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ACADEMIC ACHIEVEMENT ENTRANCE TEST PERFORMANCE AND INTELLIGENCE OF GENERAL AND RESERVE CATEGORY TEACHER-TRAINEES: A COMPARTIVE STUDY

Dr. CHARANJIT KAUR DHILLON

ABSTRACT

The study was conducted to explore the difference in academic achievement, entrance test performance and intelligence of teacher-trainees belonging to general and reserve categories. The sample consisted of 190 B.Ed. students and among them 123 students were of general and 67 were of reserve category. A Group Test of General Mental Ability by Jalota (1986) was used to assess the intelligence and official records were used to collect data regarding academic achievement and entrance test scores. To analyse the data, percentages were calculated and t-test was applied. The results of the study revealed that there was a significant difference in the academic achievement, entrance test scores and intelligence level of general and reserve category student trainees. It was also found that in the above-average levels of the three variables the percentage of general category trainees was comparatively higher.

Key words:

Academic achievement, intelligence, entrance test, general and reserve category, teacher-trainees.

INTRODUCTION

The progress, welfare and prosperity of a nation mainly depend on a rapid, planned and sustained growth in the quality and extent of education. Education is viewed as an instrument to develop the cognitive, affective and conative domains of the individual. It should prepare the younger generation to face the challenges in the emerging society. In this context it is teacher who is to play its role with responsibility and commitment. The whole edifice of education rests on the shoulders of teachers and hence, on quality teachers. It is said that all different factors which includes the quality of education, the quality, competence and character of teachers are most important. Now we have entered the age of science, space and internet and so drastic changes are taking place at global level. Teaching is becoming a complex and demanding job which requires teachers with good knowledge, understanding, skills and so many other intellectual abilities.

Teacher training colleges are the 'primary door' to enter teaching profession. Generally these colleges are held responsible for producing good or poor quality of teachers. It is true to some extent as selection of candidates for admission to training colleges is one among the major factors which affect the quality of teachers. One of the criteria for selection of candidates to get admission in these colleges is the category they belong to. The Merit list for the admission to the colleges was prepared differently for general and reserve category candidates when the admission was done through entrance test. 51% of the seats were

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reserved for general and the remaining 49% were for reserve category. Reserve category included SC/ST, BC, Border/Backward Area, Sports person, Wards of political sufferers/Freedom fighters, Disabled person, Blind, Deaf and Dumb, Handicapped, Wards/Widows of killed/disabled, Defence personnel, of Paramilitary forces/ Punjab Police, PAP, and Punjab Home guards personnel, person children of riot effected/ army deserters, terrorist effected, widow/divorcee etc. All the candidates other than reserve category belong to general category. By comparing the academic achievement at graduation level, entrance test score and intelligence of general and reserve category trainees, it was investigated whether the admission in the education colleges on the basis of categories has any effect on the quality of teacher trainees.

OBJECTIVES OF THE STUDY

1. To compare the levels of achievement in graduation, performance in entrance test and intelligence of general and reserve category trainees.
2. To find out the difference in graduation marks of the general and reserve category teacher trainees.
3. To find out the difference in entrance test marks of general and reserve category teacher trainees.
4. To find out the difference in intelligence of general and reserve category teacher trainees.

HYPOTHESIS OF THE STUDY

1. There is a significant difference in the graduation marks of general and reserve category teacher trainees.
2. There is a significant difference in the entrance test score of general and reserve category teacher trainees.
3. There is a significant difference in the intelligence level of general and reserve category teacher trainees.

SAMPLE OF THE STUDY

Descriptive survey method was employed. The sample of the study comprised of 190 student teachers of Dev Samaj College of Education for Women, Ferozepur. Among them 123 students were of general category and the remaining 67 were of reserve category. Thus, convenient sampling technique was employed to collect the data.

TOOLS EMPLOYED

1. A Group Test of General Mental Ability by Jalota (1986) was employed to assess the intelligence level of the students.
2. To get the data relating to graduation marks and entrance test scores the official records of the college were used.

STATISTICAL TECHNIQUES

1. Percentages were calculated to compare the students of both categories falling under average, below and above average levels of performance.
2. t-value was applied to know the significance of difference between means.

RESULTS AND INTERPRETATIONS

The objective of the study was to know the percentage of general and reserve category students under average, below average and above average levels of academic achievement, entrance test performance and intelligence.

a) Percentage of students under different levels of academic achievements in graduation

Table-1

Percentage of general and reserve category students under different levels of academic achievement in graduation

	General category		Reserve category	
Achievement level	Number	Percentage	Number	Percentage
Above average	53	43%	13	19.40%
Average	59	48%	39	58.21%
Below average	11	9%	15	22.39%

Table-1 reveals that the percentage of general category students in the above average level of graduation marks is 43% and of reserve category students is 19.40%. On the other hand 9% of general category and 22.39% of reserve category students lie in the below average levels. It indicates that the percentage of general category students in the above average marks is much higher than that of reserve category students. On the other hand percentage of reserve category students in below average level is much higher than general category students.

a) Percentage of students under different levels of entrance test performance

Table-2

Percentage of general and reserve category students under different levels of entrance test performance

	General category		Reserve category	
Performance level	Number	Percentage	Number	Percentage
Above average	76	61.79%	01	1.49%
Average	45	36.58%	24	35.82%
Below average	02	1.63%	42	62.69%

Table-2 shows that 61.79% of general category and 1.49% of reserve category teacher trainees have got above average scores in the entrance test, whereas 1.63% of the general and 62.69% of reserve category students have got below average scores. The results indicate that most of the general category students lie in above average level whereas very few of reserve category lie in the same. Further, in the below average performance level the percentage figure gets reversed for general and reserve category.

a) Percentage of students under different levels of intelligence

Table-3

Percentage of general and reserve category students under different levels of intelligence

	General category		Reserve category	
Intelligence level	Number	Percentage	Number	Percentage
Above average	56	45.52%	19	28.35%
Average	66	53.66%	41	61.19%
Below average	01	0.81%	07	10.24%

Table-3 indicates that 45.52% of general category and 28.35% of reserve category trainees are above average intelligent. Nearly, 1% of general category and 10% of reserve category trainees are below average intelligent. In the average level of intelligence there are 53.66% of are general and 61.19% of reserve category students. The results reveal that the reserve category students are present in all the three intelligence levels, whereas general category students predominantly fall in either above average or average level of intelligence.

HYPOTHESIS-1: There is a significant difference in the graduation marks of general and reserve category teacher trainees.

Table-4

t-value for the difference in graduation mean scores of general and reserve category trainees

Groups	Number	Mean	S.D.	S.ED.	t-value
General category	123	1395.7	156.8	21.9	4.66**
Reserve category	67	1293.6	136.9		

**significant at 0.01 level of significance

Table-4 shows that t-value 4.66 for the difference between graduation marks mean scores of the general and reserve categories trainees is significant at 0.01 level of significance. It conveys that the marks of the general category trainees in their graduation examinations are higher in comparison to those of reserve category trainees. On the basis of the results Hypothesis-1 stands accepted.

HYPOTHESIS-2: There is a significant difference in the entrance test scores of general and reserve category trainees.

Table-5

t-value for the difference in entrance test mean scores of general and reserve category trainees

Groups	Number	Mean	S.D.	S.ED.	t-value
General category	123	151	8.58	1.84	10.8**
Reserve category	67	131	13.67		

**significant at 0.01 level of significance

Table-5 indicates that the t-value for the difference in entrance test mean scores of general and reserve category teacher trainees is 10.8 and is significant at 0.01 level of significance. It concludes that the entrance test scores of general category students are higher than those of reserve category. Hence, Hypothesis-2 is accepted.

HYPOTHESIS-3: There is significant difference in the intelligence level of general and reserve category teacher trainees.

Table-6

t-value for the difference in intelligence mean scores of general and reserve category trainees

Groups	Number	Mean	S.D.	S.ED.	t-value
General category	123	61.4	8.7	1.5	4.1**
Reserve category	67	55.1	10.6		

**significant at 0.01 level of significance

Table-6 shows that the t-value is 4.1 for the difference in intelligence mean scores of the general and reserve category trainees and it is significant at 0.01level of significance. This significant difference between the two indicates that the level of intelligence of general category trainees is higher than that of the reserve category trainees. On the basis of these results Hypothesis-3 is accepted.

CONCLUSIONS

From the results of the study following conclusions have been made:

1. The percentage of general category trainees in the high and above average levels of academic achievement, entrance test performance and intelligence is higher than that of the reserve category trainees. On the other hand, the percentage of reserve category students is higher in the below average levels as compared to that of the general category trainees.
2. A significant difference has been found in the mean scores relating to graduation marks, entrance test performance and intelligence of teacher trainees belonging to general and reserve categories. It is evident from the results that the graduation marks and entrance test scores of the general category trainees are higher than those of the reserve category trainees. They also have higher level of intelligence than the reserve category trainees.

RECOMMENDATIONS

Teacher plays an important role in national development as nation's future is shaped in the classrooms. It is very important that quality teachers should be produced. So, B.Ed. admission criterion must help in selecting candidates who possess at least average level of knowledge intelligence and other abilities which are very essential to become an effective and competitive teacher. It is also suggested that special facilities from the very beginning of their education, be given to all the reserve category students so that they may improve and perform at same level as others.

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LEARNING OUTCOMES IN TEACHING OF ENGLISH GRAMMAR WITH THE USE OF INFORMATION AND COMMUNICATION TECHNOLOGY.

Dr.(Mrs.) MANJEET KAUR SAINI*
Mrs. AARTI JOSHI**

In the era of changing technologies knowledge is expanding at lightning speed. To keep track of the advancement the teachers need to learn more, better and faster which is possible only with the help of Information and Communication Technology. This expansion demand teacher also to use new technologies in their classroom which is core of education.

Technology based learning can be viewed as an innovative approach for delivering well designed learner centered interactive and facilitated learning environment to anyone at any place, anytime by utilizing the attributes and resources of various digital technologies along with other forms of learning materials suited for open and distributed learning environment. With the emerging new technology, the teaching profession is evolving from teacher centered, lecture based instruction to student centred, interactive learning environment. For India to reap the benefit of ICT in learning and to employ it as a prime tool to become a knowledge economy it is considered as essential that both pre and in-service teachers are able to effectively use these new tools for learning.

MAIN ADVANTAGES OF USING ICT IN EDUCATION

- Through ICT, images can easily be used in teaching and improving the retentive memory of students.
- Through ICT, teachers can easily explain complex instructions and ensure students' comprehension.
- Through ICT, teachers are able to create interactive classes and make the lessons more enjoyable, which could improve student attendance and concentration

MAIN DIS ADVANTAGES OF USING ICT IN EDUCATION

- Setting up the devices can be very troublesome.
- Too expensive to afford
- Hard for teachers to use with a lack of experience using ICT tools

COMPUTER ASSISTED INSTRUCTION

The term CAI refers to the system of providing online direct interactive instruction,testing and prescription.The students can be presented with assignments,problems exercises etc.with the help of CAI. Diagnosis and remedy can be in built ingredients of CAI.It can be developed in different modes based on nature of the content and level of students.The different modes of CAI can be:

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1) Drill and Practice
2) Tutorial
3) Simulation
4) Modeling
5) Interactive Knowledge Based Systems
6) Information Seeking

NEED FOR THE STUDY

Education to fulfill its role must keep pace with this new paradigm and equip students to be a productive part of the world, they are growing up in. It is imperative to see education as a unifying force in the coming years, with the process of globalization occurring at a fast pace and availability of information in nanoseconds through electronic media, the world is getting narrow day by day. It has been proved scientifically that one learns better by utilizing maximum senses. Use of programmed learning by computers is based on the principles of small steps, learning at one's own pace and immediate feedback in order to motivate the learner. The learning process based on the above principles can be used in learning of various subjects like Maths, English, English Grammar, Languages, Social science etc. So the effort was made to find out If the students will be taught by CAI then whether they will gain or learn all the English grammar rules clearly. Also the investigator realizes that it will be interesting and effective to teach the subject of English Grammar with the help of CAI in relation to cognitive development.

STATEMENT OF THE PROBLEM

The topic of the study is:

"Learning outcomes in teaching of English Grammar with the use of Information and communication Technology".

OBJECTIVES OF THE STUDY

1) To teach English grammar through computer assisted instruction to elementary and secondary school students.
2) To study the feasibility and use of CAI in schools of Punjab.
3) To study the difference among male and female students in their achievement after teaching through CAI.
4) To study the difference in any between two levels of cognitive development i.e. concrete operational and formal operational stage in understanding concept through CAI.

HYPOTHESES OF THE STUDY

1) There will be significant difference in their achievement scores when they learn through CAI at concrete operational stage. (class 5^{th}).
2) There will be significant difference in their achievement scores when they learn through CAI at formal operational stage.(class 10^{th}).
3) There will be significant difference in their achievement scores of male and female

students at concrete operational stage.

4) There will be significant difference in their achievement scores of male and female students at formal operational stage.

DESIGN OF THE STUDY

The present study adopted an experimental design at the levels of cognitive development i.e. concrete operational stage (class 5th) and formal operational stage (class 10th) teaching English grammar concepts through CAI

SAMPLE

The study included two class i.e. class 5th and class 10th from rural government school situated in district Jalandhar. The class 5th comprises 25 male and 25 female students and also class 10th comprises of 25 male and 25 female students.

TOOLS

Achievement Test

The achievement test in English Grammar were developed by the investigator one for class 5th and other for class 10th students. It contains 50 objective questions for class 5th and 60 objective type questions in grammar for class 10th.The questions were designed from the content, which were taught through CAI

PROCEDURE

A sample of 50 students from 5th and 10th class were given the pre test which was developed by the investigator itself from their English grammar book of each class separately.

After performing the pre test the class 5th students were asked to go to computer room where computers are arranged by the investigator itself. Students were allowed to sit in front of the computer, some instructions were given to the students regarding the presentation through computer before starting teaching through CAI. All these concepts were taught to the students and then asked to attempt the post test. Same procedure was followed for class 10th students also.

ANALYSIS AND INTERPRETATION OF DATA

TABLE-1

T-value between Pre-test and Post-Test mean scores of class 5th students

	Pre-test scores	Pro-test scores
N	50	50
M	22.98	33.18
S.D.	5.573	5.6116
T	9.08	

TABLE-2

T-value between gain scores of male and female of class 5th students

	Male	female
N	25	25
M	10.12	10.28
S.D.	4.97	4.29
T	.12	

TABLE-3

T-value between Pre-test and Post-Test mean scores of class 10th students

	Pre-test scores	Pro-test scores
N	50	50
M	33.84	40.90
S.D.	5.29	4.78
T	7.03	

TABLE-4

T-value between gain scores of male and female of class 10th students

	Male	female
N	25	25
M	7.24	6.88
S.D.	5.069	4.393
T	.18	

The data were analysed and interpreted separately for each of the item and objectives. Interpretation was done carefully, logically and critically, examining the result obtained after analysis considering the limitation of the sample chosen the tools selected and used in the study. As indicated in table-1t value found to be 9.08 which is significant at .01 and .05 level which shows that there is significant improvement in the English Grammar achievement. Since 5th class students was taught through CAI it may be said that improvement is due to positive effect of CAI. Table -2 reveals that both the groups of male and female students of class 5th were equal in English grammar achievement through CAI. Table -3 shows t value to be 7.03 which is significant at .01 and .05 level which shows that the occurred significant learning through CAI. Similarly table-4 shows that both the groups of male and female students of class 10th were equal in English Grammar achievement.

MAJOR FINDINGS OF THE STUDY

1) CAI method of teaching is effective method of teaching at concrete operational level at class 5th.

2) CAI method of teaching is effective method of teaching at formal operational level class 5th.
3) There is no difference in level of achievement of male and female of class 10th and class 5th students.

EDUCATIONAL IMPLICATIONS

Students learn material faster with CAI

Students retain better what they have learned through CAI

The use of CAI leads to more positive attitude towards computers, course content, quality of instruction and self learner

CAI is more beneficial for younger students than older ones.

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GOAL ORIENTATION AND SELF-EFFICACY OF COLLEGE STUDENTS IN RELATION TO THEIR ACADEMIC ACHIEVEMENT

Mrs.KULDEEP BHULLAR*

ABSTRACT

The present study was an attempt to investigate goal orientation and self-efficacy of college students in relation to their academic achievement. A data was collected randomly from the sample of 200 students of IInd year from degree colleges of Amritsar district using tool MSLQ (Pintrich, 1991). The results revealed that goal orientation and self-efficacy are significantly co-related with academic achievement of college students. It was further found that high academic achievers are more goal oriented as well as self-efficated as compared to low academic achievers. No significant gender differences were found in goal orientation and self-efficacy of college students.

Quality of instruction in higher education is a matter of concern both to educational planners and practitioners. Teaching, learning and curriculum are three important pillars of any education system. If any among them weakens, the whole education system will be prone to be collapsed. The underlying principle of teaching and learning process is purely psychological dealing with learning and motivation (Pintrich and Schunk, 2002).

Pintrich (1999) described learning as an active, constructive process whereby learners set goals for their learning, plan actions and monitor, regulate and control their cognition, motivation, and behaviour. Researchers have suggested that motivation is related to students' initiation of the task, the amount of effort that they expand on the task and their persistence in completing the task (Brophy,1988; Maehr,1984;Pintrich, Marx& Boyle,1993;Wigfield,1994). Consequently, students' motivation has been proposed to affect their actions and academic achievement.

Bandura (1997) maintained that people's actions and behaviors are guided by their beliefs about how successful they can be in performing a task termed as self efficacy. Not only do people need to have the skills and knowledge to execute a task successfully, they also have to have a certain level of expectation for success before they take on the assignment. Researchers have found that individuals who believe that they can successfully complete a task tend to perform better as compared to those who lack such a belief (Jackson, 2002; Lane & Lane, 2001; Pajares,1996; Pajares, 2003).They also suggest that individuals self-efficacy beliefs may influence the types of goals they adopt for learning. Such reasons students learn or goals they have for learning are termed as goal orientation (Elliot & Harackiewicz,1996). It is the goals that individuals set that influence their actions, reactions, and motivation for learning(Shim&Ryan,2005).These goals and beliefs are not

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however, formed in vacuum. Motivation researchers particularly those taking the social cognitive perspective suggest that students' goals and beliefs are also shaped by their perception of the learning environment, Therefore, it is essential to examine how students' goals and beliefs are formed and maintained in different learning environment.

GOAL ORIENTATION

Students' goal orientation, the purposes that they have for completing an academic task has received much attention due to its influential role on students' performances (Ames, 1992; Dweck, 1986).

Goal orientation represents a personal disposition to pursue learning or performance in achievement situations. In the present study we focus on intrinsic and extrinsic goal orientation a classical destination proposed by Heidar as early as in 1958.Intrinsic goal orientation indicates the degree to which students perceive themselves to be participating in a task for reasons such as challenge, curiosity and mastery. A student who is intrinsically motivated undertakes an activity for its own sake, for the enjoyment it provides, the learning it permits, or the feelings of accomplishment it evokes. Although student motivation is inherently affected by the intrinsic motivation of the individual, there are many extrinsic factors that can positively influence the development of students' motivation as well. Extrinsic goal orientation represents the degree to which the students participate in order to achieve a goal through the completion of the activity. Extrinsic goal orientation denotes that a student participates in a task for reasons such as grades, rewards.

SELF EFFICACY

Bandura (1997) defined self-efficacy as people's judgment of their capabilities to complete a designated task successfully. Self efficacy is a self-appraised belief concerning one's competence to succeed in a task .It is supported that high self-efficacy functions as incentive for the pursuing of a goal and low self-efficacy functions as barrier that urges to avoiding the goal (Hamilton and Ghatala, 1994). Self-efficacy also represents student's confidence in their cognitive and learning skills in performing a task.

Thus understanding students' beliefs about their capabilities can help educators understand better how goals are adopted and retained, where students' motivation comes from, and how to help students sustain the motivation that they gradually develop. Students with strong senses of self-efficacy, willingly engage in challenging tasks, invest greater effort and persistence and show superior academic performance than those who lack such confidence. Self efficacy is not only a means for successful outcomes but also a product of successful learning experiences.

OBJECTIVES

- To study the goal orientation and self-efficacy of college students in relation to their academic achievement.
- To compare the goal orientation and self-efficacy of college students having low and high academic achievement.
- To study the gender differences on the measured variables.

HYPOTHESES

- There will be significant relationship between goal orientation and academic achievement of college students.
- There will be significant relationship between self-efficacy and academic achievement of college students.
- There will be no significant difference in goal orientation of college students having low and high academic achievement.
- There will be no significant difference in self efficacy of college students having low and high academic achievement.
- There will be no significant gender differences on the measured variables.

Methodology

Sample

A data was collected randomly from the sample of 200 students of IInd year from degree colleges of Amritsar district. Among 200 students, 100 were male students and 100 were female students.

Method

The descriptive survey method was used to conduct study of goal orientation and self efficacy of college students in relation to their academic achievement.

Tools Used

For collection of data following tools were used:

1. The Motivated Strategies for Learning Questionnaire (MSLQ) by Pintrich (1991).
2. Academic Achievement was calculated through percentage of marks scored by the students in the 1st year examination.

STATISTICAL TECHNIQUES USED

Statistical measures such as product moment coefficient of correlation, mean, SD, SE_M and t-tests were used to interpret the obtained data.

ANALYSIS AND INTERPRETATION OF DATA

Table I

Coefficient of correlation between goal orientation and academic achievement of college students

Variables	N	r	Significance
Goal-orientation	200	0.185**	Significant
Academic achievement	200		

***Significant at 0.01 level of confidence*

Table I shows the coefficient of correlation between goal orientation and academic achievement of college students i.e. 0.185, which is significant at 0.01 level of confidence. This indicates that there is significant relationship between goal orientation and academic achievement of college students. Hence the hypothesis stating, "there will be significant relationship between goal orientation and academic achievement of college students" stands not rejected.

Table II

Coefficient of correlation between self-efficacy and academic achievement of college students

Variable	N	r	Significance
Self-efficacy	200	.237**	Significant
Academic achievement	200		

***Significant at 0.01 level of confidence*

Table II shows the coefficient of correlation between self-efficacy and academic achievement of college students i.e. 0.237, which is significant at 0.01 level of confidence. This indicates that there is significant relationship between self-efficacy and academic achievement of college students. Hence, the hypothesis stating, "there will be significant relationship between self-efficacy and academic achievement of college students" stands not rejected.

Table III

Mean scores of goal orientation of college students having low and high academic achievement

Variables	Academic Achievement	N	Mean	SD	t-value	Significance
Goal Orientation	Low	50	37.7	5.22	8.38**	Significant
	High	50	46.82	5.84		

** Significant at 0.01 level

Table III shows the mean scores of goal orientation of college students having low and high academic achievement. The mean scores of goal orientation of students having low academic achievement are 37.7 with SD 5.22 and mean scores of goal orientation of college students having high academic achievement are 46.82 with SD 5.84. The calculated t-value is 8.38, which is more than table value 1.96 and 2.58 at 0.05 and 0.01 levels of confidence. This indicates that there is significant difference in mean scores of goal orientation of college students having low and high academic achievement. The mean scores of higher academic achievers are greater than low academic achievers. Hence the hypothesis stating, "there will be no significant difference in goal orientation of college students having low and high academic achievement" stands rejected.

Table IV

Mean scores of self-efficacy of college students having low and high academic achievement

Variables	Academic Achievement	N	Mean	SD	t-value	Significance
Goal Orientation	Low	50	37.6	5.75	7.48**	Significant
	High	50	46.58	6.29		

** Significant at 0.01 level

Table IV shows that mean scores of self-efficacy of college students having low and high academic achievement. The mean scores of self-efficacy of students having low academic achievement are 37.6 with SD 5.75 and mean scores of self-efficacy of students having high academic achievement are 46.58 with SD 6.29. The calculated t-value is 7.48 which is more than table value 1.96 and 2.58 at 0.05 and 0.01 levels of confidence. This indicates that there is significant difference in mean scores of self-efficacy at college students having low and high academic achievement. The mean scores of higher academic achievers are greater than low academic achievers. Hence the hypothesis stating, "there will be no significant difference in self efficacy of college students" stands rejected.

Table V (a)

Mean scores of goal orientation of male and female college students

Variables	Gender	N	Mean	SD	t-value	Significance
Goal Orientation	Male	100	45.07	7.031	0.296	Not significant
	Female	100	44.77	7.301		

Table v (a) shows the mean scores of goal orientation of male and female college students. The mean scores of goal orientation of male college students are 45.07 with SD 7.031 and mean scores of female college students are 44.77 with SD 7.301. The calculated t-value is 0.296, which is less than table value 1.96 and 2.58 at 0.05 and 0.01 levels of confidence respectively. This indicates that there is no significant difference in mean scores of goal orientation of male and female of college students. Hence, the hypothesis stating "there will be no significant gender difference in goal orientation of college students" stands not rejected.

Table V (b)

Mean scores of self efficacy of male and female college students

Variables	Gender	N	Mean	SD	t-value	Significance
Self efficacy	Male	100	44.35	7.341	0.257	Not significant
	Female	100	44.61	6.977		

Table v (b) shows the mean scores of self-efficacy of male and female college students. The mean scores of self-efficacy of male college students are 44.35 with SD 7.341 and mean scores of female college students are 44.61 with SD 6.977. The calculated t-value is .257, which is less than table value 1.96 and 2.58 at 0.05 and 0.01 levels of confidence. This indicates that there is no significant difference in mean scores of self-efficacy of male and female college students. Hence, the hypothesis stating, " there will be no significant difference in self-efficacy of male and female college students" stands not rejected.

FINDINGS AND CONCLUSIONS

- There is significant relationship between goal orientation and academic achievement of college students.
- There is significant relationship between self-efficacy and academic achievement of college students.
- There is significant difference in goal orientation of college students having low and high academic achievement. Higher academic achievers are more goal oriented as compared to low academic achievers.
- There is significant difference in self efficacy of college students having low and high academic achievement. Higher academic achievers are having high self efficacy beliefs as compared to low academic achievers.
- There are no significant gender differences in goal orientation of college students. Hence the gender differences do not affect goal orientation of college students.
- There are no significant gender differences in self-efficacy of college students. Hence the gender differences does not affect self efficacy of college students.

EDUCATIONAL IMPLICATIONS

The findings of this study provide practical implications and suggestions about how teachers can promote student learning, performance, and motivation. Knowing how self efficacy and goal orientation influences students' behaviors and achievement, finding ways to increase self efficacy and goal orientation is crucial. Teachers can increase students' self efficacy by conveying to student that they are competent to learn the material and by providing them with helpful learning strategies that can lead to success. While creating the learning environments, teachers should design tasks at which the students can succeed if they work diligently. Teachers should encourage students to adapt learning goals along with efforts to enhance self efficacy. The study suggests raising the level of goal orientation and self efficacy among students and advices to make these as integral part of teaching learning process for academic excellence.

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STUDY OF EMOTIONAL INTELLIGENCE AMONG ADOLESCENTS IN RELATION TO SELF CONFIDENCE

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ABSTRACT

The main objective of present study was to find out the relationship between Emotional Intelligence and Self Confidence of Adolescents. To achieve this objective, Emotional Intelligence test by Prof. K.S.Misra (2008) and Self-Confidence inventory by Dr. R. Agnihotri (1987) were used. The sample consists of 200 adolescents of various school selected randomly from Ludhiana District of Punjab, India. The sample was equally categorized between Male Female and Urban Rural adolescents. The results revealed that there exists a significant relationship between emotional intelligence and self confidence of adolescents. It means that emotional intelligence affects the self confidence of adolescents.

Key Words: Emotional Intelligence, Self Confidence, School Adolescents.

INTRODUCTION

Emotional Intelligence plays very important role in the education of an individual. An emotionally intelligent person has qualities like ability to understand himself and the others, express his emotions appropriately, regulate his emotions, evaluate risk, resolve conflicts. Adolescents face such emotional problems many a time and only an emotionally intelligent person can tackle these situations or problems confidently and effectively. Self-Confidence is characterized by: assertiveness, optimism, eagerness, affection, pride, independence, trust, the ability to handle criticism, emotional maturity and the ability to accurately assess our capabilities. Emotional intelligence and self-confidence is related with each other, that's way emotional behavior effect on the self-confidence of adolescents.

EMOTIONAL INTELLIGENCE

Emotional Intelligence is the product of one's heredity and its interaction with his environment forces until recently. It was found that intelligence, is not the single measure of success. It is the new concept it helps the individuals in making decision or solving problems within the context of situations and interpersonal relations. It refers to a capacity for recognizing our own feeling and there for others. "Emotional Intelligence is the ability to process emotional information, particularly as it involves the perception assimilation, understanding and management of emotions."(Mayer & Cobb)

"The ability to monitor one's own and other's feelings and emotions to discriminate among then and to use this information to guide one's thinking and actions."(Salovey and Mayer)

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SELF CONFIDENCE

The faith or belief in one's own strength and ability is Self-Confidence; one of the traits of good personality is Self-Confidence. It leads to self-Integrity and Self fulfillment. Self-Confidence is a faith in one's ability. Self-Integrity refers to harmony between the actual self (what you are) and desired self (What you want to become) where as Self-fulfillment refers to saying all the needs of the individual (C.V Good).

Self-Confidence is a positive attitude of oneselfone's self concept. Self-Confidence refers to a person's perceived ability to tackles situations successfully without learning on others and to have a positive self-evaluation. Baswana (1975) defines "Self-Confidence refers to an individual's perceived ability to act efficiently in a situation to overcome obstacles and to get things go all right." Self-Confidence has so shaped man's personality that he is well prepared to play his roles and his basic needs are met by playing such roles.

OBJECTIVES

The study was carried out with the following objectives:

1) To study the Emotional intelligence among adolescents.
2) To study the Emotional intelligence among adolescents with respect to locale.
3) To study the Emotional intelligence among adolescents with respect to gender.
4) To study the Self-confidence among adolescents.
5) To study the Self-confidence among adolescents with respect to locale.
6) To study the Self-confidence among adolescents with respect to gender.
7) To study the relationship between Emotional intelligence and Self-confidence among adolescents.
8) To study the relationship between Emotional intelligence and Self-confidence among adolescents with respect of locale.
9) To study the relationship between Emotional intelligence and Self-confidence among adolescents with respect to gender.

HYPOTHESES

In order to achieve the above said objectives of the study following Hypothesis were formulated:

1) There exists significant difference in the mean scores of Emotional Intelligence of adolescents with respect of locale.
2) There exists significant difference in the mean scores of Emotional Intelligence of adolescents with respect to gender.
3) There exists significant difference in the mean scores of Self-Confidence of adolescents with respect of locale.
4) There exists significant difference in the mean scores of Self-Confidence of adolescents with respect to gender.
5) There exists significant relationship between Emotional Intelligence and Self-

Confidence of adolescents.

6) (a) There exists significant relationship between Emotional Intelligence and Self-Confidence of Urban adolescents.

(b) There exists significant relationship between Emotional Intelligence and Self-Confidence of Rural adolescents.

7) (a)There exists significant relationship between Emotional Intelligence and Self-Confidence of Male adolescents.

(b)There exists significant relationship between Emotional Intelligence and Self-Confidence of Female adolescents

DELIMITATIONS OF THE STUDY

The study was carried out with the following Delimitations:

1) The sample will be drawn from Sen. Sec. Schools of Ludhiana district of Punjab.
2) It will be confined to 200 adolescents only.
3) The study will be categorized equally into 100 urban and 100 rural adolescents of Sen. Sec. Schools.
4) The study will be categorized equally into 100 male and 100 female adolescents.

METHOD

Keeping in view the nature of the study, Descriptive research method was used in the present study.

SAMPLE

The present study was conducted on 200 adolescents from different schools of Ludhiana District were randomly taken 100 from urban area and 100 from rural area. Out of 100, 50 Male and 50 female were selected from urban area, similarly 50 male and 50 female were selected from rural area.

TOOLS USED

The selection of suitable tool and their application is an important step in the collection of data after the research problem has been selected, defined and delimited. The collected data should be sufficient, reliable and valid. For the reliability and validity of data, following tools was used in the present study:

1) Emotional Intelligence test by Misra (2008).
2) Self-confidence inventory by Agnihotri (1987).

STATISTICAL TECHNIQUES USED

Statistical techniques viz. Mean, Standard Deviation (S.D), t-ratio and Co-efficient of correlation (product moment) 'r' were used to analyse and interpret the collected data.

Analysis and Interpretation

The results of the present study are elucidated as below:

Table I

Showing the Mean, S.D., S.E$_D$ and 't' ratio of Emotional Intelligence of adolescent with respect of locale.

Variable	N	Mean	S.D.	S.E$_D$	t-value	Level of significance
Emotional Intelligence (urban)	100	17.04	5.52	0.4567	9.210	Significant at both the levels of confidence i.e. 0.05 and0.01 Level
Emotional intelligence (Rural)	100	21.24	3.911			

From Table-I it is found that 't'-value of Emotional Intelligence of 100 Urban and 100 Rural adolescents is 9.21 which is significant at both the levels of confidence i.e. 0.05 and 0.01. It shows that significant difference exists in emotional intelligence among adolescents with respect to locale. Hence, The Hypotheses1stating,"There exists significant difference in the mean scores of emotional intelligence adolescents with respect to locale", stands accepted.

Table II

Showing the Mean, S.D., S.E$_D$ and 't' -value of Emotional Intelligence of adolescent with respect of gender.

Variable	N	Mean	S.D.	S.E$_D$	t-ratio	Level of significance
Emotional Intelligence (Male)	100	18.56	5.21	0.738	1.327	Non. Significant at 0.05 level and 0.01 level of significance
Emotional intelligence (Female)	100	19.54	5.24			

From Table-II it is found that 't' -value of Emotional Intelligence of 100 Male and 100 Female adolescents is 1.327 which is non significant at both the levels of confidence i.e. 0.05 and 0.01. It shows that there exists no significant difference in Emotional Intelligence among adolescents with respect to gender. Hence, The Hypotheses 2 "There exists no significant difference in the mean score of emotional intelligence of adolescents with respect to gender," stands rejected.

Table III

Showing the Mean, S.D., S.E$_D$ and 't'-ratio of self confidence of adolescents with respect to locale.

Variable	N	Mean	S.D.	S.E$_D$	t-ratio	Level of significance
Self-confidence (Urban)	100	31.33	7.79	1.028	1.643	Non Significant at 0.05 level and 0.01 levels
Self-confidence (Rural)	100	29.64	6.73			

From Table-III it is found that 't'-value of Self-Confidence of 100 Urban and 100 Rural adolescents is 1.643 which is non significant at both the levels of confidence i.e. 0.05 and 0.01. It shows that there exists no significant difference exists in self-confidence among adolescents with respect to locale. Hence, the Hypothses3 "There exists significant difference in the mean scores of self-confidence of adolescents with respect of locale" stands rejected.

Table IV

Showing Mean, S.D., SE_D and 't'-ratio of self-confidence of adolescents with respect to gender.

Variable	N	Mean	S.D.	$S.E_D$.	t-ratio	Level of significance
Self-confidence (Male)	100	28.84	7.52	1.0094	3.259	Significant at the 0.05 level and 0.01 level
Self-confidence (Female)	100	32.13	6.74			

From Table -IV it is found that 't' value of Self-Confidence of 100 Male and 100 Female Adolescents is 3.259 which is significant at both the levels of confidence i.e. 0.05 and 0.01. It shows that significant difference exists in Self-Confidence among adolescents with respect to gender. Hence, The Hypotheses 4 "There exists significant difference in the mean scores of self-confidence among adolescents with respect to gender" stands accepted.

Table V

Showing co-efficient of correlation between Emotional Intelligence and Self-Confidence of adolescents.

Variable	N	r	Level of significance
Emotional Intelligence	200	0.130	Significant at 0.05 and 0.01 level of significance
Self-Confidence	200		

From Table V represents the co-efficient of correlation between Emotional Intelligence and Self-Confidence of adolescents. It comes out to be 0.130.which is significant at both the levels of confidence i.e. 0.05 and 0.01. It shows that Emotional Intelligence is significantly related to Self-Confidence of adolescents. Hence there is significant relationship between Emotional Intelligence and self-confidence of adolescents. Hence, The Hypotheses 5 "There exists significant relationship between emotional intelligence and self-confidence of adolescents" stands accepted.

Table VI (a)

Showing co-efficient of correlation between Emotional Intelligence and Self-Confidence of urban adolescents.

Variable	N	r	Level of significance
Emotional Intelligence(Urban)	100	0.193	Significant at 0.05 level and 0.01 level of significance
Self-Confidence(Urban)	100		

From Table VI (a) represents the co-efficient of correlation between Emotional Intelligence and Self-Confidence of Urban adolescents. It comes out to be 0.193.which is significant at both the levels of confidence i.e. 0.05 and 0.01. It shows the significant relationship between the Emotional Intelligence and Self-Confidence of urban adolescents. Hence, The Hypotheses 6(a) "There exists significant relationship between Emotional Intelligence and Self-Confidence of urban adolescents" stands accepted

Table VI (b)

Showing co-efficient of correlation between emotional intelligence and self-confidence of rural adolescents.

Variable	N	r	Level of significance
Emotional Intelligence(Rural)	100	0.186	Significant at 0.05 level and 0.01 level of significance
Self-Confidence(Rural)	100		

From Table VI(b) represents the co-efficient of correlation between Emotional Intelligence and Self-Confidence of Rural adolescents. It comes out to be 0.186.which is significant at both the levels of confidence i.e. 0.05 and 0.01. It shows the significant relationship between the Emotional Intelligence and Self-Confidence of rural adolescents. Hence, The Hypotheses 6(b) "There exists significant relationship between Emotional Intelligence and Self-Confidence of rural adolescents" stands accepted

Table VII (a)

Showing co-efficient of correlation between emotional intelligence and self-confidence of Male adolescents.

Variable	N	r	Level of significance
Emotional Intelligence(Male)	100	0.183	Significant at 0.05 level and 0.01 level of significance
Self-Confidence(Male)	100		

From Table VII(a) represents the co-efficient of correlation between emotional intelligence and self-confidence of Male adolescents. It comes out to be 0.183.which is significant at both the levels of confidence i.e. 0.05 and 0.01. It shows the significant relationship between the Emotional Intelligence and Self-Confidence of Male adolescents. Hence, The Hypotheses 7(a) "There exists significant relationship between Emotional Intelligence and Self-Confidence of Male adolescents" stands accepted.

Table VII (b)

Showing co-efficient of correlation between emotional intelligence and self-confidence of Female adolescents.

Variable	N	r	Level of significance
Emotional Intelligence(Female)	100	0.197	Significant at 0.05 level and 0.01 level of significance
Self-Confidence(Female)	100		

From Table VII (b) represents the co-efficient of correlation between Emotional Intelligence and Self-Confidence of Female adolescents. It comes out to be 0.197.which is significant at both the levels of confidence i.e. 0.05 and 0.01. It shows the significant relationship between the Emotional Intelligence and Self-Confidence of Female adolescents. Hence, The Hypotheses 7(b) "There exists significant relationship between Emotional Intelligence and Self-Confidence of Male adolescents" stands accepted.

FINDINGS OF THE STUDY

On the basis of result obtained after the interpretation of objectives and Hypotheses, the following findings have been drawn out:

1. There exists significant difference in mean scores of Emotional Intelligence among adolescents with respect to locale.
2. There exists no significant difference in the mean scores of emotional intelligence among adolescents with respect to gender.
3. There exists no significant difference in the mean scores of self-confidence among adolescents with respect of locale.
4. There exists significant difference in the mean scores of self-confidence among adolescents with respect to gender.
5. There exists significant relationship between Emotional Intelligence and Self-Confidence among adolescents at both levels of significance.
6. There exists significant relationship between Emotional Intelligence and Self-Confidence of urban adolescents.
7. There exists significant relationship between Emotional Intelligence and Self Confidence of rural adolescents.
8. There exists significant relationship between Emotional Intelligence and Self Confidence of male adolescents.
9. There exists significant relationship between Emotional Intelligence and Self Confidence of female adolescents.

CONCLUSIONS

In the present study the investigator finds that there exists significant difference a significant relationship between Emotional Intelligence and Self Confidence of School adolescents.

The same was also found by [5] The relationship between thinking patterns and emotional skills and found that the relationship between thinking pattern and emotional skills identified by 2 research-derived measures Emotional Intelligence that reflect integrative and positive theories of human behavior. As same in study [13] the author concluded that parental attitude played a significant role in developing self-confidence ratings among children, It means if parents having good social competence than they can develop more self confidence among their children and also in study [7] author found that there exists significant relationship between self confidence and emotional maturity among the senior secondary school students.

It means that Emotional Intelligence plays a significant role in attaining Self Confidence of School Adolescents.

EDUCATIONAL IMPLICATIONS

In the present study, investigator found that Emotional Intelligence toward Self-Confidence is positively correlated with each other. The results will give immense help to teachers, guidance workers, college and school counselor, students, researchers and scholars and parents. They comes to know that what is the reason behind the low confidence and Emotional intelligence of their students /child. The present study will also help to find the remedial to improve the emotional intelligence and self-confidence of the students. The study will also help the teachers and parents to help and guide their students/children effectively so that they may improve their Emotional Intelligence as well as their Self Confidence.

- These results will give immense help to Researches, Guidance Workers, Teachers and School Counselors to develop suitable methods of teaching.
- These results will help the Teachers to develop healthy attitude among the students.
- These results could help the Teachers and mothers to know about the importance of self confidence in the life of their wards.
- These results will be very helpful for the Parents to develop healthy environment into their families.
- These results have practical utility in the field of education as well as in the field of guidance and counseling.

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THEME - ONLINE LEARNING

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JASJIT KAUR**

ABSTRACT

As we approach a new era of technology, the internet is revolutionizing the society, our economy and our technological system. No one knows for certain how far or in what direction,the internet will evolve. But, we must not underestimate its importance. In the new age of information,we are learning to magnify brainpower by putting the power of computation wherever we resources are infinitely flexible tools; networked together, they allow us to generate, exchange, share and manipulate information in an many number of ways. he internet, as an integrating force, has moulded the technology of communications and computing to provide instant connectivity and global information services to all its users at very low cost (Swan 2010). Age , gender, race has no place in online education. The main advantage of online learning is that it allows students to participate in high quality learning situations when distance and schedule make on regular learning difficult for them (www.ion.uillinois.edu). But total dependency on online Education cannot be motivate as there are various drawbacks of online education. We cannot always ensure quality Education. Proper infrastructure must be developed to provide online education at cheapest rates and quality of teaching must be ensured.

INTRODUCTION

Internet is the collection of computer networks, which form and act as a single huge networks for transport of data from one place to another and messages across distances which can be anywhere from the same office or to any part of the world. The main function performed by the internet is quite simple it transports digital information for one computer to another. In other words we can say that, at the functional level the internet just a communications technology. The meaning of the information communication through the intent is completely irrelevant to its transport, that meaning is determined by the software which receives the information. Any type of information can be translated to digital form. Computer can transport the most common types of information such as text, numerical information, images, sounds and video. Any additional functions which are affected via the internet itself. They are services which are provided by one or more of the players involved. All these services are performed by the exchange of digital information (Reed 2010).

REVIEW OF STUDIES

Dobrin (1999), found that 85% of the faculty teaching online courses felt that student learning outcomes were comparable to or better than those found in face-to-face

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classrooms. Hoffman (1999) reports similar findings, as does Hiltz (1997). in this vein, other researchers have surveyed students and used their perceptions of their own learning as an effectiveness measure. Shea, Fredericksen, Pickett, Pelz and Swan (2001), for example, found the 41% of 1,400 students enrolled in SUNY Learning Network's online classes believed that they learned as much as they learned in traditional classes. Forty-seven percent thought they learned more. Many researchers (Fulford, Zhang, Picciano,1993) have reported similar findings.

MODEL OF ONLINE LEARNING

A useful way of thinking about the three forms of interaction is provided by Rourke, Anderson, Garrison & Archer's (2001) "community of inquiry" model of online learning. If one equates cognitive presence in this model with interaction with content, teaching presence with interaction with instructors, and social presence with interaction among students, it gives a good representation of how all three work together to support learning online (Figure 1). At the same time it should be remembered that both teachers and students have social presence, that in many online courses, both teachers and students teach, and that learning is always learning of content.

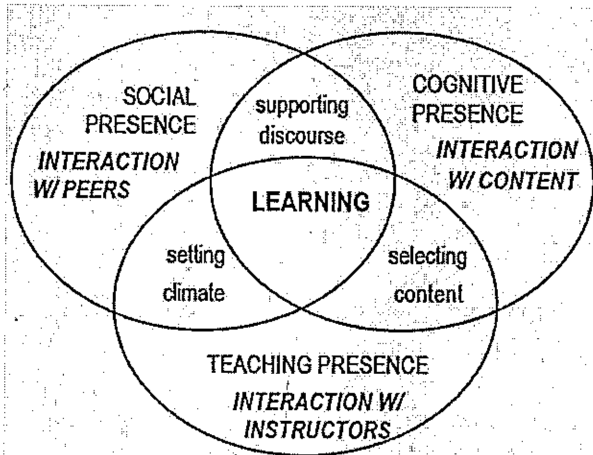

Figure 1: Interactivity and Learning Online adapted from Rourke, et. al's (2001) community of Inquiry model

ADVANTAGES AND DISADVANTAGES OF ONLINE EDUCATION

The online education provides opportunities for people who would otherwise have limited access to education, as well as a new environment for educators in which dynamic courses of the highest quality can be developed (www.ion.uillinois.edu):

The advantages of online education are given below (www.ion.uillinois.edu):

1. **It can be taken anywhere :**

   The main advantage of online learning is that it allows students to participate in high quality learning situations when distance and schedule make on regular learning difficult for them. Students having computers can participate in this programme of learning. The online format allows physically challenged students (and teachers) freedom to participate in class.

2. **It can be taken Anytime and at Any Pace :**

   The Virtual Classroom is available 24 hours a day, seven days a week. Time efficiency is also another strength brought by the online learning format. Students have continuous access to lectures, course materials, and class discussions. This is particularly useful for those who may need to read again a lecture or take more time to reflect on some material before moving on.

3. **Synergy**

   The online format allows a interaction between the educator and students and also among the students themselves. Resources and ideas are shared to a large extent and continuous synergy will be generated in the learning process. Each individual can give his contributions to the course discussions and comments on the work of others.

4. **High Quality Dialogue**

   Through an online asynchronous discussion format, the learner may reflect on comments from others before moving on to the next item. This format allows students time to articulate responses with much more depth .

5. **Student Centered**

   In an online discussion, the student responds to the course material (lectures and course books, for example) and to comments from other students. Students respond to those topics within the broader conversation that most clearly reflect to their individual levels. These situations result in smaller conversations taking place simultaneously within the group. While students should read all of their classmates' contributions, they actively participate in only those parts of the dialog most needed to their needs. In this way, students control their own learning experience.

6. **Level Playing Field**

   In the online environment, students have a some measure of anonymity. Discriminating factors such as age, place, dress, physical appearance, disabilities, race and gender are mostly absent. Instead, the focus of attention is directly on the content of the discussion and the individual's ability to respond and contribute thoughtfully to the study material.

7. **Access to Resources**

   It is easy to include other guest experts or students from institutions in an online class. Therefore, today's students have access to resources and materials that may be physically located anywhere in the world. A teacher can collect a resource section online with links to scholarly articles, institutions and other materials relevant to his course topic for students to access for research, extension or depth analysis of course teaching material.

8. **Creative Teaching**

   Creative learning and teaching can be emphasized through online education. Teacher can convey his message effectively through online education

Drawbacks of online Education :

While online programs have significant strengths and offer good accessibility to quality education, there are many weaknesses inherent in the use of this medium that can pose potential threats to the success of any online program. These problems fall into six main categories (www.ion.uillinois.edu):

1. **Equity and Accessibility to Technology** Before any online program can hope to start, it must have students who are able to access the online programmes. Lack of access whether it be for economical or some other reasons will exclude eligible students from the course. This is a significant issue of concern in rural and lower socioeconomic areas. Moreover, from an administrative point of view, if students cannot afford the technology the institution employs, they are of no use. Internet accessibility is not universal
2. **Computer Literacy** Both students and teachers must possess a minimum level of computer knowledge in order to participate successfully in an online environment. For example, they must have efficiency to use a variety of search engines and be comfortable on the World Wide Web, as well as be familiar with Newsgroups, FTP procedures and email. If they do not possess these technology tools, they will not succeed in an online program.
3. **Limitations of Technology** User friendly technology is critical to a successful online program. However, even the most advanced technology is not 100% reliable. However, breakdowns can occur at any point along the system, for example, the server which hosts the program could crash and cut all participants off from the class; a participant may access the class through a networked computer which could go down; individual PCs can have numerous problems which could limit students' access; finally, the Internet connection could fail, or the institution hosting the connection could become bogged down with users and either slow down, or fail all together. In situations like these, the technology is neither seamless nor reliable and it can detract from the learning experience.
4. **The Students** While an online method of education can be a highly effective alternative medium of education for the mature, self-disciplined student, it is an inappropriate learning environment for more dependent learners. Online asynchronous education gives students control over their learning experience, and allows for flexibility of study schedules for non traditional students; however, this places a greater responsibility on the student. In order to successfully participate in an online program, student must be well organized, self-motivated, and possess a high degree of time management skills in order to keep up with the pace of the course.
5. **Lack of Essential Online Qualities** Successful on-ground instruction does not always translate to successful online instruction. If facilitators are not properly trained in online delivery and methodologies, the success of the online program will be compromised. An instructor must be able to communicate well in writing and in the language in which the course is offered. An online program will be weakened if its facilitators are not adequately prepared to function in the Virtual Classroom.

An online instructor must be able to compensate for lack of physical presence by creating a supportive environment in the Virtual Classroom where all students feel comfortable participating and especially where students know that their instructor is accessible. Failure to do this can alienate the class both from each other and from the instructor. However, even if a virtual professor is competent enough to create a comfortable virtual environment in which the class can operate, still the lack of physical presence at an institution can be a limitation for an online program. For the faculty as well as the participants, such things as being left out of meetings and other events that require on-site interaction could present a limiting factor in an online program.

6. **The Administration and Faculty**

   Some environments are disruptive to the successful implementation of an online program. Administrators and/or faculty members who are uncomfortable with change and working with technology or feel that online programs cannot offer quality education often inhibit the process of implementation. These people represent a considerable weakness in an online program because they can inhibit its success.

   Sometimes administration cannot see beyond the bottom line and look at online programs only as ways to increase revenues and are thus not committed to seeing online programs as a means of providing quality education to people who would otherwise not be able to access it. In such a case, an institution that is not aware of the importance of proper facilitator training, essential facilitator characteristics, and limitations of class size would not understand the impact that these elements can have on the success of an online program.

LEVELS OF SYNERGY

Online learning has its most promising potential in the high synergy represented by active dialogue among the participants, one of the most important sources of learning in a Virtual Classroom. However, in larger classes (20 or more students), the synergy level starts to shift on the learning continum until it eventually becomes independent study to accommodate the large class. At this point, dialog is limited as well as interaction among participants and the facilitator. The medium is not being used to its greatest potential.

WHAT SHOULD NOT BE TAUGHT ONLINE

In the excitement and enthusiasm for online programs that has been generated recently, it is important to recognize that some subjects should not be taught online because the electronic medium in its current state of development does not permit the best method on instruction. Examples are hands-on subjects such as public speaking, surgery, dental hygiene, and sports where physical movement and practice contribute to the achievement of the learning objectives. These subjects are probably best taught in a face-to-face traditional learning environment. Hybrid courses may represent a temporary solution to this problem thus making that portion of the course more accessible to a greater number of people who would otherwise have difficulty getting to campus. However, solutions of that sort still underline the fact that online teaching cannot satisfy all educational needs and goals. Just because it may be technologically possible to simulate a physical learning experience, this does not necessarily mean that it is the best way to teach it.

The **curriculum** of any online program must be carefully considered and developed in order to be successful. Many times, in an institution's haste to develop distance education programs, the importance of the curriculum and the need for qualified professionals to develop it is overlooked. Curriculum and teaching methodology that are successful in on-ground instruction will not always translate to a successful online program where learning and instructional paradigms are quite different. Online curriculum must reflect the use of dialog among students (in the form of written communication), and group interaction and participation. Traditional classroom lectures have no place in a successful online program. Education of the highest quality can and will occur in an online program provided that the curriculum has been developed or converted to meet the needs of the online medium (www.ion.uillinois.edu).

CONCLUSION

Today is a very revolutionary time for technology and education. Online programs offer technology-based instructional environments that expand learning opportunities and can provide top quality education through a variety of formats and modalities. With the special needs of adult learners who need or want to continue their education, online programs offer a convenient solution to conflicts with work, family and study schedules. Institutions of higher education have found that online programs are essential in providing access to education for the populations they wish to serve. In order for an online program to be successful, the curriculum, the facilitator, the technology and the students must be carefully considered and balanced in order to take full advantage of the strengths of this format and at the same time, avoid pitfalls that could result from its weaknesses (www.ion.uillinois.edu).

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A STUDY OF FAMILY VALUES AND CAREER VALUES AMONG PUPIL TEACHERS

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ABSTRACT

The present study is a relational and comparative study which reveals the family values and career values among pupil teachers of educational college of Ludhiana district. For this study a sample of 150 pupil teachers of educational college was taken. The sample consists of 50 female pupil teachers of science stream, 50 female pupil teachers of commerce stream and 50 female pupil teachers of arts stream. Career and family value scale (for college females) developed by (Tanwar and Singh, 1988) was used. The results show a significant relationship between the family values and career values. There was significant relationship between family values and career values among pupil teachers but female of arts stream did not have significant relation between family values and career values.

Key words: Family Values, Career values, streams

The position of women, the vital part of society, has always attracted the attention of social scientists. The study of changing values, attitudes and roles is very relevant in the context of present situation as we observe a marked change from the traditional pattern to the modern one among the women folk. Change and modification in women's status and role have many latent and manifest dimensions.

Family values and family ties are important institutions which, among others, affect various economic decisions. Human capital investment, as well as many other labour market and credit market choices - such as type of job, wages and career opportunities, home ownership and financial wealth - are taken within the family and strongly depend on family values. Although in the last few decades, in most industrialized countries, many things have changed in relation to female labour market participation, falling birth rates, increasing divorce and cohabitation rates, as well as erosion of family values; still the family, as an institution, is at the core of most economic and social behaviour (Goldin, 2006; Lundberg and Pollak, 2007). To have a sense of Family Values is to have good thoughts, good intentions and good deeds, to love and to care for those whom we are close to and are part of our primary social group, our community, such as children, parents, other family members and friends and to treat others with the same set of values, the same way we wish to be treated.

As changes in socio-economic and political conditions in India, like many of the third world countries, have brought about a change in attitudes, beliefs and values system of the

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women, there have been alterations in the entire fabric of the society. The women folk, especially with higher levels of education are in dilemma to choose between traditional female roles i.e. wife and mother within the home and non-traditional female roles i.e. career-person outside home. Now women have to make a choice between family values or career values or to let it go side by side.

Career values are related to choose a career according to one's own choice, attitude and abilities. Giving preferences to career is depicted from how a person visualizes a satisfactory life. Career values among female means their preferences for career to family. Having both family as well as career values means having professional as well as family life. As the professional women do not want to change the traditional aspects of their lives. Today's professional women are going through the expansion (adding new responsibilities without relinquishing old ones) rather than a process of role redefinition which may be what tomorrow's professional women will experience.

Emergence of study-While education has made it possible for women to adopt a career, and the law has given her protection, the environment at home and around her has not changed much. This is attributable to the fact that vocational decision-making is based not only on making a career choice that is consistent with one's interests and abilities, but also involves decisions, which societal roles one is going to accept or reject. Though one would find a large number of working women dressed-up in a modern fashion, one cannot fail to observe the contradictions in their roles in and outside the home. But if the society has to be benefitted from the unrealized career potential of women and if women have to enjoy new life options, it is important to understand these factors affecting career aspirations by studying the career and family values of college females who are to opt for settling in life either as housewife or career committed and to determine what goals have been important to them during the academic pursuit. Late adolescents' period is the time when a female has to make a choice. This is why present study has been conducted to find out the family and career values among the college females.

OBJECTIVES OF THE STUDY

1. To find out the relationship between family values and career values among pupil teachers.
2. To find out the relationship between family values and career values among pupil teachers with respect to stream.
3. To find out the mean scores of family values among pupil teachers with respect to different streams i.e. Science, Commerce and arts.
4. To find out the mean scores of career values among pupil teachers with respect to different streams i.e. Science, Commerce and arts.

HYPOTHESES OF THE STUDY

1. There was significant relationship between family values and career values among pupil teachers.
2. There was significant relationship between family values and career values among pupil teachers with respect to stream.

3. There was significant difference in mean scores of family values among pupil teachers with respect to different streams i.e. Science, Commerce and arts.
4. There was significant difference in mean scores of career values among pupil teachers with respect to different streams i.e. Science, Commerce and arts.

SAMPLE OF THE STUDY

Data was collected from the 150 female pupil teachers of B.C.M. College of Education, Ludhiana. Data consist of 50 pupil teachers of science stream, 50 pupil teachers of commerce stream, 50 pupil teachers of arts stream.

TOOL USED

Career and family values scale (for college females) developed by (Tanwar and Singh, 1988) was used to collect data.

ANALYSIS OF DATA

Table 1 Showing Co-efficient of Correlation of family values and career values of total sample and with respect to streams.

N	r
Total sample	0.37*
Science	0.37*
Arts	0.21 NS
Commerce	0.51**

Table 1: The entries made in the table revealed that the coefficient of correlation of family values with career values is 0.37.The value of Co-efficient of correlation of family values with career values is significant at 0.05 levels of confidence. Entries in the table show that there is significant relationship between family values and career values. Thus Hypothesis 1 stating 'There was significant relationship between family values and career values among pupil teachers" stands accepted.

The entries made in the table revealed that the co-efficient of family values and career values is 0.37 in case of science subject .The value of Co-efficient of correlation of family values and career values is significant at 0.05 levels of confidence. In the case of science subject a significant relationship exists between family values and career values. Therefore Hypothesis 2 stating "There was significant relationship between family values and career values among pupil teachers of science stream" stands accepted.

The entries made in the table revealed that the co-efficient of correlation of family values and career values is 0.21 in case of arts students .The value of co-efficient of correlation of family values and career values is non-significant at both the levels of confidence. Entries in the table show that there is a non-significant relationship between family values and career values. Thus Hypothesis 2 stating, "There was significant relationship between family values and career values among pupil teachers of arts stream" is not accepted.

The entries made in the table revealed that the coefficient of correlation of family values and career values is 0.51 for commerce pupil teachers .The value of co-efficient of correlation of family values and career values is significant at both the levels of confidence. Entries in the table show that significant relationship exists between family values and career values Thus Hypothesis 2 stating; "There was significant relationship between family values and career values among pupil teachers of commerce stream" is accepted.

Table 2 Showing mean differentials in family values (FV) among pupil teachers of with different with different streams i.e. Science, Arts and Commerce.

	MEAN Science	S.D. Science	MEAN Arts	S.D. Arts	MEAN Commerce	S.D. Commerce	SED	t-ratio
FV	65.5	12.01	59.9	11.50			3.03	1.84 NS
FV	65.5	12.01			56.7	11.49	2.96	2.97*
FV			59.9	11.50	56.7	11.49	3.03	1.05 NS

NS-Non-Significant and * Significant at 0.05 level of confidence

Entries made in the Table 2 indicate that pupil teachers having science subject not differ significantly from pupil teachers having arts subject with respect to family values. Pupil teachers of science subject differ significantly from the pupil teachers of commerce subject with respect to family values. Also the pupil teachers of arts subject do not differ significantly from pupil teachers of commerce subject with respect to family values. Thus Hypothesis 3 stating "There was significant difference in mean scores of family values among pupil teachers with different streams i.e. Science, Arts and Commerce." partially accepted. **Table 3 Showing means differentials in career values (CV) among pupil teachers of with different streams i.e. Science, Arts and Commerce.**

	MEAN Science	S.D. Science	MEAN Arts	S.D. Arts	MEAN Commerce	S.D. Commerce	SED	t-ratio
CV	66.93	11.31	73.33	9.65			2.71	2.36**
CV	66.93	11.31			70.5	11.67	2.96	1.20 NS
CV			73.33	9.65	70.5	11.67	2.76	1.02 NS

** Significant at both the levels of confidence and NS-Non-significant

Table 3 indicates that pupil teachers of science subject difference significant from pupil teachers of arts subject with respect to career values. Pupil teachers of commerce subject do not different significantly from pupil teacher of science subject with respect to career subject. Pupil teachers of arts subject do not different significantly from pupil teachers of commerce subject with respect to career values. Thus Hypothesis 3 stating "There was significant difference in mean scores of career values among pupil teachers with different streams i.e. Science, Arts and Commerce" stands partially accepted.

CONCLUSIONS

From the above study we can conclude that:

- There was significant relationship between family values and career values among pupil teachers but female of arts stream did not have significant relation between family values and career values.
- There was significant difference in mean scores of family values among pupil teachers with different streams i.e. Science, Arts and Commerce.
- There was significant difference in mean scores of career values among pupil teachers with different streams i.e. Science, Arts and Commerce.

EDUCATIONAL IMPLICATIONS

Present study has been conducted on the females of an education college who wanted to be teachers. Therefore they are having career as well as family values. More and more studies can be conducted on family and career values so that India do not have a stock of unused human resources. College females should be motivated to go for a professional life as well as to have family. There should be education of females to make a balance between family and career so that the present situation of family crisis can be removed and also female should be allowed to go for a profession of their own choice.

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CUSTOMER'S PERCEPTION REGARDING INSURANCE PRODUCTS

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ABSTRACT

The objective of the present paper is to know about the customer perception about insurance plans of public and private insurance companies'. For this purpose primary data has been collected from customers of the selected insurance companies. The data include information regarding socio profile of customer, their level of income, pattern of investment and perception about various policies of selected insurance companies. This paper highlights the various insurance plans of LIC and other private companies and reasons to get these plans.

Keywords: customer perception, private companies, insurance plans.

INTRODUCTION

An insurance is a promise of compensation for specific potential future losses in exchange for a periodic payment .Insurance is designed to protect the financial well being of individual, company or other entity in case of unexpected loss.

Life insurance is one of the most common forms of insurance. In this process, life is insured against disease and death. Though life insured against disease is a new concept but is spreading very widely and broadly among people across all the regions of the country. Its popularity is acquiring important place amidst increasing incidence of life threatening diseases and very costly treatment. This type of insurance is called mediclaim insurance which helps to save the life while life insurance helps to support the family of an insured person after his/her death. Thus, both types of insurance are equally important.

HISTORY

The idea of insurance was born out of a desire of the people to share loss of an individual by many. Originally, it was restricted to forms other than life insurance. It started with Marine Insurance, where all, who were engaged in trade, shared the losses on account of perils of sea. Reference to some forms of insurance, is found in the cords of Hammarubi Manu (Manna Dharma Shestre). The word Yogekshema is used in the Rig Veda suggesting that some form of community insurance was practiced by Aryans in India over 3000 years ago. In India during Buddhist period Burial societies existed which were mutual in their character and used to help a family by building a house protecting the widows and marrying the girls.

Due to the relatively low spread of insurance in the country, efficient and quality functioning of the public sector insurance companies, the untapped potential for mobilizing long-term financial resources to finance the growth of infrastructure and provide better coverage to

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the Indian citizens, the government of India set up an Insurance Reform Committee in April 1993 under the chairmanship of R.N. Malhotra, Former Governor of Reserve Bank of India to suggest reforms in the insurance sector, including improvement in the functioning of LIC, GIC and strengthening the regulatory system. The committee submitted its report to Union Finance Minister on January 7, 1994, recommending a phased programme of liberalization, and called for private sector entry and refunctioning of LIC and GIC. The subsequent government moved an insurance bill again in 1998, which was referred back to a select committee of Parliament. Afterward, the government of India created history on October 24, 2000 once again by bringing back insurance business to private sector companies which had been abolished 44 years back.

REVIEW OF LITERATURE

Olivieri (2001) in his paper analyses the use of mortality tables that include a forecast of the future trends of mortality, for life insurance valuation. In particular, annuity and term assurance portfolios are considered John, J (2002) in his paper asks a very important question, regarding whether there is life beyond LIC in Life Insurance. In India, Life Insurance is synonymous with LIC. He talks of several market watcher and players to bring this report on why, the odds LIC is doing everybody in this vast market to survive and prosper but the new private player must learn to live under the shadow of LIC. Gorden L.A. (2003) says that life insurance industry's access to genetic information is controversial. Consumer groups argue that access will increase discrimination in life insurance premiums and discourage individuals from undergoing genetic testing that may provide health benefits .Frank, G L (2004) in his paper presents the findings of two surveys conducted in April 2003 of Charted Life Underwriters (CLUs) and Chartered Financial Consultants (CFCs) who are member of the society of Financial Service Professionals. The first survey was aimed at identified the key ethical issues faced by the professional working in the life insurance industry today. The second survey was aimed at determining the extent to which these professionals perceive the industry created insurance Marketplace Standards Association as having contributed to any change in the ethical environment that has taken place.

David J (2004) in his paper says that the demand for insurance is examined when the industry schedule is subject to an upper limit.. An increase in the upper limit would induce policy holder with constant absolute risk aversion to reduce his or her optimal deductible and therefore this would increase the demand for insurance against small losses. Dariusz (2004) in his article discusses the problem of purchasing a reinsurance policy that maximizes the survival probability of the insurer. Morgan Stanley (2005) in its article says that many companies in the life insurance business may be ready to go public. Though players are still two-three years away from breaking even under India accounting, if upfront expenses are amortized over the life of the policy, the break-even period could occur sooner currently there is a significant difference in reported earnings between companies following Indian GAAP (Generally Accepted Accounting Practices) and USGAAP..

OBJECTIVES OF THE STUDY

1. To compare the performance of Life Insurance Corporation of India and Private Insurance Companies;
2. To examine the consumers perception and their attitude toward LIC of India and Private Sector Insurance Companies;

RESEARCH METHODOLOGY

Locale of Study:

Ludhiana city was purposively selected for the study as it has vast population having wider range of variety. Ludhiana is also known as the industrial hub of state of Punjab. It is also the centre of capital accumulation and concentration in Punjab. Industrialization and important public/government sector institutions such as Punjab Agriculture University, Verka Milk Plant, etc. led to generate a huge middle class which needs planning for their old age security. Thus, Ludhiana city was purposively selected for the study.

Sampling Design:

As it is clear from the title of the thesis that comparison of LIC of India with private sector insurance companies is to be made therefore, along with Life Insurance Corporation of India, the following private sector insurance companies were randomly selected for the study:

1. ICICI Prudential Life Insurance
2. HDFC Standard Life
3. Bajaj Allianz Life Insurance

Selection of Respondents:

A list of customers of the selected insurance companies in Ludhiana was prepared with the help of the official of the companies. Out of each list, 25 customers of each selected insurance companies were randomly selected for the study. In this way there were 25 customers belonging to public sector insurance company and 75 customers belonging to private sector insurance companies, approximately 100 customers in all.

Statistical framework

Statistical tools such as tabular form, percentages, mean values, z-test and t-test has been used.

ANALYSIS AND RESULTS

Table 1Customer's preference for various insurance policies

S. No.	Insurance Policies	Multiple Response					
		LIC, India		Private companies		Z-value	p-value
1.	Endowment Plan	8	32.00	28	37.33	0.48	ns
2.	Money Back Plan	18	72.00	37	49.33	1.97	0.05
3.	Pension Plan	6	24.00	39	52.00	2.44	0.05
4.	Children Plan	6	24.00	11	14.67	1.08	ns
5.	Unit Linked Plan	3	12.00	13	17.33	0.63	ns

A perusal of Table 1 shows that 32.00% of the LIC customers and 37.33% of the private sector customers preferred endowment plan. The difference between two proportions of customers was non-significant. But as high as 72.00% of the LIC customers preferred money back plan which came to be significantly higher than 49.33% of the private sector customers who preferred money back plan. On the other hand, significantly higher proportion i.e. 52.00% of the private sector customers preferred pension as compared to 24.00% of the LIC customers. However, there were statistically at par proportions of customers belonging to public as well as private sector insurance companies who preferred children plan and unit linked insurance plan. It is evident from the Table that money back and insurance plan was most popular in LIC followed by endowment plan while it was pension plan followed by money back plan in private sector.

Table 2Customer's preference for insurance plans on the basis of age

Age group (Years)	Endowment Plan	Pension Plan	Children Plan	Unit Plan	Money Back Plan	Total
20-30	5 (25.00)	0 (0)	6 (31.58)	5 (20.83)	5 (25.00)	21 (21.00)
30-40	7 (35.00)	9 (23.08)	9 (47.37)	7 (29.17)	6 (30.00)	38 (38.00)
40-50	5 (25.00)	14 (35.90)	3 (15.79)	6 (25.00)	6 (30.00)	34 (34.00)
Above 50	3 (15.00)	16 (41.03)	1 (5.26)	6 (25.00)	3 (15.00)	29 (29.00)
Total	20 (100.00)	39 (100.00)	19 (100.00)	24 (100.00)	20 (100.00)	100 (100.00)

Note: Figures in parentheses are percentage

The above given table shows that in the age group of 20 years to 30 years, 25% people have endowment plan, 0% people have pension plan, 31.5% have children plan, 20.83% people have unit-linked plans and 25% people have money back insurance policies. In this age group, people have shown their preference for pension plans and they form a part of the service or professional class. Among the people of age group of 30 years to 40 years, children plans are most popular. 47.3% people have children plans which provide educational benefits and also provide money at important milestones in child's life. 23.08% people have pension plans, 35% have endowment policies, 30% people have money back policies and 29.17% people have unit linked insurance plans.

Money back policies are more popular among people in the age group of 40 years to 50 years. 30% people have money back policies. 25% people have unit linked plans, 25% people have endowment plans, 35.9% have pension plan and 15.7% people have children plan.15% people above the age of 50 years have endowment policies, 5.26% people have children plans, 2.5% have unit linked plans and 15% have money back policies.Among unit linked plan policy holders, the customers were fairly distributed over different age groups. It ranged between 20.83% in 20-30 years age group to 29.17% in 30-40 years age group. Among money back plan policy holders, as much as 30.00% each belonged to age group of 30-40 years and 40-50 years, while the lowest proportion, i.e. 15.00% of them belonged to the age group of above 50 years.

Table 3: Customers' preference for insurance plans on the basis of income

Income (Lakhs)	Endowment Plan	Pension Plan	Children Plan	Unit Plan	Money Back Plan
1-3	7 (35.00)	13 (33.33)	9 (47.37)	2 (8.33)	8 (40.00)
3-5	9 (45.00)	16 (41.03)	7 (36.84)	7 (29.17)	6 (30.00)
Above 5	4 (20.00)	10 (25.64)	3 (15.79)	15 (62.50)	6 (30.00)
Total	20 (100.00)	39 (100.00)	19 (100.00)	24 (100.00)	20 (100.00)

Note: Figures in parentheses are percentage

The table shows that in the income group of 1 lakh to 3 lakh, 35% people have endowment plan, 33.33% people have pension plan, 47.37% people have children plans, 8.33% have unit linked policies and 40% people have money back plans. In this income group, a large percentage of people prefer to have children plans. In the income group of 3 lakh to 5 lakh, 45% people have endowment plan, 41.03% people have pension plan, 36.84% have children plan, 30% people have money back policies and 29.17% people have unit linked plans. Endowment type of policies is more popular in this income group. Among the people with income above 5 lakh, unit linked insurance plans are more popular. As unit linked plans are generally investment plans, so people in this income group have surplus to invest. 62.5% people have unit linked plans in this group. 30% people have money back plans, 25.64% have pension plans, 15.79% people have children plans and 20% people have endowment type of insurance policies.

Table 4 Customers preference for insurance plans on the basis of profession

Profession	Endowment Plan	Pension Plan	Children Plan	Unit Plan	Money Back Plan
Business	8 (40.00)	11 (28.21)	5 (26.32)	17 (70.83)	9 (45.00)
Service	12 (60.00)	28 (71.79)	14 (73.68)	7 (29.17)	11 (55.00)
Total	20 (100.00)	39 (100.00)	19 (100.00)	24 (100.00)	20 (100.00)

Note: Figures in parentheses are percentage

The above given table shows that 60% people who belong to service class have endowment plan and 40% people from business class have this plan. 71.79% people from service class have pension plans to take care of their post retirement period and 28.21% people from business class have pension plans 73.68% people from service class and 26.32% people from business class have children plans. 70.83% people from business class and 29.17% people from service class have made their investments in unit linked plans. 55% people from business class and 45% people from service class have money back policies.

Table 5 Customers' source of information about insurance products

		Multiple Response					
S. No.	Source of Information	LIC, India		Private companies		Z-value	p-value
1.	Newspaper	9	36.00	29	38.67	0.24	ns
2.	Magazines	6	24.00	28	37.33	1.22	ns
3.	Agents	16	64.00	42	56.00	0.70	ns
4.	Electronic Media	11	44.00	51	68.00	2.14	0.05

The analysis given in Table shows that the majority i.e. 64% of the LIC

customers came to know about their policies through company agents while it electronic media in case of private sector where 68.0% of the customers reported the same. The magazines source of information came to be the magazines, which was 24% and 37.33% in case of public and private sector customers, respectively. The electronic media was significantly more common in private insurance sector in comparison to the public insurance sector as conveyed by the significant Z-value at 5% level of significance.

Table 6 Customers' reasons to get the life insured

		Multiple Response					
S. No.	Reasons	LIC, India		Private companies		Z-value	p-value
1.	Monetary Gains	9	36.00	45	60.00	2.09	0.05
2.	Benefits of Insurance	11	44.00	39	52.00	0.69	ns
3.	Tax Concession	14	56.00	37	49.33	0.58	ns
4.	Old Age Security	10	40.00	19	25.33	1.40	ns
5.	Risk Coverage	12	48.00	16	21.33	2.57	0.05
6.	Saving	10	40.00	29	38.67	0.12	ns

Among private insurance sector customers the highest proportion i.e. 60% purchased insurance policies for monetary gains which was significantly higher than 36% of the LIC customers who purchased insurance policy for monetary gain. This may be due to the higher monetary gain in private sector insurance policies than those in the LIC, India. On the other hand, the reason of risk coverage during fire, theft, etc. was significantly higher among LIC customers (48%) as compared to that among private sector customers (21.33%).

CONCLUSION AND SUGGESTION

It is clear that the face of life insurance in India is changing. But with the changes come a host of challenges, and its only the credible players with a long-term vision and robust business strategy that will make an impact. Therefore the insurance sector should make more efforts to win confidence of the customers, offering appropriate products, prices and profitability, giving more tax saving policies, expansion of distribution network, tapping of rural market, improvement in quality of services, provision of visionary and strategic leadership and policy makers.

If these measures are taken effectively, insurance sector can play a very positive role in the economic development as they can provide long term funds for infrastructure development and at the same time strengthen the risk taking ability. The insurance sector, can enable investments in infrastructure development to sustain economic growth of the country.

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BRITISH ADMINISTRATION AND THE INDIAN MIDDLE CLASSES: MUTUALITY AND ANTAGONISM

KHUSHBOO MAHAJAN*

ABSTRACT:

The pre independence era in the Indian history has seen the emergence of different equations between the various stake holders. It saw the emergence of specific relations between the various sections in Indian society, between the subjects and the rulers and between the rulers and the various classes and communities. There emerged an equation also between the rulers and the instruments of subjugation on the one hand and between the instruments of subjugation and the masses on the other hand. For the purpose of this work, of particular interest is the relationship between the British administration and the Indian middle classes. The middle classes provided the mediating link between the British and the Indian masses. The Indian Political elites formed a section of the upper middle classes. They provided leadership to the masses as a class of Indians forming part of the ruling elite and also led the struggle for freedom. This paper tries to explore the symbiotic relationship between the British administration and the middle classes. It also tries to explore the antagonistic aspects of this relationship. In other words it tries to probe how far the middle classes and the political elites owe their emergence to the British rule and how far the British rule owes its sustenance to the political elite. It also explores the role of middle classes in providing leadership to the masses in the national movement and further impetus to the freedom struggle which ultimately led to the end of the colonial rule in India.

***KEYWORDS:** middle classes, colonial rule, political elites, interdependence, administration.*

INTRODUCTION

The pre independence era in the Indian history has seen the emergence of different equations between the various stalk holders. It saw the emergence of specific relations between the various sections in Indian society, between the subjects and the rulers and between the rulers and the various classes and communities. There emerged an equation also between the rulers and the instruments of subjugation on the one hand and between the instruments of subjugation and the masses on the other hand. For the purpose of this work, of particular interest is the relationship between the British administration and the Indian middle classes. The middle classes provided the mediating link between the British and the Indian masses. The Indian Political elites formed a section of the upper middle classes. They provided leadership to the masses as a class of Indians forming part of the ruling elite and also led the struggle for freedom. This paper tries to explore the symbiotic relationship between the British administration and the middle classes. It also tries to explore the antagonistic aspects of this relationship. In other words it tries to probe how far the middle classes and the political elites owe their emergence to the British rule and how

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far the British rule owes its sustenance to the political elite. It also explores the role of middle classes in providing leadership to the masses in the national movement and further impetus to the freedom struggle which ultimately led to the end of the colonial rule in India. Both the interdependence and the discordance between the British rule and the middle classes have been explored.

Emergence of middle class and British rule

With the advent of British in India, the political and social system of the country took a turn. The British imported their own form of govt. and administration in India. Their arrival is also marked with the introduction of capitalism in true sense in India. It is argued among the scholars that British education system and their capitalistic development in the country led to the emergence of middle class in India.

During the rule of East India company, certain conditions were aroused which helped in middle class growth especially after charter act of 1813 when a decent share of expenditure was allocated to education. And Christian missionaries were allowed to propagate their ideas among Indians. In charter act of 1833, trading monopoly of East India Company was abolished. The company created a way for minimal state interference, constitutional character of government and social reforms. The development in the field of technology and infrastructure, large scale production and new forms of employment created conditions conducive to the growth of middle class in Indian society. Such an atmosphere clubbed with other factors such as open trade, activities of Christian missionaries, opening of schools and colleges etc. helped in the creation of modern middle class based on money economy and western education.

B.B. Mishra writes in this context, "These constituted the various nuclei for the growth of the modern middle classes on the basis of money economy and western education. New functional groups aroused with an increase in the size and variety of business. They included e.g. engineers and overseers, technicians and supervisors, managers and inspectors, deputies and assistants"

A category of middle men emerged in commercial field who worked as agents to mercantile and banking houses. There were shroffs who were employed as cashiers by the company because they had specialized knowledge of currency. There were some other forms of middlemen known as Paikars and dalals who worked as agents. They charged commissions as agents. These categories of brokers and agents were appointed by the British indiscriminately and constitute a part of rising commercial middle class. The cotton industry especially in Bombay helped in the growth of industrial middle class. Large scale production of raw cotton in western India was responsible for it. Ship building industry also provided the ground for the growth of industrial middle class(Mishra 1961).

Apart from this, the landed middle class grew during the British period with the revenue laws of the British. The British erected a strong political authority on zamindars and defined the rights of under-tenures. Land revenue settlement was done for a period of 30 years during William Bentinck(1828-35). During his tenure many other reformist steps were taken which proved very much favourable for the growth of Indian middle class. For example he employed Indians in the company services that were available at cheaper rates as compared to the English. This provided job opportunities for the English educated Indians. He made lower services available to the Indians. He introduced three grades of judicial services in which Indians were included. The highest of these services was that of 'Sadar Amin' and his salary was to be Rs.750 per month.

"Another regulation was passed in1831 under which respectable Indians were to be appointed in zila and city courts. They were to be called 'Munsifs', were to get fixed salaries and could decide court cases upto the value of three hundred rupees"(Chhabra, 2005, p.61). Through these legislations, the British got manpower out of this class without which it would not have been possible for them to sustain and rule in India.

The British made structural changes to Indian Economy which changed the picture on the whole. Agriculture was commercialized during this period. Specialized crops were grown for sale in national as well as international markets. Commercial crops like cotton, jute, groundnut, oilseeds, sugarcane, tobacco etc. were grown. This trend was also seen in plantation sector i.e. in tea, coffee, rubber, indigo etc. this process of commercialization of agriculture was no doubt forced for Indian peasants but it benefitted the intermediaries. Thus these sections of middle class who were associated with agriculture production and trade were benefitted by agriculture exports, rise in prices etc. the new land and property rights introduced by the British proved disastrous for the rural population and helpful for the newly emerging middle class. The modern industry is a legacy of British in India. Most of the modern industries were British owned but some of the cotton textiles and jute industries were came to be owned by Indians in the nineteenth century. Although these industries suffered from many drawbacks yet they helped in the rise of industrial capitalist class and working class. The Indian traders and moneylenders emerged as the Indian bourgeoisie who provided loans to agriculturists and facilitated state in collection of revenue. The Indian traders helped in carrying agricultural products for exports.

Various scholars opine that the present day middle class has its roots in British education system. It does not mean that earlier India had no education system, however it was rather imperfect and irregular. Warren Hastings founded a college at Calcutta in 1772. Also Lord William Bentinck founded a medical college at Calcutta. A commission was appointed under Lord Macauley's chairmanship under Bentinck's rule. He forwarded his views by saying that English education would provide British with cheap Indian clerks. In his minute on Indian Education Macaulay said, "We must at present do our best to form a class who may be interpreters between us and the millions we govern, a class of persons, Indian in blood and colour but English in taste, in opinions, in morals and in its intellect."

Such a policy met with great success. This success manifested itself even in the revivalist movements of 19th century which were led by English educated Indians from middle and upper classes. Bentinck supported English education for raising a class of persons who would be Indian in blood and color but English in taste and opinions or in short Indians with modern western minds. 'Woods Despatch' of 1854 is the bench mark in the history of education system in India. The purpose of this dispatch was to create a class of Indians capable of holding offices under company rule. With the adoption of English education system, the number of English educated Indians increased. By 1880s the total number of English educated Indians was approaching the 50000 mark. The number of those studying English went up fairly from 298000 in 1887 to 505000 in 1907. On the other hand circulation of English language newspaper increased from 90000 in 1885 to 276000 in

1905. University education was started in 1857 by setting up of Bombay madras and Calcutta Universities. Despite the considerable efforts done by British to provide higher education to the Indians, still the number of English educated remained in minority. Caste remained an important factor in acquiring English education for Indians. Hindus were in large proportion of English educated than Muslims. Among Hindus, Brahmins were in majority in Madras and Maharashtra; Kayasthas and Baidyas were in majority in Bengal and Aggrawal, Aroras and Khatris were in majority in Punjab. As the spread of education was different among .caste and communities, it created community and cast consciousness among the people. this feeling paved the way for creation of various groups such as Muslim League in 1906, non Brahmin movements in South India in 1916. Self respecting party, Dravid Munnetra Kazhagam, Akali Dal in 1920. The British had their own self interest in disseminating English language in India. Creation of English educated class of natives was beneficial for British in many ways. First of all, such natives would remain loyal to the British and would provide their services to the British in case of any contingency. Secondly, this class with English lifestyle would provide market for English goods. Above all, this class of Indians would create cheap servants for the British and would also possess knowledge of the local conditions. Thus they shall serve as a link between British and the Indian masses. Some scholars use the term 'elite groups' for English educated Indians defined basically by their upper caste status. In this regard Sarkar (1983) writes, "...thus 84.7% of Hindu College students in Bengal came from three bhadralok castes of Brahmins, Kayastha or Vaidya in 1883-84. Brahmin students predominated in Madras, Bombay or Poona, Kayasthas were prominent in UP...19th century intelligentsia diligently cultivated the self image of a 'middle class' (madhyabitta-sreni), below the zamindars and above the toilers". Thus we can say that the present day middle class has its roots in Govt. services and professions of law, education, medicine, journalism and the like. It was not only the middle class which benefitted from the British, in fact the British also strengthened their presence in India through the middle classes. The middle class helped the British in terms of the much needed human resources. The British did not have sufficient manpower and resources to integrate the administrative and legal machinery. It was the middle class which provided the British a much needed resource base upon which they built a nationwide administrative network. Also the presence of Indians in the political, administrative, legal and economic framework provided legitimacy and credibility to the British rule.

In this regard the acceptance of the formation of Indian National Congress by the British and also support in its establishment as a political entity representing the Indian opinion can be cited as an example of the interdependence between the British rulers and the Indian middle classes.

The political associations of pre-congress period were dominated by educated middle class i.e. lawyers, teachers, doctors etc. They were middle class professionals who formed these associations and forwarded their agenda before British. Some of these associations were poona Sarvajanik Sabha (1870), Indian Association (1876), Madras Mahajan Sabha (1884), presidency association (1885). The ground for the formation of congress was already prepared. However it was A.O. Hume who is credited with formation of Congress as he mobilized and unified the leading intellectuals of those times under one roof of Indian National Congress in 1885. The prominent among the nationalists leaders were D.E. Wacha, Pherozshah Mehta, W.C.Bannerjea, S.N.Bannerjea.

However the relationship between the British rule and the Indian middle classes was not confined to this mutual interdependence. It was natural that the educated and self respecting Indian middle classes were bound to assert themselves against the inherently oppressive and elitist British rule. The presence of alien rulers in the form of British was too large a factor to be ignored in the rising wave of nationalism. The enormous role played by the Indian National Congress in leading the Indian masses towards independence best represents the antagonistic aspect of the same interdependence.

Mobilisation of masses and Fuelling the freedom struggle

Establishment of colonialism led to the dissemination of British culture, ideology and religion in India. It seemed as if it was the failure of Indian civilization. This situation was percieved as a challenge to Indian culture. Thus an attempt was made by newly emerging middle class or western educated Indians for bringing reforms in social institutions. These intellectuals got awareness from the contemporary developments in the west. They came to know about the transformation brought about in the west by their western counterpart through the movements like Renaissance, Reformation and Democratic Revolution or Reforms. Although Indian middle class was not the product of Industrialisation but it emerged as a result of government services or professions like law, education, journalism, medicine etc.

The middle class of colonial India provided leadership to Indian masses, be in the field of social reforms or igniting the nationalist feelings among people in colonial India. It was only English educated class which was able to understand the nature of British rule and got aware of the happenings around the world. The importance of this section was emphasized by Amrit Bazar Patrika of 9December, 1869 in such a manner; "Middle class ('madhyabitta') people are always considered the most useful group in any society. Our country's welfare depends to a large extent on this class. If there is ever to be a social or any other revolution in this country, it will be by the middle class. All the beneficial institutions or activities that we see in our country today have been started by this class".(Sarkar,2005)

The intellectual class provided the reform movements with the ideas of rationalism, universalism and humanism. Thus they became able to analyse the traditions with rationalistic approach e.g. Ram Mohan Roy refused to accept the infallibility of Vedas, Swami Vivekananda goes to the extent of saying that the scientific method should be used to justify religious beliefs. Akshay Kumar Dutt gave medical opinion against child marriage. Aligarh movement focused on the reconciliation of Islamic teachings with the needs of the modern times. The perspective of the reformers was universalistic and humanitarian. The social reforms were brought about not only in the field of religion but also in language, literature, art, philosophy etc. thus the educated middle class lead India in various fields such as revitalization of traditional knowledge and culture. Modern Indian history is replete with the names of enlightened individuals who lead the reform movements. The prominent among them were Raja Ram Mohan Roy, Swami Vivekanand, Jyotibha Phule, Gopalhari Deshmukh, K.T. Telang, B.M.Malabari, D.K.Karve, E.V Ramaswami Naicker and B.R. Ambedkar etc.

The reformers used English and Indian languages to reach the masses through media and served as a link between British Government and the masses as a consequence of which rich literature on patriotism was produced in India during this period. These movements spread all over the country.

Reformist legislation and middle class

The ideas of liberty equality and justice were imported by intellectuals to India. Thus with their persistence efforts various administrative measures were taken by the British in the field of social reforms. The regulation of 1829 was passed during the period of Lord William Bentinck for abolition of sati. Govt. declared practice of sati (burning alive of widows) as illegal and punishable. This was the effect of indefatigable efforts of Raja Ram Mohan Roy. The Hindu Widows Remarriage Act was passed by the British in 1856 which legalized the marriage of widows. Ishwar Chander Vidyasagar and D.K. Karve (in western India) made efforts to to get this legislation passed. D.K. Karve is also credited for opening the Indian Women's University in Bombay in 1916.

Child Marriage was prohibited by the passage of 'the Native Marriage Act (or the Child Marriage Act) in 1872. Although it had limited impact yet it was a considerable effort. In 1891, Age of Consent Act was passed which forbade the marriage of girls below the age of 12. Sarda Act of 1930 increased the age to 18 and 14 for boys and girls respectively.

Rise of Nationalism

The leadership role provided by the intelligentsia or the middle class in the Indian struggle for freedom is very hard to overstate. They awakened the masses against the British rule. They played a significant role in arousing nationalist feelings among people. The British introduced modern education system which gave Indians an exposure to western thoughts and ideas. The educated elites who took up professions like law, medicines etc. visited England for higher education. "This ever expanding English educated class formed the middle class intelligentsia who constituted the nucleus for newly arising political unrest. It was this section which provided leadership to the Indian Political associations".

Several newspapers in English as well as vernacular were started to spread the ideas of democracy, rights etc.

The form of expression of the ideas and thoughts of intellectuals was literature especially in regional languages. Thus a lot of patriotic literature was produced in the end of 19th century and beginning of 20th century. This literature helped in unifying the masses where essays, novels, poems and drama enriched the Indian literature. They also helped in awakening the Indians about their rich heritage and culture and created nationalist feelings.

It was through the efforts of the intellectuals that the true nature of the British rule was exposed to the people. The economic exploitation of India by the British was best exposed by 'Drain of wealth' theory propounded by Dada Bhai Naoroji. R.C. Dutt's 'Economic

History of India' (1901-03) presents a well documented economic critique of British Rule in India. He explained Indian Poverty as an outcome of British policies, destruction of handicrafts and excessive revenue burdens on India. This step proved very fruitful in the rise of nationalist feelings among people and made them vigilant about the exploitation of the country in the hands of the British. They created a public opinion that British rule was major cause of India's poverty.

The antagonistic aspect of the relationship between the British rule and the Indian middle classes manifested itself during the revolutionary activities in the last decades of 19th century and also in the formation of political association conscious of the interests of the Indian masses. This aspect strengthened throughout the national movement beginning from the Swadeshi movement through the revolutionary activities of the second phase and through all the Gandhian movements towards the achievement of Independence.

CONCLUSION

Summing up the relationship between middle class and colonial rulers we can say that this class was a product of the new administrative and economic set up which was in place due to the British policies. The educated got employment in Revenue, Police, Justice and other departments. Emergence of Middle Class was facilitated by modern education and consequent work opportunities available in offices set up for commercial, administrative and other purposes by the colonial government. Thus the conceptual and political boundaries of Indian Middle Class rested on mediation between colonial rulers and colonial subjects. The relationship premised on subordination to the colonial power but providing cultural leadership to indigenous people.

The middle classes provided the British with much needed human resources in order for them to strengthen their rule in India and the British rule in turn helped the Indian middle class in its expansion and growth by way of the economic and administrative policies. To this end it was a relationship based on mutuality between the two, however the antagonistic aspect of this relationship was manifested in the struggle for independence which was led mainly by the middle classes against the colonial rule. Although the middle class owes its origin to British rule however it is this class which constructed a path for the devastation of the colonial rule.

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TRANS-FAITH DIALOGUE AND WORLD PEACE: AN ANTIDOTE TO THE MALIGN WORLD OF SECTARIANISM

REEMA DUGGAL*

ABSTRACT

Peace and harmony have been sought by humanity ever since the dawn of civilization. And yet the whole of human history, from the very earliest times, is replete with wars and violent conflicts from the tribal right up to the international level. Communism, socialism, democracy, capitalism- all claimed the desire to establish peace, but all invariably waged war. Over last few years many incidents have occurred in which world is seen through a singular lens of 'good' and 'evil' and 'us' vs. 'them' beliefs. Violations of the universal right to practice religion are systematic and widespread all over the world. The politics in the name of religion has been seen as a major phenomenon and which has led to sectarian violence.

Key Words: Sectarianism, Sectarian conflicts and Politics, Inter-Faith Dialogue, Trans-Faith Cooperation, World Peace.

INTRODUCTION

"Faith is not the belief that God will do what you want. It is the belief that God will do what is right."

-Max Lucada, He Still Moves Stone

Different types of violence flavoured by faith are perpetuated by sectarian activists who have deeply divisive single exclusive identity and who want people to ignore all affiliation and loyalties in support of one specific identity (Puniyani, 2008: 25). Such exclusive identities are negative, as they flavor or stress upon difference, diversity, opposition and violence rather than belonging, unity, support and peace. In 'The Clash of Civilizations, Samuel Huntington states that the dominant characteristic of the Post-Cold War global order is violence between different religious groups (Huntington, 1996: 38). An awareness of the plurality of religion inspire a variety of theological questions. Why in the world we have so many religions? If it's said that God is One, then why there are so many religions?

'When the Holy One created the first man, he took him and led him all the trees of Garden of Eden & said to him: 'Behold my works, how beautiful, how splendid they are. All that I have created, I created for you. Take care, therefore that you do not destroy my world, for if you will do there will be no one left to repair what you have destroyed.'

-Midrash, Ecclesiates Rabbah*.

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So all the great religions of the world teach humanity as the same fundamental principle, but the juxtaposition of harmony and conflict, global peace and holy war, good and evil, seemed to be a fitting metaphor for the century we have entered in. It contributed to a sharp rise in sectarian tensions, as seen in Afghanistan and Pakistan, using religion as an instrument of policy. The ideological underpinnings of attitudes & behaviours labeled as sectarian are extraordinary varied.

'Sectarianism is bigotry, discrimination or hatred arising among attaching importance to perceived differences between subdivisions within a group, such as between different denominations of a religion, class, religion or factions of a political movement'.

So sectarianism is present throughout the world, wherever people of different religions live closely, religious sectarianism is seen in different forms. The chief characteristic of our civilization has been unity in diversity. We have never attempted to impose uniformity or dilute diversity. In Indian scenario, the words 'socialist' and 'secular' were added in the late 1970's but till today, we see fault lines* developing between different sects. So to think of religion and world politics is often to think of violence. World Peace is an ideal of freedom, peace, and happiness among and within all nations and/or people. World peace is an idea of planetary non-violence by which nations willingly cooperate, either voluntarily or by virtue of a system of governance that prevents warfare (www.wikipedia.com). So, world peace can be achieved through interfaith understanding among peoples and communities.

Sectarian Identities and Politics

As the Cold War came to a close, the Soviet Union collapsed and the rhetoric of economic and political liberalization swept the globe, there were more than thirty violent conflicts raging around the world, most of these ethnic and sectarian in nature (Crawford, 1998: 9). These ethnic wars have been significantly more devastating to civilians. In World War I, 14 percent of the deaths were civilian. That figure rose to 67 percent in World War II (ibid.10). Five thousand people have been killed in Kashmir since 1990. In October 2006, the Office of the United Nations High Commissioners for Refugees (UNHCR) and the Iraqi government estimated that more than 370,000 Iraqis has been displaced since the 2006 bombing of the al-Askari Mosque, bringing the total number of Iraqi refugees to more than 1.6 million (UNHCR Agency). The Red Cross has also stated that Iraqi's humanitarian situations remain among the most critical in the world. According to Failed States Index*, produced by Foreign Policy magazine, Iraq was one of the world's top five unstable states from 2005 to 2008 (Failed Index List, 2005). These figures shows that war between states seem to be decreasing, ethnic and sectarian violence within them is on the rise. I think one of the reasons of the situation is the division between 'inter' and 'faith' in the people's life. There are many spaces like Universities, Corporations, Schools and Malls where people of different religions come together. These places are spaces of 'inter' whereas there are many spaces where people of particular religion or community come together to talk about religion. These are mosques, churches, temples which are spaces of 'faith'.

*Ecclesiastes Rabbah or Kohelet Rabbah is an haggadie commentary on Ecclesiastes included in the collection of the Midrash Rabbot. It follows the Biblical book verse by verse

*Fault Lines is a potentially disruptive division or area of contention.

But there are few spaces where people from diverse religions communities come together and are interested about inter-faith understanding. A motion was debated in India's Parliament that censured the government over its handling of religious rites in the State of Gujarat which had claimed more than thousands lives. The more it is examined, the worse it looks (Economist, 2002: 20). Religion is the currency of politics in India. Politicians use religion and caste as a weapon for their vote bank before impending elections. Creating or engineering religions out of thin air before an election is an old track which the politicians have used. Creating an 'us versus them' schism is their only stratagem to get the flock together (Nadkarni, 2012: 67). So what we see in today's world is that after gaining independence since 1947, still masses of people are falling prey to such trickery. We need new ways to understand both particularly and universality and should respect the integrity of each other's religions. Mahatma Gandhi once said,

"Intolerance is itself a form of violence and an obstacle to the growth of a true democratic spirit."

When we shift our attention from the notion 'being identical to oneself' to that of 'sharing an identity with others' of a particular group, the complexity increases further. While global religious war has not erupted, bloody as ever (Smock, 2002: 20). In the opening remarks at the National Integration Council on Oct 13, 2008, Indian Prime Minister said:

'The most disturbing and dangerous aspect today is the assault on our composite culture.'

The story of Tansen, the master musician at the court of the Mughal Akbar sets an example of how listening can build understanding. He had some fifteen musical instruments in the Emperor's Chamber, which he had tuned to one frequency. Upon playing just one instrument's musical note, the other fourteen started to resonate. So this story serves ideally as a metaphor for how communities can work in harmony to achieve an enlightened result. Not every community has achieved peace within itself and also certainly not every community is tuned to same frequency, efforts should be made to promote and link them and to create inter-faith understanding to promote cross-community collaboration bringing more peace, toleration as an antidote to the malign world of sectarianism and politics.

"Discord is the great ill of mankind & tolerance is the only remedy for it" - Voltaire, *Philosophical Dictionary.**

Issues of Sectarian Conflicts and Role of Inter-Faith Understanding

With the increase in sectarian tensions there are calls for new solutions to tackle this global turmoil. This search for the new solutions has intensified to look for answers outside the box that will address the turmoil and their causes. One such solution emanated from the Common-Wealth People's Forum, held in Uganda in 2007 where the communiqué issued to heads of governments called for programmes to support Inter-faith exchange to build understanding and cooperation and world peace (Saleem, 2012: 18). Clarke and Jennings (2008) put forward that inter-faith understanding across national and religious boundaries provides a potentially significant anti-dote to conflicts. The latest figures from Beat Bulling, the UK's leading bulling prevention charity, show that one in four young people of all faiths have been bullied,

*A Failed State is a state perceived as having failed at some of the basic conditions and responsibilities of a sovereign government. Since 2005, the US think-tank Fund of Peace and the magazine Foreign Policy, publishes an index called the Failed States

often violently, because they have a religious position or their peers think they represent a particular religion or practices (Interfaith Report, 2008). If young people are surveyed they say that their groups or their friend circle comprised largely of peers from same religion or community. So the question arises. Why most people are 'other' people? Why their thoughts and beliefs are someone else's opinions? Why we are largely influenced to an amazing extent by people with whom we identify?

I am here going to specify some important teachings of different faiths which talks about peace and dealing rightly with other people-

- Buddhism says, '*Just as mother would protect her only child with her life, even so let one cultivate a boundless love towards all beings* - Khaddaka Patha Melta Sulta.
- Christianity believe '*Do to others as you would have them do to you*'. -Luke 6:31
- Islam preaches '*No one of you is a believer until he desires for his brother that which he desires for himself*'. -An-Nawawi's Forty Hadith, 13
- According to Jainism '*I forgive all beings, may all beings forgive me. I have friendship towards all, malice towards none*'. -Pratikraman Sutra 35:49
- Sikhism says '*No one is my enemy and none is a stranger. I get along with everyone*'. - Sri Guru Granth Sahib, p.1299

So all the great religions in the world teach humanity as a fundamental principle. If religion is considered as the greatest savior of humanity and also considered as a destroyer which leads to division and conflicts, it can also be used as a motivator to harness and bring together the energies of its religiously diverse youth, which can lead to cooperation and peace.

'We have the vision, the power and the faith to make our dream a reality. We as people of faith, can transcend the boundaries that has divided us for long. Let us begin none, celebrating our diversity and in the face of challenges, offer a bright and bold leadership for all'. –Sarah Talcott (Patel, 2006: 25).

Lives of faith are lived out, for the most part, in the public sphere, faith and politics have been intersecting for centuries. This exploration of faith and politics lead to continuous conflict between political expediency and religious ideas. Fact is that religious intolerance and extremism are real factors in some conflicts, including those in fragile states makes it all the more important to identify genuine religious potentials for helping to transform conflict (Vendley, 2010: 34). In *Cosmopolitanism: Ethics in a World of Strangers,* Kwame Anthony Appiah writes the urgent need for ideas and institutions that will allow us to live together as the global tribe we have become. The roots of all global crises can be found in human denial of the eternal principle of peace. Addressing these challenges will offer an antidote to sectarianism. This will never be easy, but remains vitally important for communities in need (Appiah, 2006: 18).

*Voltaire: The Philosophical Dictionary, translated by H.I.Woolf, New York, 1924

Before talking about Interfaith understanding lets first discuss what we really mean by it. The interfaith movement is working to build bridges of understanding and respect between people of 'difference' in every culture on every continent. From my own experience as a young person growing in one of the most religiously diverse nations in the world, I feel more alive when exposed to the new and different ways of people. I really appreciate the rich diversity we live in as they are like mirrors that reflect one subconscious assumption. According to Huntington and many other scholars, religions play a decisive role in the forming of attitudes of individuals and societies towards the 'other'. We have to make distinctions between diverse world religions that have more or less violence in their histories. At the same time we must acknowledge the examples of caring for the 'other' which can be found in all religious traditions. To face the destructive and divisive elements of religions more effective ways of dialogue and cooperation are needed between the world of politics and religions (Boehle, 2002: 229). In 1994, former US President Jimmy Carter in his foreword to 'Religion, The Missing Dimension of Statecraft', stressed the importance for such dialogue and cooperation.

'Far away in the heavenly abode of the great God India, there is a wonderful net which has been hung by some cunning artificer in such a manner that it stretches out indefinitely in all directions. In accordance with the extravagant tastes of deities, the artificer has hung a single glittering jewel in each 'eye' of the net, and since the net itself is infinite in dimension, the jewels are infinite in number. There hang the 'jewels', glittering 'like' stars in the magnitude, a wonderful sight to behold. If we arbitrarily select one of these jewels for inspection and look closely at it, we will discover that in its polished surface, there are reflected all the other jewels in the net, infinite in number. Not only that, but each of the jewels reflected in this one jewel is also reflecting all other jewels, so there is an infinite reflecting process occurring.

-Hua Yen Buddhism: *The Jewel Net of Indra (Patel, 2006:25)*

The idea in Indra's net symbolizes a universe where infinitely repeated mutual relations exist among all members of the universe. So if religion is seen as the world's greatest motivator of service and also as the most potent force of division, it can also harness the energies of religiously diverse youth, it can bring transformation and world peace. For more than 100 years, there have been efforts to promote interfaith understanding on an international scale, so new structures like councils, networks are needed to facilitate this type of dialogue and understanding. It is now imperative to build inter religious bridges for understanding, dialogue and cooperation wherever possible and also to create international structures which are considered vital to facilitate cooperative efforts across civilizations and religions. Kofi Anan, Secretary General of the UN highlighted in 1999 the urgent need for dialogue among civilizations and cultures in order to prevent major conflicts and to promote peace. In order to promote effective inter-faith understanding and cooperation, (which can be locally rooted and globally connected) religious traditions, spiritual movements and indigenous groups can find necessary global organizational structure. Sectarianism, which is a creation that dates back no further than the beginnings of the modern era, has raised disingenuous call by certain leaders to 'abolish' it and a discourse of national unity has emerged in the post cold war era.

NAM countries aligned themselves behind the call for interfaith dialogue-an implicit admission that the fault lines threatening the world's unity today may no longer run across ideological lines, but rather more profoundly across religious lines (Lamdag, 2010: 84).Thus the Manila Declaration adopted by the NAM delegates stressed the need for 'dialogue among cultures, civilizations and religious' in direct opposition to 'clash of civilization' theory. Human beings which are called as speaking animals stand unique from other animals due to their intellect and power of expression and also they share their life together with other fellow human beings forming social bonds. According to Helmut Reilfeld, in present day pluralist society a multi layered dialogue is needed as it will lead to the establishment of a set dialogue that will have a set destination, clear principles and strategies, thus leading to the establishment of a universal human fraternity where mankind will be free from all discriminations (Wasef, 2010 : 54).

In recent years efforts for interfaith understanding have been taken seriously in the academic world. Organised inter religious activities began with the founding of the first international religious organization, known as:

- International Association for Religious Freedom,
- Then most prominent one , The World Congress of Faith in 1936
- The World Fellowship of Religions in 1950 in India.
- The Temple of Understanding in 1960
- The World Conference on Religions and Peace in 1970.
- The Council for a Parliament of World Religion in 1988.
- International Interfaith center in 1993.
- The United Religions Initiative in 1996.
- The Interfaith Center of New York in 1997.
- The World Faiths Development Dialogue in 1998.
- The Millennium World Peace Summit in 2006.
- Inter Faith Encounter Association in 2001.

The values of inter religious activities at local, national and international levels rapidly increased through the 20th century (Boehle, 2002: 30). So interfaith cooperation is a social necessity in the globalized world for survival and peace. Interfaith understanding and cooperation is seen as a means and end in itself. It is an extension of a particular faith perspective, as it does not try to bring about some future common good as it is good in itself. Swidler asserts that interfaith understanding operates in 3 areas: '*the practical*, where we collaborate to help the humanity; the depth of '*spiritual*' dimension, where we attempt to experience the partner's religion or ideology 'from within'; the *cognitive*, where we seek understanding of the truth (Swidler, 1998: 24).

'There will be no peace among the nations without peace among the religion.

There will be no peace among the religions without understanding among the religions'.

–Dr Hans Kung.

Therefore, interfaith understanding is the spiritual expression of the globalized world. In this age of globalization, this step is seen as a massive change in the religions landscape of the world. Additionally, it is seen as a necessary response to the world of diversities and is seen as a motivator for believers of various religions to engage, interact, respect and better understand each other. Certainly this movement is an essential force for good that will help humanity meet the challenges of the modern world and will help in promoting peace and cooperation.

Diana Eck asserts that interfaith understanding can be basis for the creation of one world. One world cannot be built on the foundation of competition and polarization between the superpowers. One world cannot be built on the foundation of science, technology and media. One world cannot be built on Christian, Muslim, Jewish or Sikh triumphalism. One world cannot be built on the foundation of mutual fear and suspicion....Laying the foundation for one world is the most important task of our time. These foundations are negotiated statements and agreements. These foundations are rather, in the stockpiling of trust through dialogue and creation of relationships that can sustain both agreements and disagreement (Eck, 1985: 25) Time is a strange factor in life. Time is very important for all of us. And the future is, what is present. The future is now, because the present, which is also the past, modifying itself now, becomes the future. This has been the cycle of time, the path of time. But now, at the present time if there is no radical change, fundamental mutation, the future is, what is now. And that has been historically proved, and we can prove it in our daily lives.

CRITICISM

There is absolutely no reason what so ever to take the life of the most innocent of the Lord's creations: our children. Despite the various initiatives, there is still a disconnect between theory and practice. There are some groups who criticize the working of interfaith dialogue and understanding. They say 'Interfaith is the perfect do-good agenda with which to legitimize their reputation and obfuscate their genuine, more sinister intentions.[23] They have labeled some organizations as extremist and have accused them of adopting interfaith dialogue as a political front, as well as to raise funds.

CONCLUSION

While progress on this interfaith understanding can be slow, but religious faith leaders instead of acting as a problem-maker, can act as a mediator or agent to promote peace. Faith based identities will continue to be present in some form or the other in the picture but on other hand these interfaith organizations (based on peace, harmony, cooperation) should thrive as part of Civil Society.

"In order to have faith in his own path, he does not need to prove that someone else's path is wrong"

-Paulo Coelho, *Warrior of the Light.*

However different theologically, many religions are, but their common purpose is to serve humanity and aid the disadvantaged. So Inter-faith understanding is a necessary pillar of grass root relief and development which can work along with Civil Societies.

'The great Sufi Mystic Rumi also made clear that the divine love transcends religious differences:

'The religion of love is apart from all religions: For lovers the only religion and creed is God'.

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EDUCATION AND WOMEN EMPOWERMENT– STILL A MIRAGE

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ABSTRACT

India is democratic country whose population at this time is almost 1.27 billion, out of which about 614.4 million are women. At earlier times they were getting equal status with men but during different periods they had been facing a lot of problems. Many a times they were treated as slave but from the earlier period of 21st century their status has been changed gradually. After English period it was felt that fifty percent of the population which is women can contribute a lot in the development of the countries. Today we have seen that women occupy very strong position socially, economically and politically. But they are not free from discrimination and harassment of the society. So, there is urgent need to provide equal status to women by adopting right kind of policies to uplift their downtrodden position in the society.

KEYWORDS -- Women Empowerment, Status, Society, Power

INTRODUCTION

Women bear almost all responsibility for meeting basic needs of the family, yet are systematically denied the resources, information and freedom of action they need to fulfill this responsibility.

Within the framework of a democratic polity, our laws, development policies, plans and programmes have aimed at women's advancement in different spheres. From the fifth five year plan (1974-78) onwards has been a marked shift in the approach to women's issue from welfare to development. The National commission for women was set-up by an act of parliament in 1990 to the safeguard. The 73rd and 74th Amendments (1993) to the constitution of India have provided for reservation of seats in the local bodies of Panchayats and Municipalities for women, laying a strong foundation for their participation in decision making at local levels (Patanjali, 2005).

For centuries, women were expected to work at home and their husbands assumed the responsibility of bread winners. They have been treated as week, obedient, shy, timid partner of men and thereby have enjoyed an inferior status in society but modern age is the age of democracy. In India, all men and women who have attained a particular age of 18 years are termed as adults. In democratic states, every citizen who has attained 18 years of age has the right to vote irrespective of his caste, sex, religion, colour and creed.

The spread of education has brought women from the subordinate position to an equal level with men. The spread of education, increased cost of living, changed norms of measuring, one's status in terms of income and change in one's attitude have induced and compelled many middle class women to actively engage in work and earn money (Rao, 2000).

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Women in India consistently lag behind the men in terms of access to education, health care, jobs etc. apart from the economic and social inequality, women in India are victims of heinous crimes such as, dowry deaths, rape, molestation and immoral trafficking.

EMPOWERMENT

The word 'Empowerment' has been widely used but very little efforts have been made so far to define it. Long before, this term became very popular and women began to speak about gaining a control over their life and getting a right to participate in the decisions. Which impact upon them in their day to day affairs in community in government issues and also in international development policies? But now the "Word" has entered the vocabulary of development and this "Development" means "Women Empowerment".

A workshop of pacific women, which was titled "Women Development and Empowerment", was held at Kaulalumpur in 1987 which Griffen defined "Empowerment" as adding to women's power as under:

- Power means having control or gaining still further control.
- Having a right to express ideas and also being listened to,
- Able to effect social choices and decisions which have an effect on the whole society,
- Having a right to be recognized and equally respected all citizens with a contribution to make,
- It means to be able to make a contribution to all levels of society and it does not mean merely home power, but also that women's contribution be recognized and valued.
- Being able to define and create from a women's perspective.

In short, Empowerment is a process of awareness and capacity building to greater decision making power and control resulting in transformative action.

EMPOWERMENT IS 'M' POWERMENT:

There are three 'M' for empowerment- Money Power, Mind Power and Muscle Power.

Money Power: This can be translated into financial independence, employment. Gender curricula can be developed at all levels of educational system in order to address. Sex stereotyping is as one of the cause of gender discrimination.

Mind Power: This symbolizes strong psyche independent decision making, freedom of thoughts, conviction and taking responsibility of one's decision. Women – friendly personnel policies can be drawn up to encourage women to participate effectively in the developmental process.

Muscle Power: Here is translate as physical strength. They should learn self-defense mechanism like- judo, karate etc. participation in sports activities increase physical and mental strength. They must have confident body language, which keeps attackers at a bay (Shembkar, 2005).

The **Women's Empowerment Principles** were launched on **9 March 2010** in celebration of International Women's Day at a day-long conference in New York for business, civil society, Government academia and the UN to explore the application of the Principles in various contexts. In brief, the Principles are:

- Establish high-level corporate leadership for gender equality.
- Treat all women and men fairly at work – respect and support human rights and non discrimination.
- Ensure the health, safety and well-being of all women and men workers.
- Promote education, training and professional development for women.
- Implement enterprise development, supply chain and marketing practices that empower women.
- Promote equality through community initiatives and advocacy.
- Measure and publicly report on progress to achieve gender equality.

MISERABLE CONDITION OF WOMEN IN THE COUNTRY

The Indian constitution grants women equal rights with men, but in most Indian families, a daughter is viewed as a liability, and she is conditioned to believe that she is inferior and subordinate to men. Many governments turn a blind eye towards the increasing problems with the discrimination and violence against women. From a global perspective, India accounts for 19 percent of all lives births and 27 percent of all maternal deaths. Females receive less health care than males. Many women die in child birth of easily prevented complications. Abuse violence and discrimination against women are widely tolerated and systematic. Families are far less likely to educate girls than boys. Women work longer hours and their work is more arduous than men's, yet their work is unrecognized, While women are guaranteed equality under the constitution, legal protection has little effect in the face of prevailing patriarchal traditions. Legal loopholes are used to deny women inheritance rights.

EDUCATION: MEANS FOR WOMEN EMPOWERMENT

The status of women's education is not merely an issue for pedagogic or academic discussion but sociological problems. Parallel universe exists for men and women. This clearly projects the subsisting gender inequality. The women and men still live in different gender inequality. The women and men still live in different worlds with different access, opportunities, incentives, rewards and legal protection with a small percentage of women getting to higher education and still pursuing professional courses, the wider and large area of literacy among women still a major challenge. According to these suggestions the state and central government made their effort through their policies and plans to accelerate and uplift women's education in India. Kothari commission (1964-66) stressed the need of special attention towards women education. National policy on education (1968) stressed need of women education. It recommended that the education of girls should receive due emphasis not only on the ground of social justice, but also because it accelerate social transformation. The National committee on status of women (1974) studied the different aspects of the status of women and stressed to the need of making special efforts to strengthen education among girls. And girls in the 21st century should thought to have:

(a) Freedom of Speech (b) Freedom from Fear (c) Freedom to Vote (d) Freedom to Choice

(e) Freedom from Torture (f) Freedom in Religion (g) Freedom from Enslavement

Thus the following parameters should be emphasized through education:

- Developing ability to think critically.
- Providing the economic independence.
- Building a positive self- image and self- confidence.
- Building up group cohesion and fostering decision-making and action.
- Ensuring equal participation in the process of bringing about social change.

STRATEGIES FOR ENHANCING WOMEN EDUCATION

- Provide equal educational opportunities to all.
- Targeting the out of school girls.
- Improve the quality of Government and Private schools.
- Recruitment of female teachers in rural and urban schools.
- Revise curricula according to the vocational need.
- Provide incentives, scholarship and free higher education to women.
- Ensuring safety both for girls and boys.
- Special educational programs for adults.
- Formulate new policies and plan for education.
- Equal right of education in each sphere.
- Opening new schools.
- Granting concession.
- Part time, night schools for working women.
- Required infrastructure for girls.
- Simplified and modified courses.
- Special rural development program for rural girls.
- Inculcating a sense of social awareness and a spirit of service to society.

CONCLUSION:

Knowledge breaks the shackles of ignorance and makes a man capable of standing on a global platform. Education helps in securing a place in the society. Equal access to education for women and girls should be ensured. Special measures are needed to eliminate discrimination, universalize education, eradicate illiteracy, create a gender-sensitive educational system, increase enrolment and retention rates of girls and improve the quality of education to facilitate life-long learning as well as development of occupation.

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A STUDY OF LEISURE TIME ACTIVITIES OF POST GRADUATE STUDENTS

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ABSTRACT

Life satisfaction and well being are generally conceptualized and assessed in terms of happiness, satisfaction, moral, quality of life, self-esteem and mental and physical health. Thus leisure is operationalised either objective as an external behaviour that can be defined and measured or subjectively according to the individual's internal psychological state. Every person experiences leisure in his life in some form. A great deal can be learnt about a person by finding out what he does during his leisure. In fact, the progress of a person depends upon the way he utilizes his leisure. Activity is performed to pass the time satisfy our interests and/or fulfill our responsibilities. With this purpose this study has been conducted.

INTRODUCTION

Every person experiences leisure time in his daily life in some form. The progress of a person depends upon the way he utilizes his leisure time. Hobert Hoover beautifully stated, "This civilization is not going to depend on what we do as work as much as we do in our spare time". Life satisfaction and well being are generally conceptualized and assessed in terms of happiness, satisfaction, moral, quality of life, self-esteem and mental and physical health. Thus leisure is operationalised either objective as an external behaviour that can be defined and measured or subjectively according to the individual's internal psychological state.

When a student graduate from senior high school and is about to attend a college, he must face a problem- how to use leisure time in a productive way. In a college there are more spare time and more temptation than those in senior high school, one must think it carefully about your leisure time, otherwise you will find that you have last too much valuable timer to richer your experience and improve your knowledge. From ancient time to modern society, study is considered to be the most important task of a student; young students have much time every day. They have much energy and potential. If their leisure time is not used productively or constructive, they will indulge themselves into antisocial and destructive activities. This time can be used to keep them away from stress or develop their personalities to lead a happy and purposeful life.

Leisure Time:

The dictionary meaning of the word 'leisure' is ease, relaxation, and freedom from employment or duties. So it can be considered free time. Every person experiences

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leisure in his life in some form. A great deal can be learnt about a person by finding out what he does during his leisure. In fact, the progress of a person depends upon the way he utilizes his leisure. Although the concept of leisure has varied in some respect from time to time.. It has always carried with the idea of free time that is spare time at one's disposal. It is interpreted as time not spent on the activities of making a living, keeping alive or maintaining one's efficiency- eating, sleeping and the ordinary care of body.

Joffre Dumazedier (1974), "Leisure is activity apart from the obligation of society to which the individual turns at will, for relaxation, diversion or broadening his knowledge and his spontaneous participation, free exercise of his creative capacity."

Activity:

Activity is defined as purposeful and having an expected outcome. It may be incorporated into your routine and performed unconsciously or deliberately. Activity is performed to pass the time satisfy our interests and/or fulfill our responsibilities. Family and friends may be included in the activities of obligation and meaning, such as daily household and family responsibilities. Family and friends may be included in the Activities of obligation and meaning such as daily household and family responsibilities. 'Work' (for our purpose) is considered an Activity for which we receive payment. Volunteerism, household chores and family care giving are also examples of activities.

Significance of the Study:

If the time is money than leisure time is gold for a student for developing sound and well balanced Personality. "Leisure is the most powerful possessions of mankind. Civilization have built and destroyed through its use. He who would destroy man seeks first to control his leisure and institution which serve the interest of full choice." It can fairly said that proper guidance and with proper utilization of these leisure time activities of our students, we can enhance the total impact of education that we give them in school and then uplift the good qualities in our young generation. Increasingly the area of leisure and recreation has come to be recognized as an important context for child and adolescent development. It is beneficial to young people because of the opportunities for socialization and peer interaction that leisure activities offer and because of psychological and physical health benefits. Participation in organized leisure and recreation by young people is also seen as having positive benefits for society since it reduces the amount of time available in anti-social behaviour. Young people living in these areas may have high level of exposure to the sale and use of illicit drugs, criminal activity and anti-social behaviour. In general these social environments provide little in the way of leisure and recreational amenities for children and young people. Playgrounds and playing areas are often minimal, inadequate or non-existent and the preferred and often only option for young people is to 'hang around' on the street. It is important to understand the way in which young people think about leisure, their beliefs about, and attitudes to leisure, the meaning of leisure to them and the forces that influence and shape their involvement in leisure activities. **Liana Sayer (2006),** found that men who have more free time feel less rushed than men with less leisure time. But even woman have more time free from paid work and household tasks, they do not feel less rushed. **Rebecca Shragge (2010),** studied that the college students have too much time and they do not know to spend their time. A recent survey found that of the 63,000 UC students on average dedicate 41 hours per week to social and leisure Activities, allocating 28 hours, according to the study are spent on non-academic computer usage. Though the largest amount of time was dedicated to the internet usage on sites like facebook, 10.5 hours were spent on average per week on socializing with friends and parting.

OBJECTIVES OF THE STUDY

1. To study the leisure time activities of male /female, urban/rural and arts/science students.
2. To make recommendations and suggestions for the further studies.

Sampling:

The representative of the population is called a sample. By observing the characteristics of the sample, one can make certain inference about the characteristics of the population from which it is drawn. To obtain a representative sample, there are several methods of sampling.

In the present study, a representative sample of 200 post graduate students was selected from Ludhiana District of Punjab. The sample was taken for comparison of male-female students, rural-urban, and arts and science students.

Tool Used:

To study the leisure time activities of post graduate students, the scale was prepared by investigator and it was used to collect data.

CONCLUSION

It is find that there is very less percentage of science students who spend their leisure time in sleeping and shopping as comparison to arts group of students who have more time from their studies and they prefer to sleep and shopping for their leisure time.

The results of present study is male and urban post graduate students have high and equal amount of interest to spend their leisure time in physical activity at least 30 min in a day.

Analysis of 3rd activity and 7th activity which deals with go to clubbing and night parties during their leisure time shows that all students irrespective of their gender, group and locale have difference among leisure time activities.

The present study shows that music is feed of soul and listening music during leisure time has every individual's activity. No doubt some differences are there but it clearly shows that listening music is the best activity to spend leisure time.

It is concluded that most of male students are interested in surfing on internet and most of male students have account on antisocial site and they prefer to spend their leisure time in front of computer with using facebook, yahoo and gmail.

The results show that near about some responses given by male/ female, urban/rural, arts/science students to spend their leisure time in participating in any volunteer work for enjoyment and social service. It is present form of the data that reading is the most common leisure time activity among young people.

It is concluded from the data that most of post graduate students prefer to spend their leisure time with their family. This data shows that family is the most part of everyone's life as compare to other aspects. But students who have jolly and talkative nature they prefer to spend their leisure time with other people. Female students are strongly interested to gossiping in their leisure time due to their talkative nature but male students have less interest in gossiping.

Male students in comparison to female students and urban students have strongly interested to play with pet during their leisure time. The data shows that female students have high interest in gardening as compare to their male counterparts.

It is highlighted from above discussion that all Post-Graduate students irrespective of their gender, group and locale have near about equal interest in talking and chatting on phone.

Results indicate that all post graduate students have near about same response to the statement that boys and girls spend their leisure time differently.

It is interpreted that female students feel bored as compare to male students. It is also found that science students have less response that they feel bored during their leisure time. Female students have high interest in spending their leisure time in participation in cultural events as compare to others.

Educational Implications:

The findings of present study will be helpful in-

1. Volunteer work providing also right incentive structure in programs that aims to increase the educational attainments of students.
2. The activities that are worth considering in this research include learning as well as leisure work.
3. The findings of present study will be helpful for students to know the importance of leisure time.
4. Some of the activities that are included under the leisure category can be viewed as compliments to more standard types of learning which include time spent on sports and listening music.
5. Some of the activities as for pleasure as well as structured time spent on sports and social activities are associated with high achievements.
6. The present study will be helpful for the teachers to organize the good and healthy leisure time activities.
7. With the help of study, teacher can organize a guidance programmemes for students to make a good use of leisure time.
8. Time spent on learning will depend on quality of school/college.

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SUPERSTITIOUS BEHAVIOUR AMONG SENIOR SECONDARY SCHOOL STUDENTS IN RELATION TO THEIR ACADEMIC STREAMS

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ABSTRACT

The study Examined the Superstitious behaviour among senior secondary school students in relation to their Academic streams. Data was collected by stratified random sampling technique from a sample of 200 students of secondary schools from Ludhiana districts. The tool used in the study was 'superstitiousness scale by Dubey & Dixit(2008)'. The data was analysed by employing Mean, SD and t-ratio. Result showed that there exists a significant difference in Superstitious behaviour of boys and girls of senior secondary school students belonging to Medical stream. It was further found that there exists a significant difference in Superstitious behaviour of boys and girls of senior secondary school students belonging to Non-Medical stream. It was further found that there exists significant difference in Superstitious behaviour of boys and girls of senior secondary school students belonging to Arts stream but no-significant difference has been found in Superstitious behaviour of boys and girls of senior secondary school students belonging to commerce.

INTRODUCTION

The word **adolescence** comes from the Latin word 'adolescere' which means "to grow up". It is the transitional stage of physical and psychological human development generally occurring between puberty and legal adulthood. In studying adolescent development, adolescence can be defined biologically which as the physical transition marked by onset of puberty and termination of physical growth, change in ability to think or socially as a period of preparation for adult role. "Adolescence is both a way of life and a span of time in the physical and psychological development of an individual. It represents a period of growth and change in nearly all aspects of the child's physical, mental, social and emotional life".

The formation of the Latin word is clear, from the verb super-stare, "to stand over, stand upon; survive", its original intended sense is less than clear. The term superstition means those who are "left over", i.e. "survivors", "descendants", connecting it with excessive anxiety of parents in hoping that their children would survive them to perform their necessary funerary rites.

A Superstition is an irrational belief arising from ignorance. Superstitions are based on a belief that future events are influenced by specific behaviours, without having a causal relationship. Many superstitions deal with important events in a person's life such as birth,

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entering adulthood, marriage, pregnancy and death. Most of superstitions involve ensuring good luck, avoiding bad luck or making good things happen. Superstitious beliefs and behaviour are common among different groups of high school and university. According to study it was found that superstitiousness was more prevalent amongst females and arts students than males and science students. According to a 1910 study from the American Journal of Insanity. One student said that toothpicks made from a tree struck by lightning will ward off dental problems. Another said that "If you will carry a potato in your pocket, it will cure rheumatism." Though these ailment focused beliefs are different from today's pre-exam rituals, they illustrate the longevity of superstitious practices.

Some popular superstitions among students are the most common and the most ancient superstition is black cat. It is considered a bad luck if black cat crosses your path. According to the superstition if a black cat crosses your path, it creates a barrier of evil and cuts you off from God and Heaven totally opposite to the black cat is the black dog. If a black dog crosses your path it is good luck, Crossing your fingers before the start of the exam or before the declaration of the result is the most common superstition during exams, Eating curd before going out for new work or exam brings good luck, If someone sneezes right before you are about to start or do something is considered a bad omen, If your eye lid pulsates, it can be a sign of upcoming good or bad luck depending on whether it is your left or right eye, Some believe that a coin in the left sock, touching the sole of the foot, will help reduce tension before an exam, Red is a favorite colour for the superstitious.

The common Causes of superstitions among students are fear of exams ,lucky experiences, OBC i.e. obsessive compulsive disorder, foreign or outstation students, study of tradition and culture, role of T.V., superstition based movies, Novels and literature, Human tendency, personal anecdotes. These beliefs have been passed generation after generation students not only remember them but also believe in them. Superstition effects the student life by lack of interest in studies because mind of the student waivers towards beliefs, loss of concentration in studies, mental disorder due to superstition such as paranoia and other mental conditions which may inhibit unnatural behaviour and unknown fear, superstition change the focus amongst the students hampers the development of one's personality, superstitious effects the teenager who has a slight inclination towards such beliefs, a casual conversation with a superstitious can spread and strengthens his or her own personal beliefs in such matters.

To remove superstitious behaviour among students some remedies such as to think positive and try to develop positive attitude towards challenges and arduous tasks. This can be achieved through reading, listening and watching positive material in form of books, biographies, audio-video means etc. In order to get rid of the 'failure' syndrome, Parents play an important part in removing all the fears and beliefs in superstitions through personal guidance and real life examples, Teachers should encourage healthy discussions in the classroom to get a clear picture of what's the truth and what's a lie. This can dispel student's beliefs in superstitions, Government and other non-governmental organisations can enlighten the clouded minds with various events and campaigns which can be effective tools in eliminating myths, various means of media can contribute to a large extent in bringing a change in attitude towards these beliefs.

STATEMENT OF THE PROBLEM

"SUPERSTITIOUS BEHAVIOUR AMONG SENIOR SECONDARY SCHOOL STUDENTS IN RELATION TO THEIR ACADEMIC STREAMS"

OPERATIONAL DEFINITION OF THE TERMS USED

Adolescence

Adolescence is both a way of life and a span of time in the physical and psychological development of an individual. It represents a period of growth and change in nearly all aspects of the child's physical, mental, social and emotional life.

Superstition

Superstition is defined as 'cultural' mode of satisfaction of the biological needs of human organism.

OBJECTIVES OF THE STUDY

1. To find out the difference in superstitious behaviour of boys and girls of secondary school students belonging to Medical stream.
2. To find out the difference in superstitious behaviour of boys and girls of secondary school students belonging to Non- Medical stream.
3. To identify the difference in superstitious behaviour of boys and girls of secondary school students belonging to Arts stream.
4. To find out the difference in superstitious behaviour of boys and girls of secondary school students belonging to Commerce stream.
5. To compare the difference in superstitious behaviour of secondary school students belonging to Medical, Non-Medical, Arts and Commerce streams.

HYPOTHESES OF STUDY

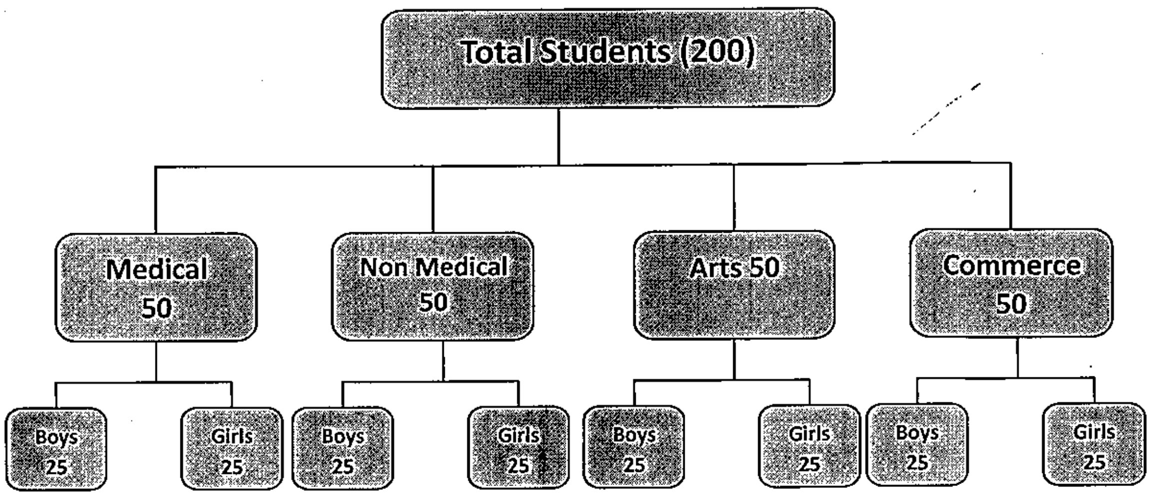
1. There exists a significant difference in superstitious behaviour of boys and girls of secondary school students belonging to Medical stream.
2. There exists a significant difference in superstitious behaviour of boys and girls of secondary school students belonging to Non-Medical stream.
3. There exists a significant difference in superstitious behaviour of boys and girls of secondary school students belonging to Arts stream.
4. There exists a significant difference in superstitious behaviour of boys and girls of secondary school students belonging to Commerce stream.
5. There exists a significant difference in superstitious behaviour of secondary school students belonging to Medical, Non-Medical, Arts, and Commerce streams.

SIGNIFICANCE OF THE STUDY

Adolescence is a very complex and important period of every individual's life. This is the period in which growth and development takes place at all levels i.e. physically, mentally, socially and emotionally. Individuals have to adjust and adapt themselves to the environmental situations. Superstition is an irrational, invalid and unreasonable belief. That means we belief in superstitions without considering they are reasonable or not. Origin of superstition is ignorance. Superstition is originated when we had no knowledge of the law of 'cause' and 'effect'. The mind of mind was not so develop as to be capable of analyzing facts and events and seeking their cause in nature. But today we are living in the age of science and for the development of our country we need scientifically oriented and people who can act rationally and take right decisions which are not based on superstitions. For the country's real progress the society must leave irrational, orthodox ways.

In the present study the investigator tries to explore the superstition attitude and belief of adolescents. As adolescents are at the age of moral or character development they need proper attitudes to be developed .We should check the undesirable an irrational attitude of the adolescents. Today with advancements of science & technology world is exploring the space. In India science has become popular and is playing a very constructive role. There is no field untouched by science. Science is trying to break age old blind faiths, which are

Figure 5.6 : Showing distribution of sample



TOOL

In this study investigator had used only one tool which is as follows:

- Superstitiousness Scale by Dubey & Dixit (2008)

SAMPLE

The process of sampling makes research possible to draw valid inferences or generalizations on the basis of careful observation of variable within a relatively small proportion of population. A measured value based on sample data is statistics. a population value is inferred from statistics is a parameter. A population is any group of individuals who has one or characteristics in common that one or more characteristics in common that are of interest to the researcher.

A sample is the small proportion selected for observation and analysis. By observing the characteristics of the sample, one can make certain inferences about the characteristics of the population from which it is drawn. A good sample not only needs to be representative, it needs also to be adequate or of sufficient size to allow confidence in the stability of its characteristics. An adequate sample is one that contains enough cases to insure reliable results. Hence planning in advance for size of sample is very important for the researcher.

In order to collect the relevant data, a sample of 200 students of secondary schools from Ludhiana district was involved. Students from the four different streams Medical, Non-Medical, Arts, and Commerce were selected. Stratified random sampling method was employed to draw the sample.

PROCEDURE OF DATA COLLECTION

In order to conduct the study, 200 school students were selected with stratified random sampling from Ludhiana District. Each respondent was contacted to collect information about superstitious behaviour. After developing good rapport and making them clear about the purpose of the study, scale of superstitiousness was administered on selected sample. After the collection of information, scoring was done and scores were subjected to statistical technique.

STATISTICAL TECHNIQUES USED

1. t-test was used to find out the difference in
   - Superstitious behaviour of boys and girls of secondary school students belonging to Medical stream.
   - Superstitious behaviour of boys and girls of secondary school students belonging to Non-Medical stream.
   - Superstitious behaviour of boys and girls of secondary school students belonging to Arts stream.
   - Superstitious behaviour of boys and girls of secondary school students belonging to Commerce stream.
2. One way ANOVA was used to find out the difference in superstitious behaviour of secondary school students belonging to Medical, Non-medical, Arts and Commerce streams.

DELIMITATIONS OF THE STUDY

1. Study was delimited to 200 senior secondary school students.
2. Only Ludhiana district was covered for this study.
3. Study was delimited to four streams i.e. Medical, Non-Medical, Arts, Commerce only.

CONCLUSIONS

Conclusions are very essential aspect of any investigation. They provide a finishing touch and review to the whole of critical work. This part of the study plays an important role in any research work. Result of research shows acceptance or rejection of the hypotheses.

1. There was found a significant difference in superstitious behaviour of boys and girls of secondary school students belonging to Medical stream at 0.05 level of

confidence.

2. There was found a significant difference in superstitious behaviour of boys and girls of secondary school students belonging to Non-Medical stream at 0.05 level of confidence.
3. There was found a significant difference in superstitious behaviour of boys and girls of secondary school students belonging to Arts stream at 0.05 level of confidence.
4. There was found an insignificant difference in superstitious behaviour of boys and girls of secondary school students belonging to Commerce stream even at 0.05 level of confidence.
5. There was found an insignificant difference in superstitious behaviour of secondary school students belonging to Medical, Non-medical, Arts and Commerce streams even at 0.05 level of confidence.

SUGGESTIONS FOR FURTHER RESEARCH

Research is never ending process. Every investigator after completing his piece of research inevitably becomes aware of areas in which further research is needed and naturally feels inspiring to indicate areas, which may be taken up for research by other investigators. The researcher by virtue of his experience in the field of study humbly offers the following suggestions for further research that can be undertaken by perspective researchers:

1. The study can also be conducted by considering the impact of family environment on the superstitious behaviour.
2. The study can also be conducted on teachers, parents, and college students.

RECOMMENDATIONS

Superstitions act as hurdle in the growth of an individual. It restricts the thinking process of the individual. There are different circumstances in which students start believing in superstitions like increasing competitions, lower academic achievements, inability to fulfill the expectations of the life. So parents and teachers should adopt other healthy ways to keep their children stress free. They should motivate them intrinsically for working hard instead of such kind of superstitions. Lectures of esteemed personalities can be arranged who have got success with lots of hardwork in the presence of large pressures also.

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STUDY OF ADJUSTMENT AMONG TEACHER EDUCATORS IN RELATION TO MOTIVATIONAL CLIMATE

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Ms SHELJA **

ABSTRACT

The aim of this research is to study the adjustment among Teacher Educators in relation to their Motivational Climate. For this purpose the sample was selected from different B.Ed. colleges of Ludhiana district. The sample consisted of 100 teacher educators working in self-financed and Government/ Government Aided colleges of Education. Mangal Teacher Adjustment Inventory (MTAIS) by S.K. Mangal (2011) and Motivational Climate Scale (MCS) by Santosh Dhar and Upinder Dhar(2001) were used to collect the data. A significant relationship was found between the Adjustment and Motivational Climate of teacher-educators. No significant difference was found between adjustment of teacher educators working in self-financed and Government /Government aided colleges of education.

Key words: Adjustment,motivational climate,teacher educators

INTRODUCTION

Education plays a paramount and a significant role in building up the society. In modern age, a society cannot achieve the aim of economic growth and development, which are the pillars of the country, without educating their citizens. Education is an indispensable instrument in life which helps the individual of today to meet the challenges of tomorrow. That is why, education has been democratized all over the world so as to help all the children to have all round development of their personality, better adjustments in their lives, and develop their creative potentials to the optimum level. There can be no denying of the fact that one objective before education is the intellectual upliftment of the individual by the radical transformation of his personality. The personality of an individual is shaped by various factors such as emotional intelligence, social intelligence, adjustment and creative abilities. An educational institution performs a significant function of providing learning experiences to lead their students from the darkness of ignorance to the light of knowledge. The key personal in the institutions that play an important role to bring about this transformation are teachers. As stated by **NCTE (1988) in "Quality concerns in secondary teacher education",** - the teacher is the most important element in any educational program. It is the teacher who is mainly responsible for implementation of the educational process at any stage. This shows that it is imperative to invest in the preparation of teachers, so that the future of nation is secured. The education commission (1964-66) has emphasized that "education is one and only instrument that can be used to

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bring about a change towards the social and economic betterment of India." Schools are nurseries of nation and teachers are the architect of the future society. Teachers are just like a light house for students who show path to them. The role of teacher is very important in imparting the knowledge but it can be possible only if the teacher is well adjusted in his personal as well as professional life, only then he can do his duties perfectly.

Education is basically the influence that teacher exerts on the students, entrusted to his care; effective teachers are needed in the classroom because even the best curriculum and most perfect syllabus remain ineffective in the absence of a good teacher. When our generation is so much dependent on teachers then it must be seen that motivational climate should be provided or given to the teachers so that they can develop themselves into well adjusted personalities.

In the recent years, there has been a growing concern about the understanding of those social, psychological and cultural factors that influence the process of learning, which in turn, is perhaps, the single most important component of education. Not that all education is learning or vice versa, but it certainly is the foundation on which the educational superstructure is built.

ADJUSTMENT

The dictionary meaning of the word 'adjustment' is 'to fit', to make suitable, 'to arrange' or 'to harmonize'. An adjustment is a person's interaction with the environment man is a social animal and he does not only adapt to physical demands but also adjusts to social pressures. Adjustment of an individual changes from one situation to another.

Adjustment is psychological factor, which has been related to human personalities. The process of adjustment starts from the birth of the child and continues till death. The concept of adjustment is as old as human race on earth. Adjustment is generally the relationship that any organism establishes with respect to its environment. Systematic emergence of this concept was started by **Darwin.**

The term adjustment refers to the degree of capacity by which an individual tries to cope up with his tensions, needs, conflicts, frustrations and simultaneously is able to bring coordination between his inner demands and those imposed upon him by the outer world. Adjustment is the process which influences the desires of the individual in such a way that the tensions, frustrations and conflicts with the world and within the individual are brought down to a minimum.

In the complex society a vital need for every human being is the stability in the life process. Adjustment is an important state of a person that influences the human relationships. It is fundamental for good health . Adjustment is a process of interaction between one self and one's environment in which one lives. It helps in maintaining the balance between the needs and circumstances that influence the satisfaction of these needs. **According to Gates (1963)** "Adjustment is continuous process by which a person various his behavior to produce a more harmoniums relationship between himself and his environment. According to this definition, one has to fit oneself in the prevailing circumstances when we adjust ourselves. It means that we are changing in some way to adopt or accommodate ourselves in order to fit certain demands of our environment and are in a continuous process of changes. Thus the process of adjustment is a continuous process. The different responses, behavior and expression of a person towards a situation are called adjustment. To conclude, adjustment is a satisfactory relationship of an organism with his environment. It is a continuous process which is constantly affected and changed by the experiences of the individual from time to time and it differs from person to person. Adjustment of a person depends upon many factors such as physical health, mental health; psychological comfort works efficiency, social competence, emotional competence etc. Out of these factors, in the present times, motivational climate is the most important factor on which the adjustment of a teacher educator rests.

MOTIVATIONAL CLIMATE

Motivation is derived from the world 'MOVERE' which means to move. It is the process of arousing action sustaining activity in progress, regulating and directing pattern of activity through energy transformations within the tissues of the organism. It is an art of inculcating and stimulating interest in studies and in other such activities. Motivation can also be defined as the set of processes that arouse, direct and maintain human behavior towards attaining some goal **(Greenberg and Born, 1999)**. The arousal has to do with the drive or energy behind one's action. The interest in fulfilling his motives stimulates one to engage in behaviours designed to fulfill them. He has to make a choice of the direction his behaviour takes and finally has to maintain his behavior for the attainment of his goal. Thus motivation requires all the three components: the arousal, direction and maintenance of goal directed behaviour. **According to Maslow (1954)** "Motivation is constant, never ending, fluctuating and complex end that is almost a universal characteristics of particularly every organismic state of affairs." The term 'climate' is coined to refer the general feeling, tone of persons in group towards each other and some of the attitudes they reveal in their behaviour. Climate refers to an atmosphere of a place. The climate in an organization provides a types of work environment in which an individual either feels motivated or demotivated. The importance of motivational climate in an organization lies in its potential for influencing the important factors like efficiency, productivity and job satisfaction. Samad (1986), Singh(1988), Ismael (1989), Babu (1992), Nataranjan (2001) have reported that teachers in more open climate schools enjoy job satisfaction than teachers of less open climate schools. **According to Dhar and Dhar (2001)**

"Motivation of an individual goes a long way in determining his efficiency.

Motivational climate can be said to be directly related with his performance in the organization." Thus motivational climate influences the teacher educator to be adjusted with a spirit of enthusiasm and dedication in discharging his responsibilities.

STATEMENT OF THE PROBLEM STUDY OF ADJUSTMENT AMONG TEACHER EDUCATORS IN RELATION TO MOTIVATIONAL CLIMATE

OBJECTIVES OF THE STUDY

1. To study adjustment among Teacher Educators.
2. To study the Motivational Climate of the Teacher Educators.
3. To find out the relationship between Adjustment and Motivational Climate of the

Teacher Educators.

4. To compare the Adjustment of the teacher educators working in Self-Financed and Government /Government Aided Colleges of Education.

HYPOTHESES

1. There exists a significant relationship between Adjustment and Motivational Climate of Teacher Educators.
2. There exists a significant difference between Adjustment of Teacher Educators working in Self-Financed and Government/Government Aided colleges of Education

DELIMITATIONS OF THE STUDY

1. The present study was limited to the Ludhiana district only.
2. Only 100 Teacher Educators from Colleges of Education were taken

for the present study.

DESIGN OF THE STUDY

The present study was descriptive survey which was conducted on 100 teacher educators from govt / government aided and self financed colleges of education of Ludhiana and nearby areas. The investigator classified the sample into two groups selecting equal number of educators of government aided and self financed colleges of education. These were further classified on the basis of location. Various statistical techniques such as mean, median, mode, standard deviation and t-test were adopted. Co-relational approach was adopted to ascertain the relationship between adjustment and motivational climate of teacher educators.

SAMPLE OF THE STUDY

For the present study, a sample of 100 teacher educators was selected from different colleges of Ludhiana district and nearby areas. The Govt/Govt aided and self- financed colleges of education of Ludhiana district and nearby areas in the present study have been taken up with incidental sampling technique. Hence for the selection of colleges and teacher educators the incidental method of sampling had been used. It happened to be the most convenient method for the data collection

TOOLS USED FOR THE PRESENT STUDY

1. Mangal Teacher Adjustment Inventory **(MTAIS)** by S.K. Mangal (2011)
2. Motivational Climate Scale **(MCS)** by Santosh Dhar and Upindha Dhar(2001)

STATISTICAL TECHNIQUES USED

1. Various statistical techniques such as mean, median, standard deviation, coefficient of correlation, t-ratio were employed for the analysis of data.
2. Graphical representation was done wherever required

ANALYSIS OF DATA AND DISCUSSION OF RESULT

COEFFICIENT OF CORRELATION

As the present study is intended to find out the relationship between Adjustment and Motivational Climate of teacher educators, Pearson's Product Moment correlation technique was employed.

Table I. Coefficient of Correlation between Adjustment and Motivational Climate of Teacher Educators working in Self-financed and Government/ Government aided colleges of Education (N=100)

Variables	N	r
Adjustment and motivational climate	100	0.689**

**** Significant at .01 level**

Table I shows that the coefficient of correlation between Adjustment and Motivational Climate of teacher educators came out to be 0.689 which is significant at .01 level of confidence which shows that there exists a significant relationship between Adjustment and Motivational Climate of teacher educators. It implies that if the teacher educators are provided with a motivational climate in terms of special wages, attention, recognition, security, resources ability to compete and stimulating job they will be better adjusted individuals.

Therefore the hypothesis **1** stating that there exists a significant relationship between Adjustment and Motivational Climate of teacher educator's stands accepted.

SIGNIFICANCE OF DIFFERENCE OF MEANS

To investigate the significance of difference between the means, if any, in motivational climate and adjustment among teacher educators working in self-financed and government/government aided colleges of education, the teacher educators were assessed in terms of their scores on Teacher Adjustment Inventory (2011) by S.K. Mangal and t-test and was employed.

Table II Significance of the Difference between Mean scores of Adjustment of Teacher Educators working in Self-financed and Government/ Government aided colleges of Education(100).

S.No.	Group	Variable	N	M	S.D	SE_M	t-ratio
1.	Self-financed	Adjustment	50	29.64	10.39	1.47	0.45
	Govt./Govt. aided		50	30.60	10.96	1.55	

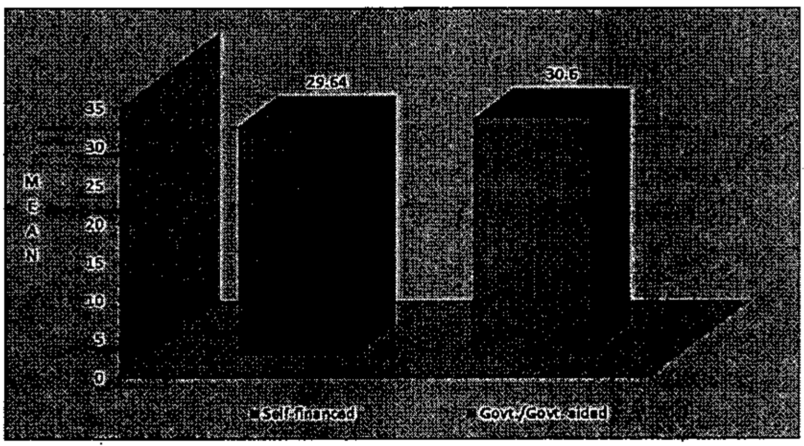
Table II revealed that the mean scores of adjustment of teacher educators working in self-financed and government/government aided colleges of education as 29.64 and 30.60 respectively. The t-ratio is 0.45 with df =98 which is not significant at .05 level of confidence. This revealed that no significant difference exists between mean scores of adjustment of teacher educators working in self-financed

and government/government aided colleges of education. It implies that besides

adequate salary, security, challenging work; there are some other factors like individual differences in personality traits, cordial interpersonal relations etc. which also play an important role in the adjustment of teachers in an organization.

Therefore the hypothesis **2** stating that there exists a significant difference in adjustment of teacher educators working in self-financed and government/government aided colleges of education stands rejected.

Fig. I **Bar Graph showing Difference between Means of Adjustment of Teacher Educators working in Self-financed and Government/ Government aided colleges of Education.**



CONCLUSIONS

The results indicate that

*A significant relationship exists between motivational climate and adjustment of teacher educators. As the coefficient of correlation between motivational climate and adjustment of teacher educators came out to be positive, it may further be concluded that the teacher educators having better motivational climate exhibit high level of adjustment as compared to the teacher educators having poor motivational climate.

*No significant difference exists between mean scores of adjustment of teacher educators working in self-financed and government/ government aided colleges of education.

EDUCATIONAL IMPLICATIONS

Man is considered as the best creation of nature and it is only the education which makes him best and teaches him the relation of his life. It is universally accepted that a teacher is a hologram of whole education system and the personality of a teacher is bound to have a great effect on his/her students. Therefore, teachers should be provided a motivational climate so that they can adjust themselves indeed. Both adjustment and Motivational Climate enhances the teaching learning process by the side of teacher. Both of these characteristics bring the positive changes in the professional life of teachers, Adjustment and Motivational Climate is the key factors of the development of the balanced personality. Only an Adjusted teacher can bring positive changes in institutions and in teaching learning process.

On the other hand the present study will also be helpful to the counselors who can help the teacher educators to cope up with the conditions of Organizational Climate. It will help the authorities to frame policies in such a manner which will help to increase the adjustment among teachers.

The present study will also be helpful to realize adjustment of teachers and raise standard of education for the smooth running of tri- polar process of education i.e. teachers, students and the environment.

SUGGESTIONS FOR FUTURE RESEARCH

Research is an unending process and every research work provides clues for further investigation. The study under investigation tended to indicate other unsolved problems needing scientific proving and every investigator after completing his/ her own piece of research may feel inspired to do more research. Therefore, the present study opens up certain avenues for further research which are briefly listed below:

1. A similar study can be conducted on a large sample, so that the result obtained may be more reliable,
2. The study of same nature can be undertaken for different cities as well as for the various districts of the state.
3. The present study was conducted on education college teachers. It may be reported for Govt. School teachers, College lecturers and for university lecturers and professors.
4. A similar study can be conducted on adjustment in relation to stress, anxiety, family environment, occupational climate, Burnout, personality, teaching, aptitude etc.
5. Pre- Service and in - Service teachers can be taken as sample for future research,
6. Teachers from government and private colleges of different regions can be taken to conduct the same kind of research.

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IS INDIAN WOMEN EMPOWERMENT STILL A MIRAGE?

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ABSTRACT

'Women are not born weak but they are made weak' by our society especially Indian Society. Since ancient times woman was considered as Goddess like 'Maa Durga', 'Maa Saraswati', 'Maa Laxmi' and 'Maa Kali'. Even name of our rivers are kept on women's names and even the name of our country is called 'Mother India', but... but... The tragedy of our society is these women in reality are not treated pious as pretended generally. They are considered weak mainly a thing of just entertainment. In spite of her multi faced role in family, office or in any department, she is considered under weaker section of Society. On one side we just celebrate women's day with some lectures or activities, it seems that media coverage of these activities must be there. A lady who is such superior as said in speeches of such seminars is treated as slave in many houses. Acts to prevent rights of women as weaker sections of society, women associations and woman welfare departments are making their efforts to protect women. The question still arises that are women weak by birth or made after birth. Tragedy of our society is this a woman who cares as daughter, protects as sister, loves as wife, nourish as mother comes under weaker section of society? I think Answer is the 'Mentality of male dominating society." Women are tortured with such crimes that is a big question mark on our society. It is always woman who faces such words and actions like honour killing, rape torture, dowry deaths, eve teasing, gender-based violence, economic discrimination, reproductive health inequities, and harmful traditional practices and many more. We should not forget that history in a witness to the women who have in the past demonstrated unique leadership capabilities. Razia Sultana, Rani of Jhansi Laxmibai, Sarojini Naidu and Indira Gandhi are the examples of women empowerment. Earlier, most women were able to demonstrate the leadership qualities only on their home fronts, as in Indian society man has always acted as the master of the scene and the decision regarding the issue of empowering women has always been taken by him. God has gifted women with heart fullness of compassion, tender-heartedness, caring nature, concern for others etc. These are very positive signs which imply that women can be leaders. Though some women have shown their mettle yet a large number of them have to sharpen their leadership qualities in various ways. Raja Rammohan Roy, the religious, social, and educational reformer and 'the maker of Modern India', demanded inheritance property rights for Women, gave tremendous effort to abolish the defunct custom 'Sati', the Hindu funeral practice. Key figure of Bengali Renaissance, Iswarchandra Vidyasagar, championed the uplift of the status of women in India. Jyotirao Phule, Pearicharan Sarkar etc also fought for uplift of women. Later, Mahatma Gandhi had announced at the Second round table conference that his aim was to establish a political society in India, in which women would enjoy the same rights as men and the teeming millions of India would be ensures dignity and justice-social, economic and political.

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In Vedic period woman was considered as epitome of procreation, and was very often associated and identified with Earth, which supported lives with all her resources. This thought inspired in men a feeling of respect and regard which was reflected in their worship of women as goddesses. Despite this elevated position that she enjoyed, and are still enjoying in the form of being worshiped as goddesses 'Maa Durga' (Goddes of protection), 'Maa Kali'(Godess of Power and Destruction), 'Maa Lakshami' (Goddess of money) and 'Maa Saraswati' (Goddess of knowledge), etc. Indian myths describe our country as 'Mother India' who is a woman that serves as the mother of every Indian. However, a woman is fated to be subjected, owned, and exploited like the very nature. She is considered as puppet in male dominating society. According to ancient Hindu scriptures, a man without the participation of his wife can perform no religious rite with perfection. A wife's participation is important in some religions, such as in Hinduism. Married men along with their wives are allowed to perform sacred rites on various important festivals. Wives are, thus befittingly called 'Ardhangani'(better half). They are given not only important but also equal position with men. Women enjoyed a respectable position in society-at par with men. They actively participated in social, religious affairs as well as in warfare. The social, religious ceremonies were considered incomplete unless women participated in them.

But in present time Indian women are getting that high status in society but they are exploited and abused. They are regarded as inferior to men. Although the country's constitution says women have equal status to men, women are powerless and are mistreated inside and outside the home. Discrimination against women and girls - including gender-based violence, economic discrimination, reproductive health inequities, and harmful traditional practices - remains the most pervasive and persistent form of inequality. Women and girls bear enormous hardship during and after humanitarian emergencies, especially armed conflicts.

- **To quote Manusmriti,** we get, "Animals, drums, illiterates, low castes and women are worthy of being beaten". The excitement of humiliating women was inflicted in hearts of men and even today, in rural India, we still get to read that women were stripped naked publicly and their private parts mutilated, faced blackened. A couple of recent news links are here:
- **December 2012;** Tripura: Woman gangraped, stripped naked and battered in public view Source: http://ibnlive.in.com/news/tripura-woman-gangraped-stripped-naked-and-battered-in-public-view/311795-3.html
- **July 2012:** Beaten, stripped and burned with cigarettes for 45 minutes in full public view: Source: http://www.dailymail.co.uk/news/article-2173868/Young-woman-stripped- beaten-mob-men-India-police-45-minutes-respond-station-mile-away.html
- **Many more cases in daily news papers and T.**V channels can be mentioned like gang rape, honour killing, dowry cases, suicide, female feticide, acid attacks, murder etc. The list is endless.

- Women here are still subject to **'honour killings'**, they are still denied their basic rights to education and freedom, and face violence and abuse. It was observed in a CARE project working with adolescent girls in India, that these girls were considered as temporary people who would cease to exist, at least for their fathers, once they are married. In many places in India, domestic violence is acceptable to women, and cultural and ethical implications are imposed on their freedom. What does that mean? It would be wrong to state that nothing has changed as a number of local, national and international organizations are working together to mitigate the problems, yet there is a long way to go. According to the statistics by CARE, out of 1.3 billion people who live in absolute poverty around the globe, 70% are women. Reflecting on UNESCO's medium term strategy 2008-13, gender equality has been assigned as organization's global priority. Astonishingly, two third of the 774 million adults in the world who cannot read is women.

- The crimes against women fly directly against orchestrating women empowerment in India. A report on the crimes against women by the **National Crime Records Bureau** comes up with some alarming statistics:-

Sl No.	Crime Head	Year 2006	Year 2007	Year 2008	Year 2009	Year 2010	Year 2011	Year 2012	Percentage Variation in 2012 over 2011
1	Rape (Sec. 376 IPC)	19,348	20,737	21,467	21,397	22,172	24,206	24,923	3.0
2	Kidnapping & Abduction (Sec. 363 to 373 IPC)	17,414	20,416	22,939	25,741	29,795	35,565	38,262	7.6
3	Dowry Death (Sec 302/304 IPC)	7,618	8,093	8,172	8,383	8,391	8,618	8,233	-4.5
4	Torture (Sec. 498-A IPC)	63,128	75,930	81,344	89,546	94,041	99,135	1,06,527	7.5
5	Molestation (Sec. 354 IPC)	36,617	38,734	40,413	38,711	40,613	42,968	45,351	5.5
6	Sexual Harassment (Sec. 509 IPC)	9,966	10,950	12,214	11,009	9,961	8,570	9,173	7.0
7	Importation of Girls (Sec. 366-B IPC)	67	61	67	48	36	80	59	-26.3
8	Sati Prevention Act, 1987	0	0	1	0	0	1	0	-100.0
9	Immoral Traffic (Prevention) Act, 1956	4,541	3,568	2,659	2,474	2,499	2,435	2,563	5.3
10	Indecent Representation of Women (Prohibition) Act, 1986	1,562	1,200	1,025	845	895	453	141	-68.9
11	Dowry Prohibition Act, 1961	4,504	5,623	5,555	5,650	5,182	6,619	9,038	36.5
	Total	1,64,765	1,85,312	1,95,856	2,03,804	2,13,585	2,28,650	2,44,270	6.8

A total of 2,44,270 incidents of crime against women (both under IPC and SLL) were reported in the country during the year 2012 as compared to 2,28,650 in the year 2011 recording an increase of 6.4% during the year 2012. These crimes have continuously increased during 2008 – 2012 with 1,95,856 cases in the year 2008, 2,03,804 cases in 2009 and 2,13,585 cases in 2010 and 2,28,650 cases in 2011 and 2,44,270 cases in the year.2012. West Bengal with 7.5% share of country's female population has accounted for nearly 12.7% of total crime against women by reporting 30,942 cases during the year 2012.

Current Status and problems of women in society-

- Due to lack of proper education for girls, it is noted that 82.14% of adult men are educated, only 65.46% of adult women are known to be literate in India. Not only is an illiterate women at the mercy of her husband or father.
- Strong built-up of men they risked their lives in course of hunting and food collection but woman's physical constitution which acted as hurdles on the way to doing their various different difficult tasks. Gradually, they became dependent on men for food, protection for their other necessities.
- Poverty is considered the greatest threat to peace in the world. Andhra Pradesh accounts for nearly half of all sex trafficking cases in India, the majority involving adolescent girls. According to police estimates, a shocking 300,000 women and girls have been trafficked for exploitative sex work from Andhra Pradesh; of these just 3,000 have been rescued so far.
- Due to lack of acceptance of female in the male dominant society, Indian women suffer immensely. Women are responsible for baring children, yet they are malnourished and in poor health.
- Women are also overworked in the field and complete the all of the domestic work.
- Most Indian women are uneducated. They don't know their rights and duties in a proper manner.
- The birth of a female child is considered a curse in parts of the country. Daughters are considered a liability because of many social evils like dowry. They are not aware at all about their rights and privileges and fully depend on men.
- Even very highly educated and gainfully employed women in urban India cannot spend their earnings as they like.
- A husband has a far superior position over his wife and all major decisions are taken by him without taking into consideration her wishes and aspirations. This has created an imbalance and disharmony in the families. A working woman helps her husband by bringing additional income, but as a housewife she has no help from her husband. Men regard household chores below their dignity and never help women in their work. Thus, women are doubly burdened, which often causes tension, maladjustment and family problems.
- The women of the household are required to prepare the meal for the men, who eat most of the food. Only after the males are finished eating, can the females eat.

Typically the leftover food is meager.

- Poor families and have little to begin with, major problem with malnutrition, especially for pregnant or nursing women. Very few women seek medical care while pregnant because it is thought of as a temporary condition. This is one main reason why India's maternal and infant mortality rates are so high.
- Starting from birth, girls do not receive as much care and commitment from their parents and society as a boy would. For example a new baby girl would only be breast fed for a short period of time, barely supplying her with the nutrients she needs. This is so that the mother can get pregnant as soon as possible in hopes of a son the next time.
- Women are not educated and cannot hold a prestigious job, they take on the most physically difficult and undesirable jobs. A typical day for a woman in an agricultural position lasts from 4am to 8pm with only an hour break in the middle. Compared to a man's day, which is from 5am to 10am and then from 3pm to 5pm.
- Most women are overworked with no maternity leave or special breaks for those who are pregnant. Plus women do the majority of the manual labor that uses a lot of energy compared to the men who do mostly machine operating. Even though women work twice as many hours as men, the men say that "women eat food and do nothing." This is mainly because the work the women perform does not require a lot of skill and are smaller tasks.
- Low self-esteem, lack of work experience, feels unable to adequately provide for herself and her child if she should leave her abusive husband.
- Problems of working women like exploitation, sex abuse, eve-teasing etc are prevalent.

Various articles in Indian constitution for women are as under-

According India's constitution, women are legal citizens of the country and have equal rights with men (Indian Parliament).

- Indian woman equality- Article 14
- No discrimination by the state article 15(1)
- Equality of opportunity article-16
- Equal pay for equal work Article-39(d)
- Women and Children protection act Article-15(3)
- Dignity of woman Article-51(a,e)
- Maternity relief Article 42.

Even though the constitution guarantees free primary schooling to everyone up to 14 years of age (Indian Parliament), very few females attend school. Only about 39 percent of all women in India actually attend primary schools. In spite of several acts, laws, schemes, women and girls face violence in various forms in their daily life. This takes the form of female foeticide and infanticide, rape dowry death and more indirect forms such as abandonment of older women. Sexual harassment is one of the horrendous factors that suppress woman.

We should not forget that history in a witness to the women who have in the past demonstrated unique leadership capabilities. Razia Sultana, Rani of Jhansi Laxmibai, Sarojini Naidu and Indira Gandhi ,Sania Mirza, Saina nehwal, Kiran Bedi, Kalpna Chawla are the examples of women empowerment. Earlier, most women were able to demonstrate the leadership qualities only on their home fronts, as in Indian society man has always acted as the master of the scene and the decision regarding the issue of empowering women has always been taken by him. God has gifted women with compassion, tender-heartedness, caring nature, concern for others. These are very positive signs which imply that women can be leaders. Though some women have shown their mettle yet a large number of them have to sharpen their leadership qualities in various ways.

Govt. efforts for Women Empowerment-

Other than various laws Govt. has taken few steps to make strong women like-The Hindu Succession Act, 1956 with amendment in 2005, Immoral Traffic (Prevention) Act, 1956, The Maternity Benefit Act, 1961 (Amended in 1995), Dowry Prohibition Act, 1961, The Medical Termination of Pregnancy Act, 1971, The Equal Remuneration Act, 1976, The Prohibition of Child Marriage Act, 2006, Indecent Representation of Women (Prohibition) Act, 1986, Commission of Sati (Prevention) Act, 1987 and The Protection of Women from Domestic Violence Act, 2005.

Apart from these, In January 1992, the Government set-up a statutory body named 'National Commission for Women' with a specific mandate to study and monitor all matters relating to the constitutional and legal safeguards provided for women, review the existing legislation to suggest amendments wherever necessary, etc. The Department of Women & Child Development in the Ministry of Human Resource Development has prepared a "National Policy for the Empowerment of Women" in the year 2001. The goal of this policy is to bring about the advancement, development and empowerment of women. On 8th March, 1996, on the occasion of International Women's Day, the parliament passed resolution to set up a Standing Committee for the 'improvement of the status of women' in India and the committee on Empowerment of women was constituted in April, 1997.

Education is one of the most important means of empowering women with the knowledge, skills and self-confidence necessary to participate fully in the development process. **Swami Vivekananda once said "arise away and stop not until the goal is reached".** Thus our country should thus be catapulted into the horizon of empowerment of women and revel in its glory. Women should not be treated as weaker section but they should be given equal opportunities like males. Female should be safe at all places. It is the need to change the minds of society. Women are never weak, its mind of society to treat them weak.

We have a long way to go, but we will get there someday. We shall overcome.

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INTANGIBLE ASSETS DISCLOSURE PRACTICES- A LITERATURE REVIEW

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ABSTRACT

Intangible assets are the key driver to achieve the sustainable competitive advantage in the twenty first century. Now-a-days, Most of the businesses have much dependence on the Intangible assets rather than tangible assets in order to create wealth for the long period. The purpose of the paper is to review the literature relating to Intangible assets in relation to identify the gaps and to determine the extent of Intangible assets disclosure. Researcher observed that the overall disclosure level is of low level and unsystematic. Researcher suggested that there is need to establish a general accounting framework for managing, measuring and reporting the Intangible assets.

INTRODUCTION

Intangible assets are the hidden and invisible assets that are used for achieving the sustainable competitive advantage. According to Indian Accounting Standard 38 (Ind AS 38), Intangible asset is an "identifiable non-monetary asset without physical substance". Hall (1992) states that Intangible assets are value drivers that transform productive resources into value –added assets. The twenty first century's economy is knowledge based economy where Intangible assets play an important role to create wealth for the economy. In this economy, the investment of the Intangible assets (patents, copyrights, brands, information technology, worldwide customer base and many more) are much more important than the Tangible assets (land, labour and machinery). But the traditional model of accounting based on double entry accounting system is incapable to manage, measure and report these hidden assets. There is an immediate need to establish a common accounting framework to managing, measuring and reporting the unrecognized Intangible assets.

OBJECTIVE OF THE STUDY

Based on the above rationale, this study is conducted to review the prior literature on the Intangible assets with an objective to identify the gap and to determine the extent of Intangible assets reporting practices. Specifically it deals with to review the studies related to Intangible assets reporting particular of a) Indian companies b) Foreign companies c) Comparative studies.

REVIEW OF LITERATURE

There existed vast corpus of literature on the Intangible assets. The terms Intangible assets, Knowledge based assets and Intellectual capital have been used interchangeably

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assert that they differentiate with their nature of stream like Intangible assets in accounting literature, Knowledge based assets by economists and Intellectual capital in management practices (Lev 2001, Rodgers 2003). For the purpose of the review, this study is divided into three sections. Section-I deals with the Intangible assets study relating to Indian companies. Section-II deals with the Intangible assets study relating to Foreign companies. Section-III focus on the comparative analysis with an aim to highlight the difference in Intangible assets disclosure practices of the companies operating in different economies.

(a) <u>Intangible assets study relating to Indian companies</u>

Pablos (2005) examined the main similarities and differences between the Indian Intellectual capital report and European Intellectual capital report and also made an attempt to know the idiosyncratic features that define the Indian Intellectual capital report. He found that Indian Intellectual capital report does not focus on the business model, values, mission and vision and/or Knowledge management issues like European intellectual capital reports. Indian companies present a narrative style reporting that describes a firm's intellectual capital and analyzed the components without focus on the specific indicators. Researcher concluded that Indian reports do not combine the narrative and quantitative style and also much larger than the European intellectual reports.

Kamath (2008) studied the relationship between the Intellectual capital components like human capital, structural capital and physical capital with the traditional measures of performance of the company such as profitability, productivity and market valuation by selecting 25 leading Indian Pharmaceutical companies from the year 1996 to 2006. The research indicated that domestic firms were seen to be performed well and efficiently utilizing their IC as per the VAIC ranking. The researcher found that Human capital has the major impact on the profitability and productivity of the firm over the period of study. Study revealed no significant relationship between the dependent variable (ROA, MB and ATO) and the Independent variable (VAIC). Researcher concluded the study by recommending that there is an immediate need to start up the voluntary disclosures of IC so that the negative perception among the stakeholders regarding value creation in the firm may get even more transparent.

Joshi and Ubha (2009) conducted a study on the Intellectual capital reporting practices of 15 leading Indian Information Technology companies. The researchers found that only 14 items out of 39 items were disclosed in annual reports by the companies. The term Intellectual Property had the maximum disclosed item and Infosys technologies limited was the company who had disclosed maximum number of items (13) from the total list of 39 items. They found negligible disclosures in the annual reports. Thus, Indian companies are also lagging behind in the field of measurement, reporting and disclosure of intellectual capital.

Chandra and Mehra (2011) assessed the extent of Intangible assets disclosure of the Indian companies for the year 2003-04 and 2007-08. Study found that number of employees, market share and research activities were most disclosed attribute in the case of Human capital, External capital and Internal capital respectively. Infosys Technologies

Limited was top company for disclosing the intangible assets for the both of the years. Study found significant difference in the Intangible assets reporting practices of the companies in the year 2003-04 and 2007-08. Researcher concluded the study by saying that there is a need to develop an index of intangible assets disclosure to incorporate both quantitative as well as qualitative description of intangible assets. The overall reporting of intangible assets was unorganized and unsystematic.

Singh and Kansal (2011) explored and examined the voluntary IC disclosures and variation in top 20 listed pharmaceutical companies in India by using the content analysis of the annual reports for the year 2009. Study showed significant variations in the IC disclosure by top 20 pharmaceutical companies. External capital was the most disclosed category. These findings were consistent with the previous research in China. The computed figures of the IC revealed that the huge value of IC remains unreported in the Balance Sheet. The overall IC disclosure was drastically low.

Bhasin (2012) analyzed the IC related information of 16 top IT sector companies of India, for the year 2007-08 and 2008-09 by using content analysis of annual reports. Study found that Intellectual property rights (IPR) was the most disclosed item of IC and Infosys Technology Limited was widely disclosing company of IC related items. However, it was interesting to note that this company did not make any mention of term 'IC' in its annual reports for the year 2007 to 2009. Study revealed significant variation in Item wise disclosure in the annual reports of the companies. Researcher concluded the study by recommended that companies must create a culture that emphasizes the importance of IC in achieving the business advantage. From the above studies, the researcher observed that there is enough awareness among the Indian companies relating to the theme of Intangible assets. But the overall disclosure level is low because of the reason of the lack of established and generally accepted Intangible assets reporting framework.

(b) Intangible assets study relating to Foreign companies

Guthrie and Petty (2000) examined the annual reports of 20 Australian companies to measure the extent of Intellectual capital reporting practices for the year 1998. In an Irish study, **Brennan (2001)** examined the voluntary Intellectual capital reporting practices of the 11 knowledge based Irish listed companies for the year 1999. **Bontis (2003)** conducted a study on the Intellectual capital disclosure practices of 10000 Canadian Corporations by employing content analysis. **April, Bosma and Deglon (2003)** examined the measurement, reporting and management practices in the 20 South African mining industry. **Goh and Lim (2004)** examined the extent of intellectual capital disclosure of 20 profit- making public listed Malaysian companies for the year 2001. They found that the incidence of IC disclosure information in the annual reports was highly qualitative instead of quantitatively in the financial statements. **Oliveras, Gowthorpe, Kasperskaya and Perramon (2008)** conducted a study on the intellectual capital reporting practices of 12 Spanish companies over the period from 2000 to 2002. **Xiao (2008) analyzed the annual reports to determine the extent of IC disclosure in China for the year 2007. A common finding of all above studies has been the inadequacy of IC disclosure irrespective of what model was used to study such disclosures. These studies found that Intangible assets disclosures are highly qualitative rather than**

quantitative.

Pablos (2002) explored the dynamics of measuring and reporting IC in pioneer forms in Asia, Europe and the Middle East. Study showed that there is an increasing interest in the measuring and reporting of their valuable intangible resources. Study found that in initial stage, firms try to experiment with the elaboration of IC accounts, after the publication of first ICR, the following year publish a new intellectual capital report too. Study suggested that successful firms are those which routinely maximize the value from their Intellectual capital.

Abeyesekera and Guthrie (2005) examined the annual reports of top 30 Sri Lankan listed companies to measure the trends of Intellectual capital from the year 1998/1999 and 1999/2000. The results of study indicated that firms in Sri Lanka reported an overall increase in all categories of IC. The most reported category was external capital over 2 years. The study revealed that firms in Sri Lanka emphasized intellectual capital and has covered a wide range of intellectual capital items. The overall increase in intellectual capital indicates that reporting was proactive rather than reactive, and can be explained by the political economy of accounting theory.

Meca (2005) conducted a study in the year 2000 and 2001 to analyze the information concerning intellectual capital disclosed in presentations to analysts held by Spanish firms is relevant for financial analysts when they take their investment decisions. The findings showed that the items like strategy, customers and processes are highly relevant in the meetings as well as in the valuation tasks by the financial analysts while taking decision-making. Innovation and R & D was least disclosed because companies might have some risk of future litigation due to releasing information which could be beneficial to competitor.

Liang and Lin (2008) examined the value relevant information provided by Intellectual capital (IC) beyond the financial performance under different life-cycle stages from the year 1998 to 2003. Empirical results indicated that overall IC provided the most value relevant information in the stagnant stage and the lowest value relevant information into the growth stage. Study revealed that the evaluation of the company should not be limited to financial performance; instead, there should be a thorough review of IC.

Bruggen, Vergauwen and Dao (2009) examined the determinants that influence the decision to disclose Intellectual capital in annual reports. The researcher found that Structural capital was the most frequently disclosed category and Intellectual Property was the most frequently disclosed element. Study revealed that health care Industry and firms of Information Technology industry discloses significantly more on IC compared to other firms. Further results suggested that size of a firm has an influence on the level of IC disclosure. Results found that the level of IC disclosure is not related to the level of Information asymmetry.

Anam (2011) examined the effects of IC information disclosed in the annual reports of 91 listed companies on Bursa Malaysia on their market capitalization. Results showed that extent of IC disclosure in the annual reports for the year 2006 was slightly higher compared to the year 2002 which indicates that overall financial performance of Malaysian listed companies in 2006 was better than 2002. MCAP, NP, BV, SIZE was higher in 2006 compared to 2002, but leverage had decreased in 2006. The results revealed that the extent of IC disclosure can be considered as a predictor of MCAP.

Nurunnabi, Hossain and Hossain (2011) assessed the extent of ICR in annual reports of 90 listed companies in Bangladesh from 13 industry groups in the year 2008-09 by conducting the content anlaysis. The results of the study indicated that there is lack of ICD practices by the firms (54% of the sample companies disclose within the range from 5.8 % to 10.6%). Overall, the study also revealed that firms with greater size (total sales) provide more ICD in their annual reports than other corporate attributes. The pharmaceuticals industry disclosed the most IC information among 13 industries covered by the sample.

Fadur, Ciotina and Mironiuc (2011) examined the extent of Intangible assets related information in Romanian companies quoted in Bucharest Stock Exchange and also revealed the difference existing between the market value of the company and its net accounting value as a result of the existence of Intangible asset. The findings indicated that a low degree of dissemination of the information on Intangible assets in Romanian companies and the differences between the market value and the accounting value was explained in accounting relating to the investor's confidence but not based on the Intangible asset.

Ferreira, Branco, Moreira (2012) analyzed the various factors that influence the intellectual capital disclosure using the cost/benefits framework in the year 2006. The research found that External capital was the most disclosed category and Management processes was the most disclosed element. Study revealed that there was significant relationship between the size and type of auditor whilst no significant relationship between Leverage, Profitability, Ownership Concentration and Intellectual capital in explaining Intellectual capital disclosure.

Omoye (2013) investigated the various factors that can influence Nigerian companies to disclose the Intangible assets in their annual reports of 65 Nigerian companies from the year 2006 to 2010. The researcher found that the disclosure of Intangible assets were weakly associated with the companies in service oriented industry, company without foreign activities, less profitable firms, firms that uses big-audit firms, older firms but highly significant to firms with debt stakeholders in Nigeria.

Castro and Benetti (2013) examined the impact of Intangible assets on the market value of the firm. They proposed a model for computing the Intangible assets that are not shown in balance sheet The 30 companies were selected for the study listed on the Sao Paulo Stock Exchange. The model revealed that the possible existence of relevant Intangible assets was not recorded in the companies. Study suggested that higher the recording of Intangible assets, smaller will be the difference between the book value and market value of the firm. Researcher expected that in the future the recording will be allowed or at least, the disclosure of the fair value of internally generated Intangible assets will be mandatory.

From the above studies, Researcher observed that there is high level of unrecognized Intangible assets. There is an immediate need to generate Intangible assets reporting practices so that the negative perception among the stakeholders may be reduced and they can get more transparent information.

(c) Comparative studies

Pablos (2003) analyzed the intellectual capital reporting practices in Spain and compared the study with Dutch and Swedish counterparts. Study found that Spanish companies do not compare favorably with their Dutch and Swedish counterparts in building Intellectual capital reports. In Spain, the banking sector was significantly ahead in measuring and reporting the Intellectual capital.

Vergauwen and Alem (2005) investigated the current IC disclosure practices in three European countries namely France, the Netherlands and Germany. The research indicated significantly higher average disclosure number in French annual reports as compared to Dutch counterparts. The German is in between but is not significantly different from both countries. There was much larger disclosure number compared to the results of Bontis, who used exactly the same research in Canada, but this phenomenon has some bias when comparing the result of Bontis (2002) research. The researchers found not only that voluntary IC disclosure significantly differs from these countries, but also that this difference might be explained by country- specific regulation and auditor conservatism.

Guthrie, Petty and Ricceri (2006) made investigation on the voluntary reporting of intellectual capital (IC) by listed companies in Australia and Hong Kong and also evaluated size, industry and time effects on IC disclosure levels. The researchers found that the level of voluntary IC disclosures was low and in qualitative rather than quantitative form in both locations. Study revealed that disclosure level was positively related to company size, this finding was consistent with the previous literature on voluntary reporting that was held in Australia for the year 1998.

Joshi, Ubha and Sidhu (2012) compared and analyzed the IC disclosures made by top 20 Indian and Australian information technology companies for the year 2008. Indian IT companies disclosed 21 items whereas in comparison Australian IT companies report only 14 items. Intellectual property was the most disclosed item in the both of the countries. Study found that Australian companies are making lesser disclosures than Indian companies. Despite these differences IC disclosures by companies in both countries remain relatively low.

Sonnier (2008) compared the extent of Intellectual capital disclosure of firms in the high technology and traditional sectors of the economy. The results showed that HTCs had a significantly higher level of ICD than TSCs for each category of the RBV IC model with the exception of supplier capital in both 2000 and 2004 years. Regarding the level of supplier capital disclosure, the data were inconclusive. HTC may be motivated to provide disclosures of their IC in the narrative portion of their annual reports due to the failure of the financial accounting model to account for the same in the financial statements.

An observation from the literature studied that comparative analysis of Intangible assets disclosure practices by companies from different economies also did not report much variation in the level of disclosures between developed and developing countries.

CONCLUSION

The aim of the study to review the literature in relation to Intangible assets disclosure used to identify the gaps and also to determine the extent of Intellectual capital disclosure. Study found that there is enough awareness regarding the theme of the Intangible assets, but still the overall extent of the disclosure practices is low in relation to the Indian as well as Foreign companies. Further study observed that different countries are not report much variation in relation to level of reporting between developed and developing countries. The reason of unsystematic and unrecognized level of disclosure is the lacuna of the general accounting framework relating to the Intangible assets reporting practices. There is a need for the revised general accounting guidelines that is useful for the companies to disclose their hidden assets in their annual reports which is beneficial for achieving the sustainable competitive advantage. Also it is useful for the stakeholders to take the efficient decisions by considering both the tangible as well as intangible assets.

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FOREIGN DIRECT INVESTMENT AND INDIAN ECONOMY

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ABSTRACT

Foreign capital played an important role in the early stages of industrialization of most of the advanced countries of today, like the countries of Europe (including the Russia) and North America. Though the problems of development of developing countries of today are not very much similar to those faced by the advanced countries in the past, there is a general view that foreign capital, if properly directed and utilized, can assist the development of the developing countries. Economic growth is a function of, among other things, capital formation. In the developing countries, the per capita income and savings rate being very low, domestic capital formation is inadequate to give a 'big push' to the economy to take it to the 'take-off stage. Hence the domestic resources may be supplemented with foreign capital to achieve the critical minimum investment to break the vicious circle of "low-income-low savings-low investment-low income."Another way by which foreign capital helps accelerate the pace of economic growth is by facilitating essential imports required for carrying out development programmes, like capital goods, know-how, raw materials and other inputs and even consumer goods. The machinery, the know-how, and other inputs needed may not be indigenously available; further, the demand spurt created by large-scale investments may necessitate import of consumer goods. Capital is stated as the engine of economic growth. This statement has gained more importance in the recent times.

Key words: FDI, FPI, GDP, GNP, OECD, SIA, UNCTAD, WTO.

OBJECTIVES OF THE STUDY:

The objective of the present study is to address the aforesaid issues in foreign direct investment in India. More specifically, the present study is conducted to achieve the following objectives:

1. To identify the major determinants of FDI flows to a country

2. To study the impact of determinants on Indian economy.

RESEARCH METHODOLOGY

In order to achieve the objectives of the study secondary data have been used. The prime source of secondary data include SIA Newsletter, DIPP, GOI, UNCTAD-World Investment Reports, World Development Reports, Human Development Reports, Reserve Bank of India Bulletins, FICCI Survey Reports, CII Survey reports, etc. Internet has also remained as an important source of secondary data .The reference period for the purpose of

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analyzing trends of FDI flows into India is primarily from August 1991 to December 2013. However, for analyzing global scenario of FDI according to region/economy, the data from 1991 through 2013 have been considered. Further, the reference period concerning determinants of FDI in developing countries is set in from 1991-2013.

DATA ANALYSIS

The collected data was arranged in the form of tables so that meaningful inferences could be drawn out of the collected data. The analysis was carried out by making use of both simple and advanced statistical tools including graphs, index members, multiple graphs, index numbers, percentages multiple regression analysis, correlation and t-test.

We analyzed the secondary data with the help of percentages, Index numbers and t-test. In order to achieve our objective of identifying the factors having influence on inward flow of FDI, we have taken a large sample size comprising of 50 countries.

TABLE 1.1

Expected Sign of Partial Regression Coefficients in Regression Analysis

S.No.	Variables, (Abbreviation)	Expected sign.
1.	GDP per capita (GDPPC)	Positive
2.	GDP growth (GDPGR)	Positive
3.	Power consumption per capita (POWCOM)	Positive
4.	Export as a percentage of GDP (EXPGDP)	Positive
5.	External debt as a percentage to exports (EXDET)	Negative
6.	Adult Literacy (ADLIT %)	Positive
7.	Inflation rate (Inflation %)	Negative
8.	Secondary grade enrolment for females (SECEDFEM)	Positive

Considering per capita FDI as the dependent variable processes the data. SPSS software is applied to process the data pertaining to this study. The significance of regression effect is tested by computing the F-test statistic (ANOVA). In order to examine whether the cross-country data suffers from the problem of auto- correlation, Durbin Watson test is applied.

The independent variables considered for this study have been decided after reviewing the existing studies on the subject. These variables are briefly explained below:

Dependent variables; as stated earlier, Per-Capita FDI inflows are taken as dependent variable. The FDI inflows have been measured in millions of US dollar for each country and divided by the population in the beginning of the respective year for determining per capita FDI.

Independent variables: per capita GDP: While the first independent variable, per capita GDP in purchasing power parity terms shows the level of economic development of a market and purchasing power of the people.

GDP growth rate: The second variable (GDP growth rate) represents the growth in markets of the host country.

Per capita power consumption (POWCOM): Per capita power consumption (POWCOM) is an independent variable considered as an indicator of the level of infrastructure development in the host country.

Exports as a percentage of GDP (EXPGDP): Exports as a percentage of GDP (EXPGDP) is a ratio between the export of a particular year and GDP of the same year. This variable is considered because it is representative of openness of the economy and the level of liberalization in the economy in terms of international trade and foreign transactions.

External debt as a percentage of Exports (EXDET): External debt as a percentage of Exports (EXDET) is the ratio of the amount of outstanding external debt of a country at the end of a particular year and the exports of that year. It is a variable that represents the debt burden of the country. Actually, this ratio may be revealed the pressure on the foreign exchange reserves.

Inflation level: As the inflation level of a particular country can influence the prices of inputs of production in the host country, this variable has been considered in this study. In fact unduly high inflation may affect the FDI inflows adversely.

Adult Literacy Rate (ADLIT): Adult Literacy Rate (ADLIT) refers to the literacy ratio among the adult population of the host country. This ratio is an indicator of the availability of skilled manpower in the host country.

Literacy rates of 1990, 1995 and 2000 have been considered for first, second and third data sets respectively.

Secondary School Enrolment for Females (SECEDFEM): Secondary School Enrolment for Females (SECEDFEM) is another independent variable considered in the present study. According to Human Development Report, the variable represents the percentage of girls, aged between 11 to 17, who are enrolled into secondary grade education.The assumption taken while selecting this variable is that higher the percentage of female education in a country, higher will be the potential for development in that country. This variable is also considered as an indicator of skilled labour supply and signal FDI attractiveness of a country.

Besides above, there are other variables, which are important determinants of FDI. Some of them include political risk, legal issues, corruption level, tariffs level, rail, road, and I.T. infrastructure. Due to the non-availability of the data on these variables for each year and each country, they were not considered for the application of regression model.

DATABASE AND METHODOLOGY

In order to achieve our objective of identifying the factors having influence on inward flow of FDI, we have taken a large sample size comprising of 50 countries. All the selected countries belong to the category of developing economies, as per the classification given in the World Investment Reports, 1991 - 2013. With a view to make the study useful and interesting, the reference period has been taken 1991 to 2013. It also needs mention that the sample includes only those countries which could attract an average annual inward FDI of US $ 80 million during the period 1991 to 2013.

To determine the factors influencing FDI inward flows, the use has been made of the following step-wise multiple regression (backward elimination) equation:

$y = a + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5 + b_6x_6 + b_7x_7 + b_8x_8 + u$

In this equation, y is the dependent variable, x_1 to x_8 are independent variables, a is constant, b_1 are regression coefficients for various variables and u = error term. The independent variables include: x_1 + per capita GDP; x_2 = GDP growth, x_3 = power consumption per capita; x_4 = exports as percentage of GDP; x_5 = external debt as percentage to exports; x_6 = adult literacy; x_7 = inflation rate, x_8 = secondary grade enrolment of females. The data on both dependent and independent variables have been collected from the various issues of World development indicators, World Investment Reports, World Developments and Human Development Reports. Average of data for the respective durations on the various variables is being used for the analysis. The expected nature (i.e. +ve or –ve) of relationship between the various independent variables and the dependent variable is shown in Table 6.1.

The data is processed by considering per capita FDI as the dependent variable. SPSS software is applied to process the data pertaining to this study.

The significance of regression effect is tested by computing the F-test statistic (ANOVA). In order to examine whether the cross-country data suffer from the problem of auto-correlation, Durbin Watson test is applied.

The independent variables considered for this study have been decided after reviewing the existing studies on the subject. These variables are briefly explained below:

Dependent variables; as stated earlier, Per-Capita FDI inflows are taken as dependent variable. The FDI inflows have been measured in millions of US dollar for each country and divided by the population in the beginning of the respective year for determining per capita FDI.

Independent variables: While the first independent variable, per capita GDP in purchasing power parity terms) ($shows the level of economic development of a market and purchasing power of the people.

The second variable (GDP growth rate) represents the growth in markets of the host country.

Per capita power consumption (POWCOM) is an independent variable considered as an indicator of the level of infrastructure development in the host country.

Exports as a percentage of GDP (EXPGDP) are a ratio between the export of a particular year and GDP of the same year. This variable is considered because it is representative of openness of the economy and the level of liberalization in the economy in terms of international trade and foreign transactions.

External debt as a percentage of Exports (EXDET) is the ratio of the amount of outstanding external debt of a country at the end of a particular year and the exports of that year.

Inflation level: As the inflation level of a particular country can influence the prices of inputs of production in the host country, this variable has been considered in this study. In fact unduly high inflation may affect the FDI inflows adversely.

Adult Literacy Rate (ADLIT) refers to the literacy ratio among the adult population of the host country. This ratio is an indicator of the availability of skilled manpower in the host country. Literacy rates of 1990, 1995 and 2000 have been considered for first, second and third data sets respectively.

Secondary School Enrolment for Females (SECEDFEM) is another independent variable considered in the present study. According to Human Development Report, the variable represents the percentage of girls, aged between 11 to 17, who are enrolled into secondary grade education. Besides above, there are other variables, which are important determinants of FDI. Some of them include political risk, legal issues, corruption level, tariffs level, rail, road, and I.T. infrastructure.

The GDP's per capita (GDPPC) expected relationship with FDI inflows is positive. The GDP growth (GDPGR) expected relationship with FDI inflows is positive. The Power consumption per capita (POWCOM) expected relationship with FDI inflows is positive.

The Power consumption per capita (POWCOM) expected relationship with FDI inflows is positive. The Export as a percentage of GDP (EXPGDP) expected relationship with FDI inflows is positive.

The External debt as a percentage to exports (EXDET) expected relationship with FDI inflows is positive. Adult Literacy (ADLIT %) expected relationship with FDI inflows is positive. The Inflation rate (Inflation %) expected relationship with FDI inflows is Negative. The Secondary grade enrolment for females (SECEDFEM) expected relationship with FDI inflows is positive.

TABLE 6.1

Expected Sign of Partial Regression Coefficients in Regression Analysis

Sr.No.	Variable (Abbreviation)	Expected relationship with FDI inflows
1.	GDP per capita (GDPPC)	Positive
2.	GDP growth (GDPGR)	Positive
3.	Power consumption per capita (POWCOM)	Positive
4.	Export as a percentage of GDP (EXPGDP)	Positive
5.	External debt as a percentage to exports (EXDET)	Negative
6.	Adult Literacy (ADLIT %)	Positive
7.	Inflation rate (Inflation %)	Negative
8.	Secondary grade enrolment for females (SECEDFEM)	Positive

TABLE 6.2

Model Summary and ANOVA (Dataset: 1991 -2013)

Model	R	R-Square	Adjusted R-Square	Std. Error of the Estimate	Durbin-Watson	F Sig.
a.	513a	.263	.135	459.1642	2.054	.061
b.	510b	.260	.149	455.3086	2.356	.038
c.	505c	.255	.162	451.9857	2.738	.023
d.	500d	.250	.173	448.9210	3.262	.013
e.	495e	.245	.185	445.8199	4.056	.006
f.	495f	.245	.200	441.5517	5.503	.002
g.	482g	.233	.203	440.7503	7.878	.001
h.	458h	.209	.194	443.1095 1.986	14.056	.000

1. Predictors: (Constant), SECEDFEM, GDPGR, EXDET, POWCOM, INFL, GDPPC, ADLIT, EXPGDP
2. Predictors: (Constant), GDPGR, EXDET, POWCOM, INFL, GDPPC, EXPGDP.
3. Predictors: (Constant), GDPGR, EXDET, POWCOM, GDPPC, EXPGDP.
4. Predictors: (Constant), GDPGR, POWCOM, GDPPC, EXPGDP.
5. Predictors: (Constant), GDPGR, POWCOM, GDPPC.
6. Predictors: (Constant), GDPGR, GDPPC.
7. Predictors: (Constant), GDPPC.
8. Dependent Variable: PERCAFDI.

TABLE 6.3

Regression Coefficients (Dataset: 1991-13)

Model	Unstandardized Std.Error	Coefficients Coefficients	Standardized	t	Sig Zero-order	Partial		Correlations Beta		
1. (Constant)	617.011	430.517	-	1.433	0.159		-	-	-	
EXDET	-0.406	0.43	-0.123	-0.945	0.349	-0.151		0.138	-0.12	
EXPGDP	0.425	0.658	0.953	0.646	0.521	-0.041		0.095	-0.082.	
ADLIT	-3.908	5.204	-0.114	-0.751	0.456	-0.026		-0.11	-0.095	
GDPGR	-8.51	-8.51	-0.062	-0.463	0.646	-0.099		-0.068	-0.059	
GDPPC	6.51E-02	6.51E-02	0.507	3.427	0.001	0.458		0.451	-0.434	
INFL	-5.462	-5.462	-0.104	-0.732	0.468	0.138		-0.107	-0.093	
POWCOM	-2.36E-05	-2.36E-05	-0.96	-0.65	0.519	0.034		0.095	-0.082	
SECEDFEM-1.646	-1.646	-0.081	-0.513	0.61		0.053		0.075	-0.065	
2. (Constant)	572.747	416.224	-	1.376	0.175	-		-	-	
EXDET	-0.391	0.425	0.118	0.919	0.363	0.151		0.133	-0.115	
EXPGDP	0.413	0.652	0.926	0.634	0.529	0.041		0.092	0.08	
ADLIT	-3.889	5.16	0.113	0.754	0.455	0.026		0.109	-0.095	
GDPPC	6.68E-02	0.018	0.52	3.61	0.001	0.458		0.466	0.453	
INFL	-4.532	7.122	-0.086	-0.636	0.528	0.138		0.092	-0.08	
POWCOM	-2.30E-05	0	-0.932	-0.637	0.527	0.034		0.093	-0.08	
SECEDFEM-1.745	3.175	-0.086	-0.549	0.585	0.053			-0.08	-0.069	
3. (Constant)	550.249	411.182	-	1.338	0.187	-		-		-
EXDET	-0.413	0.42	0.125	0.983	0.331	0.151		-0.14	-0.122	
EXPGDP	0.413	0.647	0.927	0.639	0.526	-0.041		0.092	0.08	
ADLIT	-5.057	4.668	-0.147	-1.083	0.284	0.026		-0.155	-0.135	
GDPPC	6.42E-02	0.018	0.5	3.617	0.001	0.458		0.463	0.451	
INFL	-4.082	7.023	-0.077	-0.581	0.564	0.138		0.084	-0.072	
POWCOM	-2.25E	-05	-0.913	0.628	0.533	-0.034		-0.09	-0.078	
4. (Constant)	465.097	381.587	-	1.219	0.229	-		-		-
EXDET	-0.387	0.415	0.117	-0.934	0.355	-0.151		-0.132	-0.116	
EXPGDP	0.364	0.637	0.815	0.571	0.571	-0.041		-0.081	0.071	
ADLIT	-4.642	4.581	0.135	-1.013	0.316	0.026		-0.143	-0.125	
GDPPC	6.59E-02	0.017	0.514	3.796	0	0.458		0.477	0.47	
POWCOM	1.96E	-05	-0.798	-0.0558		0.579	-0.034	0.079	-0.069	
5. (Constant)	470.219	378.841	-	1.241	0.22	-		-	-	
EXDET	-0.362	0.409	-0.109	-0.884	0.381	-0.151		-0.124	-0.109	
EXPGDP	9.36E-03	0.056	0.021	0.168	0.867	-0.041		0.024	0.021	
ADLIT	-5.134	4.465	-0.149	-1.15	0.256	-0.026		-0.161	-0.141	
GDPPC	6.32E-02	0.017	0.493	3.87	0	0.458		0.475	0.469	
6. (Constant)	463.51	373.118	-	1242	0.22	-		-	-	

RESULTS AND DISCUSSION

The ANOVA values (F) as, shown in the table are indicative of the fact that the regression as a whole is significant at 0.01 level. It implies that variation brought into the per capita FDI by the various independent variables is significant. This evidence of significant variation in per capita FDI allows us to proceed further and to identify the more important factors influencing FDI.

The coefficients of multiple correlation ® in various regression models ranges between 0.458 and 0.513. Thus a moderate correlation exists between per capita FDI and its determinants under investigation. However, the values of coefficient of determination (R2 and adjusted R2) under various models indicate low explanatory power of the independent variables as a whole. While R2 ranges from 0.209 to 0.263, the value of adjusted R2 is the maximum in case of model seven. Thus around one –fifth of the variation in per capita FDI is caused by the various independent variables under study

This implies that there are some other more important factors, which have a bearing on FDI flows to developing countries. As quoted many times in practical surveys of FDI companies, these variables may include the behavior of the bureaucrats heading different departments assigned the responsibility of attracting foreign investments (like FIPB), the cultural, social and political factors.

Nonetheless, there is need to measure the relationship between per capita FDI and various independent variables. The regression coefficients resulting from the present data set could be visualized from Table 6.3. A look at the table offers that except per capita GDP, none of the independent variables turn as significant. The per capita GDP is found to have positive relationship with FDI inflows to developing countries. The partial regression coefficient for per capita GDP is significant at 0.01 level of significance. In contrast to expectation, the growth rates in GDP and per capita power consumption are seen having negative relationship with FDI inflows in the developing countries. However, the negative relationship of inflation rate and external debt as percentage to exports with per capita FDI inflows is on the expected lines. None of the independent variables possessing a negative relationship with FDI, however, is significant. The data is processed by considering per capita FDI as the dependent variable. SPSS software is applied to process the data pertaining to this study.

At the outset the multiple regression model was fitted on the data set belonging to the duration 1991-2013. We may recall here that this data set is made of average data on eight independent variables mentioned already and per capita FDI as a dependent variable. Tables 6.2 and 6.3 exhibit the results of multiple regression model fitted. It is obvious from the former Table (6.2) that the data series do not possess the problem of auto-correlation as indicated by Durbin Watson Test, which are approximately 2.

CONCLUSION

In this paper, we have made an attempt to bring out the factors influencing FDI inflows on developing countries. In order to achieve this objective multiple regression model has been applied to dataset 1991-2013 and dependent variable Per capita FDI inflow is taken as a dependent variable in each of the period. However, during the latest period the relationship of independent variables under consideration has also been analyzed with absolute FDI inflows as a dependent variable besides per capita FDI.

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ATTITUDE OF B.Ed. STUDNETS TOWARDS E-EARNING

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AMANPREET KAUR**

ABSTRACT

The present study was undertaken to study the attitude of B.Ed. students towards E-Learning. For this investigation, a self constructed and standardized attitude scale was used to study attitude and personal data sheet including name of subject, name of college, locale (urban / rural), stream (Science, humanities), gender (male , female) was prepared by the investigator. Preliminary draft of the attitude scale was given to 10 lecturers and 50 students of B.Ed Colleges. Content validity was found out. Test retest method was used to find out reliability and sample of 120 students were taken on final draft. Test for proportion of success, Mean, S.D, t-ratio were worked out as statistical techniques. The investigator found that B.Ed students have positive attitude towards E-Learning. The student further revealed that there exists no significant difference between attitude of urban and rural , Science and Humanities and Boys and girls B.Ed students towards E- Learning.

Key words :- Attitude, E-Learning, B.Ed Studdents.

INTRODUCTION

Modern technologies have brought a great deal of change in all aspects of human life. It has effected to such an extent that it has become user friendly. Among the greatest educational reforms in this century is learning through advanced technologies which is one of the most innovative, since it can (almost) radically change the learning process of many people. E- Learning or the web based learning or virtual learning is all encompassing. The term generally used to refer to computer enhanced learning, which includes the use of technologies such as PDAs and MP3 PLAYERS, multimedia CD-ROMS OR Web Sites, Discussion boards, Collaborative software, e-mail, text chat , computer aided instruction, simulations, games, learning software with possibility of combination of different methods. Communication technologies are generally categorized as asynchronous or Synchronous. Asynhronous activities use technologies such as blogs, wikis and discussion boards. Synchronous activities occur with all participants joining in at once, as with chat session or a virtual classroom or meeting. The word of E-Learning a community is characterized by " a shared domain of interest" where members interact and learn together" and develop a shared collection of resources." The reason for popularity of such blended learning is flexibility and convenience for the learner in terms of facilitation of communication between learners, greater adaptability to learner's needs and more variety in learning experience with the use of multimedia with facilities like the

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visual and audio learning that can be paused and reversed for watching again. Even with in the system of E- learning , there are several phases of development.

E- Learning is Commonly referred to as online education, e-education is the process of learning online, the delivery of learning with the assistance of electronic technology either offline or online,. The delivery of content via all electronic media including the internet, intranet, satellite broad casts audio/video tapes, interactive T.V and C.D- ROM, cell phone, computers, digital diaries other meaning for the "e" in learning rather than electronic.

E (Experienced) Learning; Learning by doing

E (Extended) Learning : Life Long

E (Expanded) Learning multimedia

An attitude is a relatively enduring organization of interrelated beliefs that describes, evaluates and advocates action with respect to an object or situation, with each belief having cognitive, affective and behavioral components.

Freeman Says," An Attitude is a dispositional readiness to respond to certain situation, persons or objectives in a consistent manners which has been learned and have become one's typical mode of responses. An attitude has a well defined object of references".

According to Allport (1935) , " A mental or neural state of readiness to respond, organized through experiences, exerting directive or dynamite influence upon behavior".

Fish being and Aizen (1975), "An attitude is a learned disposition to respond in a consistently favourable or unfavourable manner with respect to a given objects."

Meaning of E-Learning

E- Learning is that form of learning which uses a network for delivery, interaction or facilitation. E- Learning is an extremely adaptable technology that can be used to cover every thing from scales fundamentals to specific A product launches. Different delivery mode self, paced, interactive or live learning can match the varied training need with in a scales force. So individuals are also able to learn at their own place. The concept of teacher as the primary source of knowledge in the classroom is gone. It is learning with, not from or about, that makes computer based technology and imported tool in a new paradigm of learning.

E- Learning identifies the needs of the people in terms of knowledge and address them by making available knowledge gaps. In the present context anytime , anywhere accessibility and availability of knowledge progress has become the norm. hence, the shifts from broadcast television to E- Learning became imperative.

Shah and Aggarwal (1994) Conducted a research study to evaluate teachers, attitude towards computer education as well as computer assisted instruction. They found attitude Positive in all the groups, though female teachers showed more positive attitude towards CAI.

Kothari ands Chaudhary (1995) studied the impact of television programmes on behavior of students of different age levels, and they found that girls had more positive effect on their emotional and creative behaviour then boys. As regard the impact of television programmes on moral behavior, negative effect was more than positive one.

Chandra and Pandya (1996) studied the effect of Video films for imparting legal education and fond that students of science stream achieved higher than students from the art stream. Similarly those students who had studied in English medium schools did better than those who had studied in vernacular schools.

Sue Whittaker (2006) Conducted a study on Attitude Towards E- Learning: E learning case study". He found that participants were positive about the potential for E- Learning and enthusisastic about what this would mean for themselves and their collegues.

Gerlad K. White (2009) studied and concluded that internet and media have brought considerable change in capacity and globalization for accessing and using information as well as communicating, both of which have positive impact on Education.

Syed Noor-UL-Amin (2011) revealed that information technology have impacted on education practice in education to date in quiet small ways but the impact will grow considerably in years to come. Still now days, use of information technology has a great impact on teaching learning process, learning environment, quality and accessibilty of education learning motivation.

Justification of the Study :- E- Learning is naturally suited to distance learning and flexible learning but also be used in conjunction with face to face teaching . Consequently it has been the endeavour of educational reformers to make by adopting diverse strategies towards the same. E- Content development is that it is correctness of facts free from biases and prejudices and finally attractive to teacher and students as well , it has identified the needs of the people in terms of knowledge and reduces the gap in between. E- learning material designed effectively facilitates the achievement of desired learning out come for learner and it needs to be viewed broadly and systematically.

Objectives of the Study:-

1. To Study the attitude of B.Ed students towards E- Learning .
2. To Study the difference in attitude of Urban and rural B.Ed students towards E-Learning.
3. To Study the difference in attitude of Science and humanities B.Ed students towards E- Learning.
4. To Study the difference between attitude of B.Ed boys and girls toward E-Learning.

Hypotheses of the Study:-

1. B.Ed Students have positive attitude towards E- Learning.
2. There is significant difference between attitude of urban and rural B.Ed students towards E-Learning.
3. There is significant difference between attitude of science and Humanities B.Ed students towards E- Learning.
4. There is significant difference between attitude of B.Ed boys and girls towards E- Learning

Method and Procedure

Development of Attitude Scale towards E- Learning:-

In order to measure the attitude of B.Ed students towards E- Learning an attitude scale was developed which involved framing and editing the items of attitude scale, choice of attitude scale format, administration of the preliminary draft of the attitude scale and selection of items for the final draft of the attitude scale.

First concern was to work out the various aspects of E-Learning. In all 40 items were developed. Those items were cast into options (opinion) ranging from strongly disagree to strongly agree responses. Out of the 40 items 38 were positively worded and were named direct items and 2 were worded negatively and these were reverse items. The items were then randomly placed. 60 cyclostyled copies of 40 items preliminary draft of the attitude scale were got prepared.

Try out the the preliminary Draft

The Preliminary draft of the attitude scale was given to 10 lecturers and 50 students of B.Ed college, Abohar for the selection of items for the final draft of the scale.

Validity :- To find out the validity of attitude scale regarding E- Learning , content validity was found out.

Reliability:- Test retest method was used to find out the reliability of attitude scale toward e- learning .

Scoring:- The data was put to scoring. The direct items were scored from 1 to 5 for strongly disagree to the strongly agree responses i.e. a score of '1' was given to strongly disagree response'2' for disagree response, '3' for no opinion, '4' for agree response and '5' for strongly agree response. On the other hand the reverse items were scored in the reverse order i.e. strongly disagree '5' and while the strongly agree response was given as score of '1'.

Sample :- A random sample of 50 students of B.Ed College students, Abohar was used for testing preliminary draft of the scale and stratified random sample of 120 students of B.Ed Colleges, Abohar and Malout was used for testing the final draft of the attitude scale.

List of the Colleges

Sr.No	Name of College	Total
1.	D.A.V College of Education, Abohar	40
2.	Kenway college of Education, Abohar	40
3.	Shree Satya Sai College of Education Malout	40

Statistical Techniques Used

1. Test for proportion of success was worked out to find the attitude of B.Ed students towards E- Learning.
2. Descriptive statistics such as mean and S.D were worked out to ascertain the nature of distribution of the Scores.
3. t- ratio was calculated to find out difference between :-
   a) Attitude of B.Ed urban and rural students towards E-Learning.
   b) Attitude of B.Ed Science and Humanities students towards E-Learning.
   c) Attitude of B.Ed Boys and girls towards E-Learning.

Analysis And Interpretation of Data:-

In order to study the attitude of B.Ed students towards E- Learning, the data were analyzed and statistically interpreted to draw meaningful conclusions.

Hypothesis -1

B.Ed Students have positive attitude towards E- Leaning."

Test for proportion of success was employed. Obtained score was 17613 and maximum possible score was 24000. So fraction of correct responses (P) was .7338 and fraction of incorrect responses(q) was .2662. It was calculated at 95% confidence limit and 99% confidence limit. Both times obtained score 17613 lie in the range hence significant at both level. This means that " B.Ed students have positive attitude towards E-Learning." So first hypothesis is accepted.

Hypothesis-2

Significant difference exists in attitude towards E-Learning of Urban and Rural B.Ed students. Table

S.No	Groups	No of students	Mean		SE_D	t-ratio	Leavel of Signifcane
1	Urban	60	146.76	12.82	2.36	0.31	Not Significant at both level
2.	Rural	60	147.51	13.07			

Observation and Interpretation for Table

The mean of 60 Urban and 60 Rural is 146.76 and 147.51 respectively. The standard deviation of the sample of Urban and Rural is 12.82 and 13.07. Standard Error of difference between means of Urban and Rural is 2.36. The t-Value for comparison of attitude of Urban and Rural towards E-Learning is 0.3177. which is less than the table value 1.96 and 2.58 at 0.05 level and 0.01 level of confidence respectively. Our t-Value is less than both these values and hence not significant at both level. Hence hypothesis " Significant difference between the attitude of Urban and Rural towards E- Learning is rejected. Thus we can say that there is no Significant difference between the attitude of Urban and Rural towards E-Learning.

Hypothesis:-3

Significant difference exists in attitude towards E- Learning of Science and Humaniutites B.Ed students.

Table : Mean S.D, Standard Error of Means and t-value

Sr. No	Groups	No of Students	Mean	σ	$S.E_D$	t-ratio	Level of Singificane
1	Science	60	149.95	12.47	2.33	1.81	Not Significant at both levels
2	Humanities	60	145.73	13.07			

Observation and Interpretation for table

The mean of 60 Science students and 60 Humanities students is 149.95 and 145.73. The standard deviation of the sample of science and Humanities is 12:47 and 13.07. Standard Error of difference between means of Science and Humanities is 2.33. The t-value for comparison of attitude of Science and Humanities towards E- Learning is 1.81 which is less than the table value 1.96 and 2.58 at 0.05 level and 0.01 level of confidence respectively. t-value is less than both these values and hence not significant at both level. Hence hypothesis Significant difference between the attitude of Science and Humanities towards E-Learning is rejected. Thus we can Say that there is no significant difference between the attitude of Science and Humanities Students towards E-Learning.

Hypothesis-4

Significant difference exists in attitude towards E-Learning of B.Ed Boys and Girls.

Table : Mean, S.D, Standard Errors of Means and t-Value

S.No	Groups	No of students	Means	$\sum$	SED	t-ration	Level of Significant
1	Boys	60	147.96	12.03	2.45	0.97	Not Significant at both level
2	Girls	60	145.58	14.72			

Observation and Interpretation for table

The mean of 60 boys and 60 girls is 147.96 and 147.58. The standard deviation of the sample of Boys and Girls is 12.03 and 14.72 Standard Error of difference between means of Boys and Girls is 2.45. The t-value for comparison of attitude of Boys and Girls towards E-Learning is 0.97. Which is less than table value 1.96 and 2.58 at 0.05 level and 0.01 level of confidence. Our t-Value is less than both these values and hence not significant at both levels. Hence Hypothesis " Significant difference between the attitude of Boys and Girls towards E- Learning is rejected". Thus we can say that there is no significant difference between the attitude of Boys and Girls towards E-Learning.

CONCLUSION

The following conclusions were drawn from the above discussion:-

1) B.Ed students have positive attitude towards E- Learning.
2) There is no significant difference in attitude towards E-Learning of Urban and Rural B.Ed students.
3) There is no significant difference in attitude towards E- Learning of science and Humanities B.Ed Studnets
4) There is no Significant difference in attitude towards E-Learning of Boys and Girls B.Ed Students.

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A STUDY OF COGNITIVE STYLE OF PROSPECTIVE TEACHERS OF CHANDIGARH

Dr. AGNESE DHILLON

ABSTRACT

The present paper aims to study the cognitive style of prospective teachers of Chandigarh. The study consisted of a sample of 200 teachers of two colleges. The tool used for the study was Cognitive style inventory (CSI) scale prepared by Dr. Parveen Kumar Jha (2001). The main objectives of the study were 1. to study the differences in the cognitive style of the prospective teachers in relation to their streams and 2. to study the differences in the cognitive style of the prospective teachers in relation to their gender. The paper highlights the significant difference in the cognitive style of the prospective teachers in relation to stream and gender.

INTRODUCTION

Teaching as one of the oldest profession has been occupying a very dignified and important position in the society ever since man thought of building for himself a culture, enlightened and urban life pattern. In course of time, his passion and thirst for knowledge and refinement developed into a systematic schooling or learning in preparation for richer, fuller and satiated life. Accordingly, teacher is now being looked upon as nation builder. The main aim of education is to build the integrated personality. Teacher occupies a pivotal place in achieving this aim of education. Teacher cannot guide and direct the students to become successful in life merely by knowing their behaviour. The time has changed drastically and we have come a long way when it is essential for the educational system to understand the behaviour of the students for betterment of the society as a whole. It is equally important to study the different behaviours of the students like knowing, perceiving, judging, reasoning, appraising, etc. to which they are exposed to under different conditions. Teacher should take into account not only the range of styles exhibited by their students, but also recognise that their way of teaching is likely to be an expression of their own cognitive style. So, it is very important to study the cognitive style of prospective teachers. The construct of cognitive style stables individual preferences in the mode of organising the expressive and objective properties of the experiential field is central to a number of concerns of psychology on the one hand, research into personality development and the development of intelligence converges on the study of cognitive style. Some notion, such as cognitive style, is necessary to account for blatant individual differences in cognitive products among children of adequate intelligence. A construct of cognitive style is thus not excess theoretical baggage, but a useful interpretive mechanism that focuses attention on possible cause of individual difference in organising epistemic experience.

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Cognition comes from the Latin word meaning "to get to know". The term cognition concerns with the way human beings perceive and learn, how they reason and think, even how their minds work in the ordinary day to day life. Cognition is a mediating process that is the centre of interest cognitive functions of perception, memory, learning and thinking are a part of person's personality as he begins to express and actualize himself.

Bloom (1650) states that cognition domain includes all the objectives, deal with recall or recognition of knowledge and development of intellectual abilities and skill.

Dreves (1986) defines cognition as a term covering all the various modes of knowing, perceiving, imagination, conceiving, judging and reasoning.

Cognitive style is a general term concerning all the various modes of knowing, perceiving, imagining, remembering, conceiving, judging and reasoning. Cognitive style is a broad dimension of individual differences and extends across both perceptual and intellectual activities. The term cognitive style refers to the characteristic ways in which an individual conceptually organizes the environment. It is viewed that cognitive style refers to the way an individual filters and processes stimuli so that the environment takes on psychological meaning.

Coop and Sigel (1971) equates cognitive style with modes of behaviour rather than mediating processes.

Sharma and Aggarwal (1980) conceive cognitive style as a term that refers to stable individual performs in a mode of perceptual categorization of external environment.

OBJECTIVES

The following are the objectives of the present study:-

1. To study the differences in the cognitive style of the prospective teachers in relation to their streams.
2. To study the differences in the cognitive style of the prospective teachers in relation to their gender.

HYPOTHESES

1. There will be significant differences in the cognitive styles of prospective teachers in relation to their streams.
2. There will be significant difference in cognitive style of prospective teacher students in relation to their gender.

DESIGN

In the present study, descriptive survey method was used. The present study aims to describe the nature and the present status of the phenomenon. It attempts to discover relationships between existing non-manipulated variables. It also involves events that have already taken place and may be related to the present conditions. It also deals with testing of hypotheses and elements of generalizations.

Sample

The sample of the present study comprises of 200 prospective teachers, 100 each of Shivalik Institution of Education &Research, Phase-6, Mohali and Indo Global College of Education, Abhipur.

Tool used

1. Cognitive style inventory (CSI) scale prepared by Dr. Parveen Kumar Jha (2001).

Statistical technique used

Descriptive statistics was used in the present study. z was worked out to see the differences.

Results

Table 1: Mean and standard deviation in case of prospective teachers of humanities and science stream on the variable of cognitive style.

CS	Mean	SD	z score
Humanities	80.49	6.62	2.67
Science	83.19	7.67	

The above table shows that the value of the z is 2.67 which is more than the table value at both the levels. It is insignificant at both the levels. So, the hypotheses "There will be significant differences in the cognitive styles of prospective teachers in relation to their streams" accepted.

Table 2: Mean and standard deviation in case of prospective male and female teachers on the variable of cognitive style.

CS	Mean	SD	z-score
Male	81.96	6.89	0.23
Female	81.72	7.66	

The above table shows that the value of the z is 0.23 which is less than the table value at both the levels. So, it is significant at both the levels and hence the null hypotheses "There will be significant difference in cognitive style of prospective teacher students in relation to their gender" is rejected.

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