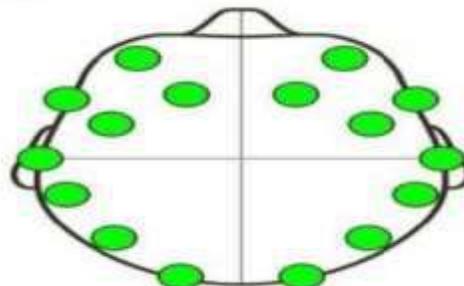


Figure 5: Positions of EEG 16 sensors [3]

- **Invasive BCI**

This method is used in case of disability in sensory organs. In a case of willia dobell who implanted 68 electrodes into jerry's visual cortex and got success to produce brightness sensations.

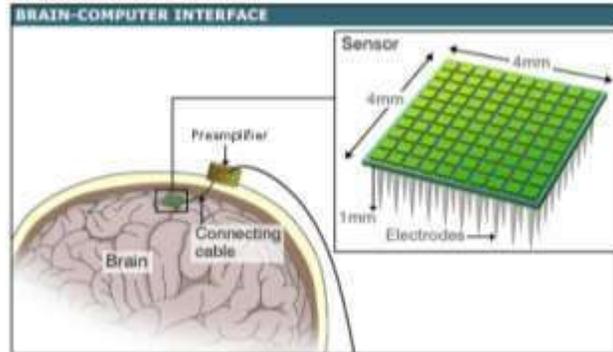


Figure 6: Invasive data acquisition [4]

- **Partial Invasive BCI**

In these types of methods both Invasive and Non Invasive both are used. Electrodes implanted partially into the scalp and signals are extracted accordingly.

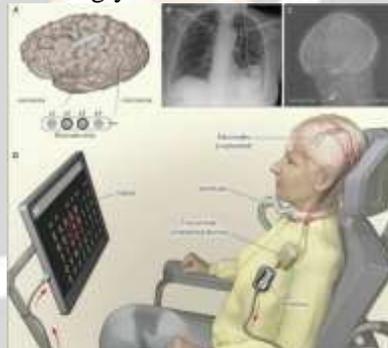


Figure 7: ALS - locked-in-neuroscience

Conclusion

Human Brain is very small but it has billions of secrets, information and powers, those are still unknown. By using BCI technologies we got a way to explore the brain waves and to research the scientific sides of spirituality too. A human can generate or manipulate the brain waves by using the power of deep meditation techniques and go beyond the 3rd dimension in spirituality.

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वर्तमान परिस्थितियों में शिक्षकों की शिक्षण दक्षता एवं सक्षमता का प्रभाव

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“ शिक्षा एक अनवरत चलने वाली प्रक्रिया है “योग कर्मसु कौशलम्” कर्म में कौशल ही योग है। शिक्षा प्रक्रिया के तीन प्रमुख अंगो – अध्यापक, छात्र व पाठ्यवस्तु में अध्यापक का स्थान सर्वाधिक महत्वपूर्ण है, श्रेष्ठ अध्यापक के आभाव में सुयोग्य छात्रगण भी वांछित ज्ञान प्राप्त करने में सफल नहीं हो सकते हैं, अच्छी से अच्छी पाठ्यवस्तु भी दक्ष अध्यापकों की अनुपस्थिति में प्राणहीन हो जाती है। हमारा वर्तमान समाज एवं राष्ट्र विकास के अत्यन्त महत्वपूर्ण दौर से गुजर रहा है ऐसी परिस्थिति में शिक्षक का उत्तरदायित्व और भी बढ़ जाता है। शिक्षक का कार्य ज्ञान एवं संस्कृति के संरक्षण तथा हस्तांतरण तक ही सीमित नहीं हैं बल्कि परिस्थितियों के अनुरूप आवश्यक सामाजिक परिवर्तन लाना भी है। वर्तमान समय में अध्यापन कार्य को आजीविका के रूप में मान लिया गया है तथा इसके गुणात्मक सुधार पर बल दिया गया है। आज यदि अध्यापक अध्यापन कार्य को एक प्रोफेशन के रूप में देखता है तो उसमें दक्षताएँ अवश्य होनी चाहिए, परन्तु इन दक्षताओं के साथ-साथ अध्यापक में सक्षमताओं का होना भी आवश्यक है। ”

प्रस्तावना –

शिक्षा एक अनवरत चलने वाली प्रक्रिया है “योग कर्मसु कौशलम्” कर्म में कौशल ही योग है। जिस तरह से पौधों को सींचकर सुन्दर आकार दिया जाता है, उसी प्रकार शिक्षा के माध्यम से मनुष्य को एक योग्य इंसान बनाया जा सकता है, शिक्षा, व्यक्ति, समाज एवं राष्ट्र के लिए विकास की रीढ़ की हड्डी है, इससे व्यक्ति, समाज एवं राष्ट्र का सुव्यवस्थित, सुसंगठित एवं सौउद्देश्यपूर्ण विकास होता है।

शिक्षा प्रक्रिया के तीन प्रमुख अंगो – अध्यापक, छात्र व पाठ्यवस्तु में अध्यापक का स्थान सर्वाधिक महत्वपूर्ण है, श्रेष्ठ अध्यापक के आभाव में सुयोग्य छात्रगण भी वांछित ज्ञान प्राप्त करने में सफल नहीं हो सकते हैं, अच्छी से अच्छी पाठ्यवस्तु भी दक्ष अध्यापकों की अनुपस्थिति में प्राणहीन हो जाती है। शिक्षक शिक्षा प्रक्रिया को उचित दिशा प्रदान करते हैं। श्रेष्ठ शिक्षक छात्रों के वांछित व्यवहार परिवर्तन में सहायक होते हैं तथा उन्हें विकास के पथ पर सफलता पूर्वक अग्रसर होने में सहायता प्रदान करते हैं। शिक्षक, शिक्षा प्रणाली का केन्द्र

बिन्दु होता है। समस्त शिक्षा व्यवस्था उसके चारों ओर विचरण करती रहती है, शिक्षक के महत्व को स्वीकार करते हुए बाइनिंग एवं बाइनिंग ने इसे 'शिक्षालय की आत्मा' कहा है।

हमारा वर्तमान समाज एवं राष्ट्र विकास के अत्यन्त महत्वपूर्ण दौर से गुजर रहा है ऐसी परिस्थिति में शिक्षक का उत्तरदायित्व और भी बढ़ जाता है। शिक्षकों के उपर ही राष्ट्र के भावी निर्माताओं को तैयार करने का दायित्व होता है। समाज तथा राष्ट्र के विकास का सूत्रधार शिक्षक ही होता है। समाज की आवश्यकताओं, अपेक्षाओं, आकांक्षाओं, आदर्शों एवं मूल्यों आदि को वास्तविक रूप देने की जिम्मेदारी भी शिक्षकों को ही वहन करनी होती है।

शिक्षक का कार्य ज्ञान एवं संस्कृति के संरक्षण तथा हस्तांतरण तक ही सीमित नहीं हैं बल्कि परिस्थितियों के अनुरूप आवश्यक सामाजिक परिवर्तन लाना भी है। राष्ट्रीय आवश्यकताओं को ध्यान में रखकर विभिन्न क्षेत्रों के लिए सृजनशील नेतृत्व को विकसित करना स्वायत्तता व न्याय पर आधारित नवीन सामाजिक व्यवस्था को स्थापित करने का लक्ष्य प्राप्त करने में सहायता प्रदान करना भी शिक्षक समुदाय का उत्तरदायित्व है। सर्वपल्ली राधाकृष्णन के अनुसार – "समाज में अध्यापक का स्थान अत्यन्त महत्वपूर्ण है वह एक पीढ़ी से दूसरी पीढ़ी को बौद्धिक परंपराओं व तकनीकी कौशलों के हस्तान्तरण के साधन के रूप में तथा सभ्यता की ज्योति को प्रज्ज्वलित रखने में सहायता प्रदान करता है।" इसी प्रकार मुदालियर आयोग (1952–53) ने भी शैक्षिक पुनर्निर्माण में शिक्षक एवं उसके व्यक्तिगत गुणों, उसके व्यावसायिक प्रशिक्षण तथा विद्यालय एवं समाज में उसके स्थान को सर्वाधिक महत्वपूर्ण स्वीकार किया था। कोठारी आयोग (1964–66) ने अपने प्रतिवेदन 'शिक्षा तथा राष्ट्रीय विकास' में स्पष्ट किया है कि शिक्षा के स्तर तथा राष्ट्रीय विकास में शिक्षा के योगदान को जितनी भी बातें प्रभावित करती हैं उनमें अध्यापक के गुण, क्षमता एवं चरित्र सर्वाधिक महत्वपूर्ण हैं। सन् 1986 की राष्ट्रीय शिक्षा नीति में अध्यापक को शिक्षण प्रक्रिया का केन्द्र बिन्दु कहाँ गया है। शिक्षा की संपूर्ण प्रक्रिया शिक्षक के आस-पास घुमती है। प्रसिद्ध विद्वान एच.जी.वेल्स ने शिक्षकों की महत्व को बताते हुए कहाँ है – "शिक्षक इतिहास का निर्माता है राष्ट्र का इतिहास विद्यालयों में लिखा जाता है और विद्यालय अपने शिक्षकों की गुणवत्ता से भिन्न नहीं हो सकते।" अतः किसी भी राष्ट्र के निर्माण में शिक्षकों की भूमिका को नकारा नहीं जा सकता है, क्योंकि अनेक व्यक्तियों का निर्माण करने वाला शिक्षक एक व्यक्ति न होकर अपने आप में एक संस्था होता है।

अध्यापन कार्य एक वृत्ति –

वर्तमान समय में अध्यापन कार्य को आजीविका के रूप में मान लिया गया है तथा इसके गुणात्मक सुधार पर बल दिया गया है, वास्तव में किसी वृत्ति (क्तवमिपवद) में कुछ मूलभूत तथ्यों पर ध्यान अवश्य दिया जाना चाहिए, जो न्यूनतम कौशलगत दक्षता, कार्यआधारित दक्षता, प्रतिबद्धता एवं व्यवहारगत निष्पादन से संबंधित होते हैं, इनके अभाव में कोई व्यक्ति किसी वृत्ति में न तो आर्थिक दृष्टि से सफल हो सकता है और न ही गुणवत्ता की दृष्टि से स्तरीय प्रमाणित हो सकता है।

अध्यापक दक्षता –

कुछ प्रमुख अध्यापक दक्षताएँ निम्न हैं :-

प्रबंधन संबंधी दक्षता :- उत्तम एवं प्रभावकारी शिक्षण के लिए अध्यापक को कक्षानुशासन और प्रबंध कौशलों में कुशलता की अत्यन्त आवश्यकता होती है। सामूहिक शिक्षण के साथ ही अध्यापक को मार्गदर्शन में भी सक्षम होना आवश्यक है। एक कुशल प्रबंधन करने वाला अध्यापक किसी भी स्तर के कक्षा में पढ़ने वाले छात्रों को किसी सामूहिक क्रिया-कलाप में संलग्न और प्रेरित करते हुए उसमें सामाजिक दायित्व बोध और सेवा भावना का विकास कर सकता है।

समुदाय एवं अन्य संगठन सहकार्य दक्षता :- विद्यालय को साधन सम्पन्न बनाने और स्थिति को सुधारने के लिए आगामी दिनों में समुदाय और अन्य सहयोगी या सहयोग तत्पर संगठनों की सहायता को ग्रहण करना जरूरी होगा। औपनिवेश काल में शिक्षा एवं शिक्षकों को समुदाय एवं समाज से दूर रखने का प्रबंध किया गया था, ताकि शिक्षित वर्ग में अंग्रेजी भाषा को स्थापित किया जा सकें एवं नवशिक्षित वर्ग परंपरागत भारतीय समाज से दूर और विदेशी हुकुमत से निकटता स्थापित कर सकें, लेकिन आज स्थिति बदल चुकी है। आज शिक्षा सामाजिक आवश्यकता और आकांक्षाओं की पूर्ति का माध्यम है। अतः अध्यापक यदि समाज और शिक्षा तथा विद्यालयों के मध्य निकट स्थापन में कुशल न हो, सामुदायिक साधनों का उपयोग विद्यालय के लिए करने में सक्षम न हो तो अवश्य ही इस दूरी को कम कर पाना संभव नहीं हो सकता और उन्हें सामाजिक प्रतिष्ठा की प्राप्ति भी कठिन साबित हो सकती है।

मूल्यांकन दक्षता :- चूँकि मूल्यांकन को शिक्षण का ही एक अविभाज्य अंग माना जाता है, अतः मूल्यांकनगत दक्षता के अभाव में कोई भी अध्यापक दक्षता के स्तर को प्रकट नहीं कर सकता है। शिक्षण अधिगम प्रतिफल का मूल्यांकन मात्र प्रश्नपत्रों के माध्यम से हो यह जरूरी नहीं है। सतत् एवं व्यापक मूल्यांकन दोनों की ही आज आवश्यकता है, एक योग्य अध्यापक को मूल्यांकन की विभिन्न पद्धतियों एवं तकनीकों से विशेष परिचय का होना आवश्यक है, ताकि आवश्यकता के अनुसार उपयोगी उपागम को व्यवहृत करने की क्षमता उनमें अवश्य हो।

उपरोक्त अध्यापक दक्षताओं के आधार पर हम कह सकते हैं कि आज यदि अध्यापक अध्यापन कार्य को एक प्रोफेशन के रूप में देखता है तो उसमें दक्षताएँ अवश्य होनी चाहिए, परन्तु इन दक्षताओं के साथ-साथ अध्यापक में सक्षमताओं का होना भी आवश्यक है, जिससे वह अपने उत्तरदायित्व का निर्वहन अच्छे तरीके से कर सकें। वर्तमान समय में शिक्षक में दक्षता व सक्षमता के समायोजन की आवश्यकता है।

अध्यापक सक्षमता –

शिक्षक सक्षमता को प्रमुख चार भागों में विभाजित कर सकते हैं।

1. विषय वस्तु का स्वामित्व होना :- शिक्षक का विषयवस्तु पर स्वामित्व होना चाहिए। कक्षा शिक्षण में पाठ्यवस्तु के प्रस्तुतीकरण में, उसके स्वरूप से, शिक्षण क्रियाओं से, अधिगम परिस्थितियाँ उत्पन्न की जाती है। विषय के ज्ञान के साथ ही शिक्षक को सीखने की प्रक्रिया और शिक्षण प्रविधियों का पर्याप्त ज्ञान होना चाहिए।
2. शिक्षण कौशलों में सक्षमता होना :- शिक्षक को शिक्षण कौशलों में सक्षम होना बहुत आवश्यक है, क्योंकि वह पढ़ाते समय विद्यार्थियों से अनेक प्रकार की अधिगम क्रियाएँ करवाता है, यदि शिक्षक शिक्षण कौशलों में सक्षम होगा तो वह छात्रों की त्रुटियों को सही करने का निर्देश दे सकता है।
3. व्यवहारिक सक्षमता होना :- शिक्षक का व्यवहार भी छात्रों पर अपना प्रभाव डालता है। शोध अध्ययनों से ज्ञात हुआ है कि शिक्षक के व्यक्तित्व का प्रभाव छात्र निष्पत्ति पर पढ़ता है।

4. समस्या समाधान की सक्षमता :- शिक्षक यदि अध्यापन कार्य में चिन्तन व तर्क शक्ति का प्रयोग करता है तो विद्यार्थियों की भी चिन्तन व तर्कशक्ति का विकास होता है और वे विषय-वस्तु से संबंधित समस्याओं के समाधान को आसानी से हल कर लेते हैं।

निष्कर्ष –

इस आधार पर यह कहना अनुपयुक्त नहीं हो सकता है कि आज यदि अध्यापक अध्यापन को एक प्रोफेशन के रूप में देखता है तो उसे कुछ दक्षताएँ हासिल करनी होंगी, इन दक्षताओं के साथ उसमें कुछ क्षमताएँ भी होना आवश्यक है। शिक्षक की क्षमता का मूल्यांकन, उसके विद्यालय कार्यो पर प्रभाव, विद्यालय एवं समाज के संबंधों पर प्रभाव, छात्रों के सीखने पर प्रभाव आदि से देखा जा सकता है। अतः शिक्षक में दोनों गुणों (दक्षता-सक्षमता) के समायोजन की आवश्यकता है, ताकि वह अपने कर्तव्यों एवं दायित्वों का सुचारु रूप से निर्वहन कर सकें।

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Professional Ethics and Competency Development through Communication Skills

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ABSTRACT

“Ethics is a branch of philosophy that addresses the concepts of right and wrong or good and evil.” Ethics are commonly related to the moral principle or guideline according to which one performs ones tasks. It also governs a person’s behavioral aspects. In general, ethics are known as the branch of knowledge that deals with the moral principles. In today’s modern and globalized professions we adopt codes of ethics as common standards for smooth working culture and effective results. Simultaneously we give equal privilege to Communication Skills. As “Life is a process of constant movement in relationship”, said Jiddu Krishnamurthy, this understanding of “Relationship” between two individuals for example employer and employee or vendor and customers are due to effective communication which results in better communion and fruitful relationship. Thus, communication becomes the fulcrum on which successful relationships are built. Communicating skillfully is not only important in an organization or business to achieve multiple targets but also equally important to develop competence among employees to do progress through professional ethics. The purpose of this paper is to facilitate readers from different disciplines to develop an in-depth comprehension of professional ethics to inculcate competence for Global Professional Excellence. It’s emphasis is on new insights and knowledge not only to encompass the basics but also to cover the entire loop of competence for being proficient.

Keywords: Professional Ethics, LSRW Skills, Competence Development, Communication Skills

Introduction:

Professional Ethics means principles that govern the behavior of a person or group in a business environment. Like values, professional ethics provide rules on how a person should act towards other people and institutions in that particular environment one works. Ethics is a fundamental requirement of any profession. It is integral to the success of the business. Maintaining good ethics in profession is being consistent with the principles of correct moral conduct to develop professional competencies through Communication Skills. One can define competencies as, “A set of integrated knowledge, skills, abilities and attributes that translate into behaviors and help define, in greater detail, what is needed to successfully perform the job.” It is also concern to the type of behaviors an organization values to achieve certain objective supporting the strategy and can help employees work more effectively individually and as a team, which will improve individual and team performance.

Most of the corporate bodies have come to rely on team-based arrangements to increase productivity, customer service and job satisfaction among their employees. Yet teams behave differently due to the diversity in individual behavior. Therefore, it is significant to be aware of the dynamics of group behavior. If an individual possesses basic communication tools such as Listening skills, Reading skills, Writing skills and Speaking skills there is no scope for any puzzlement in relationships. The need for thoughtful and effective communication at the workplace is foremost. At the professional front, it is communication and its related skills that decide a person’s career curve. It is so because in the professional world, what professionals do most of the time is communication. Today, it is effective communication that helps a professional, national or multinational organization to eliminate other competitors and come ahead.

Basics of Ethics:

Ethics is concerned as a tool for clarifying the issues and help in decision-making. Professional ethics provide us means to solve certain ethical problems related to a certain profession. Thus, professional ethics cannot be only about abiding by the rules, but also a constant awareness to the rights and needs of the targeted people whether they are buyers, suppliers or people working on different hierarchal levels .It directly affects business management and operations, province responsibility and behavior of individuals within the corporation.

Codes of Professional Ethics:

Codes of professional ethics are often established by professional organization to help and guide member or staff in performing their job function according to consistent ethical principle. Professional ethics helps a professional choose what to do when faced with problem. Therefore, the several components need for professional ethics like honesty, integrity, respect and transparency. Honesty means being trustful, trustworthy, loyal, fair and sincere. Honesty also means straightforward conduct. In ethics, Integrity suggests that parties holding apparently conflicting values should account for the discrepancy or alter their beliefs. Transparency means being trustful, trustworthy, loyal, fair and sincere. Transparency in operating business should be in such a way that it is easy for others to see what actions are performed. Sometimes organizations combine their codes of ethics and conduct to form one general ethics document that includes guidelines for behavior.

Challenges and solution in Professional Ethics:

Sometimes issues such as difference in religion, political, race, and culture can create problems in workplace. Sometimes the different perception of professionals due to their different ethnic, socioeconomic and educational background can also work as challenge or problem. For example some people can accept suggestion or recommendation given to them by senior authority because their background dictates that authority figures are always to be obeyed but in some cases they are not .In some cases moral dilemma is also one of the biggest challenge. The moral dilemma can affect the achievements of staff in an organization.

The implementation of right professional ethics through communication skills in an organization will help to solve the problem if this happens in work place. To adapt a positive culture and repair the negative culture into positive one which can be acceptable by other members in an organization comes with the help of communication skills. For example the situation to celebrate the success of someone will be different for every member in an organization so it's the moral obligation for all other members to accept one common way of celebration as to respect the other member.

Competency Development:

Competencies define capabilities that are important across the organization and will be included as part of all jobs and the capabilities for specific roles within the organization. Like:

Organizational competencies: The mission, vision, values, culture and core competencies of the organization in which the work of the organization is carried out.

Core competencies: Capabilities or technical expertise unique to an organization.

Technical competencies: Depending on the related domain based technical skills.

Behavioral competencies: Individual's performance.

Functional competencies: Functional competencies are job-specific competencies that drive proven high-performance, quality results for a given position.

Management competencies: Management competencies identify the specific attributes and capabilities that illustrate an individual's management potential.

Communication: Exercises a professional approach with others using all appropriate tools of communication.

Among all these categories, Communication comes at the top and plays an important role to inculcate, develop and enhance other competencies. For example managerial and functional competency can be better learned and implement if a person knows about the preparation, planning and presentation strategy. In the same ways for better results functional competency can be developed among employees by motivating them through good offers ,perks ,promotion and felicitation using manner of articulation which comes through communication.

Professional Ethics, Competency Development and Communication Skills:

Professional Ethics and Competency Development are integral part of Communication skills. It is only through communication we learn how to follow the professional ethics in a right way in any profession. The development of abilities to be successful is must on individual and group level in any business or organization. The success comes through with the implementation of various skills of communication like LSRW skills. It is also dependent on the selection of right medium or channel like verbal and Non-Verbal, Oral and Written along with professional ethics. For example Verbal communication skills are very important for clear communication with the public. Clear communication requires simple language. How to present or share the ideas in simple form we learn through communication. In the same ways Non-Verbal Communication plays a vital role while listening and speaking as it consists of body language and the cues that are given off .Through impressive Oral Communication we can grab the large network of people in minimal time period. It helps a lot during meetings, conferences, presentations and to do the brain storming .The smart strategy of presentation helps to convince people. Like Oral, Written Communication Skills is also the basic requirement of a company because we can use written records for legal purposes. How to maintain formal documentation we learn through communication.

In order to be a proficient leader or good communicator it is essential to have command over these LSRW Skills. Listening helps to understand and anticipate .It also helps to comprehend the message during formal and informal presentations. It helps to boost confidence and creates an opportunity to develop a good will in society. We have many examples of this in the form of successful Motivational Speakers, Political Leaders, Businessmen and Industrialists. Like listening speaking is one of the important part of formal communication. It helps a lot during conversation or communication to mould the situation accordingly. Reading and Writing are productive skills or active skills. With the help of voice tone intonations one can pursue the mindset of listeners or audience. Reading helps to understand the text in right way and draw conclusions during formal meetings etc.

Conclusion

The conclusion for this topic is ethics in professional lives is not a new thing. Ethics have been around for ages. Today every profession has its code that is developed by respective organizations. All professional should follow the ethic because ethics will help them to control their task and guide them in their career. Professional ethics is a sort of communication which is fundamental to thoughtful decision-making. The question arises here why people nowadays are not following or taking the professional ethics seriously. One of the reasons might be when you are not communicating ethically, listeners wonder if what you are saying is true. Lack of ethical communication leads others to question your professional and personal integrity and to wonder if they can trust your message, or even trust you. Once you have lost people's respect and trust, you must work twice as hard to get it back, and sometimes you cannot, no matter how hard you try.

If one wants to develop professional competencies according to professional ethics it is essential to be very skilled at all skills of communication equally. Because Professional Competencies indicate ones potential for success in work life, capacity for leadership engagement, and ability to make a positive contribution to communities set duties. Communication Skills is one of the necessities in today's competitive world to develop competence and implementing professional ethics according to the profession. The increased level of understanding and linkage between individual's roles and organizational performance makes the effort well worth it.

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“A Study on Reduction of Bank Losses by Implementation of SARFAESI Act 2002 for Financial Competencies”

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Abstract

The banking sector in India is in a crisis with the increase in nonperforming assets and decline in the profitability of commercial sector banks particularly public sector banks. Bankers are the heart and soul of any business. The economy of the country also mostly depends on the functioning of banking institutions. Sarfaesi act 2002 is the short form of securitization and reconstruction of financial assets and enforcement of security interest act 2002. Bank utilize this act as an effective tool for bad loans recovery. It is effective only for secured loans where bank can enforce the underlying security e.g. hypothecation, pledge and mortgage. This paper summarizes to study the reduction of losses of banks and implementation of SARFAESI act 2002.

Keywords – SARFAESI act 2002, Nonperforming Assets, Securitization, Recovery.

Introduction:

Banks are the backbone for the development and economic growth of the country. The Securitization and Reconstruction of Financial Assets and Enforcement of Securities Interest Act, 2002 (also known as the SARFAESI Act) are an Indian law. It allows banks and other financial institution to auction residential or commercial properties (of Defaulter) to recover loans. SARFAESI act 2002 is a powerful instrument in the hands of the banks and financial institutions as secured creditors. This act helps them enforce securities held as collateral to loans disbursed by them should such loans turn out as non performing assets during the currency of the loan without interference from the court.

Background of the act:

The previous legislation enacted for recovery of the default loans was Recovery of Debts due to Banks and Financial institutions Act, 1993. This act was passed after the recommendations of the Narsimham Committee – I, was submitted to the government. This act had created the forums such as Debt Recovery Tribunals and Debt Recovery Appellate Tribunals for expeditious adjudication of disputes with regard to ever increasing non-recovered dues.

However, there were several loopholes in the act and these loopholes were mis-used by the borrowers as well as the lawyers. This led to the government introspect the act and this another committee under Mr. Andhyarujina was appointed to examine banking sector reforms and consideration to changes in the legal system.

Flow chart of SARFAESI act 2002



Bank

- It can buy for the NPA property if there are no other bidders.

- Multi-state co-operative banks can also take actions under SARFAESI.

Borrower

- Borrower can't get stay orders from DRT easily.
- Borrower can make settlement / compromise with Bank/ARC.

ARC

An Asset Reconstruction Company is a specialized financial institution that buys the NPAs or bad assets from banks and financial institutions so that the latter can clean up their balance sheets. Or in other words, ARCs are in the business of buying bad loans from banks. ARCs clean up the balance sheets of banks when the latter sells these to the ARCs. This helps banks to concentrate in normal banking activities. Banks rather than going after the defaulters by wasting their time and effort can sell the bad assets to the ARCs at a mutually agreed value.

GROSS NPA and Net NPA

Gross NPA is the amount outstanding in the borrowable account, in books of the bank other than the interest which has been recorded and not debited to the borrowable account.

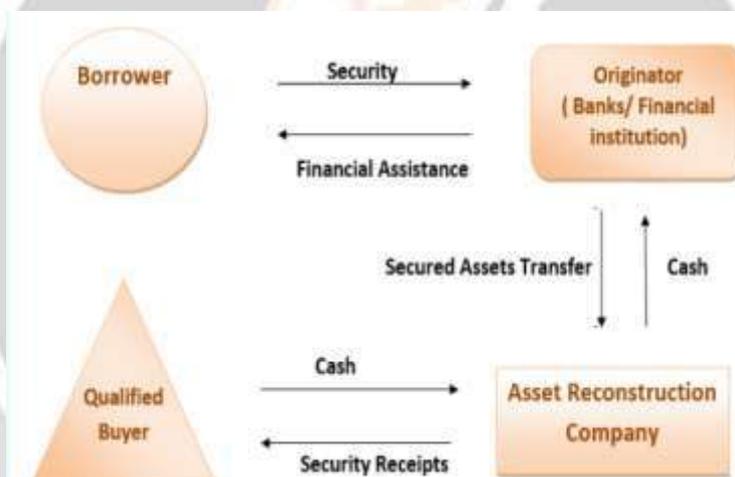
Gross NPA-(Balance in Interest Suspense account + Claims received from Deposit Insurance Credit Guarantee Corporation Export Credit Guarantee Corporation and pending for adjustment + Part payment received and kept in suspense account + Total provisions held)

Simply Net NPAs = Gross NPAs – Provisions on Gross Advances

Net NPA is obtained by reducing the provisions from Gross NPAs and shows the actual burden of banks.

Objectives of SARFAESI Act, 2002:

- 1-Efficient or rapid recovery of non-performing assets (NPAs) of the banks and FIs.
- 2- Allows banks and financial institutions to auction properties (say, commercial/residential) when borrower fail to repay their loans.



The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, allow banks and financial institutions to auction properties (residential and commercial) when borrowers fail to repay their loans. It enables banks to reduce their non-performing assets (NPAs) by adopting measures for recovery or reconstruction.

When do properties fall under this Act?

If a borrower defaults on repayment of his/her home loan for six months at stretch, banks give him/her a 60-day period to regularise the repayment, that is, start repaying. On failure to do so, banks declare the loan an NPA and auction it to recover the debt.

How is the auction price decided?

It depends on the market value of the property. Professional valuers determine the property value based on which banks fix a reserve or minimum bid price. The valuations tend to be on the conservative side as it is a distress sale. If the price fetched exceeds the bank's dues, the excess amount is given to the borrower.

Where can buyers get information about the auctions?

Banks advertise such sales in at least one English and one regional newspaper, 30 days prior to the auction. Alternatively, you can look at websites like www.foreclosure.com.

How can you bid?

Interested bidders must submit their bids in a sealed envelope to the bank. Along with the bid, they must also deposit a certain percentage of the reserve price as earnest money deposit. This amount differs across banks and is refundable if one withdraws from the process or does not win.

On the auction day, the sealed envelopes are opened in front of the bidders and the highest bid is announced. Bidders may or may not get another chance to revise their bids. If you win, you have to pay up to 25 per cent of

your bid amount to confirm the purchase. The bank may allow you to pay the remaining in 10-15 days. You can apply for a loan for the same.

What are the pros and cons of such buys?

Typically, these properties are 20-30 per cent cheaper than the market price. Also, since the bank had previously lent against the property, there is clarity on property title.

However, these properties are sold on an 'as-is' basis. There may be pending dues or even litigations. These liabilities, unless checked carefully, can get transferred to you automatically.

Review of literature:

Rituparna Das (2002) performed a research on Managing the Risk of Non Performing Assets in the Small Scale Industries in India. In this article the researcher tries to seek a solution to the problem of NPA in the small scale industries under the present circumstances of banking and insurance working together under the same roof. What is stressed in this article is the pressing need of the small-scale entrepreneur for becoming aware and educated in modern business management holding a professional attitude toward rational decision making and banks have to facilitate that process as a part of the credit policy sold by them.

Milind Sathya (2005) examined the effect of privatization of banks on performance and efficiency. The data taken was for five years (1998-2002) and it was analyzed by using difference of means test. The banking sector in India includes domestic banks (privately owned, partially privatized banks, fully PSB's) as well as foreign banks, and objective of this study is to study the impact of privatization on the banking firms. It was concluded that partially privatized banks have performed better as compared to fully PSB's in respect of financial performance and efficiency. Partially privatized banks have continued to show improved performance and efficiency in the year after privatization.

Bhatia (2007) in his research paper entitled, "Non-Performing Assets of Indian Public, Private and Foreign Sector Banks: An Empirical Assessment", explores an empirical approach to the analysis of Non-Performing Assets (NPAs) of public, private, and foreign sector banks in India. The NPAs are considered as an important parameter to judge the performance and financial health of banks. The level of NPAs is one of the drivers of financial stability and growth of the banking sector. This paper aims to find the fundamental factors which impact NPAs of banks. A model consisting of two types of factors, viz., macroeconomic factors and bank-specific parameters, is developed and the behavior of NPAs of the three categories of banks is observed

Ashok Khurana and Mandeep Singh (2010), stated that issue of mounting NPAs is a challenging to public to public sector banks. The study found that the asset wise classification of PSBs is in right direction and there is significant variation in the recovery of NPAs in the different sector. The research observed that PSBs should not be loaded with the twin object of profitability and social well fair.

Ramesh.K.V, Sudhakar.A.,(2012) investigated the NPA management in public sector banks a case study of canara bank and state bank of India to analyse the NPA of former mentioned banks. Data was collected for a period of ten years between 2000 to 2010. It is concluded that if the proper management of the NPAs is not undertaken it would be hampers the business of the banks. The NPAs would affect business cycles, legal framework, ethical standards, regulatory and supervisory system and bank specific factors like credit appraisal system; credit recovery procedures risk management system and the motivational level of employees. It is found that there is down trend in NPAS of selected banks by establishing appropriate systems internally to reduce and eliminate at the earliest.

Garg Sambhav et al (2013) an attempt has been made to compare different bank groups as well as bank- wise data relating to Gross NPAs to Gross Advances. The paper also shows Priority and Non- Priority Sector Advances of Scheduled Commercial Banks. The present study highlighted that all the Indian banks are facing the challenge of NPAs and intensity of NPAs is much higher in Public Sector Banks. It shows that earlier Public Sector's NPAs was more as compared to Public Sector Banks. However, now it has been managed at lower end.

Research Methodology

Objective:

To study the procedure of recovery through SARFAESI act 2002 and others.

To study the status of NPA'S of India scheduled commercial Banks of India.

Scope of the study:

The study helps to analyze the performance of SARFAESI act 2002.

The study could suggest new measures for managing present and future NPA'S effectively.

Data sources:

Data is secondary. The sources of data for this paper is included the literature published by Indian banks the recovery bank of India various magazines, journals, books dealing with the current banking scenarios and research papers.

Methodology of study:

For our study, we have considered Non Performing Assets in Scheduled Commercial Banks which includes public sector banks, private sector banks and foreign banks which are listed in the Second Schedule of the Reserve Bank of India Act, 1934. The study is based on secondary data. The paper discusses the conceptual

framework of NPA and it also highlights the trends, status and impact of NPA on scheduled commercial banks during the period of 16 years i.e. from 2000 to 2016. Several reputed research journal including research paper and articles have been used by the researchers. Moreover, RBI Report on Trend and Progress of Banking in India for various years, websites and a book on banking has been referred during the study.

Details of NPA figures of public, private sector banks

S.NO.	Bank	Total advances	Gross advances
1.	Allahabad Bank	145328	18769
2.	Bank of India	274391	43935
3.	Punjab National Bank	356958	55003
4.	State Bank of India	1193325	93137
5.	Canara Bank	31165	30480

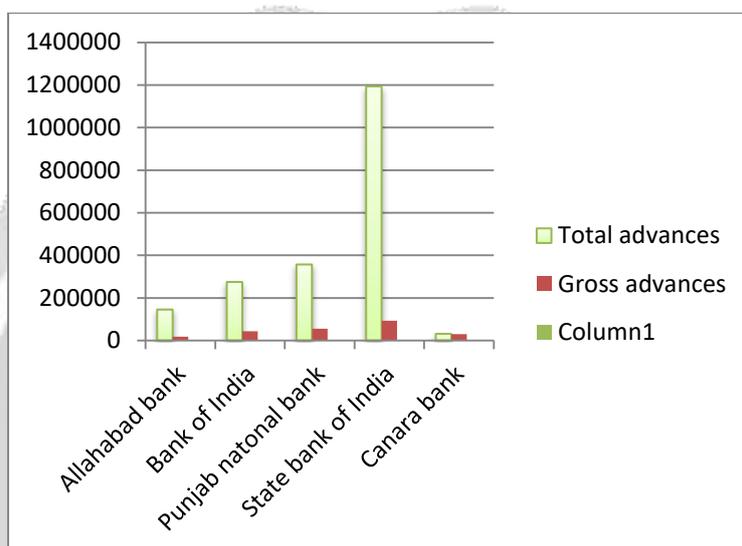


Fig shows that State Bank of India has the highest value of Gross NPA around Rs. 93,000 crores, Punjab National Bank (Rs. 55,000 crores) and Bank of India (Rs. 44,000 crores) come next.

NPAS OF SCHEDULED COMMERCIAL BANKS RECOVERED THROUGH VARIOUS CHANNELS (AMOUNT IN CRORES)

year	no of cases referred	amount involved	amount recovered	% of amount recovered
2016-2017	166804	14630600	27849	1.90
2017-2018	159147	15914700	11030	0.69

NPAS OF SCHEDULED COMMERCIAL BANKS RECOVERED THROUGH VARIOUS CHANNELS (AMOUNT IN CRORES)

year	no of cases referred	amount involved	amount recovered	% of amount recovered
2016-2017	3155672	248200	30800	12.4
2017-2018	4654743	221400	22800	10.3

DATA ANALYSIS:

Commendably, the Ruling has attempted to preserve the right to property of the borrower by ensuring that a borrower is not disposed without due process of law, the underlying premise being that secured creditors are not allowed to abuse the wide powers provided to them under the SARFAESI Act. However, this Ruling has certainly changed in favor of the borrowers.

The SARFAESI Act was enacted with a distinct purpose to facilitate banks and financial institutions to recover dues in a speedy manner by enforcement of security interest without intervention of the court. The object of the debt recovery laws is to reduce non-performing assets and increase liquidity in the market.

CONCLUSION:

Banking industry plays a vital role for the development of bank economy, But the Banking Industry has been in the severe problem of high NPA'S.As the government of India and reserve bank of India have been taking several measures in order to bringing down the NPA'S of banks, the implementation of measures is not up to the

mark Apart from government of India and RBI, the banks also have to take appropriate measures to reduce the problem of risen NPA'S.

Though the enactment of SARFAESI Act sought to mobilize blocked funds of the banks in the non-performing assets, the various provisions of the acts have created deep sorrows for the genuine buyers. The various provisions meant to balance the requirements of the borrowers and the banks, have their balance of favour tilted towards the banks. These powers are, at majority of the times, mis-utilised by the banks to appropriate their interests against the interests of the buyers. In such a situation it is pertinent for the civil courts to assume a more social responsibility for the larger interest of the borrowers on one hand and to share the responsibilities of the banks to mobilize their funds from the numerous non-performing assets.

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“A study on consumer’s perception and attitude towards green product for global competencies”

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Abstract

The study of this research aims to create an immense level of awareness among the youth exposed to such social networking sites and findings will not only bear results as to how adversely and positively is the youth affected by the usage of these sites but also will help the youth to understand the usage of these networking sites efficiently Facebook, My Space, Twitter, LinkedIn, are a few such sites that attract maximum of the youth to tune in to them and thereby embodies their own merits and demerits that desperately need to create an actual picture among the youth. It has now become an evident and usual sight to face individuals being insensitive to chat in worshipping places, homes where relatives and guests are around, highways, school, colleges and social gatherings.

Keywords– Attitude, Global Competencies, Green Product, Social networking sites, Facebook, Twitter and Internet.

Introduction: - Due to increase in global warming and climate change the public concern for environmental issues is gradually increased over the past decades. The customers are started demanding eco-friendly products and they pay more attention to the environment, wealth and health. The companies are started adopting green marketing practices in their activities as a part of social responsibility and they were trying to reach the customers with their green messages. The “Green movement” then has entered the mainstream status in many developed countries, where eco-friendliness is becoming a major consumer preference among the best living in such nations. But though in India, the green movement has started in the late 1990s and 2000s, it was still in the infancy stage. Eco-friendly products are those products that will not pollute the earth or deplete natural resources, product which can be recycled or conserved, products with natural ingredients, products containing organic elements and products contents under approved chemical.

A product is a good, service, or idea consisting of a bundle of tangible and intangible.

A product is the item offered for sale. A product can be a service or an item. It can be physical or in virtual or cyber form.

Green Marketing is the most latest and popular trend market which facilitated for the environment-friendly in individual, animal and planet. Due to increase in climate change and global warming, the public concern for environmental problems is continuously increased over the past decades. The businesses and consumers have started to challenge eco-friendly products as they become more concerned on the environment, health and wealth in order to protect the earth’s resources and the environment. In addition, the firms have slowly applied green marketing practices in their projects as a part of social conscience and they are demanding to reach the consumers with their green messages.

Green product- In general, green product is known as an ecological product or environmental friendly product. Shandasami et al., (1993) defined green product as the product that will not pollute the earth or deplete natural resources, and can be recycled or conserved. It is a product that has more environmentally sound content or packaging in reducing the environmental impact (Elkington and Makower, 1988; Wasik, 1996). In other words, green product refers to product that incorporates the strategies in recycling or with recycled content, reduced packaging or using less toxic materials to reduce the impact on the natural environment. Krause (1993), in his research found that consumers were becoming more concerned about their everyday habits and the impact on the environment. The outcome of this is that some of the consumers translated their environmental concern into actively purchasing green products commitment (Martin and Simintiras, 1995).

When shoppers enter the grocery store to stock up on the week's meals, there are typically several thoughts that cross their minds. For one, what does the product cost? Secondly, are there any specials available that could change their shopping lists?

More recently, shoppers are asking additional questions on their weekly shopping excursions: is the product environmentally friendly? Is the product organic? Is it worth the extra cost?

While different agencies and organizations offer various definitions of green marketing (sometimes called environmental marketing, or eco-marketing), they generally agree that it is the marketing of products and companies that promote the environment in some substantial way. Some definitions look for environmentally "safe" or "sustainable" production, while others seek to reduce a company's "carbon footprint."

A majority of polls indicate that consumers favor green products, and are willing to pay more for them. However, the fact is that higher-priced green products have always struggled for market share. In many industries they garner only 3 percent of total market share in the consumer market; in business-to-business markets, green marketing often commands greater results. This does not mean that the majority of purchasers do not care about green marketing, but it does mean that they also care about other competitive value propositions, including quality, convenience, and cost.

The National Marketing Institute estimates that about 80 percent of consumers are engaged by green marketing at some level, with about 17 percent of consumers highly engaged. This consumer group, referred to as LOHAS (Lifestyles of Health and Sustainability), are those most likely to pay a premium for green products. As a group, they are more affluent and better educated than the general population. A related market segment, designated Naturalizes, constitute an additional 19 percent of the population. This group (also more affluent and educated than the general population) is interested in green products as they appeal to health considerations. They are highly likely to buy organic foods, but are less interested in green marketing for durable products.

Customer Perception

Customers are the king of the business. In a developed country customers are very conscious towards the environment so, they are purchase those products are less detrimental to the environment and no harmful to the human being. If companies want to survive they should produce the product according to the consumer environment need and wants.

Review of literature

Sen, S., & Bhattacharya, C. B. (2001) In the face of marketplace polls that attest to the increasing influence of corporate social responsibility (CSR) on consumers' purchase behavior, this article examines when, how, and for whom specific CSR initiatives work. The findings implicate both company-specific factors, such as the CSR issues a company chooses to focus on and the quality of its products, and individual-specific factors, such as consumers' personal support for the CSR issues and their general beliefs about CSR, as key moderators of consumers' responses to CSR. The results also highlight the mediating role of consumers' perceptions of congruence between their own characters and that of the company in their reactions to its CSR initiatives. More specifically, the authors find that CSR initiatives can, under certain conditions, decrease consumers' intentions to buy a company's products.

Sherlekar (2007) has identified that using a titled earthen pitcher as its symbol, the Ecomark label is intended to enable consumers to choose products which are environmental friendly. The products demanding immediate Ecomarking are textiles, toilet soaps, detergents, paper, paints, packages, pesticides, drugs etc.

Manaktola, K., & Jauhari, V. (2007) The study seeks to explore the factors which influence the consumer attitude and behaviour towards green practices in the lodging industry in India and also to explore the consumers' intentions to pay for these practices.

Murugesan (2008) underlined that firms may use green marketing as an attempt to address cost or profit related issues. Disposing of environmentally harmful by-products, such as polychlorinated biphenyl contaminated oil are becoming increasingly costly and the firms that can reduce harmful wastes may incur substantial cost savings.

Arun Kumar & N. Meenakshi (2009): Consumers have to play an important role if companies have to be made responsible for preservation of the environment. They should stop buying products of companies which are polluting the environment. Apart from companies, NGOs also have very important roles to play. NGOs should carry out research and tell the companies how they can make their process more environment-friendly.

Rajan Saxena(2010) maintained that Green products and services are today increasingly being accepted by both the companies and customers. Following are some of the arguments in favour of green marketing which makes it profitable for the firm/organisation. An aware customer now insists on a green product and packaging material.

Aware customers are joining together to form interest groups which lobby for eco-friendly products and legislation to protect their environment. Given the choice, customers tend to buy eco-friendly products.

Artee Aggrawal et al (2010) outlined that Eco-responsible (Green) organizations have a tough task to optimize

their product offering mix in such a way so that they can not only attract customer towards them but also can have their products price competitive.

Dileep Kumar (2010) analyzed that how far the hotel business organizations in the tourism sector meet the customer's needs through green marketing effort and how they influence the consumer behavior and their satisfaction by inducing environmentally responsible behavior.

Vijay Jain et al (2010) summarized the three C's process for green marketing implementation as Consumer Value Positioning, Calibration of Consumer Knowledge and Credibility of product.

Sourabh Bhattacharya (2011) states that the green marketers in India should carry out heavy promotional campaigns, because majority of the Indian consumers are price-sensitive and are not sure about the quality of green products.

Moloy Ghoshal (2011) examined that green marketing was still in infancy. In the perception of marketing scholars, green marketing refers to eco-level and market segmentation and the role of structural factors and economic incentives in influencing consumer behavior. The green marketers must understand to satisfy two objectives: improved environmental quality and customer satisfaction.

Robert Dahlstrom (2011) examined that Green Marketing has positive influences on multiple participants in the economy. The environment, developing economies, consumers, corporate strategy, the product, production processes, and supply chain benefit from green marketing. Green marketing firms establish strategic alliances with government, local communities, nongovernmental organizations (NGOs), industry experts, and competitors.

Rationale of the Study:

The motivation for creating a Green product originates from the inherent limitations of product. It works as an indicator of economic performance and social progress. It only assesses gross output, and does not have a mechanism for identifying the wealth and assets that underlie output. Natural resources are the backbone of any country and their depletion leads to erosion of economic resources. Similarly, the impact that the depletion of natural resources or increases in pollution can and do have on the future productive capacity of a nation are unaccounted for in traditional product estimates.

There is an extensive need to identify green product market and its consumers for a healthy future. Product is mistakenly appropriated as a primary indicator of well-being, and as a result, it is used heavily in the analysis of political and economic policy. Green product would arguably be a more accurate indicator or measure of societal well-being. Thus study based on green products and its relation with behavioral science is of utmost importance. Present study focuses on Customer perception and attitude towards green products. Customer attitude and perception both are components of consumer behavior. Study based on consumer behavior as well as green products have relevance in present business world and would have significant implications for future.

Research Methodology –

- The study is an exploratory research.
- Youth of Indore city
- Sample size is 100 Respondents of various age groups.
- Tools for data collection –
- Primary data – Self administered Questionnaire was designed to collect primary data.
- Secondary data – Secondary data was collected through Social Networking Sites, Books, and Journals & Magazines etc.
- Tools for data analysis – Analyzing the role of Youth in Social Media Sites with the help of Bar graphs & Pie charts.

Objectives of the Study

1. To study the awareness for green product in Indore city.
2. To study the customer perception for green product.
3. To study the customer intention to purchase green product.
4. To study the satisfaction level for green product.

Hypothesis –

- Social Networking sites are given maximum demerits comparing to merit if both the parameters are evaluated.
- The youth is more inclined towards fields of entertainment other than relevant information derived sources.
- The participation of youth is invisible in social gatherings due to over utilization of social networking sites.

Data Analysis and Interpretation –

On basis of age distribution –

- 18 % are below the age of 16yrs who surf social networking sites.

- 54 % are in the age group of 24 -30 yrs who surf social networking sites
- 22 % are in the age group of 24 -30 yrs who surf social networking sites.
- 6 % are above the age of 30 yrs who surf social networking sites
- A majority sample of 16 -24 age group who surf social networking sites

On basis of occupation – majorities of 64 % of people surveyed were from the students.

On basis of awareness about social networking sites as majority of people 84 % of age group 16 to 24 yrs is aware of social networking sites

On basis of know social networking Sites as product promotion tool – a majority of 47% strongly believe that social networking sites are the effective medium for product promotions.

On basis of visits on social networking sites – majority people frequently or very often visits social networking sites.

On basis of visiting advertising links – majority of 40 % people sometimes visit the links of advertising on social networking sites.

On basis of advertising impact – a majority of youth finds the advertisements on social networking sites interesting.

On basis of product purchase – a majority of 48 % youth sometimes purchase the product through social networking sites links.

FINDING

- The research finding show that more consumer 98% know about green product and 63% regular use and 51% sometime use green product.
- The research show that consumer have a strong positive attitude 42% agree to purchase green product.
- These days consumer are more aware of environmental issue 35% agree are green product good for the environment 36% agree to green product are healthy 29% are agree to green product price is affordable.
- The research finding 36% pay attention to green product 30% understand the information of green product packaging.
- The research finding show 40% agree for satisfied with green product.

SUGGESTIONS

- Eco-friendly products are those products that will not pollute the earth or deplore natural resources, product which can be recycled or conserved, products with natural ingredients, products containing organic elements and products contents under approved chemical. In general, green product is known as an ecological product or environmental friendly product.
- The “Green movement” then has entered the mainstream status in many developed countries, where eco-friendliness is becoming a major consumer preference among the best living in such nations. The propose of the study is to know the consumers perception and attitude towards green product.
- The previous studies focused on the Eco-responsible (Green) organizations have a tough task to optimize their product offering mix in such a way so that they can not only attract customer towards them but also can have their products price competitive, how far the hotel business organizations in the tourism sector meet the customer’s needs through green marketing effort and how they influence the consumer behavior and their satisfaction by inducing environmentally responsible behavior, that green marketers in India should carry out heavy promotional campaigns, because majority of the Indian consumers are price-sensitive and are not sure about the quality of green products.
- The present research is conducted to understand the awareness for green product in Indore city, the customer perception for green product, customer intention to purchase green product, satisfaction level for green product, product impact of age on purchasing the green product.
- The study is being Exploratory, Descriptive and Comparative. The primary data was collected by questionnaire, Observation, Interviewing. Secondary data was collected by journals, articles, magazines, the tools used for data analysis Percentage Analysis, Pie-Charts, Bar Diagrams.
- The study conclude that the green product user are mostly user of age 25-40, in which most of them are males, and know about green products, and regularly use this products, and attracted by advertisement, most of the consumers are agree that green products are good for environment.

CONCLUSION

- The research reveals that most of the consumers are aware about green products. It shows that consumers have a strong positive attitude towards green products and they have more awareness about environmental issues. Customers are using green product on regular basis. On the basis of study it is found that behavior of consumer towards green products is positive and today’s consumer want to use green product more often.

- Customers are aware about green product and are regularly using it in their day to day life. There are various reasons for purchasing green product some respondent are health conscious, some are environment conscious and some of the customers purchased after watching it's advertisement .Thus there are varied reason for purchasing green products. Customer perception plays important role in purchasing decision, in the present study it is found that respondent have positive perception about green product and they think that these products are not only health but environment friendly and available at affordable price. Maximum customers who are using the green products are satisfied with the products and want to purchase in future irrespective of any price.
- Thus it can be concluded that the market for green product is very widespread and positive as customers are more health conscious now a days, so companies should plan to introduce eco friendly products on large basis .

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