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Dr. (Fr.) Johnson Mathew
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EDITOR'S NOTE

Research in education, as in other fields, is a search for knowledge. It is not a search that yields infallible truths, but is rather a search that provides knowledge of the solution of problems in the field of education.

The complicated nature of educational issues and the practical demands of classroom teaching ensure that a teacher's work is never finished. When practicalities, performance standards, personal ideals and wider educational concerns are considered together, the job of reconciling the numerous requirements and possible conflicts may seem to be overwhelming. Such dilemmas are frequently expressed by experienced as well as non-experienced teachers.

In the contemporary period, teaching methods have changed radically. The methodology of teaching is meant to narrow the communication gap between the learners and the teachers. It is not sufficient for the teacher to know the subject properly only, he/she must acquire the proper competencies to deliver the knowledge, skills and values.

To come across all these types of issues and to think deeply about the solutions of them, the role of educational journals are very important. They help to make sure that teachers and all other persons deal with education are well aware of the newest trends, discoveries, innovations and updated knowledge of current issues in education.

The present volume of **Santhom Journal of Edu. Race** consists of twelve articles dealing with various aspects of education. The focus areas of them are Job Satisfaction of Lower Primary School Teachers, Socio-Cultural and Educational Conditions of Children at Government Children's Homes, Effectiveness of Productive Thinking Model on Achievement in Mathematics, Decision Making Capacity of Adolescent Girls, Impact of Cooperative Learning on Social Intelligence of Students, Financial Inclusion Through Digital Intervention, Life Skills among Higher Secondary Students, Awareness and Involvement of Students in Population Education, Mental Capacity of Students Playing Video Games, Democratisation and Development in Nigeria, Vision of National Education Policy 2019 and Effectiveness of a Specially Designed Activity Package for Enhancing the Communication Skill in English.

We expect that all these articles will help the teachers, teacher-educators, scholars and others involved in the field of education and educational research for the development of their profession.

Editor

Invitation for Articles / Research Papers

Authors are invited to contribute articles on contemporary issues in education in general and Indian education in particular for publication in Santhom Journal of Edu. RACE.

The articles may be sent as an e-mail attachment in MS Word to: stmprincipal123@gmail.com. Also send three printed/typed copies to :

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Chief Editor
Santhom Journal of Edu. RACE

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Relationship between the Job Satisfaction of Lower Primary School Teachers and Academic Achievement of Students

Dr. V. N. Shaji

(Former District Project Officer, SSA Ernakulam)

Abstract

The primary obligation of a teacher is to guide children in pursuit of knowledge and skills which help them to become useful and self-supporting citizens. Teachers who commit themselves to the profession and who have knowledge, devotion and sacrifice can build good teaching profession. Teachers in schools are acting as the custodians of the younger generation during the period of their growth and development when it become impossible to the parents and other adult generation to carry out the process of education in formally or non-formally. There was a time when the teacher was looked upon as 'Guru' or 'Acharya' and was given the top most position in the professional hierarchy. Then he enjoyed the higher degree of his job satisfaction. A favourable attitude of the teachers towards their profession is an extremely important aspect which has to be taken care of in trying to improve the system of education. The present investigation was designed to conduct an in-depth study of the job satisfaction of lower primary school teachers in relation to certain variables such as management of schools, qualification and age of teachers. The sample of the study consisted of 302 lower primary school teachers. The study revealed that there exists significant relationship between Job satisfaction of lower primary school teachers and Academic achievement of their students.

Key words : Self-supporting, Professionalism, Educator, Cultural traditions, Man-power etc.

Introduction

Teaching is considered to be the noblest of all professions. The primary obligation of teacher is to guide children in pursuit of knowledge and skills which help them to become useful and self-supporting citizens. To fulfil this, teacher should deal impartially regardless of their physical, mental, emotional, political, social, economical and religious characteristics. A strong, secure and effective profession of teaching is essential to build up public intelligence and to solve the

social problems. Teachers who commit themselves to the profession and who have knowledge, devotion and sacrifice can build good teaching profession.

Has teaching in India become a profession in its true sense? The answer is that, in some degree it has been recognized. To achieve full measures of professionalism the teaching group must overcome the major hurdles. Teaching profession requires keenness, intelligence, practical skills and a high sense of duty and integrity. Therefore,

drawing the right type of person for the profession is of utmost importance for the progress of the educational system.

Role and Importance of the Teacher

Modern man is living in a dynamic and fast changing world. He has to be educated to adjust himself to the tempo of the present-day civilized life of the society. No good life is conceivable without education. Education is a powerful and organized activity between the educator and the educand, which helps the later to lead a gracious and harmonious life. For this purpose, schools have been created by the society.

Of all the human factors in the school system, the teachers are in the key position because it is only through them that the ultimate process of education take place. The teacher has a powerful and abiding influence in the formation of the character of every future citizen. He acts as a parrot for the transmission of intellectual and technical skills and cultural traditions from one generation to the other. The responsibility of the teachers is, therefore, very great. The Education Commission (1966) has very aptly observed that, the destiny of India is shaped in her classrooms. It means that the teachers are fully responsible in moulding the most precious materials of the nation, viz., the children in their most impressionable period of development. The commission emphasized that to make any process of education a success, the quality, competence and character of teachers are the most important aspects.

Teachers in schools are acting as the custodians of the younger generation during the period of their growth and development when it become impossible to the parents

and other adult generation to carry out the process of education in formally or non-formally. Hence from time immemorial the teacher occupied an important position and enjoyed very great respect in the society. It was accepted by all that without utilizing the man-power of the teacher an educational system can be conceived.

The Present-day Teacher

There was a time when the teacher was looked upon as 'Guru' or 'Acharya' and was given the top most position in the professional hierarchy. Then he enjoyed the higher degree of his job satisfaction. But those days have gone. The situation relating to the teacher's status and the teacher taught relationship seen today is quite contrary to what was obtained in those days. A large number of teachers of the present day have no interest in their profession. They are dissatisfied in their job. They continue the profession only as mechanical wage earners. Many of them seem to repeat over their wrong choice and would be too willing to change their job in favour of some other lucrative one, if opportunities are available.

Pigel and Pace (1980) have listed different causes for the dissatisfaction of teachers.

They were:

1. Lack of planning times;
2. Tedious paper and clerical work;
3. Out-of-touch and autocratic administration;
4. Disruptive and unmotivated students;
5. Non-teaching activities such as faculty meetings and time-wasting workshops; non-co-operative parents;
6. Lack of autonomy on curriculum;
7. Feelings of failure; and

8. Non-co-operative parents;
9. Low occupational prestige.

Need and Significance of the Study

A study on job satisfaction seems to have begun with the famous Hawthorne studies conducted by Elton Mayo at the Western electric company in the 1920's. Many studies have been conducted in industrial settings in examining the efforts of physical conditions, design of equipment's etc. on job satisfaction and productivity. During the investigation they were convinced that factors of a social nature also affect job satisfaction. Satisfaction occurs where the job fulfils what one values, though expectation and values may vary from group to group and individuals within the group.

A favourable attitude of the teachers towards their profession is an extremely important aspect which has to be taken care of in trying to improve the system of education. Teacher being the corner stone at the arch of education must be satisfied in his life so that he delivers the good to the best of his ability. A dissatisfied teacher is lost not only to himself but also to the entire society. Therefore, it is essential to see that the teachers are satisfied with their occupation so that they can produce the best citizens who can become the back-bone of the future society. No system of education is better than its teachers. The quality of education and the standards of achievements are inseparably interrelated with the quality of teachers. They need good professional preparation and satisfactory conditions of work, in which they can be fully effective. Unless the teacher is interested in the work and does it satisfactorily, the efforts to improve the quality of education are bound to fail.

In this context a study to assess the level of job satisfaction of teachers is highly significant. Besides, examining the relationship between the level of job satisfaction of teachers and the academic achievement of their students is also highly useful.

Since the investigator was working as a lecturer in the District Institute of Education and Training for last two decades years and happened to handle classes for primary school teachers and pre service teacher trainees, it has been felt that there is relationship between job satisfaction of teachers and academic achievement level of students.

As the matter is discussed with colleagues, they also pointed out the issue. I discussed the matter in a number of teacher trainings conducted by us. Teachers also opined that there exists relationship between job satisfaction and academic achievement of students.

Statement of the Problem

The present investigation was designed to conduct an in-depth study of the job satisfaction of lower primary school teachers in relation to certain variables such as management of schools, qualification and age of teachers. It also tries to correlate the level of job satisfaction of teachers and the academic achievement of their students. The problem is stated as: The Relationship of the Job Satisfaction of Lower Primary School Teachers and Academic Achievement of students.

Definition of Terms

Job Satisfaction:

Job satisfaction of a teacher is the result of various factors related to it. In the

opinion of Ramakrishnan and Rao (1998), job satisfaction of teacher is concerned with specific factors such as wages, supervision, steadiness of employment, conditions of work, opportunities for advancement, recognition of ability, fair evaluation, social relationship between workers, settlement of grievance, fair treatment by employer and other similar factors.

Lower Primary Teachers

In this study teachers who are taking classes from Std. I to Std. IV both in aided and government schools in Kerala are considered as Lower Primary Teachers.

Academic Achievement

The Dictionary of Psychology (1934) defines achievement as the proficiency of performance generally measured by a standardised test. Academic achievement is the level of achievement of children in different subjects taught in schools.

Objective

The major objective of the present study was:

- ◆ To find out the relationship between job satisfaction of Lower primary school teachers and the academic achievement of students.

Sub Objectives

- ◆ To assess the level of job satisfaction of lower primary school teachers for the total sample and separately for the following groups:
 - ◆ Government school teachers
 - ◆ Aided school teachers
 - ◆ Male teachers
 - ◆ Female teachers
 - ◆ Teachers aged below 35 years;

- ◆ Teachers in the age group 35-45 years;
- ◆ Teachers aged above 45 years;
- ◆ Teachers with minimum required professional qualification. (TTC holders)
- ◆ Teachers with higher, qualification. (B. Ed degree holders)
- ◆ Teachers with TTC qualification and aged below 35 years;
- ◆ Teachers with TTC qualification and in the age group of 35-45 years;
- ◆ Teachers with TTC qualification and aged above 45 years;
- ◆ Teachers with higher qualification (B. Ed degree holders) and aged below 35 years;
- ◆ Teachers with B.Ed qualification and aged between 35-45 years;
- ◆ Teachers with B. Ed qualification and aged above 45 years
- ◆ To assess the academic achievement of primary school students; and

Hypotheses

The study was conducted based on the following hypotheses:

- ◆ There is no significant difference in the achievement level of students taught by teachers with low level of job satisfaction and higher level of job satisfaction.
- ◆ Lower primary teachers working in government schools and aided schools do not differ significantly in the level of their job satisfaction.
- ◆ There is no significant difference in the level of job satisfaction of male teachers and female teachers.
- ◆ There is no significant difference in the job satisfaction of teachers of different age groups.

- ◆ The level of job satisfaction of teachers with minimum required professional qualification (TTC) would not significantly differ from that of higher qualified (B. Ed) teachers.
- ◆ There would not be any significant difference in the job satisfaction of teachers with minimum qualification (TTC) belonging to different age groups.

Methodology

Design and Sample

The sample of the study consisted of 302 lower primary school (Standard 1 - 4) teachers distributed almost equally between the two managements (government and private aided schools), the two sexes (male teachers and female teachers), minimum required qualified and higher qualified (TTC and B.Ed.) and three age grouped (aged below 35 years, between 35-45 years, and above 45 years). The sample was selected by a multistage stratified random sampling procedure.

Tools and Techniques

Inventory:

In order to assess the level of job satisfaction of teachers a job satisfaction inventory was developed by the investigator and it was made use of.

Interview Schedule

10% of teachers selected in the sample were interviewed. For this an interview schedule was prepared.

Achievement Test

For assessing the achievement level of students, the investigator conducted an Achievement Test among the sample students using tools developed by the investigator.

Analysis of Data

The data collected were analysed. For assessing the level of job satisfaction of the teachers a five-point scale viz., Highly Satisfied, Satisfied, Neutral, Dissatisfied and Much Dissatisfied was made use of. Based on this rating, the following findings were made.

General Findings of the Study

- ◆ 21.86 percent of lower primary school teachers are Highly Satisfied in their job.
- ◆ 40.40 percent of lower primary school teachers are Satisfied in their job
- ◆ 24.83 percent of lower primary teachers are Dissatisfied in their job.
- ◆ 12.91 percent of lower primary school teachers are Much Dissatisfied in their job.

Without any loss of generality, by taking both Highly Satisfied and Satisfied teachers as Satisfied Teachers in their job, it can be seen that 62.26 percent (21.86+40.40) of lower primary school teachers are Satisfied in their job. It means that majority (more than 50%) of the lower primary school teachers are Satisfied in their job.

Findings Related to the Achievement of Students and Job satisfaction of Teachers

A. Achievement in Malayalam

- ◆ The mean score obtained for Malayalam by students taught by Dissatisfied (Dissatisfied include both Much Dissatisfied and Dissatisfied) lower primary teachers in the job was 21 (out of 50 scores)
- ◆ The mean score obtained for Malayalam by students taught by 'satisfied' lower primary teachers in their job was 24.

- ◆ The mean score obtained for Malayalam by highly satisfied teachers in their job was 25.
- ◆ The difference in the mean score for Malayalam obtained by students taught by 'Dissatisfied' lower primary teachers and 'Satisfied' teachers is significant at 0.05 level. (CR = 2.08 > 1.96 < 2.58)
- ◆ There is no significant difference in the mean scores obtained for Malayalam for students taught by 'Satisfied' teachers and 'Highly satisfied teachers' (CR = 0.77 < 1.96).
- ◆ There is significant difference between the mean scores obtained for Malayalam by students taught by 'dissatisfied' teachers and 'Highly Satisfied' teachers. The difference is significant at 0.01 level. (CR = 2.94 > 2.58)

B. Achievement in Environmental Studies

- ◆ The difference in the mean scores for Environment studies scores (EVS) obtained by students taught by 'Dissatisfied' teachers (23) was less than that of students taught by 'Satisfied' teachers (24). But the difference is not significant even at 0.05 level (CR = 0.78 < 1.96).
- ◆ The mean score for EVS obtained by students taught by 'Highly Satisfied' teachers (26) was higher than that of students taught by both 'Dissatisfied' (mean=23) teachers and 'Satisfied' (mean = 24) teachers.
- ◆ The difference in the mean of EVS scores obtained by students taught by 'Satisfied' lower primary school teachers and 'Highly Satisfied' lower primary school teachers

is not significant even at 0.05 level (CR = 1.63 < 1.96).

- ◆ There is significant difference in the mean achievement scores of EVS obtained by students taught by 'Dissatisfied' lower primary school teachers and 'Highly Satisfied' lower primary school teacher: (CR = 2.36 > 1.96 < 2.58) the difference is significant at 0.05 level).

C. Achievement in Mathematics

- ◆ The mean score in mathematics obtained by students taught by 'Highly satisfied' lower primary school teachers is higher than that of students taught by 'Satisfied' teachers (23) and 'Dissatisfied teachers (18).
- ◆ The difference in the mean scores in mathematics obtained by students taught by 'Dissatisfied' lower primary school teachers and 'Satisfied' lower primary school teachers is significant 0.01 level (CR = 4.16 > 2.58).
- ◆ The difference in the mean score in mathematics obtained by students taught by 'Satisfied' teachers (mean = 23) and 'Highly Satisfied (mean = 25) teachers is not significant even at 0.05 level. (CR = 1.55 < 1.96)
- ◆ There is significant difference in mathematics achievement of students taught by 'Dissatisfied' teachers and 'Highly Satisfied' teachers (CR=5.56 < 2.58).

Based on the Findings made above under 5.10.1.1 to 5.10.1.7, the 1st hypothesis that 'there would not be any significant difference in the achievement level of students taught by teachers with low level of job satisfaction and higher level of job satisfaction' is rejected.

Job Satisfaction of Teachers based on the Management of Schools

The mean score obtained by Government School teachers for the job satisfaction inventory was 128 with standard deviation 24. The corresponding figures for Aided School teachers were 124 and 27 respectively. The value of CR calculated between these two means was 1.37. So, it was concluded that there is no significant difference between the level of job satisfaction of Government lower primary school teachers and aided lower primary school teachers (CR = $1.37 < 1.96$) even at 0.05 level. With the support of this finding the second hypothesis that 'lower primary school teachers working in Government schools and aided schools do not differ significantly in their job satisfaction' is accepted.

Job Satisfaction of Teachers based on Gender

The mean score obtained by male teachers and female teachers in their job satisfaction inventory was 123 and 129 respectively. Both the values are greater than the neutral point (120). The CR is 1.88. From the value of the CR obtained it was concluded that the difference in the job satisfaction level of lower primary male teachers and female teachers is not significant even at 0.05 level (CR = $1.88 < 1.96$). Hence the third hypothesis, that there would not be any significant difference in the level of job satisfaction of male teachers and female teachers is accepted.

Job Satisfaction of Teachers based on their Age

While the mean of job satisfaction score obtained by lower primary teachers

whose age is less than 35 years (Group I) was 81.26, it was 125 for teachers who belong to the age group of 35 to 45 years (Group II) and 127 for the teachers whose age is above 45 years (Group III).

The CR between the mean score of Group I and II is 0.89; Group I and III is 0.27 and Group II and III is 0.53.

From the value of CR obtained it was concluded that:

1. There is no significant difference in overall job satisfaction of Lower primary teachers whose age is less than 35 years and who belong to the age group of 35- 45 years (CR= $0.89 < 1.96$)
2. The difference in the overall job satisfaction of lower primary school teachers belonging to the age group of 35 45 years and whose age is above 45 years is not significant even at 0.05 level (CR = $0.53 < 1.96$).
3. There is no significant difference in the overall job satisfaction of lower primary teachers whose age is below 35 years and above 45 years (CR = $0.27 < 1.96$).
4. Based on these findings the fourth hypothesis, that 'there would not be any significant difference in the overall job satisfaction of teachers of different age group' is accepted.

Job Satisfaction of Teachers based on their Qualification

The mean of overall job satisfaction score of lower primary teachers with TTC qualification (134) is higher than that of B.Ed. degree holders (117). The value of CR is 5.99. This value shows that the difference in the overall job satisfaction of this two group of teachers is significant at 0.01 level. Hence

the fifth hypothesis that the 'overall job satisfaction level of lower primary school teachers with TTC qualification and B.Ed. degree qualification is not significant is rejected at 0.01 level ($CR = 5.99 > 2.58$)

Job Satisfaction of Teachers based on their Age and Qualification Simultaneously

The mean of job satisfaction score obtained by lower primary teachers with TTC qualification and aged below 35 years was 140. The corresponding figure for the teachers of the same qualification and belonging to the age group of 35-45 was 131 and above 45 years 132.

The mean of job satisfaction score obtained by lower primary school teachers with B.Ed. qualification and aged below 35 years was 118. It was 115 and 117 for teachers in the age group 35-45 years and above 45 years respectively

Based on the above two findings (8 and 9) it was concluded that the Overall job satisfaction of lower primary teachers having TTC qualification and aged below 35 years is higher than that of all other groups. The Sixth hypothesis, therefore, that there would not be any significant difference in the overall job satisfaction of teachers with minimum professional qualification (TTC) and belonging to different age groups' is rejected.

Educational Implications

The findings and conclusions of this study draw a general picture of the overall job satisfaction level of primary school teachers. The findings in general, and especially that of correlational studies, reveal the necessity and importance of teachers to be made Highly Satisfied in their job, based

on the findings of the study it is suggested that lower primary classes will be given to TTC holders, as far as possible.

Further analysis reveals that there is a correlation between the academic achievement of students and the level of job satisfaction of their teachers. That is, for students taught by teachers who are Satisfied, especially if Highly Satisfied in their job, there is more possibility for attaining high academic achievement.

The analysis has also showed that lower primary teachers who are TTC holders (minimum required professionally qualified) are, generally, more satisfied in their job than B.Ed degree holders (higher qualified). Based on these two findings it can be concluded that the level of achievement of lower primary school children taught by TTC holders is better than that of taught by B. Ed degree holders.

There might have various reasons for it. While the duration of TTC is two years, it is only one year for B. Ed degree. Regarding various aspects of these two courses (TTC and B. Ed) such as curriculum and practice teaching focus on lower primary level is given only for TTC, the 'play way method' and methods of teaching suitable at the lower primary classes is properly practised only in the TTC programme; not in the B.Ed. programme. As a result of these reasons the efficiency of TTC holders for teaching lower primary school children is comparatively better than that of the B.Ed. degree holders.

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Socio-Cultural and Educational Conditions of Children at Government Children's Homes in Kerala

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Abstract

Children in residential child care should be loved, happy, healthy, safe from harm and able to develop, thrive and fulfil their potential. Despite the incredible need for special education services among detained youth, educational programs in correctional facilities often do not meet the 'juveniles' special education needs, although correctional education programs are included in the "Individuals with Disabilities Education Acts". The major objective of the present investigation is to study the socio-cultural conditions of students in government children's homes in Kerala. The study was conducted on a sample of two hundred children of Government children's homes. The analysis of the study revealed that the socio-cultural conditions of 6.5% of children in government children's homes belong to the above average category. Majority of the students (83%) belong to average category of sociocultural condition and 10.5% of students belong to the below average level of socio-cultural conditions.

Key words : Special education, Juveniles, Incarceration, Exacerbated etc.

Introduction

Children's homes provide care for children and young people with a wide range of needs in a diverse range of settings. The regulatory framework sets out high ambitions for all children living in children's homes, but recognises the acute differences between vulnerable adolescents who have had traumatic life experiences and children with complex special educational needs.

With this in mind, it is important that registered persons meet the regulations having regard to the needs of children placed in the home and the role and aims of the home as

set out in their Statement of Purpose. This Guide identifies specific regulations of Residential child care.

Key Principles

- ◆ Children in residential child care should be loved, happy, healthy, safe from harm and able to develop, thrive and fulfil their potential.
- ◆ Residential child care should value and nurture each child as an individual with talents, strengths and capabilities that can develop over time.
- ◆ Residential child care should foster positive relationships, encouraging strong

bonds between children and staff in the home on the basis of jointly undertaken activities, shared daily life, domestic and non-domestic routines and established boundaries of acceptable behaviour.

- ◆ Residential child care should be ambitious, nurturing children's school learning and out of-school learning and their ambitions for their future.
- ◆ Residential child care should be attentive to children's need, supporting emotional, mental and physical health needs, including repairing earlier damage to self-esteem and encouraging friendships.
- ◆ Residential child care should be outward facing, working with the wider system of professionals for each child and with children's families and communities of origin to sustain links and understand past problems.
- ◆ Residential child care should have high expectations of staff as committed members of a team, as decision makers and as activity leaders. In support of this, children's homes should ensure all staff and managers (superintendent) are engaged in on-going learning about their role and the children and families they work with.
- ◆ Residential child care should provide a safe and stimulating environment in high-quality buildings, with spaces that support nurture and allow privacy as well as common spaces and spaces to be active. Where a home's approach may need to be different because of the purpose of the home and/or the needs of the children they care for.
- ◆ About the Quality Standards, in December 2014 letter to the nation's chief state

school officers and state attorney generals, the US. Departments of Education (ED) and Justice (DOJ) laid out five guiding principles to provide high-quality education in juvenile justice secure care settings.

Significance of the Study

A large percentage of the population in juvenile detention meets the diagnostic criteria for at least one psychiatric disorder that would qualify them for special education services. Despite the incredible need for Special education services among detained youth, educational programs in correctional facilities often do not meet the juveniles' special education needs. Although correctional education programs are included in the "Individuals with Disabilities Education Acts" (IDEA) mandate for a free and appropriate education for children with disabilities, many facilities are not in compliance. The initial issue confronting correctional special education programs is their inability to quickly access a juvenile's school records and conduct proper screenings. Many youths were not attending school at the time of arrest and may have been out of school long before incarceration.

The challenge of identifying those youths entering the juvenile justice system who are in need of services is further exacerbated by the varying and often short lengths of stay in detention facilities, which often does not provide enough time for the needs of youth to be identified and addressed. Youths entering the juvenile justice system who either have their existing IEP (Individualized Education Programme) interrupted upon entering a detention facility, or who were never properly evaluated for services can lose valuable time and information awaiting

screening and proper services in detention. One possible solution to this problem is to perform intake screenings to identify those students eligible for special education services. This screening would help determine any disorders and past special education services provided, as well as identify those youths who have never received special education services, but who may require services. These screenings would hopefully identify special education students before a lapse in services can occur and identify those students in need of services so that they can be put in place as soon as possible. Despite the educational problems that can lead to delinquency in the first place, providing education in detention centres has been consistently linked with reducing recidivism.

This study will be helpful to find out the educational and socio-cultural conditions of children in children homes and suggest proper remedies for attaining better education and socio-cultural conditions.

Statement of the Problem

The Study is entitled Socio-Cultural and Educational Conditions of Children at Government Children's Homes in Kerala.

Definition of Key Terms

Socio-Cultural Condition

Socio-cultural conditions is a term used to describe the social and cultural factors that affect people's attitudes, beliefs, behaviours, preferences, customs and lifestyles.

Children's Home

It refers to long-term care given to children who stay in a residential setting rather than in their own home or family home.

Objectives of the Study

- ◆ To study the socio-cultural conditions of students in government children's homes in Kerala.
- ◆ To study the educational conditions of students in government children's homes in Kerala.
- ◆ To study the Socio-Cultural and Educational conditions of children at government children's homes in Kerala based on:
 - a. Occupation of parents.
 - b. Family background.
 - c. Locale of residence.

Hypotheses of the Study

- ◆ There is a significant difference in socio-cultural conditions of students in government children's homes in Kerala.
- ◆ There is a significant difference in educational conditions of students in government children's homes in Kerala.
- ◆ There is a significant difference in socio-cultural and educational conditions of children at government children homes in Kerala based on
 - a. Occupation of parents
 - b. Family Background
 - c. Locale of residence

Analysis

Percentage Analysis of Socio-cultural Conditions of Students in Government Children's Homes in Kerala

First objective is to find out the socio-cultural conditions of children's in government children's homes in Kerala. The data is analysed by percentage analysis and using descriptive statistics namely, mean, and standard deviation. The details are given below.

Table 1**Percentage Analysis of level of socio-cultural condition**

Variable	N	SD	M	Above average	Average	Below average
Socio-cultural Condition	200	6.737	40.12	6.5%	83%	10.5%

Discussion of the Result

Form the table, it is clear that 6.5% students belongs to the level of, above average socio-cultural conditions.83% students belongs to the average level of socio-cultural conditions and 10.5 % of students belongs to the level of below average socio-cultural conditions.

Table 2**Percentage Analysis of level of educational conditions.**

Variable	N	SD	M	Above average	Average	Below average
Educational Condition	200	7.391	41.75	6%	78.5%	15.5%

Discussion of the Result

Form the table, it is clear that 6% students belong to the level of above average educational conditions.78.5% students belongs to the average level of educational conditions and 15.5% of students belongs to the level of below average educational condition.

Comparison of the Mean Score of Socio-cultural Conditions Based on Occupation of Parents

The total sample of students in children's homes was classified into five groups' based on occupation of parents.

The computed mean and standard deviation of these students are summarized in table.

Percentage Analysis of Educational Conditions of Children in Government Children's Homes in Kerala

Second objective is to find out the educational conditions of children's in government children's homes in Kerala. The data is analysed by percentage analysis and using descriptive statistics namely, mean and standard deviation. The details are given below in table 2

Table 3**Mean and standard deviation of socio-cultural conditions of students in children's home based on occupation of parents.**

Occupation of Parents	Number	Mean	Standard deviation
Un employed	12	38.92	4.75
Unskilled worker	113	40.01	6.81
Farmer	23	40.57	6.66
Skilled worker	13	41.69	3.98
Others	39	40.82	5.83

From the table it is clear that almost equal values of means are obtained by all groups for the variable socio-cultural conditions.

So the mean scores of socio-cultural conditions obtained for the five groups were Compared using one-way ANOVA

Data and result of the comparison by one-way ANOVA are given below.

Table 4
Data and result of the comparison by one-way ANOVA

Data and result of one-way Analysis of variance between Students on the basis of Occupation of father Source of variance	sum of square	Degree of freedom	Mean square variance	F
Between group	30.998	29	1.069	0.630
Within group	288.422	170	1.697	

In order to compare the significance of differnets the means of the sub group the F value was calculated. The F vale for mean comparison obtained is found to be 0.630, which is less than the value required for significance (0.929) at 0.05 level of significance of the test for (29,170) degree of freedom. This indicates that there is no significant difference in the mean score of students based on the occupation of parents. This suggests that the socio-cultural condition has no significant difference on the bases of occupation of parents.

Comparison of the Mean Score of Socio-cultural Conditions based on Financial Background

The total sample of students in children's homes was classified into three groups based financial background. The computed mean and standard deviation of these students are summarized in table 5.

Table 5
Mean and standard deviation of socio-cultural conditions-of students in children's home based on financial conditions

Financial conditions	Sample size	Mean	Standard deviation
Upper	10	40.60	4.648
Middle family	31	40.20	5.275
Lower	159	40.30	6.35

The table shows that almost equal mean values are obtained by all sub groups.

So the mean scores of educational conditions obtained for the three groups were compared using one-way ANOVA.

Data and result of the comparison by one-way ANOVA are given below.

Table 6
Data and result of one-way analysis of variance Between students on the basis of financial conditions.

Source of variance	Sum of square	Degree of freedom	Mean square variance	F
Between group	10.752	29	0.371	1.268
Within group	49.278	170	0.293	

The F vale for mean comparison obtained is found to be 1.268, which is greater than the value required for significance (0.178) at 0.05 level of significance of the test for (29,170) degree of freedom. This indicates that there is a significant difference in the mean score of students based on the financial conditions. This suggests that the socio-cultural condition has a significant difference on the bases of financial conditions.

Table 7

Data and result of Sheff post hoc test for socio cultural conditions of children in government children home with respect to financial conditions.

Financial conditions	N	Subset for alpha 1
Upper	10	40.60
Middle	31	39.97
Lower	159	40.31

Mean score of socio-cultural conditions of children in government children 's homes with respect to financial conditions are given in the table. The mean score of socio-cultural conditions of children from upper class are 40.60, children from middle family 39.97. children from lower class 40.31. Hence it is inferred that the children from upper class family show higher socio-cultural condition than that of children from middle and Lower-class families.

Comparison of the Mean Score of Socio-cultural Conditions Based on Locale of Residence

The total sample of students in children's homes was classified into four groups-based locales of residence

The computed mean and standard deviation of these students are summarized in table 8.

Table 8

Mean and standard deviation of socio-cultural conditions of students in children's home based on locale of residence.

Locale of residence	Sample	Mean	Standard deviation
Village	100	41.19	4.853
City	26	42.08	3.939
Slum	23	36.13	8.976
Colony	51	39.43	7.593

The table shows that almost equal mean values are obtained by all sub groups.

So the mean scores of socio-cultural conditions obtained for the four groups were compared using one-way ANOVA.

Data and result of the comparison by one-way ANOVA are given below.

Table 9

Data and result of one-way analysis of variance between students on the basis of locale of residence.

Source of variance	Sum of square	Degree of freedom	Mean square variance	F
Between group	39.729	29	1.370	0.820
Within group	284.146	170	1.671	

The F vale for mean comparison obtained is found to be 0.820, which is greater than the value required for significance (0.730) at 0.05 level of significance of the test for (29,170) degree of freedom. This

indicates that there is a significant difference in the mean score of students based on the locale of residence. This suggests that the socio-cultural status has a significant difference on the bases of locale of residence.

Table 10

Data and result of Sheff's post hoc test for socio cultural conditions of children in government children home with respect to locale of residence.

Financial conditions	N	Subset for alpha	
		1	2
Village	100		41.19
City	26		42.08
Slum	23	36.13	
Colony	51	39.43	

Mean score of socio-cultural conditions of children in government children's homes with respect to locale of residence are given in the table. The mean score of socio-cultural conditions of children from village is 41.19, children from city 42.08, children from slum 36.13. Children from colony are 39.43. Hence it is inferred that the children from city have higher socio-cultural conditions than that of children from village, slum and colony.

Comparison of the Mean Score of Educational Conditions based on Occupation of Parents

The total sample of students in children's homes was classified into five groups based on occupation of parents.

The computed mean and standard deviation of these groups are summarized in table 11.

Table 11

Mean and standard deviation of educational conditions of students in children's home based on occupation of parents

Occupation of Parents	Sample	Mean	Standard deviation
Un employed	12	39.50	14.113
Unskilled worker	113	41.51	6.613
Farmer	23	41.91	7.373
Skilled worker	13	41.85	5.014
Others	39	43.85	4.982

The mean scores of educational conditions obtained for the five groups were compared using one-way ANOVA

Data and result of the comparison by one-way ANOVA are given below.

Table 12

Data and result of one-way analysis of variance between students on the basis of occupation of parents.

Source of variance	Sum of square	Degree of freedom	Mean square variance	F
Between group	41.145	29	1.419	0.867
Within group	278.275	170	1.637	

The F vale for mean comparison obtained is found to be 0.867, which is greater than the value required for significance (0.665) at 0.05 level of significance of the test for (29,170) degree of freedom. This indicates that there is a significant difference in the mean score of students based on the

occupation of parents. This suggests that the educational condition has a significant difference on the bases of occupation of parents

Table 13

Data and result of Sheff's post hoc test for educational condition of children in government children home with respect to occupation of parents

Financial conditions	N	Subset for alpha
Unemployed	12	39.50
Unskilled worker.	13	41.51
Farmer	13	41.85
Skilled worker	23	41.91
Others	39	43.85

Mean score of educational conditions of children in government children's homes with respect to occupation of father are given in the table. The mean score of educational condition of children of unemployed fathers are 39.50, children of unskilled workers are 41.51, and children of fathers who are farmers are 41.85. Children of skilled workers are 41.91. Children of fathers who have other jobs are 43.85. Hence it is inferred that the children of fathers with different occupations have higher educational conditions than that of children of fathers who are farmers, skilled workers, unskilled workers and unemployed.

Comparison of the Mean Scores of Educational Conditions based on Financial Background

The total sample of student's homes was classified into three groups based on financial background.

The computed mean and standard deviation of these students are summarized in table. '

Table 14

Mean and standard deviation of educational conditions of students in children's home based on financial conditions

Financial conditions	Sample	Mean	Standard deviation
Upper	10	44.30	5.964
Middle	30	42.93	5.010
Lower	158	41.58	7.388

Almost equal percentage of these students' groups suggests that the variable educational conditions as follows

The mean scored of educational conditions obtained for the three groups were compared using one-way ANOVA.

Data and result of the comparison by one-way ANOVA are given below.

Table 15

Data and result of one-way analysis of variance between students on the basis of financial conditions.

Source of variance	Sum of square	Degree of freedom	Mean square variance	F
Between group	6.493	29	0.224	0.705
Within group	53.987	170	0.318	

The F vale for mean comparison obtained is found to be 0.705, which is less than the value required for significance (0.866) at 0.05 level of significance of the test for (29,170) degree of freedom. This indicates

that there is no significant difference in the mean score of students based on the financial background. This suggests that the educational status has no significant difference on the bases of financial conditions.

Comparison of the Mean Scores of Educational Conditions Based on Locale of Residence

The total sample of students in children's homes was classified into four groups, based locale of residence.

The computed mean and standard deviation of these students are summarized in table 16.

Table 16

Mean and standard deviation of educational conditions of students in children's home based on locale of residence

Locale of residence	Sample	Mean	Standard deviation
Village	100	43.16	5,949
City	26	41.38	5,322
Slum	23	41.57	6.821

Almost equal percentage of these student's groups suggests that the Variable educational status as follows.

The mean scored of educational conditions obtained for the four groups were compared using one-way ANOVA.

Data and result of the comparison by one-way ANOVA are given below: '

Table 17

Data and result of one-way analysis of variance between students on the basis of locale of residence.

Source of variance	Sum of square	Degree of freedom	Mean square variance	F
Between group	63.489	29	2.189	1.429
Within group	260.386	170	1.532	

The F vale for mean comparison obtained is found to be 1.429, which is greater than the value required for significance (0.0.085) at 0.05 level of significance of the test for (29,170) degree of freedom. This indicates that there is a significant difference in the mean score of students based on the locale of residence. This suggests that the educational status has a significant difference on the bases of locale of residence.

Table 18

Data and result of Sheff's post hoc test for educational conditions of children in government children home with respect to locale of residence

Locale of residence	N	Subset for alpha
Village	100	43
City	26	41.38
Slum	23	41.57
Colony	51	39.90

Mean score of educational conditions of children in government children's homes with respect to locale of residence are given in the table. The mean score of educational status of children from village are 43.16,

children from city are 41.38, children from slums are 41.57, and children from colony are 39.90. Hence it is inferred that children from village have higher educational status than that of children from city, slums and colony.

Summary and Findings

1. Percentage analysis of socio-cultural conditions of children's in government children homes shows that 6.5% of students belong to the category of above average socio-cultural conditions. Many of the students (83%) belong to average category of sociocultural condition and 10.5% of students belong to the below average level of socio-cultural conditions.
2. Percentage analysis of educational conditions of children's in government children homes in Kerala shows 6% of students belong to the category of above average Educational conditions. Majority of students 78.5% belong to average category of Educational conditions and 15.55% of students belong to the below average level of educational conditions.
3. On comparison of occupation of parents with respect to socio cultural conditions were conducted, there is no significant difference in the mean score of students based on the occupation of parents. [F=0.630, P>0.05]
4. On comparison based. on Financial conditions with respect to socio cultural condition was conducted, there exists a significant difference in the mean score of students based on the financial conditions. [F=1.268, P<0.05]. The children from upper class family possess high socio-cultural conditions.

5. On comparison based on locale of residence with respect to socio cultural conditions was conducted, there exists a significant difference in the mean score of students based on the locale of residence. [F=0.820, P<0.05]. The children from village have high socio-cultural conditions.
6. On comparison of occupation of parents with respect to educational condition was conducted, there is a significant difference in the mean score of students based on the occupation of parents. [E=0.867, P<0.05]. Children of parents with different occupation possess high educational condition.
7. On comparison based on financial background with respect to educational conditions was conducted, there is no significant difference in the mean score of students based on the financial condition. [F=0.705, P>0.05]
8. On comparison based on place of living with respect to educational conditions was conducted, there exists a significant difference in the mean score of students based on the locale of residence. [F=1.429, P<0.05]. children from village possess high educational conditions.

Suggestions for Further Research

In the light of the findings of the present study, the investigator suggests the following topics for further research.

1. The sample of the study was limited to 200 children. It would be more generalized if a larger sample was considered for the study.
2. A comparative study on socio-cultural and educational conditions of children in

- government children's homes and normal school children.
3. Studies needed to be conducted which will find the reasons behind poor socio-cultural and educational conditions of children in children's homes.
 4. The study can be conducted on the problems faced by care takers of government children's homes.

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Effectiveness of Productive Thinking Model on Achievement in Mathematics among Eighth Standard Students

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Abstract

In this era of science and technology, mathematics has permeated through the human life in such a way that, it has now become a very important aspect of human life. So, the pedagogy of mathematics should very carefully be built in different levels of school education. Teaching of mathematics has its aims and objectives to be incorporated in the school curriculum. A variety of teaching strategies have been advocated for using in mathematics classroom, ranging from teacher centered approach to more student-centered ones. The present study investigates the effect of Productive Thinking Model on Achievement in Mathematics among Eighth Standard Students. The study was conducted using quasi experimental method. Two divisions of eighth standard of a school containing thirty two students in each class following state syllabus during the academic year 2018-2019 was taken as the sample. The study revealed that instructional material based on Productive Thinking Model was effective among the pupils of standard eight to enhance the Achievement in Mathematics.

Key words : Pedagogy, School curriculum, Analyzing skill, Teaching strategies etc..

Introduction

Mathematics education is essential as it is of immense value in the student's individual life as also in his life in society. In this era of science and technology, mathematics has permeated through the human life in such a way that, it has now become a very important aspect of human life. Even the knowledge of mathematics of elementary and secondary level students is very essential to identify their future prospect.

Mathematics is way of thinking, a way of organizing a logical proof. As a way of reasoning, it gives an insight in to the power of human mind, so this forms a very valuable discipline of teaching learning programs of school subject everywhere in the world.

So, the pedagogy of mathematics should very carefully be built in different levels of school education. Teaching of mathematics has its aims and objectives to be incorporated in the school curriculum. If and when

mathematics is removed, the back bone of our materials civilization would collapse. So is the importance of Mathematics and its pedagogy.

Importance of Mathematics Learning

Mathematics learning increases logical thinking and thus in turn helps for developing analyzing skill. It also develops problem solving ability. The mathematical study helps to provide accurate measurement. Similarly, it helps to understand the future development.

Every subject in the curriculum has its own value system that makes a student a better person. We learn mathematics because we know its value. The main value of learning mathematics is to amour the learner with such knowledge which will help him to become a useful and efficient citizen of the society. The important values of learning mathematics can be justified on account of its intellectual, practical, vocational, cultural and aesthetic functions. While learning mathematics, the student should be able to solve problems independently, and to apply theories learned in practical situations.

There are many possible reasons for students to fail in mathematics. Most of the reasons are related to curriculum and methods of teaching rather than the student's lack of capacity to learn. The traditional classroom is usually teacher centered. The challenge in education today is to effectively teach students of diverse ability and differing rates of learning. Teachers are expected to teach in a way that enables pupils to learn mathematics concepts while acquiring process skills, positive attitude and values and problem-solving skills.

Scope of the Study

A variety of teaching strategies have been advocated for use in mathematics classroom, ranging from teacher centered approach to more student-centered ones. Anyone can learn to think creatively and productively and put this into practice which is the base for the Productive Thinking Model.

Productive Thinking model is essentially functional when a problem is determined in advance or when there is a desire for improvement or when a sales or innovation problem must be described. Productive Thinking Model enables more focused answers to each of the questions with in the six steps framework. It creates a realistic, detailed idea or solution within a short period of time.

The present study investigates the effect of Productive Thinking Model on Achievement in Mathematics among Eighth Standard Students. Through Productive Thinking Model teacher can transfer information in an effective way. It will help to develop the qualities like interest, curiosity, logical thinking, reasoning etc..

Research Questions

1. Is it possible to implement Productive Thinking Model in traditional class room settings?
2. Is it possible to teach mathematics in Eighth standard students using Productive Thinking Model?
3. Whether Productive Thinking Model is effective in improving the achievement in mathematics?

Statement of the Problem

Effectiveness of Productive Thinking Model on Achievement in Mathematics among Eighth Standard Students

Operational Definitions of the Key Terms

Effectiveness

According to Oxford advanced learners dictionary 2014 effectiveness means the degree to which something is successful in producing a desired result.

In the present study the investigator used the word effectiveness to describe the consequences of Productive Thinking Model on Achievement in Mathematics.

Productive Thinking Model

Anyone can learn to think creatively and productively and put this in to practice. This model describes six steps towards the development of good ideas. Productive Thinking Model seems to be a childcentred, simple approach, however, it is very effective and powerful. It is a structured approach to solving problems in the most creative way that is possible.

Achievement in Mathematics:

Achievement in Mathematics is considered total score obtained by the individual as measured in the achievement test to be conducted by the investigator in mathematics of the selected unit.

Objectives of the Study

1. To study the effectiveness of Productive Thinking Model on the Achievement in Mathematics among Eighth Standard Students.
2. To study the effectiveness of Productive Thinking Model on the Achievement in Mathematics among Girls of Standard Eight.
3. To study the effectiveness of Productive Thinking Model on the Achievement in Mathematics among Boys of Standard Eight.

4. To find out whether there is any significant difference between Boys and Girls of experimental group on Achievement in Mathematics.

Hypotheses of the Study

1. The gain scores of experimental group is significantly higher than that of control group.
2. The gain scores of girls of experimental group is significantly higher than that of control group.
3. The gain scores of boys of experimental group is significantly higher than that of control group.
4. There is a significant difference between boys and girls of experimental group on the means of scores of posttest.

Methodology in Brief

Method Adopted

The study was conducted using quasi experimental method. There was a pretest and posttest on both experimental and control group.

Population

All the Eighth standard students following state syllabus in Idukki district during the academic year 2018-2019 was considered as the population.

Sample

From the population the investigator selected two divisions of eighth standard of a school containing thirty two students in each class as the sample.

Tools Used for the Study

- Achievement test in mathematics prepared by the investigator (pre-test and post-test)

- Lesson Transcripts based on Productive Thinking model prepared by the investigator for experimental group.
- Lesson Transcripts based on prevailing method prepared by the investigator for control group.

Procedure of the Study

• Administration of Pre Test

The investigator administered a pre-test to both experimental and control group before starting the experiment. The class room was properly arranged and the students were given roll numbers and proper seating arrangements before the test. There was one hour time limit for the completion of the test.

• Treatment for the Experimental Group

After conducting the pretest the experimental group was taught the unit Circles by using a specially designed instructional material based on Productive Thinking Model to develop Achievement in Mathematics. Instructional material was already prepared by the investigator. The investigator herself was the teacher in the experimental group. Fifteen classes of forty five minutes duration were required to complete the lesson for the experimental group.

• Teaching in the Control Group

The control group was taught the same unit Circles by using the prevailing method. The topic was taught by the investigator herself. The investigator took 15 lessons each of forty five minutes duration to complete the lessons.

• Administration of Post Test

After the treatment, the investigator administered the achievement test to both control and experimental group. The students were given roll numbers and proper seating arrangements and enough time for the test as done in the pre test. At the end of the test the answer sheets were collected. The test was scored with the help of scoring key.

Objective wise Analysis

Analysis and Interpretation of Objective One

In order to study the effectiveness of Productive Thinking Model, using the scores obtained at the pre test and post test of the experimental group, the gain score of each student was calculated. Then the mean and standard deviation of the gain scores of the experimental group was found out.

In a similar way, the mean and standard deviation of the gain scores of control group was also found out. The statistics calculated are given in table 1

Table 1

Number (N), Mean (M) and Standard Deviation (SD) of Gain Scores of Experimental Group and Control Group

Group	N	M	SD
Experimental Group	32	22.34	2.39
Control Group	32	17.90	3.22

The table shows that mean of gain scores of experimental group is 22.34 and that of control group is 17.90. The corresponding

values of standard deviation are 2.39 and 3.22 respectively. The values of mean shows that the mean of experimental group is higher than that of control group.

Then it was further analyzed using the first hypothesis, which states as:

H1: The gain score of Experimental group is significantly higher than that of control group.

To test this research hypothesis it was converted into a null hypothesis as:

H0: The gain score of Experimental group is not significantly higher than that of control group.

The null hypothesis was tested inferentially by employing 't' test. The result of 't' test are given in table 2

Table 2

Number (N), Mean (M), Standard Deviation (SD) and 't' values of the gain scores of Experimental Group and Control Group

Group	N	M	SD	't' value	Result
Experimental Group	32	22.34	2.39	6.26	Significant at level 0.01
Control Group	32	17.90	3.22		

From table 2 it is evident that the 't' value (6.26) which is greater than the theoretical value 2.36 at 0.01 level with df = 62. It indicates that gain scores of Achievement in Mathematics of students belonging to experimental group and control group differ significantly. Hence the null hypothesis, 'the gain scores of Experimental group is not significantly higher than that of Control group' was rejected and the research

hypothesis, 'the gain scores of Experimental group is significantly higher than that of Control group', was retained.

Analysis and Interpretation of Objective Two

The Second objective was to study the effectiveness of Productive Thinking Model on the Achievement in Mathematics among Girls of Standard Eight.

In order to study the effectiveness of Productive Thinking Model on the Mathematics Achievement of girls, using the scores obtained by the girls of experimental group at the pre test and post test, the gain scores was calculated. Then the mean and standard deviation of the gain scores of the experimental group was found out.

In a similar way, the mean and standard deviation of the gain scores of girls of control group was also found out. The statistics calculated are given in table 3

Table 3:

Number (N), Mean (M) and Standard Deviation (SD) of gain scores of girls of experimental group and control group

Group	N	M	SD
Experimental Group	16	22.19	2.29
Control Group	16	18.44	2.94

The table shows that mean of gain scores of girls of experimental group is 22.19 and that of control group is 18.44. The corresponding values of standard deviation are 2.29 and 2.94 respectively.

From the table 2 and figure 1, it is clear that the study is effective among girls. Thus we can conclude that the Productive

Thinking Model is effective for enhancing the Achievement in Mathematics among girls of standard Eight.

Then it was further analyzed using the second hypothesis which states as:

H1: The gain scores of Girls of Experimental group is significantly higher than that of control group.

In order to test this hypothesis inferentially, corresponding to the research hypothesis a null hypothesis was formulated as:

Ho: The gain scores of Girls of Experimental group is not significantly higher than that of control group.

The null hypothesis was tested inferentially by employing 't' test. The result of the 't' test are given in the table 4

Table 4.

Number (N), Mean (M), Standard Deviation (SD) and 't' value of the gain scores of girls of experimental group and control group

Group	N	M	SD	't' value	Result
Experimental Group	16	22.19	2.29	4.02	Significant at level 0.01
Control Group	16	18.44	2.94		

From table 4 it is observed that the obtained 't' value is 4.02 and it is greater than that of theoretical value 2.41 at 0.01 level with $df = 30$. It indicates that mean scores of Achievement in Mathematics of girls belonging to experimental group and control group differ significantly. Hence the null hypothesis that 'the gain scores of girls of experimental group is not significantly higher than that of control group' was rejected and

the research hypothesis that 'the gain scores of girls of experimental group is significantly higher than that of control group' was retained.

Analysis and Interpretation of Objective Three

The third objective was to study the effectiveness of Productive Thinking Model on the Achievement in Mathematics among Boys of Standard Eight.

In order to study the effectiveness of Productive Thinking Model on the Mathematics Achievement of boys, using the scores obtained by the boys of experimental group at the pre test and post test, the gain scores was calculated. Then the mean and standard deviation of the gain scores of the experimental group was found out.

In a similar way, the mean and standard deviation of the gain scores of boys of control group was also found out. The statistics calculated are given in table.

Table 5

Number (N), Mean (M) and Standard Deviation (SD) of gain scores of boys of experimental and control group

Group	N	M	SD
Experimental Group	16	22.5	2.56
Control Group	16	17.38	3.48

The table shows that mean of gain scores of boys of experimental group is 22.5 and that of control group is 17.38. The corresponding values of standard deviation are 2.56 and 3.48 respectively.

From table 5, it is clear that the study is effective among boys. Thus we can concluded that the Productive Thinking Model

is effective for enhancing the Achievement in Mathematics among boys of standard Eight.

Then it was further analyzed using the third hypothesis which states as:

H1: The gain score of boys of experimental group is significantly higher than that of control group.

To test the research hypothesis it was converted into a null hypothesis as;

Ho: The gain score of Boys of Experimental group is not significantly higher than that of control group.

To test the hypothesis inferentially the 't' value was calculated and its detail are given in the table 6.

Table 6
Number (N), Mean (M), Standard Deviation (SD) and 't' value of the gain scores of boys of experimental group and control group

Group	N	M	SD	't' value	Result
Expt. Group	16	17.35	1.49	4.75	Significant at level 0.01
Control Group	16	9.19	3.03		

From table 6 it is observed that the obtained 't' value is 4.75 and is greater than the theoretical value 2.43 at 0.01 level with df = 30. It indicates that mean scores of Achievement in Mathematics of boys belonging to experimental group and control group differ significantly. Hence the null hypothesis that, 'the gain scores of boys of experimental group is not significantly higher than that of control group' was rejected and the research hypothesis that 'the gain scores of boys of experimental group is

significantly higher than that of control group', was retained.

Analysis and Interpretation of Objective Four

The Fourth objective of the study was to find out whether there is any significant difference between boys and girls of experimental group on Achievement in Mathematics.

In order to study the effectiveness of Productive Thinking Model using post test scores of boys and girls of the experimental group, the mean and standard deviation was found out. The statistics calculated are given in the table 7.

Table 7
Number (N), Mean (M) and Standard Deviation (SD) of post test scores of boys and girls of experimental group

Experimental Group	N	M	SD
Boys	16	24.44	3.46
Girls	16	25.06	3.13

The table shows that mean of scores of boys of experimental group is 24.44 and that of girls is 25.06. The corresponding values of standard deviation are 3.46 and 3.13 respectively.

From table 7 it is clear that there is variations in mean scores of Boys and Girls of Experimental Group.

Then it was further analyzed using the fourth hypothesis which states as:

H1: There is significant difference between boys and girls of experimental group on the means of scores of post-test.

To test this research hypothesis it was converted into a null hypothesis as:

Ho: There is no significant difference between Boys and Girls of experimental group on the means of scores of post-test.

The null hypothesis was tested inferentially by employing 't' test. The result of 't' test are given in table 8

Table 8

Number (N), Mean (M), Standard Deviation (SD) and 't' value of the mean scores of boys and girls of experimental group

Experimental Group	N	M	SD	't' value	Result
Boys	16	24.41	3.46	1.17	Not Significant at level 0.05
Girls	16	25.06	3.13		

From table 8, it is observed that the obtained 't' value is 1.17 and it is less than the of theoretical value 1.96 at 0.05 with $df = 30$. It indicates that mean scores of Achievement in Mathematics of boys and girls belonging to experimental group donot differ significantly. Hence the null hypothesis that, 'there is no significant difference between boys and girls of experimental group on the means of scores of post-test', is accepted.

Major Findings of the Study

The following are the major findings of the study.

- Instructional material based on Productive Thinking Model was effective among the pupils of standard eight to enhance the Achievement in Mathematics.
- The gain scores of achievement in Mathematics of experimental group is significantly higher than that of control group.

- The gain scores of achievement in Mathematics of girls in experimental group is significantly higher than that of control group.
- The gain score of achievement in Mathematics of boys in experimental group is significantly higher than that of control group
- There is no significant difference between boys and girls of experimental group on the means of scores of post test.

Educational Implications of the Study

- The findings of the study imply that Productive Thinking Model is more effective over the prevailing method of teaching in enhancing the Achievement in Mathematics among the learners.
- The Productive Thinking Model should be introduced in schools because it facilitates better understanding of the subject.
- Teachers should train themselves to handle this strategy because it promotes interest and curiosity among in the children.
- In this approach teacher should have the freedom for constructing the design for the content that have to be taught. So the innovative ideas of the teacher also will help to get good result .
- The teachers and parents should provide adequate facilities and conditions to their pupil to enhance the Achievement in Mathematics.
- The findings of this study will help curriculum planners and those who are concerned with the educational field to understand the effectiveness and necessity of the application of new teaching process.

- It provides a broad development perspective to the education system for building more experience based curriculum for primary and secondary school students.

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Decision Making Capacity of Adolescent Girls

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Abstract

Women being a major part of a huge population clearly reflect the need of their proper education. Education helps men and women claim their rights and realize their potential in economic, political and social arenas. Decision making is the process of making a choice between a number of options and committing to a future course of action. It is one of the major indicator of women empowerment. This study was conducted on a representative sample of 360 Adolescent Girls from aided, unaided and Government Schools belong to both Urban and Rural areas in Kottayam district. The Decision Making Capacity Scale prepared by the investigator was used for data collection. The results shows that majority of the adolescent girls have moderate decision making capacity. The study pointed out that the need of psychologists and councilors in educational institutions for giving children proper training for increasing their Decision Making Capacity is essential. The teachers should be good role models for good decision making in different situations

Key words : Decision making capacity, Women empowerment, Qualitative Indicators, Quantitative indicators, Adolescent girls, Government initiatives, Girls education, etc.

Introduction

Education helps men and women claim their rights and realize their potential in economic, political and social arenas. Condition of women in India has not been historically very good. As is evident from manuscript, women did not have many rights as compared to men. Further, the women are physically weaker than men and due to this fact also, they have been exploited. Due to such continuous unfavorable treatment, the social status of women has become really bad. There is no doubt that we are in the midst of a great revolution in the history of women.

Decision making is the process of making a choice between a number of options

and committing to a future course of action. From a cognitive perspective, the decision making process must be regarded as a continuous process integrated in the interaction with the environment. From the normative perspective, the analysis of the individual decision is considered with logic of decision making and rationality and the invariant choice it leads to. A decision theory is a theory about how a decision is made. From time to time, human beings are always involved in the process of making decisions.

Decision making is the process of reducing any hesitation or uncertainty about the available options in order to attain a practical and sensible choice. Part of making decisions is gathering information before

making the best choice. Sometimes, people can still be unsure of the decisions made due to lack of sufficient research and knowledge of the alternatives. With good amount of knowledge, the risk probability of one decision is reduced. Decision making is an integral part of our life. We have take decisions throughout our lives and sometimes, decision making can be a very tough and challenging process. It can leave us perplexed and often wondering, as to what is the right choice. Education is significant, because it enables us to take the right decisions and prevents losses.

Government Initiatives for Promoting Girls Education

The government of India has taken various steps for the promotion of girls education. The report of the Kothari Commission of 1964-66 and the National Policy on Education 1986 and its POA in 1992 have put enormous emphasis on promotion of gender equity in education by reducing the gender gap in access, retention and transition from one stage to other.

Schemes like the Non-formal Education Program (1979-90), Operation Blackboard for small rural schools (1986), Total Literacy Campaigns (1988), District Primary School Education Program (1994-2002), Sarva Shiksha Abhiyan (2002-2010), and more recently the mid-day meal schemes are also aimed at the promotion of the education of girl children. Apart from these, there are also specific national programmes that are aimed at the promotion of the education of girls. Important among them are:

a) Mahila Samakhya (MS) Programme

Launched in 1988 in accordance with the National Policy of Education 1986, the

Mahila Samakhya Program aims to benefit women of all ages, especially those from socially and economically backward communities. Its objective is to integrate formal and non formal education for girls, education schemes for adult women and providing vocational training for girls and women. It is perhaps the only program that seeks to build perspectives and develop the capacity of poor women in order to address gender and social barriers to education and for the realization of women's rights at the family and community level.

b) National Programme for Education of Girls at an Elementary Level (NPEGEL)

The National Programme for Education of Girls at an Elementary Level was started in September 2003 as an integral component of the Sarva Shiksha Abhiyan. It seeks to distribute free textbooks for girls till Class VIII, construct separate toilets for them and to conduct bridge camps for older out-of-school girls. The NPEGEL aimed at ensuring that 50% of the newly recruited teachers are female and the learning material should be gender sensitive. NPEGEL also intends to mobilize effective community efforts and establish an innovation fund (for better enrolment and retention) in every district.

c) Kasturbha Gandhi Balika Vidyalaya (KGBV)

Kasturba Gandhi BalikaVidyalaya (KGBV) scheme was launched by the Government of India in August, 2004 for establishing residential schools at upper primary level for girls belonging especially to the SC, ST, OBC and minorities. Initially, KGBV ran as a separate scheme but in harmony

with the Sarva Shiksha Abhiyan (SSA), National Programme for Education of Girls at Elementary Level (NPEGEL) and Mahila Samakhya (MS) for the first two years, but in 2007, it was merged with the SSA program. The main objectives of the Kasturba Gandhi Balika Vidyalaya scheme are: facilitating retention of girls in the schools, ensuring effective participation of girls in education, developing and promoting facilities to provide access to girls belonging to disadvantaged groups like SC and ST.

d) Saakshar Bharat Mission

The Saakshar Bharat Mission was launched on 8th September, 2009. It aims to promote and strengthen Adult Education, specially of women, by extending educational options to those adults who have lost the opportunity of formal education and now need learning of any type, including, literacy, basic education, vocational education (skill development), physical and emotional development, practical arts, applied science, sports, and recreation.

e) Beti Bachao Beti Padoo Yojana

Beti Bachao Beti Padoo Yojana programme was launched on January 22, 2015. This program seeks to promote gender sensitisation, awareness against female foeticide and education for girls.

Women Empowerment

The term empowerment has different meanings in different sociocultural and political contexts. Self-strength, control, self-power, self-reliance, own choice, life of dignity in accordance with one's values, capable of fighting for one's rights, independence, own

decision making, being free, awakening, and capability are synonyms used for empowerment in different cultures. Empowerment is relevant at the individual and collective level with economic, social, and political implications. In its broadest sense, empowerment is the expansion of freedom of choice and action. It means increasing one's authority and control over the resources and decisions that affect one's life. As people exercise real choice, they gain increased control over their lives. Empowerment is the ability to decision-making (power and control) in matters that affect one's life. It is about people pursuing their own goals, living according to their own values, developing self-reliance, and being able to make choices and influence- both individually and collectively- the decisions that affect their lives. Empowerment as a concept has been associated with anybody who has been deprived or marginalized. Marginalised people's choices are extremely limited, both by their lack of assets and by their powerlessness to negotiate better terms for themselves with a range of institutions, both formal and informal. 'Empowerment' for deprived or marginalized people means to assert their control over the factors which affect their lives.

Women empowerment as a concept was introduced at the International Women Conference in 1985 at Nairobi, which defined it as redistribution of social power and control of resources in favour of women. Power is the degree of the control exercised by people over material, intellectual resources and ideology. The material resources over which control can be established may be of any type-physical, such as land, water, forests, labour, and money. Intellectual resources

include knowledge, information and ideas. Control over ideology signifies the ability to generate, capacity to propagate, sustain and institutionalise specific sets of beliefs, principles, values, attitudes, actions and behaviours. By challenging the patriarchal ideology of male domination and women's subordination under patriarchy, power can be redistributed equally among men and women. Empowerment is a process that enables women to gain access to and control of material as well as information resources. However, empowerment for women begins in the household with equality, autonomy and respect. Achieving equality between men and women in the family is the foundation on which empowerment in other areas is based.

Indicators of Women Empowerment

The United Nations Fourth World Conference on Women held at Beijing, China in September 1995 had identified certain quantitative and qualitative indicators of women empowerment. These indicators are discussed below: qualitative and quantitative. The qualitative indicators are; (i) increase in self-esteem, individual and collective confidence; (ii) increase in articulation, knowledge and awareness on health, nutrition reproductive rights, law and literacy; (iii) increase in personal leisure time and time for child care; (iv) increase on decrease of workloads in new programmes; (v) change in roles and responsibilities in family and community; (vi) visible increase on decrease in violence on women and girls; (vii) responses to, changes in social customs like child marriage, dowry, discrimination against widows; (viii) visible changes in women's participation level in attending meetings; (ix) increase in bargaining and negotiating power at home, in

community and the collective; (x) increase access to and ability to gather information; (xi) formation of women collectives; (xii) positive changes in social attitudes; (xiii) awareness and recognition of women's economic contribution within and outside the household; and (xiv) women's decision-making over her work and income.

The Quantitative Indicators are;

- (a) Demographic trends - maternal mortality rate, fertility rate, sex ratio, life expectancy at birth, and average age of marriage.
- (b) Number of women participating in different development programmes.
- (c) Greater access and control over community resources/ government schemes.
- (d) Visible change in physical health status and nutritional level.
- (e) Change in literacy and enrolment levels.
- (f) Participation levels of women in political process.

In India, discriminatory attitude towards women have existed for generations and affect the lives of both genders. Although the constitution of India has granted men and women equal rights, gender disparity still remains. There is specific research on gender discrimination mostly in favour of men over women. Due to a lack of objective research on gender discrimination against men, it is perceived that it is only women who are suffering. The research often conducted is selectively sampled, where men are left out of the picture. Women are perceived to be disadvantaged at work, and conclusions are drawn that their capabilities are often underestimated. Normally gender discrimi-

nation is towards women from infancy to childhood, and childhood to adult hood and so on. It is to be treated to effective education in this regard. Education for gender role, gender identity and gender responsibility is to be given from primary level to higher level.

Need and Significance of the study

Decision making is an integral part of our life. Good decision leads to fruitful life. Decision making capacities are taking correct decisions at the correct times in the correct direction so as to become successful. Thus all decisions will not lead to success. Most of the women do not prefer to take decisions on important matters. They are not independent in decision making. The main problem is lack of awareness and lack of confidence.

Good and bad decisions in life sometimes shape or change our future. Some decisions we make are of our own choosing, but many others are forced upon us. Right decision is the most important aspect of making decisions. Right decisions usually conclude an issue, but wrong decisions call for more and more decisions in order to rectify the mistakes of initial decision.

An understanding of what Decision making involves, together with a few effective techniques, will help to produce better decisions. Decision making is the process of reducing any hesitation or uncertainty about the available options in order to attain practical and sensible choice. With good amount of knowledge, the risk probability of one decision making is reduced. Before we make a decision think about the style and that would be best for the decision we need to make. Making a decision implies that there are

alternative choices to be considered, and in such a case we want not only to identify as many of these alternatives as possible but to choose that one that

- (1) has the highest probability of success or effectiveness and
- (2) the best fits with our goals, desires, lifestyles, values and so on.

This study gives an immense help to the educational experts in framing curriculum by giving equal importance to both sexes. The text book can prepare, projecting a positive image of women. New values can be incorporated by way of identifying areas of sex bias in the textual material and giving suggestions to the teacher's discussion, debates through exercises, questions, discussions, debates etc. This study may help the policy makers to improve women's opportunities outside the home and increase their bargaining power within households by training teachers, revising school curriculum and by educating parents to prevent continuing gender stereo types, boosting female enrolment rates and thus filling the gender gap.

Every day, people are undated with decisions, big and small. Understanding how people arrive at their choices is an area of cognitive psychology that has received attention. People make decisions about many things. They may take personal decisions, career decisions etc. Quite often, the decision making process is fairly specific to the decision being made. Some choices are simple and seen straight forward, while others are complex and require a multistep approach to make the decision.

The present paper is entitled as a study on "Decision Making Capacity of Adolescent Girls".

Objectives of the Study

- i. To study the decision making capacity of adolescent girls of Kottayam District.
- ii. To study the decision making capacity of adolescent girls of Kottayam District with respect to; Locality, Level of education (Secondary & Higher Secondary) and Type of management

Hypotheses of the Study

- i. There exists a significant difference between the means of scores on decision making capacity of adolescent girls of urban and rural areas of Kottayam District.
- ii. There exists a significant difference between the means of scores on decision making capacity of adolescent girls of Secondary and higher secondary schools of Kottayam District.
- iii. There exists a significant difference between the means of scores on decision making capacity of adolescent girls of Aided, Government and Unaided schools of Kottayam District.

Methodology in Brief

The investigator selected Descriptive Survey Method and carried out in three phases. The first phase includes the selection of variables and preparation of the tool used in the study. In the second phase, includes selection of sample involved in the study and collection of data. The third phase includes analysis of data using suitable statistical procedures to draw conclusion.

The study was designed with the following variable; Decision Making Capacity of Adolescent girls. It is the capacity to stand

trial in a court of law, and the ability to make decisions that relate to personal care and finances (Stanford Encyclopedia of Philosophy, 2011). The Sub variables of Decision Making Capacity are; Vigilance, Hyper vigilance, Defensive avoidance, Rationalization, Buck passing, etc.

In the present study the sample taken had been stratified with regard to locale, level of education and type of management. The investigator conducted the present study on a sample of 360 Adolescent Girls from aided, unaided and Government Schools belong to both Urban and Rural area. For the present study, the Decision Making Capacity Scale prepared by the investigator was used for data collection. The statistical techniques used in this study are both descriptive and inferential statistics.

Analysis and Interpretation of the Data

1. Decision Making Capacity of Adolescent Girls

The investigator has formulated the first objective of the study as “to study the distribution of scores on Decision Making Capacity among the adolescent girls”. For the present study the data pertaining to the above objective was collected by administering a tool titled “Decision Making Capacity Scale” prepared by the investigator.

Analysis and interpretation of the second objective is done by using Descriptive Statistics. Mean and Standard Deviation of the scores on Decision Making Capacity of the total sample were calculated. The Descriptive Statistics employed for the scores on Decision Making Capacity is presented in table 1.

Table 1

Variable, number of students, maximum score, minimum score, mean, and standard deviation of the scores on decision making capacity

Variable	No.	Max.Score	Min.Score	Mean	Standard Deviation
Decision Making Capacity	360	98.13	56.25	77.69	7.36

From the table 1, the investigator observes that the Means of Scores on Decision Making Capacity among the Adolescent girls is 77.69 and Standard Deviation is 7.36. The Minimum Score obtained is 56.25 and Maximum Score obtained is 98.13.

2. Classification of the Total Sample on the Basis of Scores on their Decision Making Capacity

Based on the raw scores on Decision

Table 2

Classification of the adolescent girls on the basis of their scores on the decision making capacity

Level	Range	Number of Adolescent girls	Percentage
High	> 85.05	47	13.06
Moderate	Between 70.33 and 85.05	250	69.44
Low	< 70.33	63	17.50
Total		360	100

From the table 2, the investigator observes that 47 Adolescent girls scored above 85.05. They constitute 13.06% of the total sample. They have high Decision Making Capacity. There are 63 Adolescent girls scored below 70.33 constituting 17.50 % of the total sample. They have low Decision Making Capacity. There are 250 Adolescent girls lie between 70.33 and 85.05 constituting

Making Capacity, the investigator classified the whole sample into three categories: High Decision Making Capacity ($>M+1\sigma$), Moderate Decision Making Capacity (between $M+1\sigma$ and $M-1\sigma$) and Low Decision Making Capacity ($< M-1\sigma$). Here M is the Mean and ' σ ' is the Standard Deviation. The classification of the total sample is given in table 2.

69.44% of the total sample. They have moderate Decision Making Capacity.

From the analysis of the first objective the investigator concludes that 13 % of the Adolescent girls have high Decision Making Capacity, 18% of the total sample has low Decision Making Capacity and 69% of the total sample has moderate Decision Making Capacity. Thus from the analysis of the

second objective the investigator concludes that majority of the Adolescent girls have Moderate Decision Making Capacity.

3. Comparison of the Means of Scores on decision making capacity among the Students of Standard Nine with regard to Locale, Level of education and Type of Management

The second objective of the study is “to study whether there exists any significant

Table 3

Variable, category, number of students, mean, and standard deviation of the scores on decision making capacity

Variable	Classification	Category	N	Mean	S.D
Decision Making Capacity	Locale	Urban	201	77.15	7.33
		Rural	159	78.38	7.36
	Level of education	Secondary	198	78.17	7.32
		Higher secondary	162	77.10	7.39
	Type of education	Aided	119	78.32	6.14
		Government	196	77.4	7.78
Unaided		45	77.29	8.38	

From table 3, investigator observes that the Means of Scores of Decision Making Capacity of the Urban Area students is 77.15, the Means of Scores on Decision Making Capacity of the Rural Area students is 78.38 and the Means of Scores on Decision Making Capacity of the secondary school students is 78.17 the Means of Scores on Decision Making Capacity of the higher secondary school students is 77.10, the Means of Scores on Decision Making Capacity of the Government school students is 77.40, the Means of Scores on Decision Making

difference between the Means of Scores on the Decision Making Capacity among the adolescent girls of Kottayam District with respect to; (a) Locality, (b) Level of education (Secondary & Higher Secondary), and (c) Type of management.

The Descriptive Statistics employed for the scores on Decision Making Capacity according to Locale, Level of Education and Type of Management is presented in table 3.

Capacity of the Aided school students is 78.32 and the Means of Scores on Decision Making Capacity of the Unaided school students is 77.29.

4. Comparison of the Means of the Scores on Decision Making Capacity with respect to Locality

The objective of the study is “to study the significant difference if any, between the Means of the Scores on the Decision Making Capacity among the adolescent girls from urban and rural area”. For the analysis of

the data the investigator has formulated the null hypothesis (H_0) as,

H_0 : "There exists no significant difference between the Means of Scores on Decision Making Capacity among the adolescent girls from urban and rural area".

Table 4

Number, mean, standard deviation, and t value of the scores decision making capacity among the adolescent girls from urban and rural area

Variable	Category	N	Mean	SD	df	t value	p value	Remarks
Decision Making Capacity	Urban	201	77.15	7.33	358	1.575	0.115	Not Significant at .05 level
	Rural	159	78.38	7.36				

From the table 4, the investigator observes that the obtained t value 1.575 is less than the tabled value 1.96 at .05 level of significance with degrees of freedom 358. Also the obtained P value 0.115 is greater than the tabled value 0.05 at .05 level of significance with degrees of freedom 358.

The investigator interprets that obtained t value 1.575 is not significant at .05 level. It shows that the Means of Scores on Decision Making Capacity among the adolescent girls from urban and rural area not differ significantly. Thus the null hypothesis H_0 : "There exists no significant difference between the Means of Scores on Decision Making Capacity among the adolescent girls from urban and rural area" is accepted. The investigator concludes that Locale has no significant influence on Decision Making Capacity among the adolescent girls.

In order to analyze the null hypothesis the investigator used two tailed t test for large independent sample. The t value set as 1.96 at .05 level of significance with degrees of freedom 358(N=360). The data and results are presented in table 4.

5. Comparison of the Means of the Scores on Decision Making Capacity with respect to Level of Education

The objective of the study is "to study the significant difference if any, between the Means of the Scores on Decision Making Capacity among the adolescent girls from Secondary and Higher Secondary Schools". For the analysis of the data the investigator has formulated the null hypothesis (H_0) as,

H_0 : "There exists no significant difference between the Means of Scores on Decision Making Capacity among the adolescent girls from Secondary and Higher Secondary Schools".

In order to analyze the null hypothesis the investigator used two tailed t test for large independent sample. The t value set as 1.96 and P value as 0.05 at .05 level of significance with degrees of freedom 358(N=360). The data and results are presented in table 5.

Table 5

Number, mean, standard deviation, and t value of the scores decision making capacity among the adolescent girls from secondary and higher secondary schools

Variable	Category	N	Mean	SD	df	t value	p value	Remarks
Decision Making Capacity	Se.	198	78.17	7.32	358	1.379	0.169	Not Significant at .05 level
	Hi. Se.	162	77.10	7.39				

From the table 5, the investigator observes that the obtained t value 1.379 is less than the tabled value 1.96 at .05 level of significance with degrees of freedom 358. Also the obtained P value 0.169 is greater than the tabled value 0.05 at .05 level of significance with degrees of freedom 358.

The investigator interprets that obtained t value 1.379 is not significant at .05 level. It shows that the Means of Scores on Decision Making Capacity based on Level of education do not differ significantly. Thus the null hypothesis H_0 : "There exists no significant difference between the Means of Scores on Decision Making Capacity among the adolescent girls from Secondary and Higher Secondary Schools" is accepted. The investigator concludes that Level of education has no significant influence on Decision Making Capacity among the adolescent girls.

6. Comparison of the Means of Scores on Decision Making Capacity among the Adolescent Girls with Regard to Type of Management

The investigator sets the objective of the study as "to study the significant difference if any, between the Means of the

Scores on Decision Making Capacity among the adolescent girls with regard to Type of Management". For the analysis of the data the investigator has formulated the null hypothesis (H_0) as,

H_0 : "There exists no significant difference between the Means of Scores on Decision Making Capacity among the adolescent girls with regard to Type of Management".

The investigator analyses the null hypothesis using One Way Analysis of Variance (One Way ANOVA). The value of 'F' was set as 3.02 at .05 level of significance with degrees of freedom between groups as 2 and within group as 357. The data and results are presented in the table 6.

Table 6

Variable, the number(N), mean, standard deviation of the scores on the decision making capacity among the adolescent girls from government, aided and unaided schools

Variable	Type of Management	N	Mean	SD
Decision Making Capacity	Government	119	78.32	6.14
	Aided	196	77.4	7.78
	Unaided	45	77.29	8.38

From the table 6, investigator observes that the Means of Scores on Decision Making Capacity for safety of women of the Government school students is 78.32, the Means of Scores on Decision Making Capacity for safety of women of the Aided school students is 77.4 and the Means of Scores on Decision Making Capacity for safety of women of the Unaided school

students is 77.29. The Table 6 also reveals that the students of Government school have more decision making capacity than that of others.

The investigator presents the Number, Category, Sum of Squares, Mean Square and F value of the Scores on Decision Making Capacity among the adolescent girls with regard to Type of Management in table 7.

Table 7

The variable, category, sum of squares, mean square and F value of the scores on decision making capacity among the adolescent girls with regard to type of management

Variable	Category	Sum of Squares	df	Mean Square	F value	Remarks
Decision Making Capacity	Between Group	72.203	2	36.102	0.664	Not Significant at .05 level
	Within Group	19418.092	357	54.392		
	Total	19490.295	359			

From the Table 5.17, the investigator observes that the obtained 'F' value 0.664 is lower than the tabled value 3.02 at .05 level of significance with degrees of freedom 357. So the obtained 'F' value 0.664 was not significant at .05 level.

It is interpreted that the Means of Scores on Decision Making Capacity among the adolescent girls with regard to Type of Management not differ significantly. Thus the null hypothesis H_0 : "There exists no significant difference between the Means of Scores on Decision Making Capacity among the adolescent girls with regard to Type of Management" is accepted. The investigator concludes that Type of Management has no significant influence on Decision Making Capacity among the adolescent girls.

Discussion of the Results

From the study of distribution of scores on the Decision Making Capacity

among the Adolescent girls it is revealed that 13 % of the Adolescent girls have high Decision Making Capacity, 18% of the total sample has low Decision Making Capacity and 69% of the total sample has moderate Decision Making Capacity.

There exists no significant difference between the Means of Scores on the Decision Making Capacity among the Adolescent girls with regard to Locale, Level of education and Type of Management. This result is contradicted with the findings of Karen & Rowland (2006). They found that type of school and grade levels are the significant factors to ones decision making skill.

Major Finding of the Study

- ◆ Majority of the adolescent girls (69.44%) have moderate Decision Making Capacity.
- ◆ Locale has no significant influence on Decision Making Capacity among the adolescent girls.

- ◆ Level of education has no significant influence on Decision Making Capacity among the adolescent girls.
- ◆ Type of Management has no significant influence on Decision Making Capacity among the adolescent girls.

Conclusion

The Decision Making Capacity of adolescent girls is revealed in this study. Majority of the adolescent girls have moderate Decision Making Capacity so proper care should be given for the development of good Decision Making Capacity. The students of unaided school have less decision making capacity than aided and government schools. The unaided school authorities have to encourage their students to conduct co-curricular activities to develop decision making capacities. The study pointed out that the need of psychologists and councilors in educational institutions for giving children proper training for increasing their Decision Making Capacity. The teachers should be good role models for good decision making in different situations.

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Impact of Cooperative Learning on Social Intelligence of Upper Primary Students

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Abstract

This study was an attempt to find out the impact of cooperative learning on social intelligence of upper primary students. Cooperative learning takes place when the teacher assures the use of small groups in instructional procedure to maximise their own and each other's learning. This promotes participation of all learners in the process of learning. They not only contribute to the intellectual development of the learner but also equally contribute to social and psychological development of the learners unlike other methods of instruction. For the experimental part of the present study, the investigator randomly selected a sample of 330 seventh and sixth standard students from selected schools of Kottayam district. Sixty lesson transcripts based on cooperative learning was prepared by the investigator. The experimental group was given this lesson transcripts and control group was taught using conventional method. The findings reveal that cooperative learning is effective in enhancing social intelligence among students.

Key words : Cooperative learning, Social intelligence, Social Intelligence, Social skills, Commitment etc..

Introduction

The existence of man without social set up can be hardly imagined. The foundation of social skills is laid in family and in classrooms. It is often assumed that social competence will be picked up by practice. Cooperative learning is one of the classroom strategies that promote social interactions, therefore students benefit in many ways from the social perspective. The appropriate structuring of cooperative learning enables students to develop and practice skills that are necessary for society living.

Teaching well is helping students to learn well. Powerful learners have expanded

repertoires of strategies for acquiring education. Models of teaching are designed to impart these strategies while helping students to develop as persons, increase their capacity to think clearly and wisely and to built social skills and commitment. Teaching is the process of building communities of learners who use their skills to educate themselves (Joyce, Weil & Calhoun, 2004).

Need And Significance of the Study

Social intelligence is the ability to understand one's own and others feelings and emotions and then to use this understanding to make decisions and actions. People who are socially intelligent solve interpersonal

problems quickly by understanding what is needed for others and being empathetic to fellow beings. The implementation of 'social emotional learning' is a method for developing the skill of social intelligence. Healthy classroom environment depends on the creation of a classroom culture that allows children to develop social intelligence. Research suggests that social intelligence can be enhanced through practice.

Cooperative learning procedures facilitate learning in classroom irrespective of curriculum areas and ages, self-esteem, social skills, communication, solidarity and academic learning goals ranging from the acquisition of information and skills through the modes of inquiry of the academic discipline. Cooperative learning strategies consider almost all the domains of social skills. The social environment provided by cooperative learning enables learner to appreciate the presence of students hailing from different social, ethnic, religious, linguistic, caste and class grounds.

In cooperative learning, the students encourage, help and care more about each other. They became more committed to each other's success and well being, when they work together to get a job done, than when they complete to see who is best or work independently from each other. In other words, these cooperative small groups activities play a great role in improving relationships across important inter personal barriers (Johnson & Johnson, 1974, and Slavin, 1977). This study is an effort to find out the impact of cooperative learning on social intelligence. Therefore the investigator used cooperative learning models to enhance social intelligence among upper primary students.

Operational Definition of Key Terms

An operational definition is the application of operationalisation used in defining the terms of a study. The operational definitions of the key terms of the study are given below.

Cooperative Learning

Cooperative learning is a successful teaching strategy in which small teams, each with students of different levels of ability, use a variety of learning activities to improve their understanding of a subject. Each member of a team is responsible not only for learning what is taught but also for helping teammates learn, thus creating an atmosphere of achievement. Students work through the assignment until all group members successfully understand and complete it.

Social Intelligence

It is the ability to understand and manage fellow beings and to act wisely in human relations. In this study, it is the ability of a student to get along with others and to keep relationships with others.

Upper Primary Level

The fifth, sixth and seventh standards of a school are broadly termed as upper primary level. In this study the upper primary level refers to sixth and seventh standard of a school following the state curriculum.

Objectives of the Study

1. To find out the existing level of social intelligence of the total sample
2. To find out the impact of cooperative learning on social intelligence of upper primary students

Hypotheses of the Study

1. The level of social intelligence of upper primary school students after implementation of cooperative learning will be significantly higher than that of before

Methodology

The study followed an experimental method to test the effectiveness of cooperative learning on social intelligence of students.

For the experimental part, the investigator randomly selected a sample of 330 seventh and sixth standard students from selected schools of Kottayam district. Among them 170 were boys and 160 were girls. Of the 330 students selected in the sample, 165 students were taken in the experimental group and 165 students in the control group. Sixty lesson transcripts based on cooperative learning was prepared by the investigator. The experimental group was taught using this lesson transcripts and control group was taught using prevailing method.

The investigator tested the effectiveness of cooperative Learning in enhancing social intelligence of students using pre-test post-test non equivalent group design.

Tools Used in the Study

For the purpose of this study the investigator used the following materials and tools.

1. Lesson transcripts based on Cooperative Learning
2. Social Intelligence Scale
3. Lesson transcripts based on conventional method (activity oriented method)

The investigator herself conducted classes in both groups. Before the experiment, the investigator measured the

social intelligence of students. Pre-tests were conducted for this purpose. The experimental group was treated with the lesson transcripts based on cooperative learning and the control group was treated with the conventional activity oriented method. After treatment post tests were conducted on social intelligence of students.

Variables in the Study

Experimental research tests the hypothesis and establishes causation by using independent and dependent variables in a controlled environment.

Independent Variable

- 1) Instructions based on cooperative learning
- 2) Instructions using prevailing activity oriented method

Dependent Variable

- 1) The major dependent variables selected in the study was social intelligence.

Analysis of the Study

In order to find out the level of social intelligence of students, data was collected using social intelligence scale prepared by the investigator. The tool consisted of 50 items with three options for each statement. The tool was administered to a sample of 330 upper primary students. The maximum and minimum scores of the test were 132 and 52 respectively. The group constituted 170 boys and 160 girls. In order to analyse the level of social intelligence among students, the distribution was described using data distribution statistics. The following table shows the level of social intelligence of upper primary students

Table 1
The levels of scores of social intelligence of students

Levels	Number of students	Percentage of students
High	34	10.3
Average	261	79.09
Low	35	10.6

The above table shows that 10.3 percentages of students come under the category of above average in social intelligence. 79.09 percentage of students come under the category of average and 10.6 constitute the below average category.

Effectiveness of cooperative learning in enhancing social intelligence

The major objective of this study was to find out the impact of cooperative learning on social intelligence of students. To check the impact of cooperative learning, the investigator selected 330 students from selected schools of Kottayam district. Pre-test post-test nonequivalent group method was adopted for the study. Lesson transcripts based on cooperative learning were administered to the students of experimental group. Control group was taught by conventional method

Test of significance of post-test scores of control and experimental group

Control and experimental groups were compared on post test scores of social intelligences. For this comparison, the significance of difference between the mean of post test scores of control and experimental groups were found out by

calculating the critical ratio. The details are given in Table 2

Table 2
Results of the test of significance of difference between mean of post-test scores of control and experimental group

Group	Mean	SD	N	CR
Control group	86.52	11.7	165	6.95***
Experimental group	95.7	12.87	165	

***p < 0.01

The calculated critical ratio; 6.95 was found to be greater than the theoretical value 2.61 at 0.01 level of significance. This reveals that there is significant difference in the mean of post-test scores of social intelligences of control and experimental groups. It reveals that both the groups differ significantly in social intelligence. Since the differences in mean score 9.18 (95.7- 86.52) is in favour of the experimental group, it can be concluded that students of experimental group having high social intelligence than students of control group, after treatment.

Major Findings of the Study

The major objective of the study was to find out the impact of cooperative learning on social intelligence of upper primary school students.

Before implementing the cooperative learning methods, investigator analysed the existing level of social intelligence of upper primary school students. It was found that it is more or less normally distributed and there is no significant difference among boys and girls in social intelligence.

The findings of the study revealed that cooperative learning is effective in enhancing social intelligence.

Educational Implication of the Study

The findings of the study reveal that cooperative learning is effective in enhancing social intelligence among students. In this present era of diminishing social norms, it is difficult to lead a successful life without social intelligence. An individual must be intelligent enough to adjust with others, to think rationally, to act purposefully and to deal effectively with environment. Today classrooms focus mainly on cognitive development. Social and personal developments are ignored. Students should be equipped with adequate social and group work skills to be fit with the ever-changing needs of society. Since they are the future of society, proper care must be given to mould them as democratic and socially useful citizens. Hence, educational practitioners should put an effort to enhance social intelligence of students.

Conclusion

Cooperative learning is gaining popularity for various reasons. There are evidences that it raises academic achievement, positive self-concept and raises care for others. Social and work skills also develop through cooperative learning.

Cooperative learning is more than merely sitting students together and learning together. The introduction of learning groups into classroom is an effective method for increasing the number of students willing to make an effort to learn in classroom. Today, teachers are conscious enough to provide group work for students. It will encourage active learning, develop critical thinking, communication and decision-making skills. Even though teachers are aware of cooperative learning, their group works is limited with sitting and learning together.

In this study the result revealed that cooperative learning is effective in enhancing social intelligence among the students of upper primary level.

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Financial Inclusion Through Digital Intervention for Transformation of Indian Economy

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Abstract

Financial inclusion is the process of ensuring access to appropriate financial products and services needed by vulnerable groups such as weaker sections and low income groups at an affordable cost in a fair and transparent manner by mainstream financial institutional players. In order to be a full fledged financial inclusive nation, each household should have at least one bank account to have access for financial transaction. However, there are various shortcomings in opening these accounts, delivering subsidies, direct transfers and the like with that many branches of brick and mortar exist in our nation. So adapting to the modern technologies is one among the several alternatives in this direction for devising a scheme of financial inclusion so as to enable electronic transactions. In this context Digital Intervention would play a pivotal role to achieve this target. India can be considered as a nation that constantly strives to achieve its digital dream and it is a fact that it made good progress in the same. The pathway to digital economy conspires to the connectivity, accessibility and use of various digital services even by the weaker sections of the society. Financial and Digital literacy, connectivity and commercial viability are the major challenges as far as India is concerned. This paper would discuss the current scenario of financial inclusion since its inception and how the growing digital revolution in the country can positively work its way to intervene and mediate the process of financial inclusion to make it more successful and comprehensive.

Keywords- *Financial inclusion, Digital intervention, Financial and Digital literacy, Financial/Digital connectivity, Commercial viability etc..*

Introduction

Financial inclusion may be defined as the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost. Indian government in collaboration with Reserve bank made many efforts to ensure financial inclusion in nation so as to tackle poverty and boost economic growth. The concept mainly focuses on giving

the disadvantageous sections of the society an opportunity to have a bank account, to save and invest money, to avail financial services and payments option, to have access to credit facility, insurance facility and thereby improving the quality of their life. Financial inclusion further ensures employment, reduction of poverty, inclusive growth and ultimately economic growth. The concept of financial inclusion can be measured in terms of exclusion from various

financial products and services to certain segments of people in the society. In India, the financially excluded includes marginal farmers, casual labourers, urban slum dwellers, self employed, socially excluded groups, migrants, senior citizens, women and the like.

However the fulfilment of financial inclusion dream depends on many factors like digital advancement, financial /digital literacy, connectivity, affordability and accessibility, commercial viability and much more. The partnership of banks, telecom operators, government both at central and state level, fintech institutions and people at large is another crucial aspect of financial inclusion. The 'Digital India' initiative laid the foundation stone for a digital economy with an understanding on increased data traffic in nation. A country like India with a huge mobile subscriber base of more than 900 million could always reach the unbanked areas through digital banking.

The Reserve bank in its definition of financial inclusion stressed on providing financial services at affordable cost. This affordability and accessibility depend upon digital platform existing in a nation. So in this context, it is evident that the demand side and the digital ecosystem being developed in India hold the key for a successful financial inclusion through digital intervention. However there are various shortcomings for the same in parlance of Indian economy, the technological infrastructure existing in India. This study focuses on understanding recent financial inclusion measures in India, various digital initiatives that facilitate financial inclusion, an analysis from the data regarding challenges

existing in digital financial inclusion and to give suggestions for the same.

Objectives of the Study

- ◆ To understand recent initiatives for financial inclusion by government of India in collaboration with RBI.
- ◆ To study the current scenario of digital revolution in India pertaining to rural mass and study the same with regard to financial inclusion.
- ◆ To understand various shortcomings of digital financial inclusion and to make suggestions if possible.

Operational Definition

- ◆ Financial inclusion: It is a process of ensuring access to financial services even to the weaker sections of society at an affordable cost.
- ◆ Digital Intervention: The technological advancement and the digital initiatives act as a facilitator for further advancement in terms of inclusive growth.
- ◆ Financial / Digital Connectivity : The mobile phone accessibility and internet coverage in terms of telecom tower refers to the connectivity of a nation.
- ◆ Financial and Digital Literacy: Financial literacy refers to the knowledge of various financial product and services and the utility of the same. Digital literacy is the knowledge of various digital advancements in terms of technology.
- ◆ Commercial Viability: People belonging to low income category or other such disadvantageous sections of society need some inducements to use various financial services otherwise banks will be saddled with large number of dormant accounts.

Literature Review

♦ Recent Initiatives for Financial Inclusion in India

1. RBI Branch Authorization Policy

In order to extend the banking network in unbanked areas, general permission has been granted by Reserve Bank of India to domestic Scheduled Commercial Banks (other than Regional Rural Banks) to open branches /mobile branches/ administrative offices in tier 2 to tier 6 centres (with population up to 99,999) and in rural, semi-urban and urban centres of north eastern states and Sikkim subject to reporting.

2. Expansion of BCA Network

Banks have been advised by DFS (Department of Financial Services) to extend banking services to the entire geography of the country based on the concept of Sub Service Area (SSA) comprising of 1000-1500 households. In case of North-East hilly states and sparsely populated regions of other states banks may decide the households to be covered by each Business Correspondent Agent (BCA) appropriately. In case of larger gram panchayats more than one BCA could be appointed.

3. Swabhiman Scheme

Earlier under the Swabhiman campaign, the banks were advised to provide appropriate banking facilities to habitations having a population in excess of 2000 (as per 2001 census) by march 2012. The banks identified approximately 74000 habitations across the country having a population of over 2000 for providing banking services.

4. Direct Benefit Transfer

The objective of DBT scheme is to ensure that money under various developmental schemes reaches beneficiaries directly and without any delay. The scheme was launched in the country from January 2013 and was rolled out in a phased manner, starting with 25 welfare schemes, in 43 districts and extended to additional 78 districts and additional 3 schemes from 1st July 2013. Presently DBT in 35 schemes have been expanded across the entire country.

5. Direct Benefit Transfer for LPG (DBTL)

This scheme was rolled out in 291 districts in the country from 1st June 2013 in six phases. While preliminary results indicated that the scheme met its primary objectives of curbing leakages in the distribution system and to mitigate hardships reported by the LPG consumers.

6. RuPay Card

It is a new card payment scheme conceived by the NPCI to offer a domestic, open-loop, multilateral card payment system which will allow all Indian banks and financial institutions in India to participate in electronic payments. RuPay symbolizes the capabilities of banking industry in India to build a card payment network at much lower and affordable costs to the Indian banks so that dependency on international card scheme is minimized. This works on ATM, point of sale terminals and online purchases and is therefore not only at par with any other card scheme in the world but also provides the customers with the flexibility of payment options.

7. USSD Based Mobile Banking

The National Payments Corporation of India (NPCI) worked upon a 'Common USSD Platform' for all Banks and Telcos who wish to offer the facility of Mobile Banking using Unstructured Supplementary Service Data (USSD) based Mobile Banking. The common USSD code is *99# for all Telcos. This offers basic banking facilities like money transfer, bill payments, balance enquiries, merchant payments etc on a simple GSM (Global System for Mobile Communications) based mobile phone without the need to download application on a phone as required at present in the IMPS (Immediate Payment Service) based mobile banking. For this facility mobile number should be registered with the bank branch and a Mobile Money Identifier or MMID will be given. After dialling *99#, a welcome screen opens up where you have to enter your MMID. You can select service you need from the list of service shown on screen just like mobile balance enquiry. The required information like PIN number for balance enquiry or IFSC code of bank branch for fund transfer is to be given as necessary.

8. PradhanMantri Jan DhanYojana (PMJDY)

This scheme was formally launched on 28th August 2014. The Yojana envisages universal access to banking facilities with at least one basic banking account for every household, financial literacy, access to credit, insurance and pension. The beneficiaries would get a RuPay Debit card having inbuilt insurance cover of Rs.1.00 lakh. In addition there is life

insurance cover of Rs.30000/- to those people who opened their bank accounts for the first time between 15-08-2014 to 25-01-2015 and meet other eligibility conditions of the Yojana. It has been clarified that existing account holders need not open a new account to avail the benefits under PMJDY. They can get the benefit of accident insurance by getting a RuPay debit card issued and overdraft limit by applying in the existing account. This has been successfully implemented by banks. As against the estimated target of opening 10 crore bank accounts, as on 28-10-2015, 19.02 crore accounts have been opened out of which 11.58 crore accounts are in rural areas and 7.44 crore accounts are in urban areas. Deposits of 25913.55 crore have been mobilized. 16.37 crore RuPay debit cards have been issued and Aadhar seeding has been done in 8.00 crore accounts.

Various Other Digital Initiatives Launched by Government that Facilitate Financial Inclusion

The Government's Digital India initiative aims to digitally connect whole nation including India's villages and gram panchayats so as to transform Indian economy into a digital economy. Government came up with many initiatives which further promote inclusive growth.

1. JAM Trinity

The Jan DhanAadhar Mobile Trinity aims to integrate three identification numbers to allow citizens to avail government benefits. It is supposed to be a game changing reform that will allow transfer of benefits in a targeted, leakage proof and cashless manner. The initiative was

launched in February 2015. Jan Dhan bank account aim to ensure universal financial inclusion, Aadhar number provide a means for identification and authentication and mobile banking offers an alternative mechanism of payment and withdrawal. This scheme had progress but is at a slow pace.

2. Digi-Locker

The service was launched as an important facility to store crucial documents like Voter ID card, PAN card, driving licence, education certificates etc in the cloud. The 10 Mb personal storage space is linked to the Aadhar number of the user. This scheme has nearly 940000 users who have uploaded nearly 700000 documents as of August, 2015.

3. E-Sign Framework

This initiative will enable users to digitally sign a document online using Aadhaar. It is currently in pre production testing phase. E-signatures are not legally valid yet.

4. National Optical Fibre Network (NOFN)

Under this initiative, a high speed digital highway will connect all 250,000 gram panchayats of the country. This is the world's largest rural broadband project using optical fibre. The Bharat Broadband Network Limited has been set up for the establishment and management of the NOFN programme. This programme has seen a slow progress. Currently slightly above 1% of the gram panchayats have been covered under the Bharat Broadband Project. The deadline which initially was 2016 got extended to 2019.

5. Wi-Fi-Hotspots

Following on the footsteps of NOFN, this programme aims to develop high speed BSNL Wi-Fi hotspots throughout the country to improve digital connectivity across India. Free public Wi-Fi has been made available at several locations in major cities, albeit for a short span of time. Railway and metro cities like Mumbai and Delhi have similar free Wi-Fi facilities as well. However, the success of the project depends on the success of the NOFN project.

6. Skill India Initiative

Launched in July 2015, the skill India initiative aims to impart training in different areas to 400 million people in India by the year 2022. This will be essential to the success of digital India programme, one of the major challenges of which is a lack of skilled workforce. Under the PradhanMantriKausaIVikasYojana (PMKVY), 50000 youth in 100 job roles across 25 sectors will be trained at special centres. SMS campaigns to reach to 400 million youth are being rolled out. Through an initiative known as Recognition of Prior Learning, the government aims to identify and certify youth for the skills they already possess. Loans ranging from Rs.5000 to Rs.150,000 will be made available to youth for skill development over the next 5 years.

7. Payment Apps

It is widely accepted principle in modern era that payments are connective tissue of an economic system. Thus government promote more and more payment apps in its drive towards a cashless economy.

Paytm which enables online payment, instant mobile recharges, utility bill payments etc is one such app. Mobikwik, phonePe, Jio payments are other such similar payments app.

Govt initiated huge discounts, cent percent cashback and other such measures to induce people to use digital facilities to make its Digital India dream come true.

United Payments Interface (UPI) app is a payment system launched by National Payments Corporation of India (NPCI) and regulated by Reserve Bank of India which facilitates the fund transfer between two bank accounts on the mobile platform instantly.

BHIM (Bharat Interface for Money) app is a mobile app developed by National Payments Corporation of India (NPCI), based on the United Payments Interface. Launched in Dec 30, 2016 this has emerged as one of the fastest growing apps. Within 10 days of its launch, it has seen one crore downloads and over 20 lakh transactions across the UPI and USSD platforms. Those who do not have access to data services can also use this facility using USSD based mobile banking by dialling *99# for balance enquiry, mini statement or even fund transfer. The app was launched as part of demonetisation and a cashless economy drive.

An Analysis of Challenges of Financial Inclusion Through Digital Intervention by Studying Various Initiatives

While analysing various initiatives launched in order to achieve India's digital dream and financial inclusion, progress have

been made but at a slow pace. This is due to various challenges that exist in India.

The Business Correspondent Agent option is a successful plan for financial inclusion. But the kind of push given for BC's by banks till now is not commendable, not what is envisaged for the same. This also faces challenges like areas make progress in opening no frill accounts but most of the accounts remain idle. Lack of training to BC's also cause problems like fraud, irregular accounting, cash handling etc. The cost incurred by BC's to reach unbanked areas and the regulation to report to bank within 24 hours also pose a challenge of BC's withdrawing from their operations.

Challenges of DBT, DBTL and JAM trinity can be explained in terms of Aadhaar verification. Aadhar is only a identity authentication card not eligibility authentication card. So the problem of whom should be addressed still persists.

The PMJDY and RuPay card are successful initiatives as far as India is concerned. It is a fact that it made progress too. However, the drawbacks of BC's and people opening more than one account is a problem due to lack of KYC norms. Without proper budgetary provision for banks and nominal premium for LIC, these institutions would bear financial losses. Mere opening is also not enough. Without Proper operations success of the scheme is questionable.

RuPay card is successful with more than 15 million customer base but private banks support is not available except Federal bank. Support from all banks is crucial for RuPay card to overcome international cards completely.

Digi-Locker, E-Sign framework and various payment apps pose a threat of security concerns among people with cyber crimes on rise. The accessibility of these facilities too restricted to certain sections of society.

NOFN and Wi-Fi hotspots are crucial for a nation. But a slow progress of covering only 1% of target is a problem. Proper connectivity infrastructure and internet adoption with better data speed is essential for India. India is ranked 20th in data speed with average of 0.099 mbps where top ranked Canada has average of 4.5 mbps. Even the internet penetration is just 15% compared to china's 46%.

Lack of skilled labour is another challenge which is required for proper implementation and adoption of technology. India has around 475 million people engaged in labour, out of which about 93% are engaged in unorganised labour.

Small and Payment banks are pathway for a successful financial inclusion so as to reach the unbanked areas. However, services of the same should reach the needy and they should also be aware of working of it.

Suggestions

- ◆ Proper training to BC's should be given giving them proper time to report to bank rather than 24 hours so that they get adequate time to reach back from remote areas. Banks should take this initiative seriously and financial loss of BC's for covering remote areas should also be considered.
- ◆ For DBT, DBTL and JAM trinity, proper eligibility criteria should be fixed. New

ration cards have been issued, making distinction between APL and BPL recently. Ration cards should also be considered for above schemes so as to understand eligible people.

- ◆ Proper budgetary provision for banks and nominal premium for LIC in Jan Dhan accounts will encourage banks to pay more attention to the scheme. Duplication of accounts should also be avoided with minimal KYC norms.
- ◆ Private banks should be encouraged either through regulation or through other inducement to use RuPay card instead of international cards.
- ◆ High internet security should be ensured as cyber crime is on rise. If initiative is properly secured awareness should be given to people regarding the same so as to avoid security concerns.
- ◆ The only way to get broadband penetration in India is through public-private partnership. Currently India has 450,000 towers, 60 % of which are in rural areas. These tracts have a poor tele-density according to TRAI. For digital India to be successful we need 60000 towers more. For this government should provide incentives to attract them to invest Rs.20000 crore, not even counting the backhaul cost.
- ◆ Reliance Jio is an example of Optical Fibre Network success. Encouraging such private parties along with a faster pace of growth for NOFN project will provide better connectivity infrastructure.
- ◆ Wi-Fi hotspots in Railway are a successful one. In the same manner with proper connectivity infrastructure when

these facilities are available in remote areas, digital dream is possible for a nation like India.

Conclusion-

A full fledged financial inclusion and a sustainable inclusive growth is a possible dream for a nation like India. The Digital India initiative is a gang-plank for India to make it an economically strong nation. It is evident that progress has been made in the initiatives taken but there are obviously many challenges which make the progress at a slow pace. When these challenges are tackled in a systematic and planned manner, financial inclusion through digital intervention is one step ahead.

It is an evident fact that digital dream is not possible overtime but how fast India could pull it and rollout the same is the questionable issue. The rest depends upon this faster pace and a growth by considering the excluded section even in digital intervention is what is needed. Only then it could be a success. Otherwise the cream will always be skimmed by the elite sections of the society hampering the economic growth of the nation.

If the government tackle issues with the support of telecom operators, policy makers,

fintech companies and most importantly the citizens, then financial inclusion through digital intervention is possible for India for transforming the Indian economy.

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Life Skills among Higher Secondary Students

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Abstract

The true aim of education is to equip the students with Life Skills, as it is the preparation for life. Life skills are certain abilities for adaptive and positive behaviour that enable humans to deal effectively with the demands and challenges of daily life. It is often termed as a psychosocial competency. The present study is an attempt to find out the level of Life Skills among Higher Secondary Students. The study was based on a survey conducted on a sample of 405 Higher Secondary School students. Relevant data were collected using a scale known as Life Skills Scale. The study, revealed that majority of the Higher Secondary Students have Average level of Life Skills irrespective of their Locale, Gender and Type of Management of School. Urban Students are in a better position than Rural Students with respect to level of Life Skills. Girls are in a better position than Boys with respect to level of Life Skills. Students in Aided Schools have High level of Life Skills followed by students in Government and Unaided Schools.

Key words : *Life skills, Locale, Gender, Type of management, Higher secondary students, Global village etc..*

Introduction

Education aims at the all-round development of the individual, which enables him to live a happy, efficient and successful life. It equips him with all the skills required to confront the challenges presented to him by the environment. These skills are popularly known as Life Skills. The true aim of education is to equip the students with Life Skills, as it is the preparation for life. While planning the curriculum the teachers and educationists should focus on the development of Life Skills among the students.

The present study is an attempt to find the Life Skills among the Secondary School Students of Idukki District. For this study the major Life Skills taken are:

Communication and Interpersonal Skills, Problem Solving and Decision Making Skills, Critical and Creative Thinking Skills, Empathy and Self Awareness Skills and Skills to Cope with Emotions and Stress.

Need for the Study

During the 21st century, life, globally, is undergoing significant transition. Among the most affected are the adolescents. Technological advancements have made the world a global village. Rapidly changing social, moral, ethical and religious values ushered in certain 'life styles' in the present society especially among the adolescents. The stress faced by the adolescents in such a current situation is enormous. This is reflected by raising suicide rates and growing crime among

young people. There is an urgent need to provide today's youth with a new set of ways and systems to deal with the demands of life. Since the 'individual' rather than the system is recognised as the basic unit of society, it is essential that the youth be helped to develop skills inherently to handle a wide variety of choices, changes and problems.

Our educational system focuses on children's cognitive skills from the moment they enter the kindergarten. However, virtually no emphasis is placed on educating children in the management of their inner conflicts and unbalanced emotions. We anticipate that children will acquire this ability naturally as a by-product of their formal education. It is necessary to study whether the students normally acquire skills needed to lead a successful life.

Objectives of the Study

The following are the objectives of the present study.

- a) To study the level of Life Skills among Higher Secondary Students in the total sample
- b) To study the level of Life Skills among Urban and Rural students in Higher Secondary Schools
- c) To study the level of Life Skills among Boys and Girls in Higher Secondary Schools
- d) To study the level of Life Skills among students in Government, Aided and Unaided Higher Secondary Schools

Methodology

The present study intended to study the level of Life Skills of secondary School

Students. Hence the investigator adopted descriptive survey method. The study is conducted on a representative sample of 405 Secondary School Students from Idukki District. The investigators used the Stratified Random Sampling technique to select the sample. For the collection of relevant data a Life Skills Scale prepared by the investigator was used. To analyse the data, statistical techniques namely Percentage, Mean and Standard Deviation were used. The students were categorised into three groups. (Low, Average, High, according to the level of Life Skills based on the statistical formula ($M \pm 1\sigma$)). The number of students in each category and their percentages with respect to the total sample and in the sub samples based on Locale (Rural and Urban), Gender (Boys and Girls) and Type of Management of School (Government, Aided and Unaided) were found out.

Analysis and Interpretation

To study the level of Life Skills among various categories of Higher Secondary School Students, they were categorised into three groups, Low, Average and High. The number of students and their percentage in each category was found out. Analysis was done with respect to students in the total sample and in the sub samples based on Locale, Gender and Type of Management.

A. Level of Life Skills among Students in the Total Sample

The total 405 sample students were categorised into three groups according to the level of Life Skills – Low, Average and High. The number and percentage of students in each group is given the following table.

Table 1
Distribution of students based on level of life skills in the total sample

Level of Life Skills	No.	%
Low	59	14.60
Average	279	68.90
High	67	16.50
Total	405	100

It is obvious from the table that, of the total 405 sample students majority 279 (68.9%) have Average level of Life Skills, only 67 (16.5%) have High level of Life Skills and 59 (14.6%) have Low level of Life Skills. It can be observed that majority of the Higher Secondary students have Average level of Life Skills.

B. Level of Life Skills among Urban and Rural Students

The number and percentage of Urban and Rural students categorised according to different levels of Life Skills are given in the following table.

Table 2
Distribution of students based on level of life skills and locale

Level of Life Skills	Urban		Rural	
	No.	%	No.	%
Low	25	13.00	34	16.00
Average	126	65.60	153	71.80
High	41	21.40	26	12.20
Total	192	100	213	100

Table shows that of the total 192 Urban students 41(21.4%) have High, 126 (65.60%) have Average and 25 (13.00%) have Low level of Life Skills. Out of the total 213 Rural students 26 (12.20%) have High, 153

(71.80%) have Average and 34 (16.01%) have Low level of Life Skills. It is seen that the percentage of students having High level of Life Skills is more among Urban students (21.40%) than the Rural students (12.20%). Similarly among the Urban students only a lower percentage (13.00%) is found having Low level of Life Skills comparing to Rural students. The percentage of students having High level of Life Skills is more among Urban students than Rural students. Comparing to Rural students a small percentage of Urban students have Low level of Life Skills. Hence, Urban Students are in a better position than Rural Students with respect to High level of Life Skills.

C. Level of Life Skills among Boys and Girls

The number and percentage of Boys and Girls categorised according to different levels of Life Skills is given in the following table.

Table 3
Distribution of students based on level of life skills and gender

Level of Life Skills	Boys		Girls	
	No.	%	No.	%
Low	28	16.70	30	12.70
Average	116	69.00	163	69.10
High	24	14.30	44	18.20
Total	168	100	237	100

From the table it is obvious that of the total 168 Boys and 24 (14.3) have High, 116 (69.0) have Average and 28 (16.7) have Low level of Life Skills. Out the total 237 Girls 44 (18.2) have High, 163 (69.1) have Average and 30 (12.7) have Low level of Life Skills. It is seen that majority of the Boys

and Girls have Average level of Life Skills. It is seen that the percentage of students having High level of Life Skill is more among Girls (18.2) than Boys (14.3). Hence Girls are in a better position than Boys with respect to High level of Life Skills.

D. Level of Life Skills among Students in Government, Aided and Unaided Schools

The Life Skills level of students in Government, Aided and Unaided schools were categorised according to different levels of Life Skills is given in the following table.

Table4

Distribution of students based on level of life skills and type of management

Level of Life Skills	Government		Aided		Unaided	
	No.	%	No.	%	No.	%
Low	17	17.34	11	7.40	31	19.50
Average	75	76.56	96	64.90	108	67.90
High	6	6.10	41	27.70	20	12.60
Total	98	100	148	100	159	100

It is observed from the table that of the total 98 students in Government schools majority, 75 (76.56%) have Average, 6 (6.10%) have High and 17 (17.34%) have Low level of Life Skills. Out of 148 students in Aided schools 96 (64.9%) have Average level of Life Skills, 11 (7.40%) have Low and the rest 41 (27.70%) have High level of Life Skills. It is clear from the table that the percentage of students having High level of Life Skills is more among students in Aided schools (27.70%) followed by the students in Unaided schools (12.60%) Similarly among the Aided school students only a Lower percentage (7.4%) is found having Low level of Life Skills

compared to students in Government (17.34%) and Unaided (19.50%) schools. It is also observed that 92.60 percent of Aided school students have High or Average level of Life Skills, where as it is only 82.60 percent for students in Government schools and 80.50 percent for students in Unaided schools .

It is clear that, majority of the students in Government Aided and unaided schools have Average Level of Life Skills. The percentage of students having High level of Life Skills is more among students in Aided Schools. It is also seen that a small percentage of students in Aided schools have Low level of Life Skills comparing to students in Government and Unaided Schools. Hence, it can be concluded that students in Aided Schools have High level of Life Skills followed by students in Government and Unaided Schools.

Major Findings of the Study

The investigator has listed below the major findings based on the present study.

1. On the whole majority of the Secondary School Students (68.90%) have Average level of Life Skills.
2. Majority of Urban (65.50%) and Rural (71.80%) students have Average level of Life Skills.
3. Urban students (21.40%) are in a better position than Rural students (12.20%) with respect to High level of Life Skills.
4. Majority of Boys (69%) and Girls (69.10%) have Average level of Life Skills.
5. Girls (18.20%) are in a better position than Boys (14.30%) with respect to High level of Life Skills.
6. Majority of students in Government (76.56%), Aided (64.90%) and Unaided

(67.90%) schools have Average level of Life Skills.

7. Students in Aided schools (27.70%) are in a better position than students in Government (6.10%) and Unaided (12.60%) schools with respect to High Level of Life Skills.

Conclusion

The study is intended to find out the Level of Life Skills among Higher Secondary Students. It is revealed that majority of the Higher Secondary Students have Average level of Life Skills irrespective of Locale, Gender and Type of Management of School. Regarding the level of Life Skills, Urban students are in a better position than Rural students; Girls are in a better position than boys; Aided School Students are in a better position than Students in Government and Unaided Schools; and Unaided School students have least level of Life Skills.

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Awareness and Involvement of Secondary School Students in Population Education

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Abstract

Natural resources can't meet the needs of increasing population. Consumers are increasing, workers are increasing, but where is the food? Where is the work? These problems arrive again and again. India has to cope with such a population explosion. The pressure of population on the land of this country is very high. The present study is designed with the objectives of assessing the general nature of awareness and involvement of secondary school students in population education and to conduct differential studies on the awareness of secondary school students. The study also aimed to assess the relationship between awareness and involvement of secondary school students in population education. The study was done based on a sample of 516 students selected from 22 secondary schools in Idukki District. On analysing the data it was concluded that in general, the awareness of secondary school students in population education is not satisfactory. It was also showed that the relationship between involvement and awareness of secondary school students in population education is significant at 0.01 level.

Key words : *Population education, Natural resource, Geometric progression, Arithmetic progression, Population explosion etc.*

Introduction

Population is dynamic. That is, there is always change and growth in it. Such a growth at present it is explosive. It affects life in general. Natural resources can't meet the needs of increasing population. In the words of Malthus, population increases in Geometric Progression while food production increases in Arithmetic Progression. Consumers are increasing, workers are increasing, but where is the food? Where is the work? These problems arrive again and

again. India has to cope with such a population explosion. India's population, according to 2011 census 1,210,193,422. This is a serious situation. India's land scape is just 2.4 percent of the total world area, whereas its population is 17.71 percent of the world population. The density of population is 382 persons per sq.km. This has created lots of problems, like pollution, crowded transport, industrial pollution, lack of food, electricity etc. These facts clearly indicate that the pressure of population on the land

of this country is very high. In terms of size of population India occupies second position in the world, next to China.

Population Growth

In ancient times there were no systematic efforts to ascertain the total population of India as there is now. From historical researches one gathers, however, that three to seven thousand years ago India possessed a technology sufficiently developed to support a dense and slowly growing population in pre-modern period.

Davis (1951) and Gupta (1972) considered Moreland's estimate to be on the low side and concluded that the population of Indian subcontinent in the year 1600 was 125 million whereas the estimate given by Das Gupta for the same period is 135 million.

Steadily Increasing Population (1921-1951)

From 1921 to 1951, the rate of population growth fluctuated between 1.0 and 1.35 percent per annum. During this period, the population of India increased from 251 million to 361 million. Thus, a population of 110 million was added in a period of 30 years. The Indian demographic scene witnessed significant changes during this period owing to the increasing control over abnormal deaths caused by epidemics, famines, etc. In the country the economy developed particularly the agricultural sector, with a view to improving the food situation. Sanitation and medical facilities were improved significantly with a view to bringing down the death rate

Rapidly Growing Population (1951-1991)

Since the dawn of independence there has been a rapid decline in the mortality rates, perhaps due to controlling of epidemics and improved medical facilities. The Indian

population has more than doubled itself since 1951. It has increased from 361 million in 1951 to 843 million in 1991. On an average it has been increasing at a growth rate of two percent per annum.

Need and Importance of the Present Study

Agencies like NCERT, SCERT DIET, etc are giving training to teachers and other functionaries. During these programmes the investigator has got opportunities to discuss the present population and related issues with the teachers. These teachers were seen discussing the need for studying the awareness of students on Population Education. The investigator, by virtue of office has conducted various activities such as essay competition, elocution competitions and club activities in population education at the district level, sub district level and school level. All these involvements made clear that no sufficient measures have been taken so far to study the awareness and involvement of secondary school students on population education. Considering all these factors the present study is conducted.

Title of the Study

The title of the study is Awareness and Involvement of Secondary School Students in Population Education.

Definition of Key Terms

The important terms used in the title are defined as follows for the purpose of the study.

Awareness

Having knowledge or understanding marked by realisation, perception, or knowledge of something not generally realised. It is knowing that something exists and is important.

Involvement

The act of taking part in something. The act giving a lot of time and attention to something one cares about.

Secondary Schools

Secondary schools is the third stage of school education in Kerala. This stage consists of three standards viz., standards VIII, IX and X.

Population Education

Deals with various demographic aspects such as composition and structuring of population, sex ratio. population dynamics, social and economic implications of population trends.

Objectives of the Study

The present study is designed with the following objectives:

1. To study the general nature of awareness and involvement of secondary school students on population education.
2. To conduct differential studies on the awareness of secondary school students based on gender.
3. To conduct differential studies on the awareness of secondary school students based on the management of school.
4. To conduct differential studies on the awareness of secondary school students based on the locality of school.
5. To study the general nature of involvement of secondary school students in population education.
6. To study the relationship between awareness and involvement of secondary school students in population education.

Hypotheses

1. The awareness of secondary school students in population education is not satisfactory.
2. There is no significant difference between the awareness of boys and girls in population education.
3. There is no significant difference between the awareness of Government school students and Aided school students in population education.
4. There is no significant difference between the students of Rural and Urban schools in their awareness in population education.
5. The involvement of secondary school students in population education activities is not satisfactory.
6. The relationship between involvement and awareness of secondary school students in population education is significant.
7. The relationship between involvement and awareness of secondary school boys in population education is significant.
8. The relationship between involvement and awareness of secondary school girls in population education is significant.
9. The relationship between involvement and awareness of Government secondary school students in population education is significant.
10. The relationship between involvement and awareness of private aided school students in population education is significant.
11. The relationship between involvement and awareness of students belonging to secondary schools in rural areas is significant.

12. The relationship between involvement and awareness of students belonging to urban areas of secondary schools in population education is significant.

Methodology in Brief

The methodology adopted for the study is as follows:

Sample

The study was based on a sample of 516 students selected by stratified random sampling procedure from 22 secondary schools in Idukki District.

Tools and Techniques

Questionnaire was used to collect the data regarding the awareness and involvement of students in population education.

The questionnaire was administered on the sample selected. The data collected was analysed statistically to study the awareness and involvement of students, in population education. For this mean, median, mode, standard deviation, critical ratio and Chi Square were made use of.

Analysis and Interpretation

The major objective of the present study was to assess the awareness level and degree of involvement of secondary school student! in population education. The study also aimed at finding the correlation between the involvement and the awareness of students in population education. With these objectives, two types of data were collected from 516 secondary schools in Idukki district. The two types of data were:

1. Data Regarding the awareness of secondary school students in population education; and

2. Data regarding the involvement of secondary school students in population education

The data thus collected were analysed under three major heads as detailed below:

- I. Analysis of data regarding the awareness of students in population education.
- II. Analysis of data regarding the involvement of students in population education.
- III. Correlational studies ie., assessment of the relationship between involvement and awareness of secondary school students in population education.

Analysis of Data Regarding the Awareness of Secondary School Students in Population Education

An 'Awareness Assessment Tool' was used to measure the awareness of the students in population education. The maximum score that can be obtained by a student in this test was 50. Using the tool, the awareness of all the students (516 students) selected in the sample was measured. Then the scores of these 516 students were consolidated and the mean, median, mode, range and standard deviation were calculated to study the general nature of the awareness level of secondary school students in population education.

Differential Studies on the Awareness Scores

Under this section differential studies are carried out. It consists of differential studies based on:

- a. Gender of the Students (Boys and girls)
- b. Management of Schools (Government Schools and Aided Schools)
- c. Locality of Schools (Schools located in rural areas and schools located in urban areas.)

a. Differential Study Based on the Gender of the Students

Of the 516 students included in the sample 265 were boys and 251 were girls. Frequency table of scores obtained by these 265 boys and 251 girls were prepared separately and the mean and standard deviation was calculated. Then to know whether there exists significant difference between their means the Critical Ratio (C R) was also calculated.

b. Differential Study Based on the Management of Schools

As done in the previous case a frequency table of awareness scores of students based on the management of their school was prepared (214 students from Government schools and 302 students from Aided schools). Then the mean, standard deviation and CR. was calculated.

c. Differential Study Based on the Locality of Schools

A frequency table of awareness scores of students based on the locality of the schools ie. (schools located in rural areas and schools located in urban areas) was prepared. Then the mean, standard deviation and critical Ratio was calculated.

Analysis of Data Regarding the Involvement of Students

The degree of involvement of all the students included in the study (516) were assessed by using the 'involvement Assessment Test'.

Based on the scores obtained, the students were classified into 3 groups as follows.

1. High Group:

Students who obtained 30 scores or above (ie.. 60%of total scores or above, being the maximum score 50)

2. Average Group:

Students who obtained 20 to 29 scores. (out of 50 scores)

3. Low Group:

Students who obtained less than 20 scores (out of 50 scores)

Following the same criteria, the students were further classified into 3 groups based on gender, management of schools and locality of schools.

Correlational Studies

With a view to find out the relationship of the involvement and awareness of students in population education the data collected through 'Awareness Test Tool' and 'involvement Assessment Test' were analysed as follows.

Classification of Students

Based on the scores obtained for Involvement Assessment Test, students were classified into High Group, Average Group and Low Group. (Its details are given earlier in the previous paragraphs).

Analysis of Data Regarding the Involvement of Students

Based on the scores obtained for the awareness test, students were further classified into High Group, Average Group and Low Group as follows:

1. High Group : Students who secured scores greater than or equal to Mean + 1. S.D. ie; $24.70 + 8 = 32.7 = 33$ (who secured greater than or equal to 33 scores)

2. Average Group: Students who obtained scores less than Mean +1. S D. and greater than or equal to Mean -1 S.D. ie; who scored between 24.7- 8 and 24.7 + 8 = 16.7 to 32.7 (Who scored greater than or equal to 17 and less than 33)
3. Low Group: Students whose score were less than Mean -1 S.D. ie, less than 24.7 - 8 = 16.7 (Who scored less than 17 scores).

In brief, it can be stated that students who scored greater than or equal to 33 points were classified as High Group Students, who scored 17 or between 17 and 33 were treated as Average Group and who scored less than 17 scores were classified as Low Group.

Then to study the relationship between the involvement and awareness of the students in population education, contingency tables were prepared and Chi square (X^2) was calculated using the formula:

$$X^2 = \frac{\sum(f_o - f_e)^2}{f_e} \text{ where}$$

f_o = frequency of occurrence observed

f_e = expected frequency of occurrence on some hypothesis (Garett, 1981)

As the total sample (N = 516) has been divided into 3 sub-groups. viz., Boys and Girls; Government schools and Aided schools; and Rural schools and Urban schools, Chi square (X^2) was first calculated for the whole group (sample; N = 516) and then separately for each of the sub groups

Findings and Conclusions

1. The maximum score obtained by secondary school students in population education awareness test was 48 (out of 50 scores = 96%) and the minimum was 11 (22%). The value of range was 37 (74%). The value of arithmetic mean of scores obtained for awareness test was 24.70 (49.40% since 24.70 was out of 50 scores), median was 23.16 (46.32%), and mode was 20.08 (40.16%). These values show that the average scores obtained by a secondary school student is less than half (50%) of the total scores.

Based on these findings it is concluded that in general, the awareness of secondary school students in population education is not satisfactory.

2. The arithmetic mean of awareness scores for boys was 25.50 (51% as 25.50 was out of 50) and that of girls was 23.85 (47.70%)
3. The value of CR calculated between the mean scores of boys and girls was 2.36. As this value is greater than the table value at 0.05 level (CR = 2.36 > 1.96) it is concluded that the difference between the mean scores of boys and girls is significant at 0.05 level.
4. The mean score of awareness scores at Government school students (23.38) is less than that of aided school students (25.59).

The value of CR calculated between these means was 3.32. The value of CR shows

- that (CR :3.32 > 2.58) the difference in the means of awareness scores of Government secondary school students and Aided secondary school students is significant at 0.01 level.
5. The mean of awareness scores of Rural secondary school students (48.81) is less than that of urban school students (50.16). But the difference in their means is no significant even at 0.05 level (CR = 1.08 < 1.96)
 6. The involvement of 29.27% of secondary schools were classified as High. 35.85% as Average and 34.88% as Low
 7. The relationship between involvement and awareness of secondary school students in population education is significant at 0.01 level.
 8. The relationship between involvement and awareness of secondary school boys in population education is significant at 0.01 level.
 9. The relationship between involvement and awareness of secondary school girls is significant at 0.01 level.
 10. The relationship between involvement and awareness of government secondary school students in population education is significant at 0.01 level
 11. The relationship between Involvement and awareness of Aided secondary school students in population education is significant at 0.01 level.
 12. The relationship between Involvement and awareness of secondary school students of rural areas in population education is significant at 0.01 level.
 13. The relationship between involvement and awareness of secondary school students of urban areas in population education is significant at 0.01 level.
- Suggestions**
- Based on the findings and conclusions of the present study the following suggestions are made
- (i) In schools much attention is to be given for imparting population education. For this population education may be included as a part of the secondary school curriculum.
 - (ii) Teachers and heads of schools may be properly trained to organise population education activities in schools
 - (iii) Appropriate allocation of special fee fund may be made available for facilitating population education activities in schools.
 - (iv) Booklets on population education may be supplied to all secondary schools for the use of parents and students.
 - (v) The present study was confined only to secondary schools. Further study may be conducted at upper primary and higher secondary level.
 - (vi) As the present study was focused on a sample selected from one district only, similar study may be conducted by selecting sample from across the state.
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The Mental Capacity Level of High School Students Playing Video Games

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Abstract

Education aims at the all-round development of the personality of the learner. Video games introduce young students to the computer technology and the online world. Various research studies indicate that appropriately designed multimedia instruction enhances students learning process. Interactive electronic media entertains children, enriches their imagination, ignites their creativity, encourage them to think divergently, and motivates them to learn more. Video games introduce young students to the computer technology and the online world. Various research studies indicate that appropriately designed multimedia instruction enhances students learning process. The use of IT makes learning more effective and meaningful. Games are a creative teaching strategy that enhances learning and problem solving. The present study intends to find out the major video games played by the students and their level of mental capacities. The size of the sample was 400. The study found that majority among the Students of Standard Nine was playing the games Temple Run, Chess, Cricket.

Key words: Video games, Technology, Mental Capacities, Education, Multimedia, etc.

Introduction

Education aims at the all-round development of the personality of the learner. The personality factor of the learner does affect their learning and performance in class. Personality is the distinct pattern of behaviors, including thoughts and feelings that characterize a person's adaptations to the demands of life (Dictionary of Education, 2008).

Knowledge of personality characteristics of pupils is needed to give them proper guidance. Personality is a person's unique pattern of traits. Personality is the dynamic organization within the individual of those psychophysical systems that determine his unique adjustment to his environment

(Allport, 1937). It is the totality of one's behavior towards oneself and others as well. It is all that a person is. It includes everything about the person –his physical, emotional, social, mental and spiritual make-up. Personality is one's total integrated behavior and not just one or more aspects of behavior. Experience in a person's life is a major source of personality development. The positive or negative life experiences of one creates attitudes toward the self which can be favorable and develop positive feelings of self worth, or can be unfavorable and develop negative feelings of self worth.

In the past few decades the interactive electronic media has grown from virtual non-existence to one of the primary

means of entertainment for young students. The increased student usage of video games negatively affects the school performance. Too much use of video games isolates our children and they spend less time in other activities such as doing homework, reading, sports and interacting with the family and friends. Teacher's parents and other responsible elders carefully consider these problem and precautions to be taken protect our students. However well designed video games develop cognitive skills. Video games introduce our kids to computer world and the online world. Now we are living in a high-tech, sophisticated world. The present study explores the relationship between videogames and personality variables and Mental Capacities among school children. The interactive electronic medias are powerful tool for enhancing IT skills. IT can provide assistance to both the teachers and the students.

Multimedia is widely used in the entertainment and education fields. For entertainment, you can play computer games that seem almost alive with sound and motion in education interactive electronic media programs allow you to study and progress at your own pace and branch into areas of interest when you want to. In the recent time video game has become an important entertainment medium of young students. Technology plays a vital role in every sphere of life and education. Technology has certainly changed the way we live. It has impacted different facets of life and redefined living. Undoubtedly, technology plays an important part in every sphere of life. First of all, we realize that computers are essential in our present age in almost all fields. In the modern world people are closely related to IT.

Need and Significance of the Study

Interactive electronic media entertains children, enriches their imagination, ignites their creativity, encourages them to think divergently, and motivates them to learn more. Video games are natural teachers. Children find them highly motivating; by virtue of their interactive nature, children are actively engaged with them; they provide repeated practice; and they include reward for skillful play. Media play an important role in the development of cognitive skills. These facts make it likely that video games could have large effects some of which are intended by game designers, and some of which not be intended. According to Malone (1981), the intrinsic appeal of computer game play is derived from its ability to foster curiosity, challenge and fantasy; all aspects of play that should appeal to children.

Video games introduce young students to the computer technology and the online world. Various research studies indicate that appropriately designed multimedia instruction enhances students learning process. Now a days IT plays an important role in the present educational system. The use of IT makes learning more effective and meaningful. All learners should use the computers for their different learning needs, they should learn IT skills. Video games are immensely popular around the world .They are played on computers, handheld devices, cell-phones, and game consoles. Students play games at home, arcades, schools, in automobiles and virtually anywhere that an electronic device can be operated. At the present time video game centers show a growing trend. They cheat the school students providing false information and compel to

spend more time for playing video games. Computer networks enhance traditional forms of face-to-face and distance education and enable new and unprecedented educational interactions, creating the basis for a new paradigm; network learning.

Video games can promote skill development in the following areas: critical thinking, control engagement and feedback. In addition gaming can help students see relevance of situations to their own environment and learn strategies to work in a self – paced environment. Games are a creative teaching strategy that enhances learning and problem solving. Video games offer participant engagement and interactivity. Games can be a good instruction delivery system. Video gaming helps the cognitive development of the students. Cognitive development means changes that occur in mental activities such as attending, perceiving, learning, thinking, and remembering. Computer games are catching more and more attention from educators today. Role playing games can improve problem solving skills.

Statement of the Problem

The research problem selected by the investigator is entitled as, **Video Games Played by High School Students and their Mental Capacity Level.**

Operational Definitions of the Key Terms

Video Games are various games involving images controlled by players on a cathode ray tube or other electronic screen (Webster's new world Online dictionary). Games played on computers, hand held devices, and game consoles. Games are: Shooter, FPS, Adventure platform, Arcade,

RPGs, Puzzle, Simulations, Strategy, Sports, Fighting, Dance, Survival horror, Hybrids.

Mental Capacities are the set of mental abilities and methods that are held to underpin successful learning and experience. They are.. Following instructions, Problem solving and logic, Multitasking, Quick thinking, Accuracy and Concentration, etc are selected for this study.

High School Students

In this study both boys and girls of ninth standard students coming between the age of fourteen to fifteen from the government schools, aided schools, and unaided schools in Kottayam District are considered.

Objectives of the Study

1. To identify the video games played by the students of standard nine in Kottayam District.
2. To identify the level of mental capacities of students playing video games in Kottayam District.

Methodology of the Study

The investigator adopted descriptive survey method for this study. The sample of the study involved the Government, Aided, and Unaided schools in Kottayam District. It consisted of four hundred students. The sample included boys and girls in Kottayam District. The tools titled "Video Game identification inventory" and "Mental Capacity Scale" is used for data collection. The study mainly followed descriptive analysis for effective conclusions.

Data Analysis and Interpretation

1. Different video games played by the Students of Standard Nine

The investigator had formulated the first objective as "To identify different video games played by the Students of Standard Nine". For this, the pertaining data were collected by administering a tool titled "Video Game Identification Inventory. To analyze this objective, the investigator used the descriptive statistics with respect to number and percentage. The data is given in table 1.

Table 1

Names of video games, number and percentage of students of standard nine playing each game.

Sl No:	Name of the game	Number of students	Percentage
1	Temple run	142	42
2	Chess	128	37.5
3	Cricket	111	32.5
4	FIFA (Foot ball)	93	27.27
5	GTA Vice City	92	27
6	GTA San Andreas	92	27
7	Road rash	86	25.2
8	Super Mario	83	24.23
9	Spider solitaire	75	22
10	Need For Speed	70	20.25
11	Spiderman	68	20
12	Crazy Bus Driver	51	14.5
13	Prince of Persia	49	14.34
14	Street Fighter	43	12.06
15	Car Racing	37	11
16	Mine Hunting	28	8.2
17	Angry Birds	25	7.3
18	Mid town Madness	20	6
19	Purple palace	16	4.7
20	Snake and ladder	16	4.7

Out of the Four Hundred students, Three Hundred and Forty One students were playing Video Games. From the table 1 the investigator found that 143 or 42% of students were playing the game Temple Run. 128 students playing, the game Chess. 32.5% among the Students of Standard Nine playing Cricket, 93 students playing FIFA (Foot ball). 27% Students playing GTA Vice City and GTA San Andreas. 86 Students were playing the game Road Rash. 75 students were playing the game Spider Solitaire, 20.5% Students playing the game NFS, only sixteen students were playing the games Purple Palace and Snake and Ladder. From this investigator observes that majority among the Students of Standard Nine were playing the games Temple Run, Chess, Cricket.

2. Classification of the total sample of the students playing video games based on their Mental Capacities

To classify the students playing video games based on their Mental Capacities, the data collected from them using the tool 'Mental Capacities Scale' was made use of. Based on these scores the students were classified into three categories as follows.

Above $M+1\sigma$ denotes High Mental Capacities.

Between $M+1\sigma$ and $M-1\sigma$ denotes Moderate Mental Capacities.

Below $M-1\sigma$ denotes Low Mental Capacities.

Where M is the Means of the scores of Mental Capacities, σ is the Standard Deviation of the scores of Mental Capacities. Therefore $M+1\sigma$ is 133.04 and $M-1\sigma$ is 114.78. So it is clear that students obtained scores above 133.03 is considered as High

Mental Capacities and the scores below 114.78 is considered as Low Mental Capacities. The range between 133.03 and 114.78 is considered as Moderate Mental Capacities.

The number of students come under each category is presented in table 2.

Table 2

Classification of students of standard nine playing video games based on Mental Capacities

Level of Mental Capacities	Range of Scores	No: of students	Percentage
High	>133.03	57	16.72
Moderate	Between 133.03&114.78	227	66.56
Low	<114.78	57	16.72

Table 2 reveals that 16.72% of total sample possess high Mental Capacities. Out of there hundred and forty one Students of Standard Nine, fifty seven scored below 114.78. It means that they possess low Mental Capacities. The table also shows that 227 students (66.56%) possess Moderate Mental Capacities.

Major Findings of the Study

1. The first objective was to identify the name of the video games playing the Students of Standard Nine. It revealed that out of the four hundred students, three hundred and forty one students are playing different video games, 42% students playing Temple Run. While 37.5% are playing Chess, 32.5% students are playing Cricket. It shows that majority among the Students of Standard Nine were playing the games Temple Run, Chess, Cricket.

2. The second objective was to study the distribution of scores on Mental Capacities among the Students of Standard Nine Playing Video Games. It is revealed that majority (66.56%) of the students have Moderate Mental Capacities, 16.72% of the students have high Mental Capacities and 16.72% of the students have low Mental Capacities.

Conclusion

It is a fact that the increased student usage of video games negatively affects the school performance. Too much use of video games isolated our children and they spend less time in other activities such as doing homework, reading, sports and interacting with the family and friends. The present study attempts to identify the video games played by students with respect to the level of their mental capacities. The investigator would feel gratified if the findings of the present study would lead to a better understanding of the importance of the educational and academic use of video games on collaborative learning in the present educational scenario.

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Democratisation and Development in Nigeria: An Overview

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Abstract

Democracy and development are key concepts in the developmental discourse, and they are considered crucial to a sustainable developmental strategy. This study appraised the nexus between democracy and development in Nigeria. The study utilized content analysis and descriptive method to actualize the objectives of the research. This study revealed that absence of democratic paraphernalia like free and fair election, rule of law, constitutionalism among others, have constituted series of misunderstandings in the tenets and principles of liberal democracy, especially in Nigeria. The study further ascertained that factors such as: poor state of economy, high level of unemployment, illiteracy, ignorance, ethnicity, tribalism, ethno-religious crises, and poverty have coalesced to constitute impediments to the smooth and effective operation of democracy in Nigeria, with serious implications for democratization and sustainable development. Among others, the study recommends political, structural and institutional reforms of the Nigerian state in a manner that promote and deepen democracy and national development.

Key words: *Democracy, Democratisation, Development, Elections, Constitution etc..*

Introduction

African continent has, since the twilight of the 1980s, experienced a series of developments characterized by dismantling of de facto one-party regimes, ending of military rule and a massive return to liberal democracy. Within the same period, many African countries convened sovereign national conferences, instituted political reforms and constitutional re-engineering with a view to enlarging the political space for party politics. In addition, these countries convened multiparty elections, allowed independent media, and restored some basic freedoms to the citizenry.

Meanwhile, the popular pressures for democracy, democratization and development,

differ from country to another, with regard, particularly, to the quality of governance, including the electoral procedures and press freedom. In this regard, one of the first African countries to successfully transit from dictatorship to a pluralistic political system was Benin (Boko, 2007). This occurred in December 1989, following the collapse of the one-party regime and socialism, and the consequent convocation of a national conference in February 1990, which marked the rebirth of a multi-party democracy. Since then, elections have been regularly held, and good governance has been gradually introduced as a key tool in managing public institutions and resources so as to promote democracy and development.

Statement of the Problem

The practice of democracy in Nigeria is characterized by the absence of democratic tenets such as: free and fair elections, independent judiciary, rule of law, credible and effective police force and military subordination to civil control. The end result has been endemic crises and conflict situations. Accordingly, this study is poised to address the under-stated research questions:

- i. What is the relationship between democracy and development?
- ii. What factors inhibit democracy and development in Nigeria?
- iv. What are the strategies for effective implementation of democracy development in Nigeria?

Objectives of the Study

The main objective of the study is to examine the relationship between democracy and development in Nigeria. The specific objectives are:

- i. To examine the relationship between democracy and development.
- ii. To assess the factors that inhibit democracy and development in Nigeria
- iv. To proffer strategies for effective implementation of democracy and development in Nigeria.

Significance of the Study

The study will highlight the challenges undermining the effective practice of democracy and development in Nigeria. It will be useful to policy makers and other relevant stakeholders in formulating policy for the purpose of strengthening democracy and development in Nigeria in particular, and Africa in general.

Perspectives on Democracy and Development

Political definition of democracy is adopted in this study because it better captures its objectives. Before the year 1990, particularly in the 1960's, there were sincere arguments, notably by Julius Nyerere and other proponents of one-party system that Africa was not ripe for democracy. In the 1970's, arguments were also rife that military men or benign authoritarian regime was required to be able to address Africa's economic challenges.

However, whether one-party system or benign authoritarianism, it is an indisputable fact that many decades after self-rule, a number of African countries are mired in a vicious circle of development crisis, characterized by poverty, stagnation, misery, violence and disruption, and this is often blamed on lack of resources. Unfortunately, the lack-of-resources thesis fails to explain why some natural resources-rich African countries such as Nigeria, the Democratic Republic of Congo and Angola, among others, are shining examples of dysfunctional developmental failures. The fact that Africa nations have received no fewer than \$600 billion in foreign aid since 1960 and yet are poorer today than they were before is an indication of developmental failure (Boko, 2007). Oil and foreign aid, which account for half or more of the total government budget and a significant share of the total national economy, appear to escalate the crisis of development in Africa. This is so because both cause the inflow of foreign exchange into Africa, which members of the ruling elite primitively accumulate for themselves, their families and loyalists.

The Nexus between Democracy and Development

The existing literature is redolent of various arguments that link democracy to development. First and foremost, democracy facilitates peaceful and periodic transition of power from one regime to another. This allows people to either vote out of office government officials, if they are inefficient and corrupted or to renew their mandate, if they are efficient and successful. In short, it provides opportunity for people to periodically hold government officials accountable. On the other hand, authoritarian regimes may randomly provide high-quality development, but if they do not, they can only be removed from office by force, which may take years or decades unlike democratic system of government. Sen (2000) summarizes the unique feature of democracy relative to authoritarian regime:

we have to consider the political incentives that operate on governments and on the persons and groups that are in office. The rulers have the incentive to listen to what people want if they have to face their criticism and seek their support in elections(p.152).

In addition, a number of authors have noted that the proliferation of interest groups lobbying for power or for rents in a democracy may hinder the implementation of major decisions of the government designed to kick start sustainable development. In this regard, the experiences of the East Asian states of Singapore, South Korea, and Taiwan indicate that efficacious state capacity and development can be achieved in developmental authoritarian regimes-albeit, not in predatory authoritarian systems. It is also known that authoritarian regimes that are developmental are an exception rather than the rule; as

authoritarian regimes are more conterminous with pathologies such as predation and expropriation. A major issue, however, is the challenge which electoral democracies grapple with in promoting popular and participatory decision-making. The fact that electoral votes can be purchased may allow wealthy individuals or parties to control the electoral process in much the same way that an openly authoritarian regime would. As such, the outside box is labelled a democracy, but inside it is an authoritarian system (Riviera-Batiz, 1999). In effect, the provision of democratic institutions in the form of more ample political rights, civil rights, and freedom of the press, among others, may or may not be associated with improved development.

Explicating the foregoing analysis, the USAID's report (2012) posits that democracy is not strictly essential for development just as bad governance is possible under formal democratic structures. It however concedes that free, fair, and competitive elections do make it possible to remove bad or corrupt political leaders. That is, credible elections may not necessarily produce credible leaders. Democracy also gives citizens non-electoral means - associations, movements, the media - to monitor officials and participate in policymaking. In addition, leaders in democracies have stronger incentives and more institutional means and obligations to explain and justify their decisions and to consult a broad range of constituencies before making decisions. Such participation and debate give the public a stronger sense of policy ownership. As a result, policies are more sustainable and government is more legitimate.

Democracy and development are mutually reinforcing. When they develop together, resources are used to advance public goods, and public institutions perform their designated roles. In addition, social consensus supports and stabilizes the system of government and disputes are settled peacefully. Finally, investment flows into the country, attracted by low transaction costs associated with low risk under stable governments, government transparency and legitimacy and the rule of law. In these circumstances, economies grow, human welfare improves, trade expands, political stability and capacity deepen, and countries become more responsible and resourceful members of the international community. On the contrary, when governance is bad and undemocratic or only superficially democratic, the pathologies of development inevitably have regional and global consequences. Poverty becomes entrenched, reflecting the resources wasted by corruption and distorted investment. Chronic fiscal deficits drain and ultimately drive away international resources (USAID, 2012).

Nigerian Democracy in Historical Perspective

The Nigerian democratic experiment has unambiguously revealed the prominent role played by foreign and largely unrepresentative constitutive and regulatory rules that have been established within which the game of partisan politics must be played (Dudley, 1973; Varma, 1981). In fact, the neo-colonial legacies of British imperialism have never made for an integrated Nigeria upon which a strong constitutional base could be built. The forceful merger of the component entities, the policy of divide and rule, and the production of an unproductive and

dependent elite group, have obviously strengthened centrifugal forces which have consistently threatened the country's unity. In particular, ethnic violence and religious confrontation have, on a consistent basis, weakened national unity and consensus which are very crucial to the emergence and successful implementation of a people's constitution.

Thus far, the Nigerian post independence political history has clearly revealed that a people's constitution is yet to emerge. The first republican constitution was supervised and promulgated by the British colonialists, with minimal regards for the people's political history, culture, temperaments and inputs. The parliamentary system of government that was in operation could not work due to challenges associated with faulty constitutional provisions, and the grave neo-colonial obstacles that were placed in the way of national socio-economic and political development. The constitution of the second republic was supervised and promulgated by the military. The same applied to the aborted Third Republic. The 1999 constitution is an offshoot of the 1979 constitution.

One of the major challenges of military-supervised constitutions is its unrepresentativeness. Although most of the members of the Constituent Assembly were either elected through an electoral college or appointed by the government, the provisions that would come out in the final constitution were ultimately determined by the military. The inconsistencies in the country's current constitution are a true reflection of the weaknesses characteristic of an oligarchic and imposed constitution. Hence, the origins,

nature and provisions of virtually all Nigerian constitutions have all proved vital in undermining the survival of democracy in the country.

Aside the pitfalls in the constitutions, another cardinal issue in Nigeria's democratic project is electoral administration. Elections in Nigeria are characterized by electoral malpractice. Electoral malpractice in Nigeria is widespread and this has had one debilitating effects on the country's political and economic development. In fact, it has remained one of the most handy alibis for military coups in the country. For instance the government of General Buhari harped so much on the issues of election fraud to justify its ouster of the Shagari regime.

The penchant for political leaders to tenaciously cling to power, even in the face of total rejection by the people, obviously underlies the main reason for electoral fraud in Nigeria. The western regional crisis occasioned by the political disagreement between the Awolowo and the Akintola supporters, for example, explained how the politicians could be so insensitive and indifferent to the public opinion because of selfish pursuit of power and personal aggrandizement (Dudley, 1973). The stuffing of ballot boxes with ballot papers and deliberate falsification of election results in favour of particular candidates represented some of the serious problems that had bedevilled Nigeria's earlier democratic experiments. The constitutional provision that encourages "winners-take-all" syndrome has rather reinforced the political greed of Nigeria politicians. This inherently faulty aspect of the constitution is one of the forces that propels politicians to see elections as a do or die affair.

Moreover, the deliberate use of the mass media to pursue political objectives has always been a serious political problem in Nigeria. For a very long time in the country's political history, the government usually monopolized virtually all the public owned mass media and use them against the opposition. In fact, this scenario was one of the most important factors that led to the rise of private media houses in the country.

The use to which the mass media is put is obviously very crucial to the success or otherwise of any democratic experiment. As the important fourth estate of the realm, mass media whether public or private should aim at promoting people's interests and ensuring socio-economic and political development of the country. Sadly, the experience under previous democratic dispensations has left much to be desired. The reckless and sensational reporting of political events and processes by the press, for instance, contributes meaningfully to the incidence and escalation of political and ethnic violence in the country. In fact, it is not out of place to conclude that virtually all the political problems in Nigeria are logical outcomes of unbalanced reporting of political events and the manipulation of issues by the partisan press to favour one faction of the elite at the expense of the others.

Finally, political intolerance has remained one of the enduring features of Nigeria's political history. The failure of the politicians to tolerate opposing views has been one of the challenges of democratic governance in Nigeria. Basically, democracy is about issues, policies and national

development. It accommodates a wide array of issues, programmes and plans with a view to uplifting humanity from the morass of poverty, deprivations and ignorance. Sadly however, Nigeria's experience in democratic governance is almost synonymous with vices. Political opponents are seen as enemies that must be eliminated at all costs. This indeed is one of the greatest challenges to democratic consolidation and development in Nigeria.

Democracy and Development in Nigeria: An Analysis

Challenges to a viable democracy and development in Nigeria are similar to those of other African countries. These challenges include lack of civil society involvement, absence of political will, institutional weakness and corruption among others. From our findings in the course of this paper the factors hampering a successful democratization in Nigeria are mainly corruption, malpractices and inadequate professionalism in the Press, weakness of state institutions, electoral malpractices and political intimidations, and weakness of the civil society.

There is a definite correlation between the lack of democratic practices, development in African politics and the deteriorating socio-economic conditions. If governments are not accountable to the people, then they are less likely to pursue socio-economic development. The linkage that exists between democracy and economy is therefore two-dimensional. While democracy has a tendency to lead to economic development, it can also be argued that without a sound economic base democracy can hardly survive in any social formation. This is so because of the financial cost of supporting

the democratic structures like the local government councils, states' executives and states' legislatures and the federal executive and federal legislature. In a federal set-up like Nigeria where there are three tiers of government with both executive and legislative branches, the cost is even higher. There are also very many committees and special advisers. This therefore is the dilemma that confronts the present democratic dispensation in the country.

Beginning from the early 1980s, the Nigerian economy has been witnessing an astonishing decline due in part to the collapse of the global oil market, wrong policies and serious economic leakages. The absolute poverty characterizing the deepening economic crisis in Nigeria is common knowledge. A recent report by the World Poverty Clock (2018) indicates that Nigeria has not only "overtaken India as the country with the most extreme poor people in the world", but has remained the top most country with extreme poverty in Africa. Thus, no fewer than 86.9 million Nigerians, representing nearly 50% of its estimated 180 million population now wallows in extreme poverty. The current efforts to lift more Nigerians out of extreme poverty is clearly indicates that the successive Nigerian governments deliberately mismanaged the country's vast oil riches via incompetence and corruption

Apart from the above, The National Commission for Mass Literacy, Adult and Non-formal Education (NMEC) puts Nigeria's literacy rate at 69.1 per cent.

Conclusion

The transition toward democracy and free market that has swept across Africa states over the past few decades implies that

these states must simultaneously cope with the demands of economic development, political and social integration, and greater public demand for a more equitable distribution of the fruits of democracy and development. The ability to respond effectively to these challenges depends much more on each state's institutional endowment. Building and strengthening these institutional endowments is a precondition for development, because sustained economic development is impossible without good governance.

Good governance is not only the key to the promotion of human rights and protection of civil liberties, but also good governance is highly correlated with economic development and the potential to deliver significant improvements in living standards. Although Nigeria has improved the quality of her governance, much still needs to be done. As our finding has revealed, although it is the responsibility of Nigeria to improve governance, advanced nations have a large stake in promoting development.

In addition, the development deficit is a problem not only in weak and poor states. Many functioning states and advanced democracies also face challenges to effective governance. Therefore, the paper agreed that good governance is an ideal which Nigeria, in her quest for political stability and economic prosperity should aim at to ensure sustainable human development. The paper underscores the unique roles of democracy in promoting accountability and transparency in the management of the nation's affairs. The aim is to foster development. Hence, it deduced in its examination of the relationship between democracy and development that a firmly anchored democratic system would

enable the people to get adequate supply of their essential needs such as food, clothing and shelter as well as services such as education, security, and entertainments.

Finally, the paper noted that democracy as a process has no shortcuts. Hence, the need for a long-term perspective on the achievement of strong democracy. Democracy and development must be seen to have an instrumentalist value and relevance to improving human development. Also while the core tenets of democratic governance have universal validity, the form of democracy a nation chooses to operate should depend on its history and circumstances.

Recommendations

To promote good governance as well as effective, efficient and long-lasting democracy in Nigeria, it is recommended that:

- i. Government at all levels should muster the political will to establish and support an independent audit system in order to contribute to transparency, accountability and good governance.
- ii. The media and NGOs should educate the citizens and politicians on issues of accountability and good governance.
- iv. The international community should increase its support and leverage to the country for institutional strengthening in the near, medium and longer term.

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Vision of National Education Policy 2019

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Abstract

The National Education Policy 2019 envisions an India centered education system that contributes directly to transforming our nation sustainably into an equitable and vibrant knowledge society, by providing high quality education to all. To make India a knowledge super power by equipping its students with the necessary skills and knowledge and to eliminate the shortage of man power in science, technology, academics, and industry, MHRD initiated an unprecedented collaborative, multi- stakeholder, multi pronged, bottom–up, people centered, inclusive, participatory, consultation process from January 2015. The drafting committee constituted under the chairmanship of eminent scientist Padma Vibhushan Dr. K. Kasturirangan examined all the inputs and suggestions and submitted a draft policy by December 2018. The foundational pillars of National Education Policy 2018 were Access, Equity, Quality, Affordability and Accessibility.

Key words : *Man power, unprecedented, Affordability, Accountability, Access, Equity, Quality etc.*

Introduction

Education is a national agenda and is the catalytic tool that can transform the future of our children and youth. Approximately half of India's population is under the age of 26 and by 2020 it is forecasted to be the youngest country in the world, with an average age of 19. To make India a knowledge super power by equipping its students with the necessary skills and knowledge and to eliminate the shortage of man power in science, technology, academics, and industry, MHRD initiated an unprecedented collaborative, multi- stakeholder, multi pronged, bottom–up people centered, inclusive, participatory, consultation process from January 2015. After widespread consultations under taken across multiple levels of online

expert and grass root level ranging from village, block and urban, local bodies, district and state bodies, zonal and national level, provided an opportunity to every citizen to engage in the massive exercise. With this view several impersonal and inter personal discussions were held. Subsequently a committee constituted that led to the evolution of New Education Policy under the chairmanship of Shri. T. S. Subramanian, Former Cabinet Secretary which submitted its report in May 2016. Based on this report, the ministry prepared some inputs for the draft National Policy, 2016.

The drafting committee constituted under the chairmanship of eminent scientist Padma Vibhushan Dr. K. Kasturirangan examined all the inputs and suggestions and

submit a draft policy by december 2018. The foundational pillars of National Education Policy 2018 were Access, Equity, Quality, Affordability and Accessibility.

National Policy on Education 2019

The Draft NPE primarily focuses on the basic pillars of Access, Equity, Quality, Affordability & Accountability. The draft Policy provides for reforms from school to higher education level. It seeks to boost its focus on early childhood care, reform the current exam system, strengthen teacher training, and restructure the education regulatory framework. It also seeks to set up a National Education Commission, increase public investment in education, strengthen the use of technology and increase focus on vocational and adult education, among others. (www.mhrd.gov.in)

Highlights of NPE 2019

The Policy emphasizes the significance of early childhood education throughout an individual's life and the need for curricular and pedagogical restructuring of education in schools in order to make it more effective and relevant for the developmental needs and interests of learners at various stages of their development.

The reconstructed curricular, pedagogical structure and the curricular framework for school education will therefore be guided by a 5+3+3+4 design. It promotes a pedagogy that will focus on the development of important life skills, including 21st century skills. The minimum qualification for teachers will be 4-year integrated stage-specific B.Ed. programme. At the higher education level, a restructuring of higher education institutions with three types of higher education institutions is proposed focusing on world-

class research and high quality teaching across disciplines with significant contribution to research. This will be driven by two Missions –Mission Nalanda & Mission Takshashila. To enable a holistic and integrated implementation of all educational initiatives and to coordinate efforts between the Centre and states a new apex body Rashtriya Shiksha Ayog is introduced. An apex body is proposed for creating a strong research culture and building research capacity across higher education an apex body is proposed namely The National Research Foundation. National Higher Education Regulatory Authority as the only regulator for all higher education including professional education. UGC is to transform to Higher Education Grants Commission (HEGC).

National Policy on Education and Technical Education

The Digital India Campaign is helping convert the whole nation into a digitally empowered society. Quality education will play a critical role in this transformation, and technology itself will play an important role in the improvement of educational processes and outcomes. Thus, the relationship between technology and education at all levels is bidirectional. The use of technology in education can be classified broadly into four categories, The first and most important area is teacher preparation. A second important area where technology can be impactful is in the classroom processes of teaching, learning and evaluation. The third area is the use of technology to improve access to education for disadvantaged groups, including differently-abled students, girls and women, and students living in

remote areas. The fourth area is the planning, administration and management of the entire education system.

The National Educational Technology Forum

An autonomous body, the National Educational Technology Forum (NETF), will be created to provide a platform for the free exchange of ideas on the use of technology. The aim of NETF will be to facilitate decision making on the induction, deployment, and use of technology.

Technology Use and Integration in Educational Settings

For improving the overall quality of education technology, use and integration will be considered as an important strategy. The focus is believed to be not only on creating and delivering high quality content, but also on using technology to:

- ◆ support translation of content into multiple languages;
- ◆ assist differently-abled learners;
- ◆ improve the quality of teaching and learning processes through the use of intelligent tutoring systems and adaptive assessment systems;
- ◆ create new types of interactive content, bring greater transparency and efficiency to the examination system as well as to administrative and governance processes;
- ◆ assist in the management of education such as supporting teacher development programmes;

so that it can respond to the growing demand for education from all age groups, across school education, higher education, professional and vocational education, adult education, and lifelong learning.

Teacher Preparation in the Use of Educational Technology

To skill the teachers at all levels in the use of educational technology, all teacher preparation programmes would include hands-on training in leveraging technology-based resources, including addressing common problems related to connectivity, maintenance of equipment and its safe operation, pedagogical strategies for utilising e-content (including conducting classes effectively in a flipped mode and leveraging MOOCs), and using appropriate tools to enhance teaching-learning processes.

An Online Training Platform

Linked to appropriate mechanisms to certify trainees in specific areas will be developed to empower in-service teachers at all levels of education to stay at the cutting edge of pedagogical techniques. The necessary interventions must include customised courses for faculty development programmes on a platform such as SWAYAM. Both for school teachers and for faculty in higher education, SWAYAM can cover the theoretical aspects of learning.

Developing Educational Software:

A rich variety of educational software will be developed and made available for students and teachers at all levels. All such software will be available in all major Indian languages and will be accessible to a wide range of users including Children with special needs and differently-abled students, and will also include: Software to assist learners with disabilities, Intelligent Tutoring Systems will be used to promote numeracy and foundational literacy in all major Indian languages. Educational software in the form

of serious games, simulations, and applications using augmented and virtual reality. Software to create personalised learning trajectories for each learner based on curriculum, with content (readings, videos, interactive worksheets, etc.) arranged in learning ladders. Adaptive assessment tools that provide formative feedback to help learners take remedial steps, such as self-study or learning collaboratively with fellow students. Software to help teachers create adaptive assessments, formative as well as summative, evaluate the assessments, and provide appropriate feedback to learners. Such assessments will minimise the importance of rote memory, and will instead focus on 21st century skills including critical and creative thinking, communication, and collaboration.

Way Forward

Education is a concurrent list subject. Apart from the centre and the states, there is a need to ensure that the other stakeholders, including institutions, academicians and industry should also be participating in the formation of the structure and syllabus.

A higher budget allocation is required to fulfill the infrastructural gap so there is a

need of a parliamentary bill with mandatory budget allocation and fix the responsibility of states too.

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Effectiveness of a Specially Designed Activity Package on Enhancing the Communication Skill in English among 4th Standard Students

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Abstract

*Various Innovative Practices and Experiments are being conducted by research minded school teachers. Many of such studies are done under the guidance of DIET faculties. The report of one such study titled **Effectiveness of a Specially Designed Activity Package on Enhancing the Communication Skill in English among 4th Standard Students** conducted by a teacher under the guidance of CMDE unit, DIET-Kottayam is presented here. The major objective of the study was to assess the effectiveness of a specially designed activity package on the communication skill of standard 4 students in English. Experimental method with single group, pre-test post-test design was used for the study. From the comparison of the pre-test and post-test scores it was found that the Specially Designed Activity Package was effective for enhancing the communication skill of standard 4 students in English.*

Key words : Communication skill, Experimental method, Pre-test, Post-test etc..

Introduction

Language is our primary source of communication. It is the mode through which we share our ideas and thoughts with others. There are thousands of languages in this world. Countries have their own national languages in addition to a variety of local languages spoken and understood by their people in different regions. Some languages are spoken by millions of people, others by only a few thousands.

Significance of the Present Study

As English an international language, it plays an important role in one's life. But

since it is a foreign language, our pupils feel difficult to speak or express ideas spontaneously in English. That is, the communication skill of many of our students in English is not satisfactory. In such case they need more support from teachers, peers and parents. We should provide them more opportunities to listen and speak English. Considering these facts, with a view to provide more opportunities to students to engage in suitable activities and to assess its effectiveness for enhancing their communication skill in English the present study was conducted.

Title of the Study

The present study is entitled as **Effectiveness of a Specially Designed Activity Package on Enhancing the Communication Skill in English among 4th Standard Students.**

Objectives of the Study

Major objective

- ◆ To study the effectiveness of a specially designed activity package on the communication skill of standard 4 students in English.

Sub Objectives

- ◆ To enable the students of standard 4 to express their ideas in simple English
- ◆ To enable the students of standard 4 to use English in their conversations

Probable Causes of the Problem

- ◆ Lack of need in speaking English
- ◆ Lack of interest
- ◆ Lack of opportunities to listen and speak in English
- ◆ Lack of inspiration and motivation

Action Hypotheses

It is expected that the communication skill in English among 4th standard students can be enhanced by:

- ◆ Creating need and interest among the students to speak in English
- ◆ Providing maximum opportunities to listen good English and speak English
- ◆ Inspiring and motivating the maximum to express their ideas in English

Methodology

Experimental method with single group, pre-test post-test design was used for

the study. The sample consisted of all (15) students of Government L.P School Madappally of Kottayam District, Kerala. The sample included both boys and girls.

Activities Carried Out

Planning, pre-test, Analysis of pre-test results, Implementation of activities included in the activity package, Post-test and Analysis of post-test results were the activities conducted in connection with the study.

Brief Description of the Activities

A brief description of the activities conducted is presented below.

A. Pre-Test

A pretest was conducted in the class as mentioned below.

- ◆ Divided the whole class into pairs. They were asked to introduce his/her pair friends to the class. The teacher called each group to the front of the class and asked them to introduce their friends
- ◆ Evaluation of their performance
- ◆ Given chances to all groups and group members.
- ◆ Every student was scored based on their performance.

Analysis of the Pre-test Scores

Based on the scores obtained by students, each of them was graded. It was found that out of the 15 students included in the sample, nobody obtained grade A. Only 3 students got grade B. 2 got grade C, 6 grade D and 4 students secured grade E.

After the pre-test the following activities were implemented.

Activity 1

Teacher plays a video on various interesting speaking activities and thereby students got chances to listen good English.

Activity 2

Teacher shows a Barbie girl to the students and asks some questions about it like;

- ◆ What is it?
- ◆ Do you like this doll?
- ◆ What is its colour?
- ◆ Does it have curly hair or straight hair?
- ◆ Can you name it? etc.

Activity 3

Asks the students to introduce themselves. Teacher shows a model self-introduction. Then students introduce themselves.

Activity 4

Teacher shows a chart containing a picture. Then she asks some questions related to the picture. Encourage them maximum to speak in English

Activity 5

Teacher divides the students in pairs. Asks them to explain the picture on the chart in their own words to the pair friend. Teacher evaluates them simultaneously.

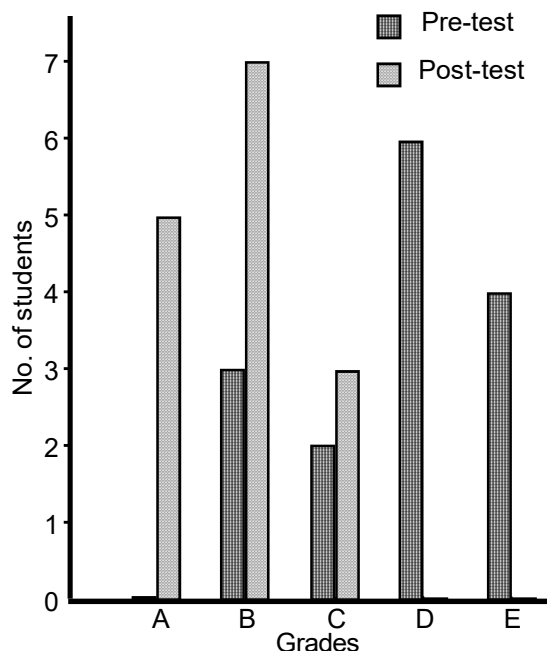
On the completion of these activities, a post-test was administered in the class as done in the case of the pre-test. Analysis of the scores revealed that post-test scores were much better than that of the pre-test scores. Out of the 15 students, 5 students got A grade, 7 students got B grade and only 3 students got C grade. Nobody got D grade or E grade.

Then a comparison of the pre-test and post-test scores was made. Its details is presented in table 1

Table 1.
Comparison of Pre-test and Post-test scores

Grade	Pre test	Post test
	No. of students	No. of students
A	0	5
B	3	7
C	2	3
D	6	0
E	4	0

For easy comparison of the grade level of students at the pre-test and post-test scores a bar graph is depicted as given below.



Graph 1
Bar graph showing the grade level of students at pre-test and post-test

The table values and graph show that the number of students obtained grade A, B and C has increased in the post-test. Also, it reveals that there was not even a single student in the post-test who obtained D or E grade.

Findings and Conclusions

From the comparison of the pre-test and post-test scores it is found that the **Specially Designed Activity Package** was effective for enhancing the communication skill of standard 4 students in English. Based on this finding it is concluded that by giving more activities in an interesting way to the students, their communication skill in English can be developed better.

Suggestions

- ◆ Create maximum opportunity to listen and speak English among the students.
- ◆ Encourage them to speak English without limit.
- ◆ Give them interesting various group activities and language games.
- ◆ Teachers also must speak only in English especially in their English classes, and if possible, at every time.

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