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Proceedings of the One Day National Conference (online)

on

"Quality Assurance and its Impact on Higher Education Institutions in India"-An IQAC Initiative

on

Wednesday, 29th Dec 2021

Dr. M. Rukmangada Naidu
Founder-Chairman-SKIES, Recepient of Kempegowda Award-2014,
Recepient of Rajyothsava Award-2021, by Press Club, (for excellence in Education)

Chairman's Message

It gives me immense pleasure to welcome the delegates to the one Day National Conference on **"Quality Assurance and its Impact on Higher Education Institutions in India"-An IQAC Initiative** conducted by Sri Krishna Degree College, Bengaluru.

The recent trend in the education system is the mushrooming of private universities, with their own governance and regulations. Many universities have attained autonomous status, andsome have got the "deemed university" status too. The question that is in front of everyone is-is quality education being provided by these newer types of educational institutions; is the quality maintained in teaching-learning programmes? These are the important issues of concern in today's education system.

The quality of higher education plays an important role in shaping the nation's development, its economy, public health, public administration, or democratic citizenship. Several challenges are put forth with respect to the quality of education all over the world. The process of voluntary accreditation has been followed in most countries which is a step towards reformation of the education system. The first major reforms in education system began in 1980s mainly in the United Kingdom and the Netherlands followed by revolutionary changes in education system in other parts of Europe, which slowly spread to Asia and America in 1990s.

The main objectives of quality assurance in education are as follows,

Universities can and must make a contribution to the economic development of the country. Universities can contribute to the democratic transition of any country. They can make a contribution to the renewal of the politics and society in the country.

Universities can make a contribution to the construction and assertion of national identity, Universities can contribute to strengthening the status of the country in the world.

Autonomy to institutions is a complex, multidimensional concept, but it can be operationalized effectively based on suitable, and complicated regulations at the national and the institutional level. Autonomy is a part of the larger area of governance of higher education. Autonomy is probably both the most urgent and the most unproblematic to address in this area. Autonomy provides universities to become self-funded or public-funded institutions. Quality assurance in these universities becomes one of the most important factors that decides the ranking and development of the university.

Thus it is essential today to discuss the methods and modes to maintain quality in education systems and form a path towards the development of the nation.

I welcome all of you to engage in a fruitful and result oriented deliberations, derive maximum opportunities offered by this national conference. I am hopeful that the knowledge disseminated in the conference will be conveyed to the student community to transform the society at large.

I also congratulate the organisers for having received a wide range of papers from academicians and research scholars and wish them all a most informative and knowledge filled conference session.

I wish the conference all success.



Dr. M Rukmangada Naidu
Founder-Chairman

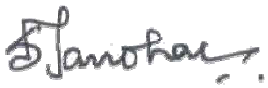
Note from the Academic Director

It is quite gratifying to note that Sri Krishna Degree College Bengaluru is hosting its sixth national conference on **"Quality Assurance and its Impact on Higher Education Institutions in India"-An IQAC Initiative on 29th December 2021.**

The aim of organising this event during hard times of covid-19 pandemic is to rejuvenate the academicians and researchers to equip themselves and work towards the enhancement of quality in higher educational institutions in the country.

The conference is aimed to deliberate on the current issues of academic quality maintenance with respect to management of institutions and teaching-learning programs. I am sure that this occasion will provide a platform for discussion and exchange of ideas in an affable environment for researchers and academicians.

I convey my warm greetings and felicitations to one and all for the success of the conference.



Prof. S.P. Manohar
Academic Director

Message from Principal

I am happy to note that our institution, Sri Krishna Degree College, Bengaluru, is organizing a National conference on **"Quality Assurance and its Impact on Higher Education Institutions in India"-An IQAC Initiative on 29th December 2021.**

It is absolutely important for us to shape our institutions of higher learning as centres of excellence in education, research, and innovations in order to advance towards the realization of India as a forerunner in the field of education. This conference is a step towards bringing together researchers and academicians with an aim to improve the academic standards and achieve excellence as we prepare ourselves for a better future.

I warmly welcome all delegates to this conference and wish all a great success.



Dr. N. Usha Kumari
Principal

Preface

It's a great pleasure and honor for the organising committee of Sri Krishna Degree College, Bangalore to present the proceedings of the National Online Webinar Conference held on 29th December 2021, Wednesday, on "**Quality Assurance and its Impact on Higher Education Institutions in India"-An IQAC Initiative. Bearing ISSN: 2581-4028 (Online).**

The main objective of the conference was to bring together the array of Academicians, researchers and Industry professionals under a single platform to acclimatize them to the ever changing scenario in the field of education and the effect of technological innovations on the education systems in India and to deliver industry ready outputs in the education system, bringing out a collaboration between industry-academic fields. This can be effectively achieved by an open discussion amongst all involved, sharing ideas, technologies, innovative products and future projects.

The conference proceedings included research papers from academicians comprising professors, research scholars, students of undergraduate and post graduate courses and industry persona. The papers were selected through blind peer review and plagiarism check by experts.

The organizing committee renders its heartfelt thanks to the Founder-Secretary Dr. Rukmangada Naidu, SKIES, Smt. Jalaja Naidu, Vice-Chairman, SKIES, Academic Director, Prof. S.P. Manohar and Dr. N. Usha Kumari, Principal, Sri Krishna Degree College, Bangalore for their continuous encouragement and support in bringing forward this conference proceedings.

The organising committee thanks all the members of the technical committee for their support and the Head, Dr. Manjula Prasad for having consented to review the papers and compere the proceedings of the presentations.

Further the organizing committee thanks the publisher, **Eureka Publications, Pune** for having agreed to print the conference proceedings in a special issue of their publications. A big thanks for all the participants of the conference due to whose presence online and participation, this conference was a success.

Programme Summary

1. 10 am. Invocation by **Madhuri Kiran Godkhindi**
2. Welcome speech **Kavitha Venugopal**
3. Introductory Address **Dr. Usha Kumari**, Principal, SKDC
4. Speech **Prof. S.P. Manohar**, Academic Director
5. Presidential Address **Dr. Rukmangada Naidu**, Founder-Secretary, SKIET
6. Key Note Address **Dr. Siddalingaswamy**, Former NAAC Co-ordinator
7. 11 am Commencement of Presentation Session

Technical Session

Introduction to technical session and resource person by **Prof. Madhu Gopinath**
Resource Person-**Dr. Aloysius Edward,** Dean, Faculty of Commerce and Management, and Director, IQAC, Kristhu Jayanthi College, Bengaluru.
Moderator-**Dr. Manjula Prasad**

List of Speakers

1. **Dr. Srikanthamurthy**
2. **Smt. Deepa K.**
3. **Dr. Mamanshetty**
4. **Assoc Prof. Ravi N.**
5. **Ms. Mahadevi**
6. **Mrs. Madhurikiran Godkhindi**
7. **Mrs. Kavitha M.L.**
8. **Ms. Akshatha**
9. **Mrs. Nagaveena**
10. **Ms. Uma Maheshwari**
11. **Mrs. Sudha S.G.**
12. **Ms. Vidya Ashwath**

Vote of thanks by **Prof. Madhu Gopinath**

Programme Compere-**Dr. S. Usha**

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Proceedings of the One Day National Conference (online) on "Quality Assurance and its Impact on Higher Education Institutions in India"-An IQAC Initiative on Wednesday, 29th Dec 2021

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Quality Assurance and its Impacts on Higher Education Institutions in India

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Abstract

An Institute of Higher education is a place for academic excellence that plays a key role in supporting and enhancing educational, economic and social aspects of our country by Inculcating deep knowledge and extensive talents and skills in the student community and bringing it on par with and/or exceeding Globally reputed Institutes.

With the increase in mobility of the student community across various countries, particularly for Higher Studies, it becomes very important to understand the extent of awareness on Quality and adherence in terms of Quality assurance and identifying any actions that must be taken will be an important contributor in helping the institutes to improve the standards of Quality in Higher education in India.

Quality is a key distinguishing factor that determines the standing and contribution of an institute, both Nationally and Globally, in terms of **superiority of academic excellence** and individual benchmarks and Quality assurance explains the of **adherence to prescribed processes and procedures** aimed at setting the highest standards of excellence and accuracy in educational practices and performance and the subsequent results that are achieved.

To establish themselves and lead in terms of **excellence, research and development** and other key academic attributes, Indian Institutes of higher education would have to adapt highest standards of **Quality assurance** so that they can excel in all fields and build a talented pool of academic community.

This paper intends to study the various aspects of quality assurance like **awareness** on the importance of Quality Assurance among Management, faculty and student community, **status of Quality assurance methodologies adapted** and the **impact** that it has had on academic curriculum and results.

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The methodology will be to conduct a survey amongst the relevant stakeholders from the academic community and identify the status and come up with relevant suggestions on the gaps identified.

Comparison with globally accepted Quality benchmarks and Quality assurance processes and sharing these best practices for improving the quality standards will also be one of the major objectives of this paper.

Overall, this paper intends to do a comprehensive study of status of **academic excellence, superior standards in educations, adherence to prescribed process and the complete quality standards and adherence process** in Institutes of higher education in India and come up with the observations and suggest more ideas to improve the Quality standards.

Introduction

In an era of fast paced development, particularly in the field of science and technology, it becomes apparent that the academic institutes that impart these skills, distinguish themselves by exhibiting exemplary levels of excellence in academic standards of teaching and related activities.

Differentiation in terms of Quality of education offered is invariably deciding the ranking of the Institutes and hence it becomes even more important to build a system that meets Global of standards of Quality and evolve even further.

In this century of Globalisation with advancements in communication technology, migration of students towards the best Institutes of Higher Education has become a phenomenon. There is a significant percentage of foreign students in most of the major economies/ countries.

India has a long and illustrious history of being the home to some of the earliest known and best institutes for Science, Maths, Medicine, Astronomy and other allied fields dating back to a thousand or more years. Nalanda, Takshashila University, Ujjain, and Vikramshila Universities are some of the well-known institutes of Institutes of Higher Education in the First Millennium and have flourished in their times. These institutes have attracted the best talent from across the globe and had established themselves as the Premier institutes in their times.

In the present-day scenario though, India has a good scope to further improve its standing amongst the best institutes by adhering to best levels of Quality assurance.

The Student community who are the recipients of knowledge from Institutes of higher education, have evolved drastically and are looking not just within their countries but also across the globe to pursue their dreams and are ready to overcome both the Financial challenges and the social changes that they have to face when migrating to other countries.

The Ranking of the global Institutes play a determining factor in how the students finalise the institutes' of their choice and the rankings are mainly driven by the Quality of Education provided by the Institutes. This directly lays emphasis on the importance of Quality assurance

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that Institutes of Higher Education must adhere to, both the distinguish themselves and to attract the best talent towards their respective Institutes.

This paper approaches Quality assurance In Institutes of Higher Education in India, in a sequential manner by covering all critical aspects of Education which are,

- The student community and their preferences
- Opportunities that the student community provides with for the Institutes
- Research and development activities and global ranking of Institutes
- Awareness and available mechanisms on Quality assurance amongst Indian Academic community

By gathering and studying all these aspects, this paper intends to come up with possible suggestions and enhancement opportunities and framework to ensure adherence to improve Quality Assurance mechanisms and help Indian Institutes of higher education to compete with the top ranked Institutes of the World.

To achieve this objective, data covering the following aspects of Institutes of higher education have been captured and studied in detail in the coming sections.

a. Status of Student Migration to India
b. Details of Institutes and Intake of Students in India.
c. Ranking of Global Institutes and impact of Quality
d. Awareness about Quality assurance in India (Through a Sample Survey)
e. Suggestions to enhance Quality Assurance aspect

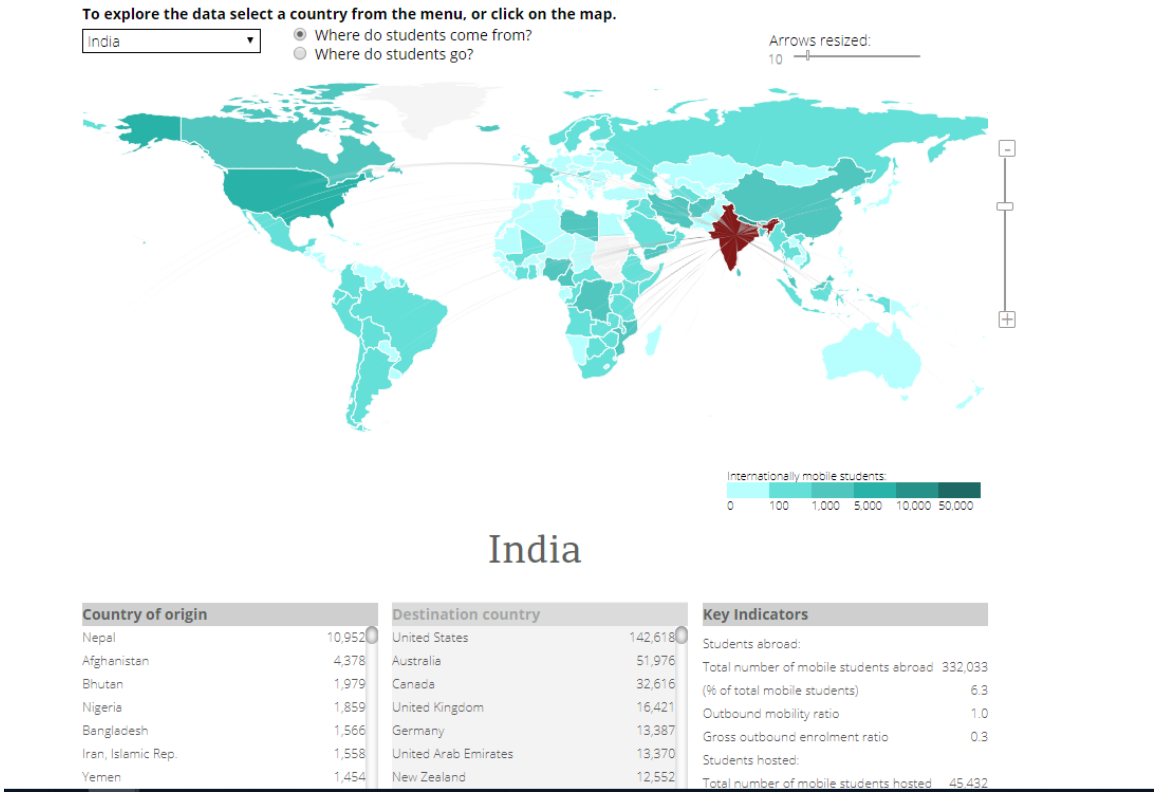
While the first two topics drive home the potential opportunities that Indian Institutes have in terms of Student Intake, the 3rd Topic would reinforce the importance of Quality Assurance to make the best use of the opportunities. Finally, we look at the awareness and current status of Quality assurance in Indian Institutes and come up with our suggestions and feedback on how to improve the same.

a. Status of Student Migration to India

There are significant signs that India is one of the preferred destinations for students looking to pursue higher education.

The below graphical Illustration from UNESCO data show that India attracts students largely from Asia pacific region (Country of Origin) and serves as an important educational home for students from these countries. Close to 20,000 Students from the top 6 countries prefer India as their choice for Pursuing Higher Education.

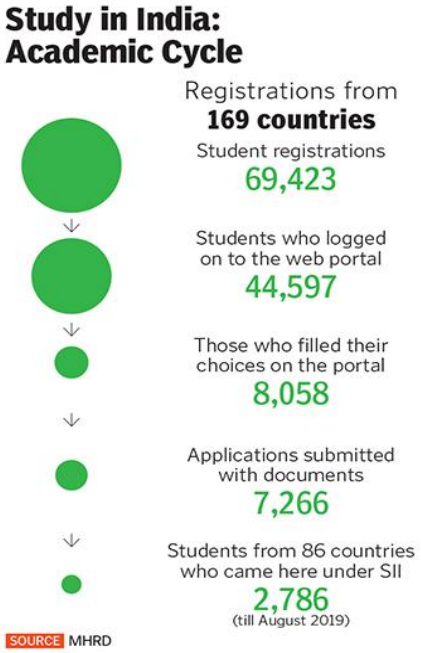
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Source: http://uis.unesco.org/en/uis-student-flow

Figure 1.Where do Students come from to India

Also, a survey in Forbes India, with data quoted from the Ministry of Human Resource development, Government of India shows that, India generates a significant interest amongst the student community looking for migration to India.



Source: https://www.forbesindia.com/article/budget-2020/study-in-india-attracting-foreign-students-in-the-age-of-campus-turmoil/57305/1

Figure 2.Data on Interest shown to Study in India

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This data clearly shows the immense potential that Institutes of Higher Education in India can generate from the Global Student community.

b. Details of Institutes and Intake of Students In India.

While the previous section provided insights on the potential opportunities from the Global student community, this section explores the opportunities that the domestic student community provide us with.

Considering the technical Institutes of Higher education, the information from the website of All India Council for Technical Education (AICTE) provides details insights on the domestic opportunities.

Details of various Programs and volume of Student intake has been captured in the first chart, which shows Engineering field getting the bulk of the students, while unaided private institutes show the maximum intake amongst the various types of Institutes.

The third graphs clearly shows the potential if we consider all types of programs offered in India. There are more than 10K Institutes with more than 3 Million students who undergo various programs in these institutes.

Given the vastness and scale of the Higher education system in India, it becomes undoubtedly clear that Quality of Education Offered will be the single biggest contributor in deciding which of these Institutes top this humungous list

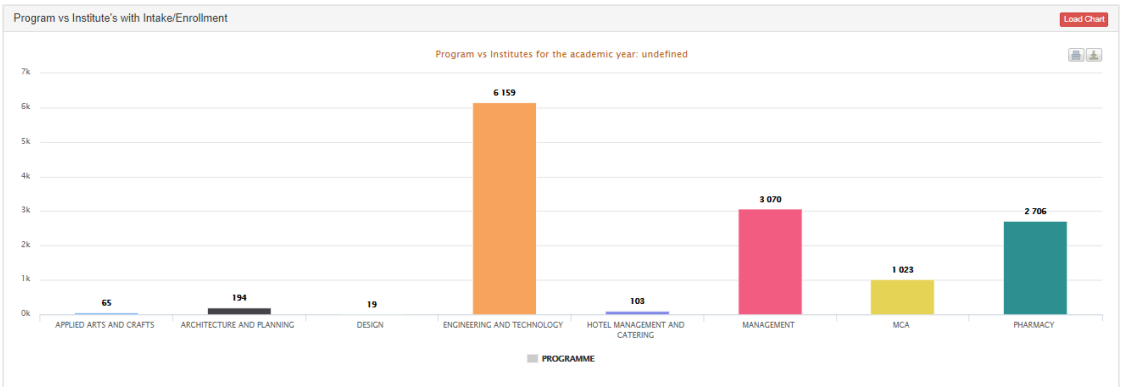
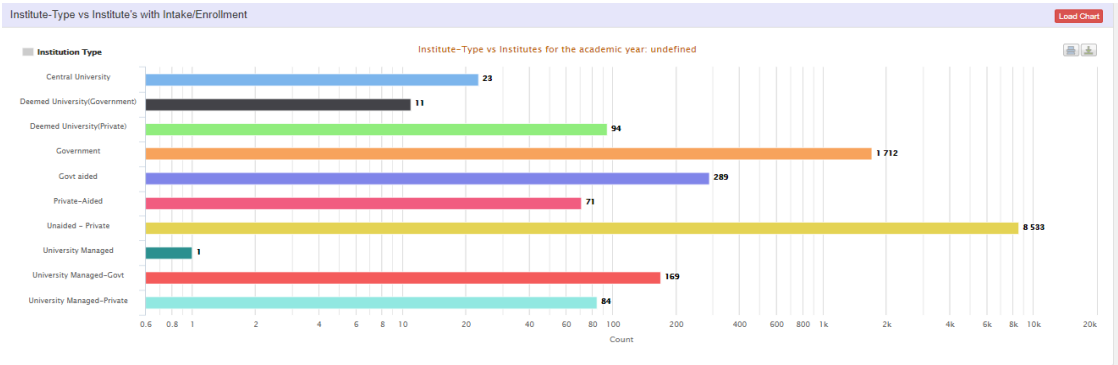


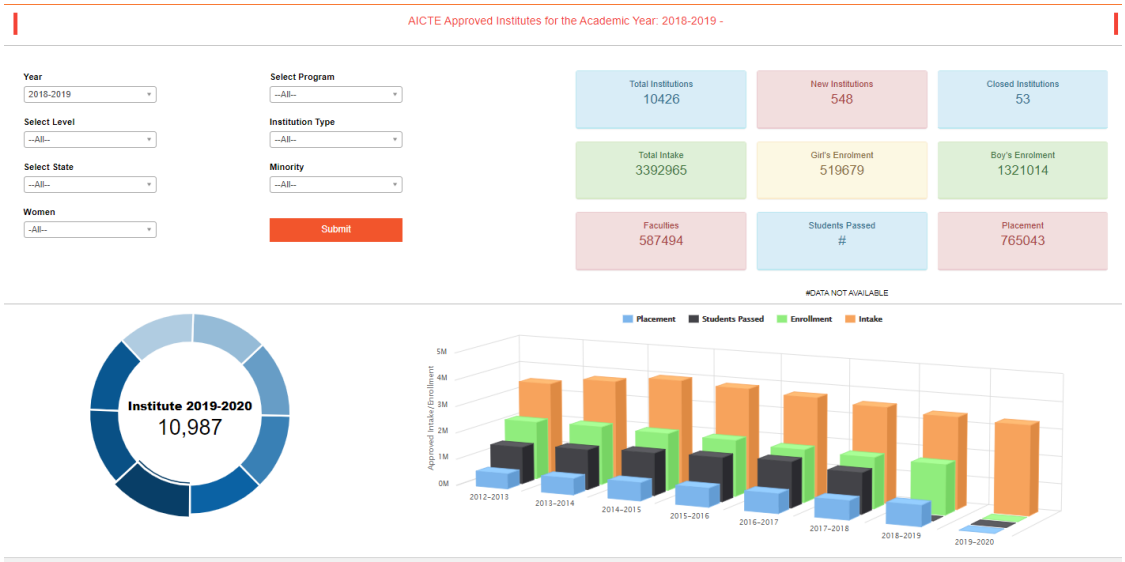
Figure 3.Program vs Institute's with Intake/Enrolment



Source: https://facilities.aicte-india.org/dashboard/pages/angulardashboard.php#!/graphs

Figure 4.Institute-Type vs Institute's with Intake/Enrolment

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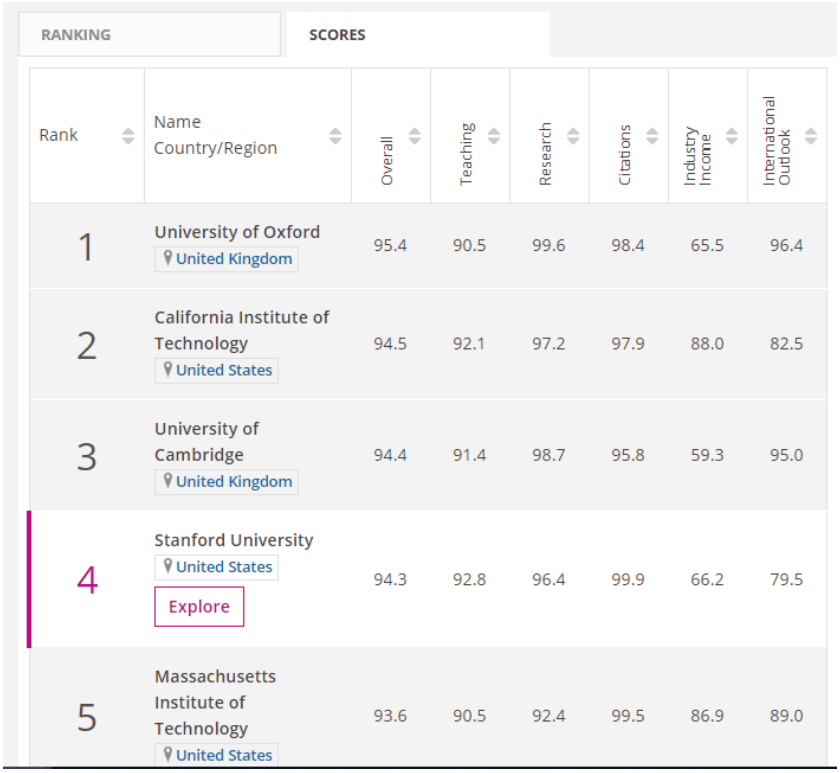


Source: https://facilities.aicte-india.org/dashboard/pages/dashboardaicte.php

Figure 5.AICTE Approved Institutes for the Academic Year: 2018-2019 -

c. Ranking of Global Institutes and impact of Quality

Looking at the ranking of the top Universities in the world, its clear that the weightage are mainly given to the Quality of teaching and Research. As we can see below from the rankings taken from the Times Higher Education portal (THE) , quality plays an important role.



RANKING | SCORES

Rank	Name Country/Region	Overall	Teaching	Research	Citations	Industry Income	International Outlook
1	University of Oxford United Kingdom	95.4	90.5	99.6	98.4	65.5	96.4
2	California Institute of Technology United States	94.5	92.1	97.2	97.9	88.0	82.5
3	University of Cambridge United Kingdom	94.4	91.4	98.7	95.8	59.3	95.0
4	Stanford University United States Explore	94.3	92.8	96.4	99.9	66.2	79.5
5	Massachusetts Institute of Technology United States	93.6	90.5	92.4	99.5	86.9	89.0

Source: https://www.timeshighereducation.com/world-university-rankings/2020/world-ranking#!/page/0/length/25/sort_by/rank/sort_order/asc/cols/scores

Figure 6.Top 5 Universities in the world

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These universities, have over the last many decades, distinguished themselves in terms of the quality of education and research outcomes they provide, there by attracting and producing the best talents in the world. The Scores for ranking are largely focussed on Teaching, Research, Citations, Industry Income and International outcome – which are all truly quality driven aspects.

Superior standards of Education and Academic Excellence in terms of above-mentioned aspects are the corner stone of any highly ranked Institute. This clearly indicates that quality assurance will be the single most determining factor for an Institute of Higher education to distinguish itself in global arena and this would invariably apply in equal measure for India as well

d. Awareness about Quality assurance in India (Through a Sample Survey)

This section attempts to understand the awareness on Quality Assurance amongst the India Student and teaching community by conducting a sample survey.

The objective is to find out the awareness and also look at getting feedback on suggestions to improve the quality assurance aspects in Indian Institutes of Higher Education.

The Survey had a Questionnaire of 10 questions covering various aspects on awareness and feedback on Quality assurance. The questionnaire was shared largely among the Urban Student and Teaching community in India and I had received a total of 104 responses.

The summary of the responses has been captured below along with the detailed responses (Fig 7), for reference.

Summary of findings from the Survey

1. 75% of the respondents are aware Quality assurance mechanism in their institutes
2. Statistical Process control and Cause & Effect analysis contribute to nearly 75% of the quality aspects in institutes
3. Innovation and Continuous monitoring of student's assessment constitute to nearly 66% of the overall mechanisms adapted by Indian Institutes of Higher education.
4. Support to Student learning and teaching faculty contribute to 54% of the total activities followed towards quality assurance.
5. 41% of the respondents feel there is enough support in place to implement Quality assurance mechanisms 16% feel there is a lack of support
6. 71% of the respondents are aware of quality assurance mechanisms either in India or from Global Institutes

From the survey its quite clear that there is a good awareness on Importance of Quality assurance and a reasonable level of Quality assurance mechanism has been adapted by various Institutes of Higher Education in India.

The other key takeaway from the survey is on the additional Quality assurance mechanisms that can be adapted to improve the Quality aspect of education and they are as below

- Focus on Transformational aspects rather than transactional activities

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- Invest in long term continuous improvement areas
- Adapt to new technology driven innovative learning models

Though India has a significant number of Institutes of Higher Education as we can see from the earlier sections, its also clear that there is ample scope for improvement from the Global rankings that we provided in the earlier sections.

To improve our standards and position ourselves amongst the top best institutes of the world, focussing on Quality aspect of Education becomes mandatory and a deep level of Quality assurance driven Educational system can only address the gaps that Indian Institutes have in comparison to the Top Ranked Global Institutes.

In this scenario, the outcome from the survey that suggests three key areas for improve the quality assurance mechanism can be considered as important guideline that can be taken as a reference for Institutes to build and work upon to improve the Quality aspects of education in their respective Institutes. Adherence to such a Quality assurance mechanism also becomes an Inevitable aspect of Excellence is Education.

Focus on Transformational aspects rather than transactional activities

This calls for innovative approaches to identify areas that have so far remained unattended and brining in effective changes in those areas with focus on Quality of education

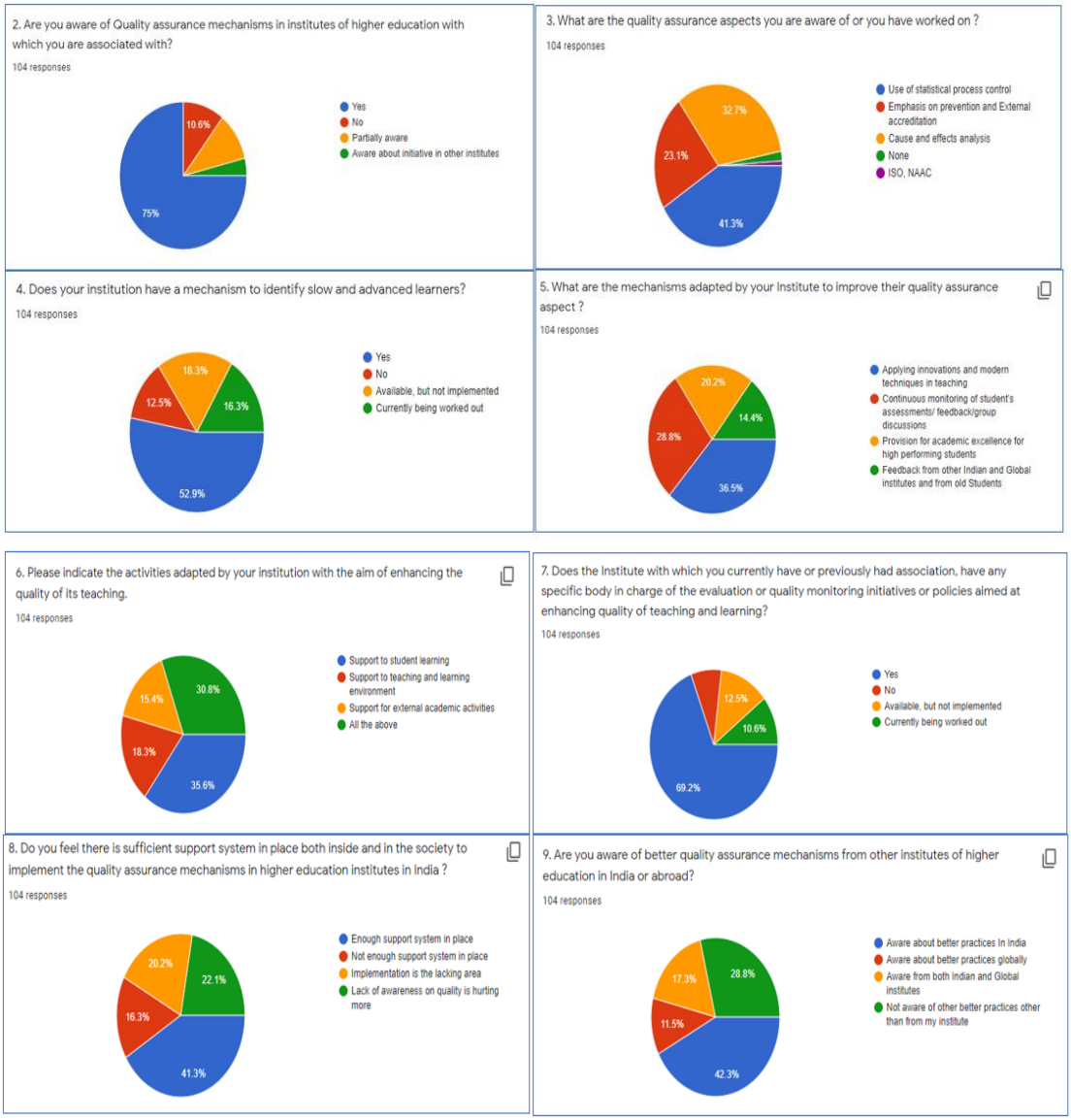
Invest in long term continuous improvement areas

This suggestion calls for Institutes to not get bowed down by challenges in implementing long term structural changes and work on identifying and implementing changes in areas with a long-term perspective in mind that can withstand the test of time with regards to Quality of education in respective Institutes.

Adapt to new technology driven innovative learning models

In an era of technical advancements, Institutes of Higher education are the beginning points of Research and Development and it makes absolute sense that they adapt technology driven initiatives to improve quality aspects of Education.

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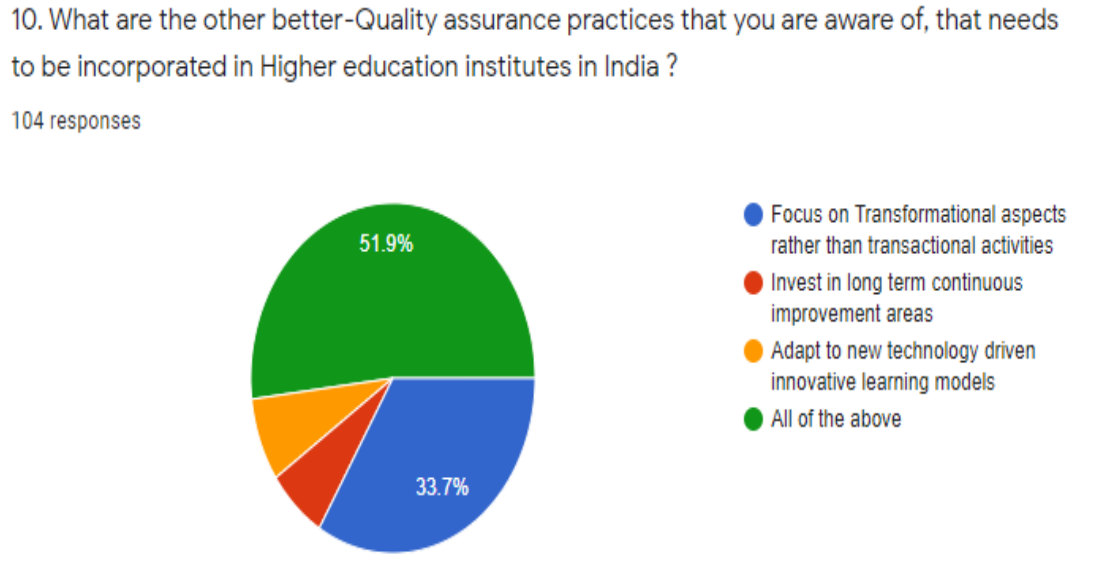


Figure 7.Summary of Responses from the Survey

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e. Suggestions to Enhance Quality Assurance aspect

As per the survey and in common practice, every institute have their own Quality assurance mechanisms in place and use them to monitor and provide good Quality education and learning atmosphere to the students.

What is then required is a mechanism to enhance the Quality assurance aspect of education and there by ensure better tracking and adherence mechanisms to ensure best quality.

On top of the inference from the Survey responses, reference was taken from the Oxford University Quality Guide Code.

The snapshot below provides a overview of the quality enhancement mechanism that provides a clear sequence of steps that can be a effective value addition to Quality assurance mechanism.

This will be a reference Life cycle for quality mechanism framework that can significantly boost quality assurance approach of an Institute.



Source: https://academic.admin.ox.ac.uk/sites/default/files/academic/documents/media/brief_guide_to_the_quality_code_july_2017.pdf

Figure 8.Quality Enhancement Approach

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Conclusion

From the wide variety of data related to Quality assurance that has been provided in this document there are few things which are very clear, and they are

1. There is huge potential that is available in India which the Institutes can tap to improve their standing
2. Global ranking of Institutes are mainly driven by aspects that are Quality driven reinforcing the Importance of Quality assurance mechanisms
3. While there are quality control and assurance mechanisms in place in Indian Institutes, there is good scope for adapting to new techniques to enhance quality assurance mechanisms.

Considering this, I would like to conclude this study by suggesting that the below aspects be incorporated in the Quality framework of Institutes of Higher Education in India to become Global players and compete with other Top Ranked Institutes in the World.

1. Identify transformative areas and adapt to technology driven Initiatives to improve Quality aspects
2. Adapt a Long-term approach, involving key structural changes, to incorporate a deep sense of quality assurance mechanism that would help institutes withstand the demands of an ever changing world
3. Develop a framework to Enhance the Quality assurance mechanism, similar to the one suggested in fig 8, in the above section. This would help to have a end to end mechanism to ensure improvement in Quality of education and compete and excel amongst the top ranked Institutes of Higher Education around the globe.

Declaration

I, Vidya, Hereby declare that apart from the reference quoted above , the complete paper has been published from my own knowledge and understanding of Quality assurance aspects in Higher Education and supported by the Survey that I had conducted as part of this paper.

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Design and Development of Inclusive Practices in Higher Education

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Abstract

Broadening involvements creativities has aimed towards improvement and opportunities to higher education for all class of society. Since the society has wider demand for education from almost all the segments along with legal reforms and human rights declarations, the initiatives concentrate mainly on enlightening access for students from various sectors along with traditionally side-lined backgrounds such as differently abled students, ethnic minorities, students with very low income and tribal students towards addressing inequities and dissimilarities in higher education. When one considers each society or educational institution which caters for higher education, it is unique and has a vast variety of historical context and its own cultures. Each of these institutions should understand and see how best it can achieve the vision of equity and inclusion. In education Inclusion take a major and specific meaning, every Nation has a different set of standards for explaining and understanding inclusion few take it forward as inclusive of differently abled students, few take it as human and civil rights and others take it as inclusive of economically backward students. The reasonable access to the higher education involves both quality and equity, the two principles that are balancing, but has a framework of objectivity differently. For one to participate in higher education, one need to have a reasonable principle that ever one is subjected with uniform opportunity to access. The term uniform or equality is termed as the equal opportunity or treatment given to everyone under the regulation without any discrimination. When one considers teacher's attitudes and behaviours towards students becomes the most important aspect that gets related to the successful inclusion. Inclusiveness in education indicates that educational institutions should be freed from the influence of negative forms of discrimination on gender basis, differently abled, student's culture, ethnicity, their religion or various differences that arise from learners geographic and socio-economic background.

Keywords: higher education, uniform opportunity, culture and diversity, human rights, Cultural heritage in education.

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Introduction

Integration is about school change to work on the instructive framework for all students. It implies changes in program, changes in how the teachers will show and how the students will learn, just as alterations in how the students with and without exceptional necessities associate with and furthermore get connected with one another. When one considers inclusive education system it is the process of empowering all students, which also includes the previously eliminated group towards learning and participating efficiently and effectively with the main steam of the higher educational system. Inclusion is the word that is used in educational system as a method in which one educates the students with some special attention and educational needs. When one considers inclusion it is the model in which the students who are in need of special needs are being taken into consideration and spend more time or all of their time towards improving their educational system or through making them understand about the society. Enactment of these inclusion varies from one institution to another. Higher educational institutions should frequently be accustomed towards frequently undertaking few selected students who are very mild and also few who need very special attention. Inclusion in general can be elaborated and evaluated at which level of principles, which place, for what purpose, and how to practice with a specific student. There an are various elements which are dubious to the achievement of consideration. Researchers have distinguished five fundamental highlights that portray effective of incorporation of understudies who are in need of unique consideration. (1) a feeling of local area and social acknowledgment, (2) an enthusiasm for students variety, (3) regard for curricular necessities, (4) powerful administration and guidance, and (5) staff backing and joint effort, list three basic components: (1) dynamic and significant support in the comprehensive setting, (2) feeling of having a place and (3) divided proprietorship between workforce. At long last adding authoritative help to the rundown. The mentalities and practices of educators toward understudies is the main variable connected with fruitful consideration. These mentalities and practices fill in as a model for other school staff and understudies and are in this way basic. The job of educator is vital for fruitful incorporation of the understudies with unique requirements. Incorporation is the one which works with the acknowledgment of the understudies with different incapacities through giving instructive or improving abilities and administrations towards supporting their instructive achievement. Ordinarily understudies who are distinctively abled and who are remembered for general training framework or study hall are not genuinely acknowledged 100% of the time by their non-crippled companion. Subsequently, it turns into the educator's liability towards advancing this acknowledgment. As well as working with acknowledgment, educators should likewise carry out educational methodologies that can be completely utilized towards supporting incorporation. Not many of the models that follows are (1) reaction to mediation, (2) co-employable learning, (3) peer upholds, (4) methodology guidance, and (5) self-assurance systems. In the overall instructive framework, comprehensive training additionally turns into a piece of the overall framework hence the said rules that are pertinent to the general and conventional type of schooling framework turns out to be similarly significant in comprehensive instruction. The main distinction is their strategic contrast since it has various qualities and various necessities when related with various kinds of distinctively abled people. Also, the methodologies and models of comprehensive instruction contrast in their plan according to requirements of the people with inabilities. Every one of the standards pertinent

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to general/ conventional schooling are similarly significant in comprehensive instruction, which are enrolls are as per the following in a word:

- The belief for educational values
- The belief for personality building
- The belief for instructing moral and ethical values
- The belief for creative work
- The belief for inter-cultural and worldwide understanding
- The belief for nationalism and national amalgamation
- The belief for democratic polity and good social responsibility
- The belief for transformation-systematic approach towards occupational and technical education

Comprehensive schooling is fundamental for making instruction for all understudies with inabilities a reality. The importance of comprehensive instruction is that the school ought to work on in all aspects is the way towards tending to the instructive requirements for all understudies paying little mind to standing, religion, handicap and so on Every one of the models utilized in unique and coordinated schooling can be conveniently utilized in comprehensive training. India is a country with numerous varieties as far as geological frameworks, and subsequently, adaptability is needed in addressing the requirements of explicit interests' gatherings. In comprehensive instruction as well, numerous varieties are required. In serving kids with visual hindrance, as numerous as different setting which has a particular help conveyance models are trailed by government and deliberate associations.

The significant modes that gets remembered for comprehensive instructive framework relies upon financial conditions, geo-world of politics and general trainings framework are predominant in agricultural nations. In this instructive model an outwardly hindered understudy is signed up for a standard class with asset room offices. Here up an extraordinary educator is accessible to the understudy alongside the normal instructor. While the exceptional educator is answerable for ability advancement utilizing extraordinary strategies and so forth for the kid the standard instructor is accountable for the overall training programme. In this model an experts instructor called "asset educator" is selected. She fills a few roles, for example, getting ready instructing learning material, educating in addition to educational program exercises, giving direction to various functionaries of the establishment and guardians and translating books and other material into Braille according to needs. The carrying out methodology of asset model differs from one school to another due to reasons like area of the foundation, accessibility of understudies and nature of institutional administration.

Review of literature

The reason for survey of this literature is to permit the researcher to acclimate oneself with recede and flow information nearby in which the specialist will work. It assists the specialist with distinguishing various gaps in the information. A survey of related writing gives the specialist vital understanding into the issue enlarges information on the analyst and guarantees the evasion of pointless duplication. It gives scientist complete and through data on the work done, in his/her

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nation and abroad, in the particular region of his/her examination. It gives the analyst a profound knowledge into issue picked for research study. It additionally assists the analyst with choosing the approach, apparatuses, test and methods of examination. Here a work has been made to introduce a portion of the investigates directed in India and abroad which have a huge bearing on the current review. Survey of related writing gives the establishment for future work that must be done by the specialist; it is required viewpoint for research work.

The research paper identifies the knowledge and acceptance criteria of the faculties who are into special and general education system and also are those who administer the inclusive education system which falls within the rural and diverse state. During the course of comprehensive instruction for contrastingly abled understudies, has acquired an immense help, however sadly less consideration has been paid towards the program execution which falls inside a rustic or helpless state. With the realization of the comprehensive schooling framework which started with the entry of the people with handicap and training Act (IDEA) has prompted the standard training creativity development whose point was to club both customary and just as a specialized curriculum framework into one framework which leads in offering educational types of assistance to various abled understudies in their normal study hall. The augmentation of REI was towards full incorporation development, which concentrated not just the scholarly execution for diversely abled understudies through ordinary study hall settings, yet additionally getting abilities on socialization, mentalities and just as certain subordinates' relations. Overview results have shown areas of misconception of specific utilizations of comprehensive training framework and practices. All things considered, at specific time none of the establishments in any regions addressed at the gathering had attempted to carry out comprehensive training. Normal educators were not prepared in how to manage kids with different handicaps. Because of this huge number of youngsters in the class were powerless to give individual consideration. The attitude of customary educators towards reconciliation was negative. The attitude of the heads in regards to reconciliation was positive. Few publishers discuss on Special Educational Needs (SEN) and inclusive education. The book focuses on various aspects such as what the need for SEN, historical development from SEN to inclusive education, Creative needs, understanding different difficulties and initiatives to support students with learning difficulties and through inclusive educational studies. Few researchers have focused that our country has made an impressive financial gains in the last few years and currently is being considered as the 4^{th} largest economy in the terms of purchasing power parity. Even with this large scale improvement in the financial sectors, more than 280 million in the society in India are recognized under the poverty line. The researcher also has briefed about distinct way of educating system in India, which includes few changes in government legislation and procedures with a major step towards integrating educational provisions. Various strategies are being implemented towards addressing current challenges that our country administrators while educators face a movement towards more integrated education. Few more challenges that are unique need to be addressed and implemented to obtain the key objectives enshrined in the legislation. Attitudinal blockades that are deep-rooted as part of our country’s historical response towards different abled must find a change through various education programs for both teachers and the general public. To undergo these programs more financial and co-operative and commitment from the key National and respective state educative institutional stakeholders and shareholders with universities should come

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forwards towards supporting research-based initiatives. This collaborative and integrated education system will finally depend on how Indian educators and educational systems can come together to deal with countries diverse culture and changed context.

Objectives of the Study

- This is to investigate teachers Education prospectus concerned with Inclusive training.
- To evaluate pre-administration educator's attitude, self-viability, and abilities towards Inclusive schooling.
- To Develop Inclusive Education educational plan system for Teacher Education and form prospectus for pre-administration educators.
- To compare the effect of imparted syllabus in Isolated, Infused and Isolated without training mode on attitude, self-efficacy, skills.

Research Methodology

Any systematic and scholastic activity designed to promote the development of education as a science can be considered as educational research. “Educational research represents an activity directed towards the development of an organized body of scientific knowledge about the event with which education is concerned of central importance are the behaviour patterns of pupils and particularly those to be learned through the educational process”. The research is carried out through applying couple of methods such as survey method, experimental method and documentation method. Different methods was undertaken for different objectives, for example the first objective was being understood through document analysis method and the second objective was understood through survey method. The population was taken care by approach method from different schools NGO’s through approaching various teachers who were involved in inclusiveness in their teaching system. Few schools like Atmashree educational trust who undertake students from economically background class, RV College for deaf and dumb, Samarthanam Trust for the Disabled, Mitra foundation, and Swabava foundation was approached. Sample and sampling techniques was pooled from various colleges who were inducting higher education such as B.Ed. M.Ed, Teachers selection colleges were identified. For survey 2-% of the colleges were from educational sector and 80% students from the same college were included in the survey by using subsidiary sampling.

Plan of Data collection tools & techniques

For the primary goal, record investigation technique was utilized. Information Sheet was utilized to record examination focuses. Information sheets were ready by analyst. The subsequent goal has feelings, perspectives and worries about comprehensive training this could be accomplished through taking information from different diaries, magazines and examination papers. Item improvement technique was being utilized for the third level headed lastly trial strategy was utilized for the fourth unbiased during this exploration pre and present test was executed on evaluate disposition, self-viability and abilities of pre help instructors. The form of pre-test, post-test was different of a similar test. Subsequent to stepping through pre-examination comprehensive schooling prospectus was executed and post-test taken. Four to five colleges who

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caters for higher education was considered from places like Ramanagara, Channapatna and Mandya District Teachers from the same colleges were included in the survey by using related sampling. Relevant permission was being taken from the institutional heads for data collection process. The total data collected was around 275, exclusive from teachers out of which only 160 samples were selected due its relevancy and teachers being not so responsive and correct in the survey being conducted. Comprehensive instruction here alludes to a magical situation just as organizing the institutional offices and cycles. In this manner it guarantees admittance to different conditions and triumphs through instruction for each person, including those connected with the edges, it is possible that it addresses the learning troubles because of the physical and mental issues or due their social and monetary positions. The principle point is to create a coordinated school premises through furnishing equivalent open doors to the understudies with distinctively abled capacities, assortment of social foundations and different learning necessities.

Teacher Education programme

Curricular region in concerned or Reference in Education Foundational learning in curricular field is involved in instituting links between progressive constructs and psychological theory and its principles along with larger societal and political certainties in which we all see the students growing and developing. One can really understand the development of the student in diverse contexts in which it is necessary to prepare student, faculties to address these diversities in the classroom through teaching them within the framework of inclusive education system. Pre-services should be emphasised in teacher education programmes at all levels, this should also be included in higher education and universities. An adequate opportunity towards designing the students in order to appreciate the developmental process should be provided through the course that should be designed to accept the concepts and branches such as psychology, attitude as well as the sociology.

By the various data collected by the researcher it has helped towards identifying directly related, indirectly related and as well as data not related to inclusive education its objectives, various units and as well as content and topics. Considering the higher education curriculum the researcher has identified various objects for directly and indirectly related units and contents / topics that can be related to the inclusive education they as represented with various aspects such as; to promote social cohesion and international understanding and protection of human rights and the rights of the child can be directly related to the inclusive education system. To use competencies and various skills for becoming an effective faculty, to develop critical awareness about the social awareness and reality among the students, to act as agents of modernization and social change, to become competent and committed professionals who are willing to perform an identified task are all being taken as the aspects of direct inclusion in education system.

In teachers education programme (higher education system) only three objectives were directly related to inclusion education and the other one objective were indirectly related to inclusive education system here are few of the interpretations

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- In higher education especially in B.Ed or M.Ed. it was understood that there were five core papers out of these four core papers consisted of objectives topics / content, practical's that was directly or indirectly related to inclusive education.
- Only few courses on psychology of development and learning and optional courses such as introduction to guidance and counselling in schools where the topics directly related to inclusive education
- The education programme had the activity such as identify the learning needs of students arising due to disabilities, gender, social and Economic disadvantages.
- Doing modification in teaching /learning activities based on the needs of the students.
- Do modification in teaching learning activities based on the needs of students.
- Teach in inclusive classroom rather than in segregated learning.
- Teach in inclusive classroom rather than in segregated setting.

Towards fulfilling the second objective of pre service attitude, self-efficacy, and skills towards Inclusive education the researcher collected data and the details are given below the observation and interpretation presented along with table.

Gender wise pre-service teacher's Status of Attitude, Self-efficacy and Skills

Gender		Attitude	Self-efficacy	Skills
Female	Mean	148.4140	85.7721	449.5361
	N	983	983	983
	Standard Deviation	19.03535	12.14269	57.27040
Male	Mean	148.7097	86.5760	457.3088
	N	217	217	217
	Standard Deviation	19.08736	13.02650	61.24776
Total	Mean	148.4675	85.9175	450.9417
	N	1200	1200	1200
	Standard Deviation	19.03714	12.30550	58.06066

Interpretation

Male and Female pre-administration teachers‟ disposition, self-adequacy and abilities towards comprehensive schooling are practically equivalent thinking about the mean worth and S.D.

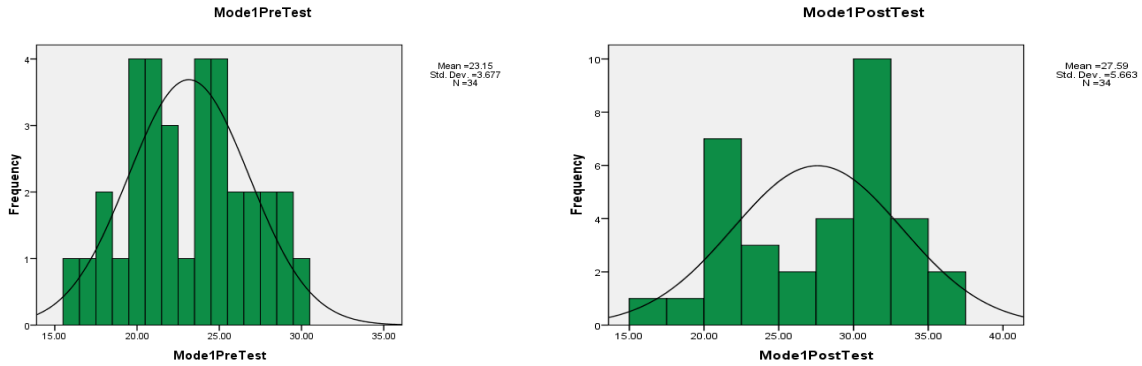
Factors delaying addition of students with differently abled in classroom

The factors that hinder which is related to teaching, learning and faculties are as follows; teachers cannot handle the students with varieties of disabilities, it is understood that they can only handle a particular type, it is also understood that support from the Administration is not fully available, another factor is that the faculty cannot adjust themselves to environment, this is because of improper infrastructure. It is also understood that there is a lack of collaborative and co-operative learning process this happens because due to unsupportive climatic conditions and environments. It is also understood that the faculties take extra time for covering up the syllabus, and also require extra time towards spending with them. This happens due the environment where these

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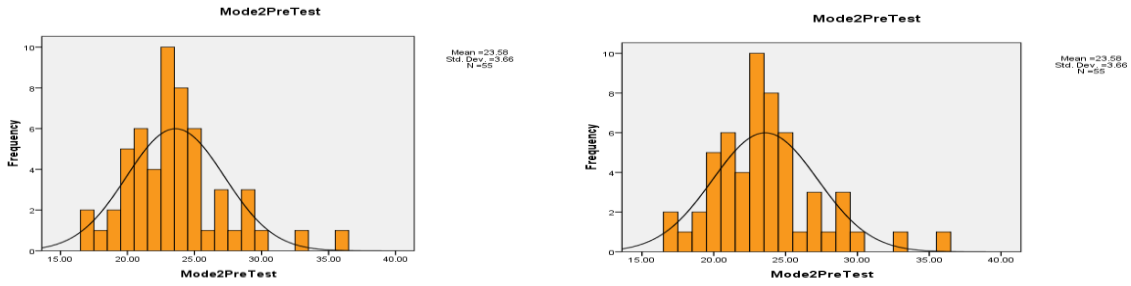
students should get adjusted with other students. Teachers / faculties are not provided with proper training on how to understand the psychology of the student, also depends on the negligence based attitude of the teachers, unavailability of trained faculties, insufficient staff, lack of proper understanding of technology, lack of proper teaching aids, not efficient in problem solving techniques, normally time table gets effected due to no proper facility in schools. Lack of appropriate personal and general counselling of students and parents.Parent's attitude to include disabled students in regular classroom is a concern.

The next objective was on towards comparing the effect of imparted syllabus in Isolated, Infused and Isolated without training mode on attitude, self- efficacy and skills



Combined Value of Inclusive Education practices capabilities of post-test Skewness value is -0.217 which is close to zero means distribution is about normal.

Combined Value of Inclusive Education practices capabilities of pre-test Skewness value is 0.957 which is close to zero means distribution is about normal.



Combined Value of Inclusive Education practices capabilities of post-test Skewness value is 0.199 which is close to zero means distribution is about normal.

Combined Value of Inclusive Education practices capabilities of pre-test Skewness value is -0.642 which is close to zero means distribution is about normal.

Findings

Success in inclusion education depends majorly on the various positive attitude of the stakeholders that they have towards inclusion of differently abled students in the regular

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classroom. Educational institutions are playing a vital role in preparing faculties / trainers for inclusive classroom system. During preparation, change in attitude of pre-service teachers is the role of teacher education institutions. Pre-service teacher's concern about inclusive education, Pre-service teachers readiness for teaching diverse learners and their attitude towards inclusive education practices The finding of this study regarding attitude of pre-service teacher's is critical factor is consistent with above all reported studies. Demographic factor, gender wise attitude of pre-service teachers towards inclusive education is almost same which not consistent with the study. Age wise consideration of pre-service teachers attitude (Age level- below 25 years, 25-30 years, 31-35years, 36-40years and above 40 years) are almost same in this study is similar to the finding of study conducted.

- Pre-service teacher's attitude was improved due to imparting infused and isolate syllabus of inclusive education providing training to teacher educators along with teaching learning Material. While there is no impact by imparting isolated syllabus without training and not providing teaching learning material.
- Pre-service teacher's Self-efficacy was improved due to imparting isolated syllabus with training and providing teaching learning material and isolated syllabus without training and not providing teaching learning material. But there is no impact on Self-efficacy in case of implementing infused syllabus; even though training and teaching learning material was provided.
- Pre-service teacher's skills was improved due to imparting infused and isolated syllabus of inclusive education providing training to teacher educators along with teaching learning material. While no impact by imparting isolated syllabus without training and not providing teaching learning material.
- Pre-service teacher's capabilities to perform inclusive practices are more effective in isolated syllabus than infused syllabus. Both syllabuses imparted with training to teacher educators and providing teaching learning material.

Summary & Conclusion

Instructor training program schedule, brain research of improvement and "Learning and Introduction to Guidance and Counselling" in school gives information on comprehensive schooling. By creating fantastic educational programs and planning quality resources through Faculty improvement programs, organizations would turn into the ideal answer for the fruitful comprehensive instruction.

A review was directed to notice the Attitude self-adequacy and abilities of Pre help educators towards comprehensive training. with goals to dissect Teacher Education educational program worried about Inclusive schooling, to evaluate pre-administration educator's mentality, self-viability, and abilities towards Inclusive instruction, to Develop Inclusive Education educational program structure for Teacher Education and form prospectus for pre-administration instructors, to analyse the impact of conferred schedule in Isolated, Infused and Isolated without preparing mode on disposition, self-adequacy, abilities. Different methodology was undertaken towards studying the objectives a few were such as Survey method, Experimental Method, Document Analysis, Product Development method, preparation of new learning methods, making the

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faculties to attend Faculty development Programs which included programs on inclusive education. For the inclusive education to be successful it requires a vast transformation in educational institutions and the change in the system. However more of this improvement is literally focused on design and not intensively on the resource it is important for one to accentuate that in inclusive education, all the students are put together in the mainstream classroom for the whole curriculum or for the entire set of classroom sessions. Once implemented demonstrates a positive approach on the students achievements and social wellbeing. Once for a while the term inclusive education becomes identical with education for the students who are differently abled. Whereas this becomes the main motivation for inclusive education, where successful inclusive system and practice would be successful for all students with various attributes which includes society, their language, gender and societal and financial status.

Limitations of the study

- The limitations of the study was that the findings which was on the present study were mostly depending on various responses provided through pre-service faculty members and data collected on tools and involvement of them in the treatment.
- The area were restricted to limited colleges and educational institutions since inclusive education system was limited to few of the educational institutions, whereas other institutions did not or were not in a position of accepting this inclusive system due to various factors.
- The data collection was also done with few limits in mind since the faculties were not aware of the diversity of inclusion system and diversity in education policy which varied from one institution to another.
- Responses of pre-service teachers depend upon maturation, age, interest, mental state.

Recommendations

Educator schooling educational program updated by NCTE guidelines (2014) incorporates comprehensive instruction yet preparing and learning material to be accommodated further developing capacity of future instructors. Comprehensive instruction related expertise parts ought to be remembered for practicum part of educator schooling program. Comprehensive schooling schedule to be carried out in imbued mode with multi week preparing to instructor teachers. Training learning material to be ready and given to instructor teachers.

Suggestions for Further Research areas related to inclusive education system

- Comparison should done between various universities of different countries based on the curriculum and the syllabus analysis which would match the international levels.
- Assertiveness or attitude, self-efficacy
- Defiance, self-efficacy & skills of work-related teachers towards inclusive education.
- Defiance, self-efficacy & skills of teacher educators towards comprehensive education.
- Defiance, self-efficacy & skills of pre-service teachers towards comprehensive education and comparison of various countries/universities status.

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- Impact of imparting curriculum by different modes with training and providing teaching learning material in different countries/ universities.
- Effect of mixed mode granting comprehensive schooling prospectus to be directed on in-administration instructors.

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Role of Micro, Small and Medium Enterprises in Regional Development

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Abstract

Role of Micro Small and Medium Scaled industries day is celebrated in every year 2th June for recognise the efficiency of the and production and contribution of these industries in the implementation of the sustainable development. Micro small and medium scale industries as accepted as the engine of economic growth and promoting overall development of small scale industries. The Micro, Small and Medium Enterprises (MSMEs) have a crucial role to play in the regional development. They provide employment, add value to local resources and provide products and services to the rural consumers. MSMEs also increase purchasing power and standard of living. There is a need social entrepreneurship, rural entrepreneurship and women entrepreneurship for the development of backward region. These approaches of entrepreneurship are quite relevant for the development of backward talukas of Hyderabad-Karnataka Region. This paper aims to bring out the importance of MSMEs in the development of backward talukas of Hyderabad-Karnataka Region.

Keywords: Microfinance, entrepreneurship, Growth, Stable. Inclusion.

Introduction

It is a universal phenomenon that Small and medium enterprises (SMEs) are playing an essential and vital role in the nation's economic and social configuration. Enterprise is the antithesis of command and control ". The Worldwide perception of small and micro and micro businesses or firms has reached noteworthy important nice in the economics programs of a nation Globalization has placed small enterprises unswervingly in the limelight and attention. This are gradually and progressively the main strength for national economic development. All over the World, the entrepreneurs who operate are getting thoughtful attention from planner's economics, governments, and multilateral agencies. In development all over the world the entrepreneurs who operate them are getting thoughtful attention from planners, economics, government, and

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multilateral agencies. In developing countries this sector is beneficial in the development of rural region, and has significance in poverty alleviation

The Role of rural industrial is considered basically a question of properly utilizing the unexploited natural and human resources and tapping vast material existing in the countryside. The features of rural industrialization are low investment of capital, Lamoure intensity and use of simple technology by employing local human and material resource. Thus, a judicious mix of local manpower with the local resource is necessary to bring about a viable development in these areas. In the era globalization, entrepreneurship development in the rural context is a challenge. According to 2011Census 68.84%people are living inure areas of India.

People in rural areas suffer with unemployment, poor infrastructure facilities which may solved with the development of the rural entrepreneurs. Rural Entrepreneurship can be defined as entrepreneurship emerging at village level which can take place in a variety of fields of endeavor such has business, in industry, agriculture and acts as a potent factor for economic Development" But these rural entrepreneurs are suffering with various problems like fear of risk lack of finance, illiteracy, and completion from the urban entrepreneurs. Rural entrepreneurs increase the standard of living and purchasing power of the people by offering employment opportunity to the people in villages.

This paper is an attempt to understand the problems and challenges of rural entrepreneurship in the context of rural development in India and possible suggestions are given to overcome the problems.

The MSME became operational on October 02,2006As per MSME Act 2006, MSMEs are classified into two categories. They are:

1. **Manufacturing Enterprises**: The enterprises engaged in the manufacture or production of Goods (AS Development and regulation) Act, 1951or employing plant and machinery in the process of value addition to the final production having a distinct name or character or use.
2. **Service Enterprises**: The enterprises engaged in providing or rendering of devices and are defined in terms of investment in equipment .In February, 2018, the Union Cabinet chaired by prince Minister shirt Narendra Modi has approved changes in the definition of the MSMEs, Now MSMEx will be defined on basis of annual turnover instead of earlier definition of investment in plant &machinery /equipment.

The year, the UN and its partners celebrate the important role that entrepreneurs play in strengthening the global economy. The contribution of MSME to Gross Domestic product (GDP) worldwide is 50%

Micro, small and medium-sized Enterprises (MSMEs) Day is celebrated every year on June 27 to recognize the contribution of these industries in the celebrated every year on June 27 to recognize the contribution of these industries of these in the implementation of the Sustainable Development Goals (SDGs) According to the United nations (un) as many as 90 per cent of businesses are generated from MSMES and these businesses provide 60 to 70 per cent of employment. The contribution of MSME to Gross Domestic Product (GDP) worldwide is 50%

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this year, the UN and its partners celebrate the important role the entrepreneurs play in strength the global economy.

History of Micro, Small and Medium -sized Enterprises Day

The UN designated June 27as Micro, small and Medium -sized Enterprises Day through a resolution passed in the UN General Assembly in April 2017. In May 2017, aprogram titled Enhancing National Capacities for Unleashing Full Potentials of MSMRs in Achieving the SDGs in Development sub-Fund of the United Nation Peace and Development Fund .

Significance of Micro, Small and Medium -Size Enterprises Day

The United Nation observes Micro, Small, and Medium Enterprises (MSME) day on June 27, every year since 2017to recognize the contribution of these industries in the implementation of the Sustainable Development Goals (SDGs).

International MSMEs Day2021; Theme

THE theme of the Micro-Small and Medium -sized Enterprises Day theme of 2021is "MSME 2021;the key to an inclusive and sustainable recovery " That is why the UN will be hosting a series of events to explore how MSMEs-the backbone of our economies can be equipped to ensure an equitable and sustainable post -COVID -19 recovery.

The General Assembly declared 27june Micro-, Small and Medium -sized Enterprises Day, to raise public awareness of their contribution to sustainable development and the global economy. The COVID-19 crisis has taught us that the pandemic and containment measures do mot impact everyone in the same way. Among the private sector, Micro-, Small and Medium -sized Enterprises (MSMEs), especially those led by women, youth, ethnic minorities, and migrants, suffered the most.

International MSMRs Day 2021

Significance

An International trade Centre survey on COVID -19 impact among businesses in 136 countries has shown that nearly 62%of women-led small businesses have been strongly affected by the crisis, compared to just over half of firms led by men, and women-owned are 27% more likely not to survive the pandemic. Formal and informal MSMEs make up over 90% of all firms and account, on average, for 70% of total employment and 50% of GDP. As such; they are key actors in achieving a green recovery.

The following table reveals the new definition of the MSMEs in India;

The Micro, Small and Medium Enterprises (MSMEs) have been role in promoting equitable economic growth across the globe. They are playing crucial role in promoting equitable development. The contribution of MSME sector to the GDP and exports is increasing across.

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The globe key advantage of the sector is employment generation the sector is contributing to the employment which is quite essential for countries having huge population like India Mechanization and automation is taking place in the sector to increase production reduce the cost and to increase the quality of products as Well as services.

Goods and service	
Micro Enterprises	Annual turnover is less than Rs .5Crores
Small Enterprises	Annual turnover is between Rs .5 Crores
Medium Enterprise	Annual turnover is between Rs.75 Crores

Budget 2020-21 reports

Nirmala Sitharaman Said only three times has Budget followed contraction in the economy this time unlike before the situation is due to a global pandemic budget -2021 provides every opportunity for the economy to capture the pace and grow sustainably. Rs 15,700 corers provided for MSME sector in Union budget

2020-21 Budget Highlights for MSMEs

1. An All-time high allocation of Rs 15,700crore has been made in the Budget of 2020-21
2. The flagship scheme for employment generation of the Minister, namely Prime Minister Employment Generation Program (PMEGP) got an all-time high allocation of Rs, 2627 Crore. This reiterates Government's focus on creation of sustainable employment in the non-farm micro enterprise sector.
3. For ensuring seamless credit guarantee to Micro and Small enterprises, Rs597 crore has been provided under the Credit Support Programme.
4. To provide funding for the 2% interest rebate on incremental Loan up to Rs,2Crore for GST-registered MSME units Rs450crore has been provided under Interest Subvention Scheme for Incremental Credit to MSME'
5. Under the event announcements made on 2nd November 2018, encompassing multiple Initiatives and intervention for the Selector, 20large and 100 small Technology Centers surgeon to be set up with a support of Rs, 6000 Crore. this Budget has made allocation for this initiative.
6. For setting up clusters in the manufacturing and artisan sectors, Rs 450crore has been allocated. Allocation under National SCST9Hub has been increased substantially.
7. Mission Solar Charkha has been launched in the current financial year, for which Rs.143crore has been allocated under the BE2019-20.The scheme envisages setting up production clusters, each employing 2000youth in the rural area, at least 50%of which would be women.
8. "MAKE IN India "with particular emphasis on Micro Small and Medium Enterprises is one of the major focus areas of the Union Budget this year.
9. For the MSME sector, Rs 350 core has been allocated for FY 2020-21 under the Interest Subvention Scheme, for 2% interest subvention for all GST registered MSMEs, on fresh or incremental loans.

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10. Lower rate of 25 % Corporate Tax extended to companies with annual turnover up to Rs 400 core from cap of up Rs 250 core.
11. Under the Scheme of Fund for Up graduation and Regeneration of Traditional Industries' (SFURTI) 100 new clusters will be set up during 2019-20 enabling 50,000 artisans to join the economic value chain. Focused sectors are Bamboo, Honey and Khaki clusters.
12. The scheme for promotion of Innovation, Rural Industry and Entrepreneurship' (ASPIRE) would be consolidated for setting up of 80 Livelihood business Incubators (LBIs) and 20 Technology Business Incubators (TBIs) in 2020-21 to develop 85,000 skilled entrepreneurs in agro-rural industry sectors.

Contribution of MSMEs in India to the GDP

Contribution of MSMEs in India to the GDP is considerable. The Table shows contribution of MSMES to the GDP.

Table 1.Contribution of Output of MSMEs to GDP (at 2004-05 prices)

Year	Gross Value of Output of MSME Manufacturing Sector (Rs. In core)	Share of MSME sector in total GDP (%)			Share of MSME Manufacturing output in total Manufacturing Output (%)
		Manufacturing Sector MSME	Services Sector MSME	Total	
2006-07	1198818	7.73	27.40	35.13	42.02
2007-08	1322777	7.81	27.60	35.41	41.98
2008-09	1375589	7.52	28.60	36.12	40.79
2009-10	1488352	7.45	28.60	36.05	39.63
2010-11	1653622	7.39	29.30	36.69	38.50
2011-12	1788584	7.27	30.70	37.97	37.47
2012-13	1809976	7.04	30.50	37.54	37.33
2017-18	1980997	7.65	31.00	38.10	37.85
2019-20	2180997	7.95	32.00	39.20	38.82

Source: Annual Report of the Ministry of MSME, Goo, 2019-20

It is evident from the Table 1 that the performance of MSME sector is improving year on year. Total Share of MSME sector in total GDP is has shown increasing trend. Contribution of services sector is considerable

Challenges of MSME Sector

MSMEs in India are heterogeneous. They are facing diverse problems. Some the common problems of MSMEs in India are as under:

- Lack of adequate and timely finance;
- High cost of finance;
- Very limited access to equity capital;
- Difficulty in procurement of raw materials at a competitive cost;
- Logistics issues;

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- High cost of technology which is not affordable for MSMEs;
- Lack of skilled manpower;
- High labour turnover;
- Highly competitive markets;
- Inadequate infrastructure facilities, such as power, water, roads, etc.;
- Increasing cost of advertising through mass media;
- Difficulty in complying with various laws;

Social Entrepreneurship

Social Entrepreneurship can be considered as the best approach for those who want to contribute towards inclusive growth without spending money from their pockets. Many individuals who have concern for the society and passion of social service are quitting their high paid jobs and setting up their own enterprise for the upliftment of poor. Social entrepreneurs in India are striving hard towards the upliftment of poor and sustainable development. There is a huge scope for social entrepreneurship in India in the following fields.

- **Energy sector:** Providing sustainable energy like solar at affordable price.
- **Education:** Providing quality education at affordable price.
- **Health:** Providing quality healthcare facilities and at affordable price and low price health insurance.
- **Agriculture:** Sustainable agricultural development.
- **Rural Development:** There is a large scope for social entrepreneur in rural development.

Few Social Entrepreneurs in India

- SELCO India
- Narayana Hrudayalaya
- Micro Graam (People Investing in People)
- Eruvaka Technologies
- Abhinav Kumar's Rural Transportation
- Anulekh Agrotech
- Mitra's Mechanised Horticulture Farme
- Krishna Kumar's Farming Technology Solutions

Women Entrepreneurship

Women empowerment is possible through economic empowerment of women. Women entrepreneurship can be considered as one of the best approach for the economic improvement of women. Women entrepreneurship plays a crucial role in the socio-economic development of the nation. Lot of business opportunities exist for women in the present boarder less markets. Now days marketing is not a big problem, one can take the shelter of e-commerce. Now day's women can take up any business activity. But they can excel in some businesses. Some of the business activities which are most suitable for women are as under:

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- Fancy leather items
- Handlooms
- Stitching and supply School uniforms
- Woollen blanket weaving
- Papad making
- Pickles
- Agarbatti making
- Candle making
- Mess
- Midday meals
- Embroidery works
- Basket weaving
- Beauty parlours

Various Government schemes for the Promotion of MSMEs

Government of India as well as various state governments are playing a vital role in the promotion of MSMEs. Some of the important schemes are dealt in brief in this section.

1. SME Division Schemes: Providing financial assistance on International Cooperation; Assistance to Training Institutions (AI); and Marketing Assistance
2. Development Commissioner (DC-MSME) Schemes: The Office of the Development Commissioner-Micro, Small and Medium Enterprises (MSME-DO) is playing a very constructive role by rendering comprehensive services including consultancy through institutional set up of its field organizations spread over different parts of the country. Various schemes of the DC-MSME are described as under:

a. Credit Guarantee scheme
b. Credit Linked Capital Subsidy Scheme for Technology UP gradation.
c. ISO 9000/ ISO 14001 Certification Reimbursement Scheme
d. Micro & Small Enterprises Cluster Development Programme (MSE-CDP)
e. MSME Market Development Assistance (MDA)

3. National Manufacturing Competitiveness Programme (NMCP) schemes: It is a 5 year national manufacturing programme.
4. Vendor Development Programmes (VDPs) for Ancilliarisation: Vendor Development Programmes (VDPs) are being organized by MSME-DIs across the country to provide common platform for MSEs as well as selling organizations to interact with each other with a view of identifying emerging demands of the byre organizations, while simultaneously providing an opportunity for displaying the capabilities, of the small scale entrepreneurs and their industrial ventures. Such programmes have proved to be of immense use in locating suitable entrepreneurs by a number of duying organizations including the public sector enterprises various wings of Defence, Railways and others in indigenizing number of products which hitherto have been imported at a high cost.

NSIC Schemes: The National Small Industries Corporation (NSIC) Ltd. was established in 1955 by the Government of India to promote aid and foster the growth of small scale industries. NSIC

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is playing vital role industrial development throughout the country with its various programmes and projects to the MSMEs in the country. Main functions of NSIC are: to promote, aid and foster the growth of micro and small enterprises in the country on a commercial basis.

It provides a variety of support services to micro and small enterprises by catering to their different requirements in the areas of raw material procurement; product marketing; credit rating; acquisition of technologies; adoption of modern management practices, etc. The NSIC is operating through 142 offices located all over India and one office located at Johannesburg, South Africa. NSIC is operating with its Infrastructure consisting of Exhibition Hall at Hyderabad; IT Incubator; Exhibition-erm-Marketing Development Business Park; Software Technology and Business Parks; and Exhibition Grounds at New Delhi. Various schemes of NSIC for promoting MSMEs are as under:

a. Performance and Credit Rating
b. Bank Credit Facilitation
c. Raw Material Assistance
d. Single Point Registration
e. Infomediary Services
f. Marketing Intelligence Services Lease
g. Bill Discounting

Micro Units Development & Refinance Agency (MUDRA) Bank

MUDRA Yojana had announ.ced by the Finance Minister in Parliament during Union Budget for FY 2015-16. Micro Units Development & Refinance Agency (MUDRA) Bank set up by the Government of India for the development and refinancing micro enterprises in the financial year 2015-16 as a subsidiary of SIDBI. The purpose of MUDRA is to provide funding to the non-corporate small business sector through various last mile financial institutions like banks, NBFCs and MFIs.

MUDRA will be refinancing all last mile financiers such as Non-Banking Finance Companies, societies, trusts, section 8 companies (formerly Section 25), cooperative societies, small banks, scheduled commercial banks and regional rural banks which are in the business of lending to micro or small business entities engaged in manufacturing, trading and services activities. MUDRA would also partner with state/regional level financial intermediaries to provide finance to Last Mile Financier of small/micro business enterprises.

Under the aegis of Pradhan Mantri MUDRA Yojana (PMMY), MUDRA has created its three varieties of loans. The financial limit for these loans is as under:

- Shishu: covering loans up to Rs. 50,000/-
- Kishor: covering loans above Rs. 50,000/- and up to Rs. 5 lakh
- Tarun: covering loans above Rs. 5 lakh to Rs. 10 lakh

Any Indian citizen who has a business plan for a non-farm income generating activity such as manufacturing, processing, trading or service sector whose credit need is less than 10 lakh can

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approach a Bank, MFI or NBFC for availing of MUDRA loans under PMMY. The usual terms and conditions of the lending agency may have to be followed for availing of loans under PMMY. The interest rates are as per the RBI guidelines issued in this regard from time to time. The interest rates are deregulated and the banks have been advised to charge reasonable interest rates within the overall RBI guidelines. There is no subsidy for the loan given under PMMY.

Responsibilities of MUDRA Bank

- Laying down policy guidelines for micro enterprise financing business.
- Registration of MFI entities.
- Supervision of MFI entities.
- Accreditation / rating of MFI entities.
- Laying down responsible financing practices toward off over indebtedness and ensure proper client protection principles and methods of recovery.
- Development of standardised set of covenants governing last mile lending to micro enterprises.
- Promoting right technology solutions for the last mile.
- Formulating and running a Credit Guarantee scheme for providing guarantees to the loans/portfolios which are being extended to micro enterprises. Supporting development & promotional activities in the sector.
- Creating a good architecture of Last Mile Credit Delivery to micro businesses under the scheme of Pradhan Mantri MUDRA Yojana.

Factors which led to growth of MSMEs

- Campaigns like Skill India, Start-up India, Digital India and Make in India aim to provide MSME players with a level playing field and a definitive push towards enhanced productivity.
- Digitization: Increasing internet penetration, customer's familiarization with digital payments fuelled by B2C ecommerce players facilitate MSME sector growth.
- Tie-ups with new-age non-banking finance (Fin. Tech) companies allowed access to timely collateral free finance to MSMEs.
- Changing employment patterns: Younger generation shifting from agriculture towards
- Entrepreneurial activities creating job prospects for others.

Advantages of MSMEs

- Inclusive growth: MSMEs promote inclusive growth by providing employment opportunities in rural areas especially to people belonging to weaker sections of the society.
- Financial inclusion: Small industries and retail businesses in tier-II and tier-III cities create opportunities for people to use banking services and products.
- Promote innovation: It provides opportunity for budding entrepreneurs to build creative products boosting business competition and fuels growth.
- Boosting Economic Growth and Development: MSMEs are boosting economic growth and development at regional, national and global levels.

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- With its dexterity and dynamism, the sector has shown venerable innovativeness and malleability to survive economic shocks, even of the gravest nature.
- Maximum Opportunities for both Self-employment and Wage-employment: Indian MSME sector offers maximum opportunities for both self-employment and wage- employment outside the agricultural sector and contributes in constructing an inclusive and sustainable society in numerous ways through making of non-farm livelihood at meager cost, balanced regional Development, gender and social balance, environmentally sustainable development etc.

As MSMEs are usually labour-intensive, they have the ability to create more jobs. Further, in view of the on-going implications of climate change, it is necessary that the MSME sector is prepared to absorb millions who may be rendered unemployed in the agriculture sectors.

- Many more rewarding opportunities can be tapped by Indian MSMEs in the foundry industry, electronics industry, chemicals, leather, textiles, agro and food processing, pharmaceuticals, transport and tourism industries, etc.
- The globalization of industries has gradually drawn SMEs into global value chains through diverse types of cross- border activities.

Conclusion

MSMEs play a vital role in the economic development of India, particularly in the rural economy. It helps in generating employment opportunities in the rural areas with low Capital, raising the real income of the people, contributing to the development of agriculture by reducing disguised unemployment, reducing poverty, migration, economic disparity, Unemployment.

Social entrepreneurs look for opportunities to create social value, uncover the best approaches for realizing those opportunities, and build social “capital.” That capital we can pass on as inheritance, rather than debt, to the next generation. Many young entrepreneurs are quitting their lucrative corporate jobs to solve real world problems in rural India. Social entrepreneurs are playing a vital role in India for the upliftment of poor. Economic empowerment of women is directly related to their socio economic status. Women empowerment will be meaningful if women are economically empowered.

Now day’s women in developing countries are setting their enterprises and providing employment to other women. Women enterprises’ contribution to the GDP is increasing in the recent past. These approaches of entrepreneurship can be adopted for the development of backward taluk as of Hyderabad-Karnataka Region. Many schemes and incentives are introduced by the government of India as well as Government of Karnataka for the promotion of MSMEs. The need of the hour is to reap the benefits of such schemes.

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Modern Teaching Techniques and Methodology

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Abstract

There is increase in the area of science and technology, and one's potential to adjust to new information in science and technology has increased as well. So, now there is need for progressive and innovative minds to discover the unknown and unrevealed regions of different fields and education being one of them. There is wide spread of modern teaching techniques around the world, which is valuable and easy for teachers. In this modern age with the increased usage of the internet in educational system; this means that students and teachers will increasingly make use of technology within the learning systems. This modern teaching techniques offers a different perspective of teaching and studying because modern teaching do not deal with all students on the equal stage of their understanding ability, not like the traditional approach of teaching. There are few skills and capabilities of using different Modern Teaching Technologies that are necessary for students as well as teachers.

Modern Teaching Methods

Teaching in education is constantly changing to adapt to the requirements of classes or students as well as the latest technologies, modern teaching methods are as follows

Collaborative Learning

In Collaborative learning approach has a group of students coming together in a group for a collective task and this approach is consistently positive.

Also, in cooperative learning small groups provide a place where:

- There is active participation of the learners
- Teachers at times become learners and learners teach sometimes;
- Respect given to each and every member;
- Projects and questions interest and challenge students;
- There is diversity and all the contributions is valued;
- Students learn the skills for resolving a conflict when they arise;
- Group or the team share their past experience and knowledge;

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- There is clear identification of goals and used as a guide;
- Internet access which is one of the research tools are made available;
- Students are themselves involved in their own learning.

Spaced Learning

Spaced learning is where long course is broken down to smaller or a shorter duration with regular break in between the sessions so that the learner can understand and retain the knowledge that is taught is the shorter period of time or the intervals.

What does this mean in practice?

If a learning program is designed with spacing in mind, you will present learners with a concept or learning objective, allow a period of time to pass (days, weeks, or months) and then present the same concept again. There is a possibility of repetition of same concept depending on how complex the content is.

The breaks between repetitions might be adjusted based on the content and the audience present. Repetition of the concept might be either presenting the concept exactly as it was presented earlier or presenting it with few changes. For example, the presentation of the concept may be in different modes such as variety of media, stories, and so forth. This may also involve delivery of a selection of similar but distinct practice exercises, or simulations delivered over time.

Ways to implement spaced learning:

- The course is divided into different intervals
- Chunk content
- Repetition of same content
- Periodic assessment
- Use active retrieval strategies

How does the Spaced Learning Method work in eLearning?

The effectiveness of spaced learning is more efficient in E-learning because spaced learning provides online learners with an opportunity to engage and assimilate the knowledge before moving on to the next session of the eLearning course. Because of decreased intellectual overload, the learners feel they are in much better control and, their stress level decreases. As a result, E-learning becomes much more efficient and enjoyable.

Benefits of Spaced Learning Technique

Spaced learning might look like a slower process than some of most conventional approaches like full-day training courses.

But spaced learning can be highly effective if implemented properly. Below mentioned are the few benefits of spaced learning.

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1. Easy Learning and Less Load: Working and learning at the same time is difficult task altogether. If the learner is challenged in their daily life, then adding additional learning stuff would not benefit the purpose.

And if the learner's mind is exhausted, then their chances of learning, understanding, absorbing, and recalling new knowledge becomes difficult.

Then there is no point in investing time and resources into training programs, if learners are unable to recall that information.

This is the reason why spaced learning exercises has scheduled breaksbetween the sessions. These small breaks help the brain to think about something else, or nothing else. As a result, the brain has less of a load to take at any given time. This would reduce mental exhaustion and the learners are more likely to assimilate the information they're learning when they're learning it. This would boost their mental energy for the daily challenge presented by work, too.

2. Spaced learning progresses learning. Spacing repetitions would make the learner remember the content for long time.
3. It also enables learners to store information in memory in a manner that makes the information more resistant.
4. Spaced learning makes the learning concepts more exciting
5. Wasting of time is eliminated
6. Access to the study material is always available

Online learning program is in demand since it gives them long-term knowledge that they can apply on-the-job and progress in their career.

Learners would go for same online learning platform if it helps in retention of knowledge and problem-solving. And spaced learning gives you just that advantage.

Flipped Classroom

A flipped classroom is a type of blended learning where students are given study materials in advance and are informed to learn at home and then the assigned topic is discussed in the following day at class. This is contrary to the more common practice of introducing new content at school, then assigning homework and projects to completed by the students independently at home. In this model, study materials would be provided by the teachers in advance to students in order to learn the content at home. The instructors then utilise the class time to discuss the new information and put those ideas into practice.

For more efficient flipped learning model, keep in mind the four pillars of F-L-I-P as you plan your curriculum and lessons.

F: Flexible Learning Environment

To create flexible learning environment there needs to be a change in the seating arrangement. Unlike traditional teaching method, where seating arrangements are in rows, under flexible learning environment furniture should be modular and allow for a variety of group and individual

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work. There needs to be a flexible timing that would enable the students to fully explore a topic and understand it at their own pace.

L: Learning Culture

Instead of traditional teacher-centric learning, the flipped classroom would encourage the students to learn by themselves with mere assistance of the instructors. Instructors will always act as a guide to the students. Instructors will always available when the students require their assistance.

I: Intentional Content

Instructors who follow the flipped learning model are always look for a suitable way which maximize their classroom time so that students are actively engaged in learning and hands-on practice. The content which works in this model should be given priority and students are encouraged to work independently.

P: Professional Educator

Constant monitoring by instructors is required in flipped model so that the needy students who needs the assistance of the instructor are given the guidance on time. In spite of the instructor's lesser presence, they need to available any time toguide thestudents whenever required in a flipped classroom.

The Pros and Cons of a Flipped Classroom

1. A flipped classroom offers students the benefit of greater control over their learning.
2. Students can use the class time for any clarification.
3. Students can have more autonomy due to more hands-on experiments and practicing new skills in class.
4. They can explore new concepts in their own way, at their own pace, in a controlled and supportive environment.
5. Flipped learning is highly efficient, since differentiation occurs naturally and students are more likely to remain engaged.
6. Another benefit of flipped classroom is the instructors need not flip their entire class to benefit from this pedagogy. Instead, they can flip a single lesson to introduce students to the concept.
7. The major drawback of flipped learning is dependency on technology, with students needing to access the internet for at-home learning. It would impact economically back students who cannot afford latest technologies at home.

Flipped Classroom Activities

1. Assessment

For the success of flipped model students need to come to class with the background information they need. In order to understand student's preparation on the topic that has been already given in

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advance, plan to start class with a brief assessment to make sure everyone is ready. This can be done through a quicker survey or quick quiz on the spot or a single problem to solve. If appropriate, you may need to do some re-teaching before moving on.

2. Question Generation

With interactive Question and Answer session, students should be given chance to clear their doubts. Students would be given an option to write questions on a whiteboard, or provide the top five questions on an easel pad and have students vote via sticker for the ones they want answered. Answers would be provided by the instructors for the clarification asked by the students.

3. Fishbowl Practice

Students can volunteer themselves to come forward to solve a problem, engage in discussion or perform a task while everyone watches. After watching the performance of the student,the observer should take notes on procedure and make suggestions for how to improve, then discuss. This technique would not be applicable for every concept but to solve a math problem such technique can be used.

4. Role Play

Role play can be done for complex humanities topics, where the students will enact to understand the issues by representing different perspectives. Instructor would assign roles and have students face off in debate or discussion. For deeper thinking, make the students switch roles in the middle of the actin order to experience new points of view.

5. Stay Active

To keep the students engaged in the classroom instructors undertakes various activities with new material during class time. Plenty of space should be available to conduct the activities so that students can be moving around the room and working in pairs and groups.

6. Gamification

Gamification of education is an emerging approach for increasing learners' motivation and engagement by incorporating game design elements in educational environments.

The main objective of gamification theory in education is that learners learn best when they are also having fun. Learners learn best when they have goals, targets and achievements to reach for, of course in a way the learner still perceives as fun.

When the children and adults play video games, they become addictive because of addictive features of video games. Similar kind of engagement can be possible when these game-based elements are applied to learning materials.

Gamification in learning means using game-based elements such as peer competition, team work, score tables to drive engagement, help students assimilate new information and test their

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knowledge. It can apply to school-based subjects, but is also used widely in self-teaching apps and courses, showing that gamification would increase retention level.

Teachers and parents can implement gamification to make the students understand the subject better.

Some examples of game elements that can be used to engage and motivate learners include:

- Narrative
- Immediate feedback
- Fun
- "Scaffolded learning" with challenges that increase
- Mastery (for example, in the form of levelling up)
- Progress indicators (for example, through points/badges/leaderboards, also called PBLs)
- Social connection
- Player control.

If a classroom contains some or all of these elements, it can be considered a "gamified" classroom. The class should create sustained engagement, consider the unique needs of the learners and do more than just use points and levels to motivate players. Effective gamification systems make use of other elements such as narrative and connection with fellow players to really capture the learner's interest.

There are many proven benefits of using gamification in the classroom, such as:

- Students would feel like they have ownership over their learning
- It creates a more relaxed atmosphere in regards to failure, since learners can simply try again
- More fun in the classroom learning
- Learning can be shown by progress indicators
- Students will get motivated
- With different characters, students will have ease to explore various characters/avatars
- Since students are much more comfortable with gaming environment, they will be more proactive and open to making mistakes
- Concentration level of students will increase
- It will bring out of box thinking ability among the students

Gamification has a greater impact in sectors such as education, e-learning and even for corporate companies, where it is used for training purposes.

VAK teaching

Every individual's learning style is either or a combination of auditory, visual, or kinesthetic (tactile) in terms of the way he or she learns best. No particular style is better than the others; it is all about what works best for the individual. The learning styles are put together by a system in which is VAK.

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Learners use all three sensory system to receive and learn new information and experiences. However, according to the VAK or modality theory, one or two of these receiving styles is normally preferred. This style defines the best way for a person to learn new information by filtering what is to be learned. This learning style may not always to be the same for some tasks. The learner may prefer any learning style for different tasks.

Classically, our learning style differs in according to grades. Kinesthetic style of learning is followed in grades kindergarten to third, grades 4 to 8 are visually presented; while grades 9 to college and on into the business environment, information is presented to us mostly through auditory means, such as lectures.

Auditory learners often talk to themselves. They also may move their lips and read out loud. They may have difficulty with reading and writing tasks. They often do better talking to a colleague or a tape recorder and hearing what was said. To integrate this style into the learning environment:

- Begin new material with a brief explanation of what is coming. Conclude with a summary of what has been covered. This is the old adage of "tell them what they are going to lean, teach them, and tell them what they have learned."
- Use the Socratic method of lecturing by questioning learners to draw as much information from them as possible and then fill in the gaps with you own expertise.
- Include auditory activities, such as brainstorming, buzz groups, or Jeopardy. Leave plenty of time to debrief activities. This allows them to make connections of what they leaned and how it applies to their situation.
- Have the learners verbalized the questions?
- Develop an internal dialogue between yourself and the learners.

Visual learners have two sub-channels-linguistic and spatial. Learners who are visual-linguistic like to learn through written language, such as reading and writing tasks. They remember what has been written down, even if they do not read it more than once. They like to write down directions and pay better attention to lectures if they watch them. Learners who are visual-spatial usually have difficulty with the written language and do better with charts, demonstrations, videos, and other visual materials. They easily visualize faces and places by using their imagination and seldom get lost in new surroundings. To integrate this style into the learning environment:

- Use graphs, charts, illustrations, or other visual aids.
- Include outlines, concept maps, agendas, handouts, etc. for reading and taking notes.
- Include plenty of content in handouts to reread after the learning session.
- Leave white space in handouts for note-taking.
- Invite questions to help them stay alert in auditory environments.
- Post flip charts to show what will come and what has been presented.
- Emphasize key points to cue when to takes notes.
- Eliminate potential distractions.
- Supplement textual information with illustrations whenever possible.

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- Have them draw pictures in the margins.
- Have the learners envision the topic or have them act out the subject matter.

Kinesthetic learners do best while touching and moving. It also has two sub-channels: kinesthetic (movement) and tactile (touch). They tend to lose concentration if there is little or no external stimulation or movement. When listening to lectures they may want to take notes for the sake of moving their hands. When reading, they like to scan the material first, and then focus in on the details (get the big picture first). They typically use color high lighters and take notes by drawing pictures, diagrams, or doodling. To integrate this style into the learning environment:

- Use activities that get the learners up and moving.
- Play music, when appropriate, during activities.
- Use colored markers to emphasize key points on flip charts or white boards.
- Give frequent stretch breaks (brain breaks).
- Provide toys such as Koosh balls and Play-Dough to give them something to do with their hands.
- To highlight a point, provide gum, candy, scents, etc. which provides a cross link of scent (aroma) to the topic at hand (scent can be a powerful cue).
- Provide high lighters, colored pens and/or pencils.
- Guide learners through a visualization of complex tasks.
- Have them transfer information from the text to another medium such as a keyboard or a tablet.

How Modern Teaching Methods Are Benefit College Students?

The modern education system prevailing in this 21st century requires advanced methodologies that'd create a unique and progressive space for them compared to the older educational methods. The 21st-century teaching methodologies have developed new horizons of learning which the participants should explore.

As a participant of the same advanced education system, the teachers should also take the practical methodologies and the perks of the same into consideration. For that, they need to know and clear about specific methods.

Perhaps is rightly the most popular and on-demand format of modern-day teaching methods that are increasingly gaining popularity among many educators and pupils across the planet. Augmented learning offers students a conducive and cohesive learning environment that adapts to their needs and requirements. The learning and teaching method emphasizes stimulation through experiences and discovery. Mostly all augmented learning practices utilize rich media and the aid of technological gadgets and tools such as games, graphics, images, puzzles, visual tools, etc. It is with the interaction of such factors in the learning environment which may also lead augmented learning to be labelled as interactive learning.

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What are the benefits?

This type of learning offers various forms of engagement and interaction for the students that are tailor-made to suit their own particular set of requirements. As such interactive and augmented learning offers the following benefits:

- Students get motivated to attend their classroom sessions and class becomes more interesting
- Interactive classes can offer enthusiastic forms of engagement during the learning process with the help of augmented reality and virtual reality applications and tools.
- Students are able to understand the most challenging concepts with ease and at a much faster pace.
- Learning can be customised as per child's needs
- The learning method boosts the student's creativity and curiosity factor making them more open towards acquiring knowledge and information that is shared with them.

Conclusion

Modern teaching methods should prefer conventional techniques of teaching as its base and learners should not neglect it completely while incorporating the new ones. However, modern teaching methods are suitable for the current century to cope up with surroundings and environments.

Teachers are introducing different innovative ideas to explain the content to learners. Also, it is the responsibility of teachers to teach students with suitable and modern methods. It is a teacher who plays a vital part in students' success. So, it becomes the duty of a teacher to take a step towards accepting modern methods of teaching. To provide a sound education, there should be an amalgamation of a skilled teacher and innovative ways of teaching. So that students will be ready with not only theoretical knowledge but also with practical experience of subjects to face the world and compete against their competitors.

In short, the inclusion of modern teaching methods in this time is necessary as it opposes the idea of traditional forms of repetition and memorization of the syllabus to educate students. To develop decision-making skills, problem-solving skills, and critical thinking ability, modern teaching methods are best suited. The new ways of teaching make students more productive and encourage them to collaborate. Both methods are effective but which will be done during this time is the question, and clearly, the importance of modern teaching methods can be felt clearly.

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A Study on the Impact of Financial Inclusion on Poverty Alleviation with Special Reference to Bangalore South

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Abstract

Finance is an essential part of any economy for development of society as well as development of nation. Strong financial system of a country will lead to better development of the economy of the country. Any country weather developing, under developing or developed need to have a good financial system. Financial inclusion will help the country to have a better financial system. Financial inclusion means that individual and a business access to useful and affordable financial products and services that meets their needs. This paper studies about poverty alleviation through financial inclusion in Bangalore south. Both primary and secondary data have been used to analyze the impact of financial inclusion on poverty alleviation. To study the initiatives taken by various banks to reduce poverty through financial inclusion.

Keywords: Financial inclusion, financial system, poverty alleviation.

Financial inclusion

Financial Inclusion is where individuals and businesses have access to useful and affordable financial products and services that meet their needs those are delivered in a responsible and can be able to maintain at a certain way. Financial inclusion is defined as the availability and equality of opportunities to access financial services.

Definition of financial inclusion

Financial inclusion can 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.

-The Committee on Financial Inclusion, Chairman: Dr. C. Rangarajan.

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Review of literature

1. **Paramjit Sujlana & Chhavi Kiran (2018)** have analyzed the paper by using various annual reports of the RBI, Ministry of finance and World Bank. With the main objective of finding the status of financial inclusion in India in few years. He have given certain suggestions to RBI to pass more policy to improve financial inclusion responsibility in banks. They says that the quality of finance must be increased in rural areas as it increases the growth of their livelihood. They also say that financial inclusion is in the progressive stage in India as more number of people have started using ATM's, Immediate Payment Services (IMPS) and mobile banking.
2. **Mr. Sanjay M Sakariya& Dr. Neelima Rupare (2018)** have studied the paper by using various literature review to understand the role of financial inclusion in India and identifies the key factor for smooth implementation of financial inclusion strategy in India. They have explained about the indicators of measuring the financial inclusion and how they are used to conduct a survey on financial inclusion according to the World Bank (2015). For the easy understanding they have collected secondary data from various journals which explains financial inclusion using factors and variables.
3. **Sunil B. Kapadia & Venu Madhav (2018)** have studied the initiatives taken by various financial institutions to improve financial literacy and credit counseling in India. They have studied the different research papers and articles to present the paper effectively, and have compared with the earlier aspect with the present aspect of financial inclusion. They also say that only when stakeholders are engaged in the operation the financial inclusion will be successful.
4. **Dr. Gomathy Thyagarajan & Prof. Jyoti Nair (2016)** have studied the full paper by literature review in which they have investigated the level of awareness about financial inclusion in India. They have explained about the role of RBI, banks in improving financial inclusion in India. They have also examined the barriers of financial inclusion. They have concluded the paper by saying the financial inclusion can be achieved even in financial excluded population by mobile phones as it is a wide spread availability.
5. **Sonu Garg & Dr. Parul Agarwal (2014)** have focused on approaches adopted by various Indian banks in achieving financial inclusion for inclusive growth in India and analyzed past year progress and achievements in reaching the unbanked areas under financial inclusion. They have explained the approaches adopted by banks, regulatory bodies and various government initiatives to achieve financial inclusion. They have concluded the paper by saying that the efforts of the regulatory bodies, banks and government are not yielding the result that they have expected.

Objectives of the study

1. To understand the concept of Financial inclusion
2. To know the steps taken by various institution to reduce poverty by Financial Inclusion.
3. To identify the impact of Financial Inclusion in poverty alleviation in Bangalore south.

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Statement of the problem

Bangalore is the fast growing city in India. Capital of Karnataka is Bangalore. Nearly 1 million people in Bangalore falls under category of poor. Financial inclusion is used to have a better financial system. Pradhan Mantri Jan DhanYojana (PMJDY) is a financial inclusion program of Indian government open to Indian citizens to have a better access to financial services. Alleviating

Poverty is being a hardship in India. Financial inclusion plays the key role in poverty alleviation.

Sustainable implications

Government authorities, RBI spend more money on financial activities. Whether the efforts are benefit or not have not been studied by many. Very meager studies are conducted on impact of financial inclusion. It will help the participants of financial inclusion to design or redesign the strategies of financial inclusion plane.

Originality

The descriptive research methodology is used to carry out the present study. The research is based on both primary and secondary data. Primary datais collected from structured questionnaire. The secondary data is collected from journals, articles, newspapers, and government publications.

Convenient sampling method is used to select the samples. Data has been collected from 50 respondents. Simple average technique is used to analyze the data. Data is visually presented by using tables and bar graph, pie chart, line graph etc.

Limitation of the study

1. The study is restricted within the area of Bengaluru South.
2. The study is limited with 50 sample units.
3. The study is made for short period of time.
4. The analyses in done based on respondents perception.

Research methodology

Type of research: A descriptive research method is used.

Sampling

- Sample size: Sample size of 50.
- Sample unit: Individuals who are part of financial inclusion.
- Sample description: Individuals of different age group, qualification and occupation are surveyed.
- Sample technique: For conducting the study convenient sampling technique is used.

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History of financial inclusion in India

In the Indian context, the term 'financial inclusion' was used for the unprecedented in April 2005 in the Annual Policy Statement introduced by Y. Venugopal Reddy, the then lead representative, Reserve Bank of India. Later on, this idea made strides and came to be broadly utilized in India and abroad. While perceiving the worries concerning the financial practices that will quite often avoid as opposed to drawing in huge segments of populace, bank were asked to survey their current practices to adjust them to the target of financial inclusion. The Report of the Internal Group to Examine Issues connecting with Rural Credit and Microfinance (Khan Committee) in July 2005 drew strength from this declaration by Governor Y. Venugopal Reddy in the Annual Policy Statement for 2005-06 wherein he had communicated profound worry on the exclusion of huge segment of the population from the formal financial system. In the Khan Committee Report, the RBI exhorted the financial institutions with a view to accomplish more financial inclusion to make accessible a basic "no-frills" banking account. Khan Committee suggestions were established into the mid-term review of the policy (2005-06). Financial inclusion again shaped later in 2005 when it was used by K.C. Chakraborthy the administrative head of Indian Bank. Mangalam, Puducherry was the first village in India where all households were made available of banking facilities. Standards became less strict for people planning to open accounts with annual deposits of less than Rs. Fifty thousand. General credit cards (GCCs) were given to the poor and the unfavorable with a notion to help them access easy credit. In January 2006, the Reserve Bank gave permission to commercial banks to make use of the services of micro-finance institutions, non-governmental organizations (SHGs/NGOs), and other civil society organizations as intermediaries for furnishing financial and banking services. These intercessors could be used as business facilitators or business correspondents by commercial financial institutions. The bank asked the commercial financial institutions in different regions to start a 100 percent financial inclusion compaign on a trialbasis. As a result of the campaign, states or union territories such as Puducherry, Himachal Pradesh and Kerala declared 100 percent financial inclusion in all their districts. The Indian Reserve Bank vision for 2020 is to open nearly 600 million new customer accounts and service them through a variety of channels by leveraging on IT. However, low income savings, illiteracy and lack of bank branches in rural areas continue to be a drawback to financial inclusion in many states and there is less legal and financial structure.

The government of India declared "Pradhan Mantri Jan Dhan Yojn" a national financial inclusion mission which targeted to provide bank accounts to at least 75 million people by January 26, 2015. To achieve this development, it is necessary for both service providers and policy makers to have fluently available information outlining gaps in access and influencing tools that help to understand the context at the district level.

More startups are working for maximizing Financial Inclusion in India by arranging various large unorganized sectors where payments primarily happen in Cash, instead of a bank transaction.

Pradhan Mantri Jan DhanYojana

This scheme was announced by Indian Prime Minister Narendra Modion his first Independence Day speech on 15th August 2014for comprehensive financial inclusion. On 28th of August 2014

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the scheme was launched. With the target to provide 'universal access to banking facilities' starting with Basic Banking Accounts with overdraft facility of Rupees five thousand after six months and RuPay Debit card with inbuilt accident insurance cover of Rupees 1 lakh and RuPayKisan Card and in next phase, pension and micro insuranceetc. will also be added. In a run up to the formal launch of this scheme, the Prime Minister in person mailed to CEOs of all banks to gear up for the gigantic task of enrolling over 75 million (7.5 crore) households and to open their accounts. In this email he categorically announced that a bank account for each household was a "national priority".

On the day of inauguration of the scheme, 15 million (1.5 crore) bank accounts were opened.

Objective of Financial Inclusion

The objective of financial Inclusion is to reduce the problem that exclude people from being active in the financial sector and make financial services available to them to meet their specific needs without any kind of discrimination.

Importance of Financial Inclusion

1. Using fingerprint authentication banking facilities like cash payments, cash receipts, balance enquiry and statement of account can be finished for the country side populations. By giving an internet based receipt to the clients, the certainty of satisfaction is given.
2. More money is brought into the banking system by reduction in cash economy.
3. Financial Inclusion starts the propensity to save, subsequently increasing capital formation in the nation and giving a monetary lift.
4. Provided possibility of direct cash transfer to the client bank account rather than actual money payment. This additionally guarantees that the funds rally arrive at the planned beneficiaries instead of being siphoned off along the way.
5. Availability of enough and clear credit from formal financial channels will develop the entrepreneurial spirit of the people to expand result and development in the rural side.

Challenges to Financial Inclusion

1. The first and foremost challenge of financial inclusion is there is requirement in developing the knowledge about Financial literacy.
2. As Indian literacy rate is less before the decades there is lack of indentification documents among the people who wish to open a bank account.
3. Consumer Protection.
4. The other challenge that is faced in financial inclusion is that the rural poor and inequality among the people.
5. Developing the use of the Transaction Account.

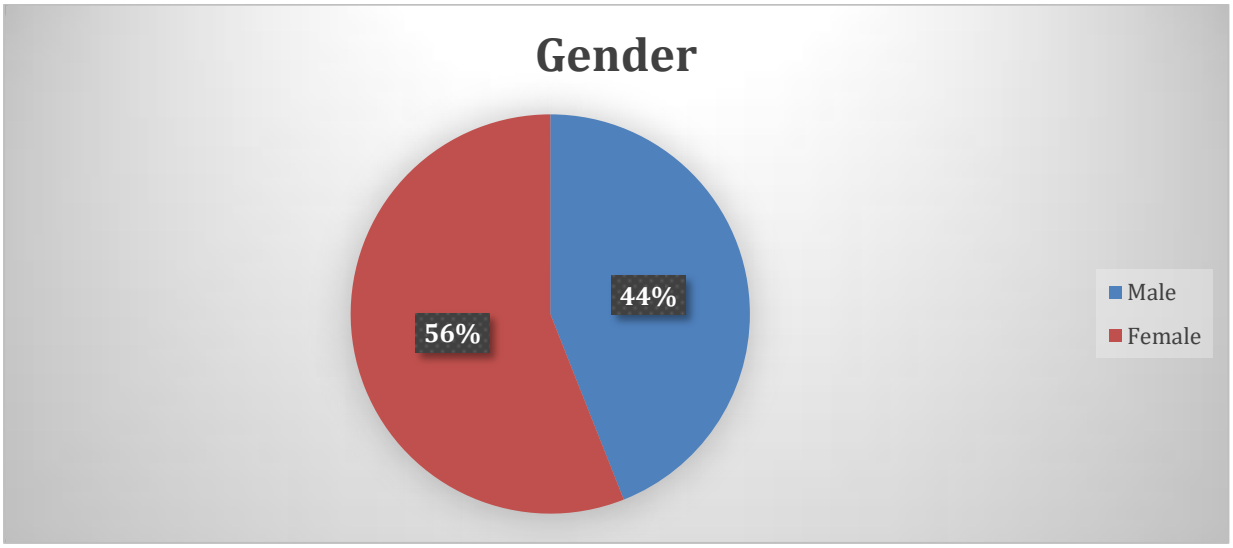
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Table 1.Showing the gender of the respondents

Gender	No of respondents
Male	22
Female	28
Total	50

Source: Primary source

Among 50 respondents 22 respondents are male and the other 28 respondents are female respondents.



Source: Primary source

Graph 1.Showing the gender of the respondents

Hence in overall 100 percent of the respondents, 56 percent of the respondents are female and the other 44 percent of the respondents are male.

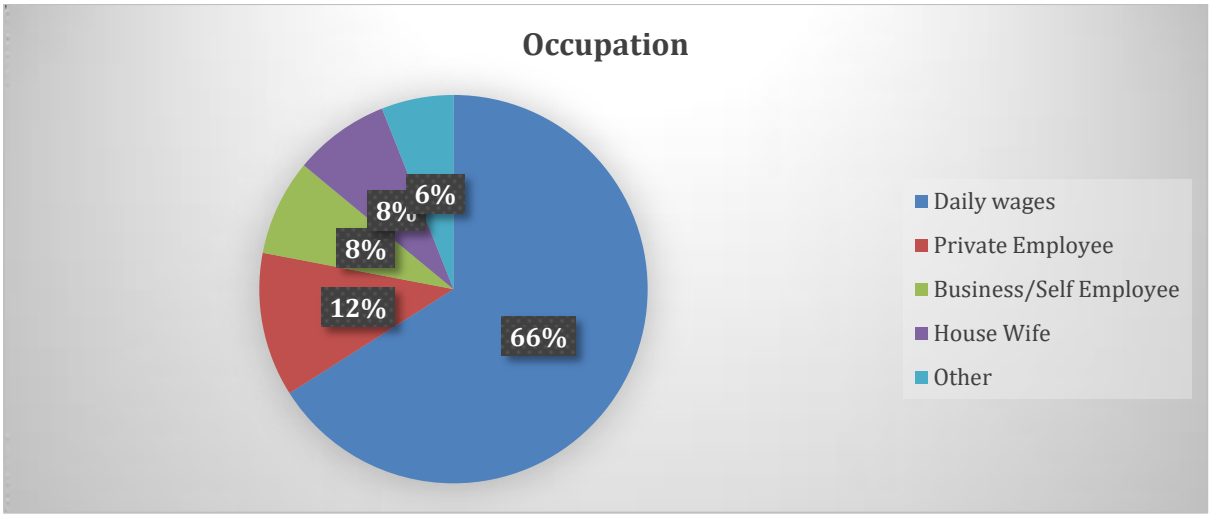
Table 2.Showing occupation of the respondents

Occupation	No of respondents
Daily Wages	33
Private employee	6
Business/Self employed	4
House wife	4
Others	3
Total	50

Source: Primary source

In 50 respondents 33 respondents are daily waged, 6 respondents are private employee, 4 respondents are self-employed and house wife and the other 3 are others.

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Source: Primary source

Graph 2.Showing occupation of the respondents

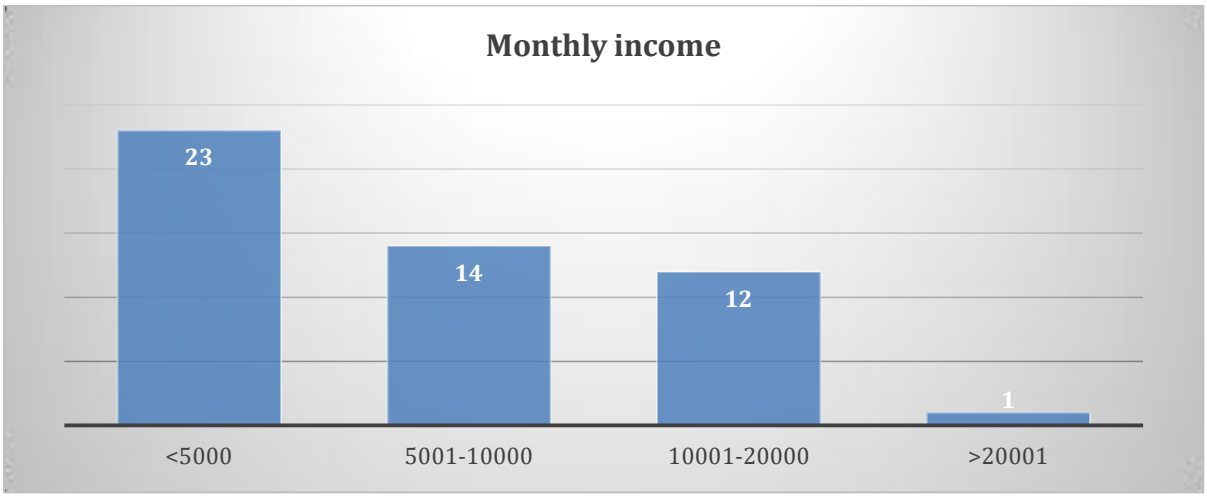
Most of the respondents are daily waged among 50 respondents that is 66percent of them are daily waged employees. In the second place private employees that is 12percent. Self-employed are 8percent and house wives are also 8percent and the other 6percent are others.

Table 3.Showing the monthly income of the respondents

Monthly income	No of respondents
<5,000	23
5,001-10,000	14
10,001-20,000	12
>20,000	1
Total	50

Source: Primary source

23 respondents are earning less than 5,000 per month in next level 14 respondents are earning more than 5000 but less than 10000. 12 respondents earn more than 10000 and less than 20000. Only one respondent earns more than 20000.



Source: Primary source

Graph 3.Showing the monthly income of the respondents

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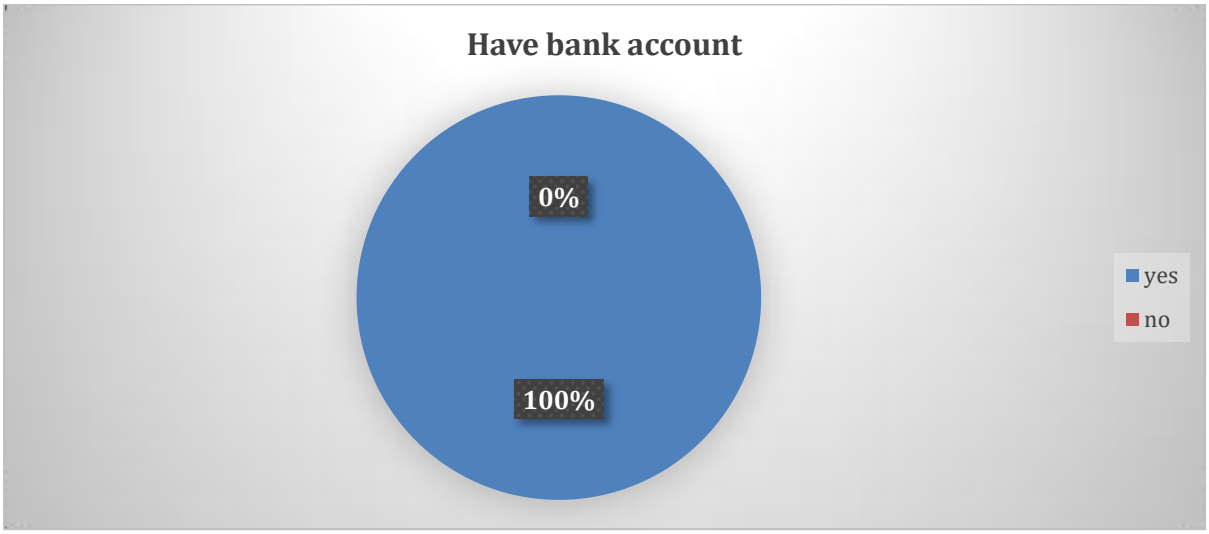
46percent of the respondents earn less than 5000 rupees per month. 28percent of the respondents earn between 5001 and 10000. 24percent of the respondents earn between 10001 and 20000. 2percent of the respondents earn more than 20001.

Table 4.Showing have a bank account

Have bank account	No of respondents
Yes	50
No	0
Total	50

Source: Primary source

From the above table we could find that all the respondents have bank account, among 50 respondents.



Source: Primary source

Graph 4.Showing have a bank account

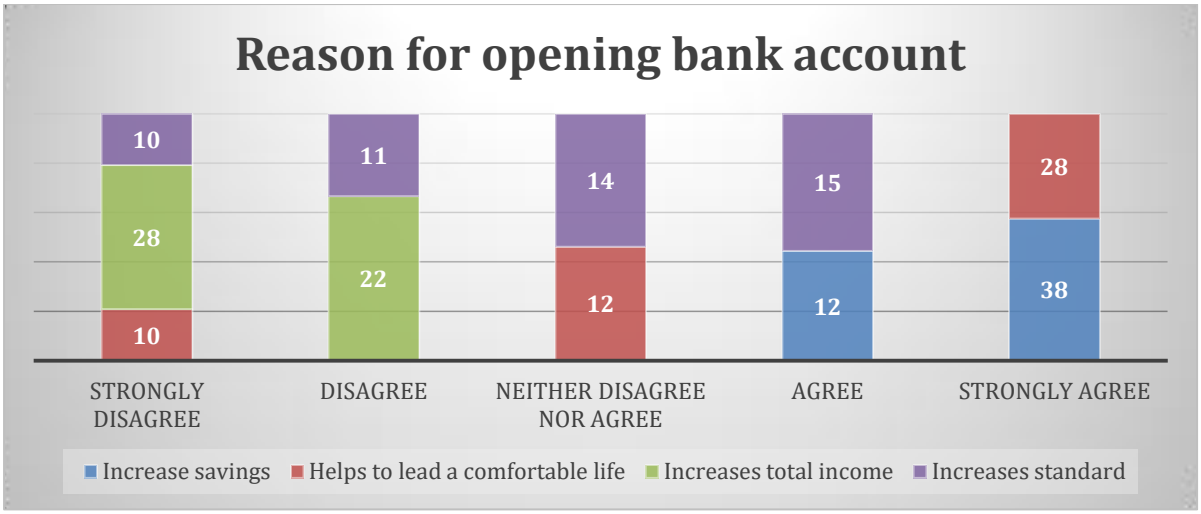
100 percent of the respondents have bank account among 50 respondents.

Table 5.Showing reason for opening bank account

Reasons	Strongly disagree	Disagree	Neither disagree nor agree	Agree	Strongly agree	Total
Increase savings				12	38	50
Helps to lead a comfortable life	10		12		28	50
Increases total income	28	22				50
Increases standard	10	11	14	15		50

Source: Primary source

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Source: Primary source

Graph 5.Showing reason for opening bank account

38 respondents strongly agree that they have open the bank account to increase saving. 12 respondents agree that they have open bank account to increase saving. 28 respondents strongly agree it helps in leading comfortable life. 12 respondents neither agree nor disagree that it helps in leading comfortable life. 10 respondents strongly disagree that it helps in leading comfortable life. 28 respondents strongly disagree that financial inclusion increases total income. 22 respondents disagree to this statement. 10 respondents strongly disagree that it increases standard. 11 respondents disagree. 14 members neither agree nor disagree and the other 15 respondents agree to this statement.

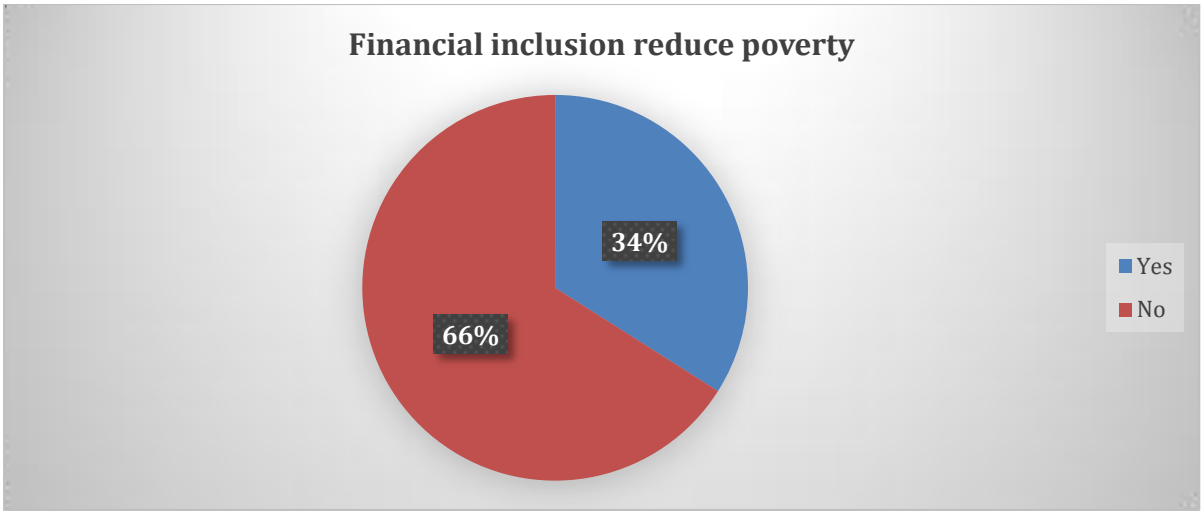
Table 6.Showing financial inclusion reduces poverty

Financial inclusion reduces poverty	No of respondents
Yes	17
No	33
Total	50

Source: Primary source

17 respondents say financial inclusion reduces poverty and the other 33 respondents say that financial inclusion not reduces the poverty.

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Source: Primary source

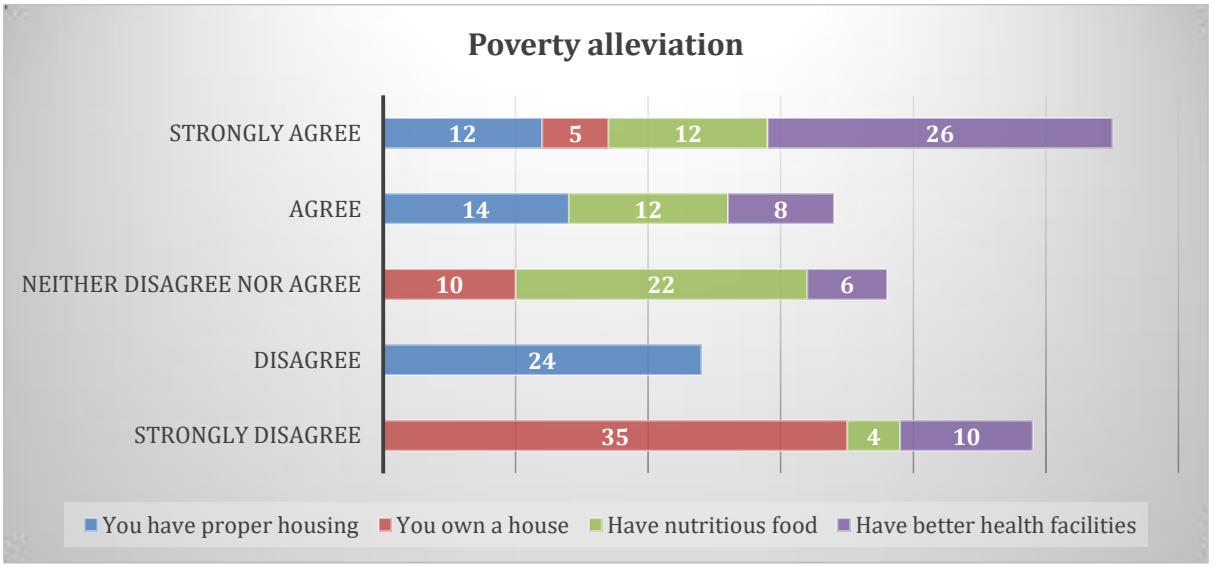
Graph 6.Showing financial inclusion reduces poverty

66percent of the respondents say financial inclusion not reduces the poverty. 34percent of the respondents say it reduces poverty level.

Table 7.Showing poverty alleviation

Poverty alleviation	Strongly disagree	Disagree	Neither disagree nor agree	Agree	Strongly agree	Total
You have proper housing		24		14	12	50
You own a house	35		10		5	50
Have nutritious food	4		22	12	12	50
Have better health facilities	10		6	8	26	50

Source: Primary source



Source: Primary source

Graph 7.Showing poverty alleviation

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24 respondents disagree that they have proper housing. 14 agree that they have proper housing. 12 respondents strongly agree that they have proper housing facility. 35 respondents strongly disagree that they have own house. 10 respondent neither disagree nor agree. 5 respondents strongly agree that they have own house. 4 respondents strongly disagree that they have nutritious food. 22 respondents neither agree nor disagree. 12 respondents agree that they have nutritious food. 12 respondents strongly agree that they have nutritious food. 10 respondents strongly disagree that they have better health facilities. 6 respondents neither agree nor disagree. 8 respondents agree that they have better health facilities. 26 respondents strongly agree that they have better health facilities.

Major findings

Financial inclusion is distinct factors of poverty alleviation. When considered the other factors such as income of the person, employment opportunities, government expenditure of the nation it is the key factor of reducing the poverty but not the sole factor of poverty alleviation.

Conclusion

The paper can be concluded that all the respondents have a bank account. Financial inclusion have not reduced the poverty level but some of the respondents says that financial inclusion helps in reducing the poverty level, by the study we could conclude that the respondents perception towards opening a bank account is to increase their savings. With help of PradhanMantri Jan DhanYojana most of them have open their bank account. Financial inclusion being a factor of reducing poverty but not the sole or key factor for reducing the poverty in Bangalore south.

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E-Marketing in Higher Education (Conceptual)

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Marketing refers to place or venue where two parties (buyers and sellers) meet to exchange products for price.

E-marketing refers to marketing activities by electronic way.

Email marketing for educational institutions is setting up email strategies and delivering targeted and personalized emails to your university students, prospective students, alumni, and partners.

Email is among the best performing channels for strategic marketing for educational institutions. It helps you personalize students' experiences based on their preferences, data, and interaction with your educational institution. Email marketing for educational institutions is the act of setting strategies, sending emails, which universities and colleges use to inform students and engage them in activities.

Higher education e marketing can be a delightful vocation, but it's also something marketing managers in the education sector should be versed in. E-marketing in higher education institutions are required due to the following things. They are

- Enroll in and onboard new students.
- Provide students with personalized experiences.
- Send relevant emails that increase students' completion rates.
- And to engage with your alumni community.

Why E-marketing for higher education institutions?

The solutions are provided below:

Cost-effective communication channel

Email marketing is the top cost-effective communication channel for educational institutions. So how much should you expect to pay for email marketing?

With an email marketing service provider such as **Envoke**, you can send unlimited emails to fifty thousand students under $299 (CAD) per month.

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For such a small budget, email marketing provides a wide range of opportunities and benefits to educational institutions.

- Convert prospective students to enrolled students.
- Retain students.
- Inform and engage, etc.

Choose a higher education **email marketing** software, and communicate effectively with your students.

- Increase student enrollment and retention

Students worldwide are applying to colleges and universities, whether it's offering on-campus programs, distance courses, online courses, etc. But you're not the only one who's offering educational programs. Universities and colleges are continually competing to lock their market share. While students compare different programs to decide which is the perfect fit for them, by using email marketing In this case, email marketing helps you:

- Promote educational programs provided in the institutions.
- Showcase educational institution benefits.
- Offer online consulting for prospective students.
- Propose your academic programs, courses, additional course etc.

Promote the university/ college

University email marketing helps you promote your institution. It includes promotional communication that covers:

- General details about educational institution.
- Admission details and process.
- Alumni relationship and community.
- Athletic and extracurricular activities.

The whole college email communications can be altered which allows higher education institutions to do the following activities like:

- Automate repetitive tasks.
- Make sure emails are sent at the right time.
- Send personalized dynamic content.
- Save your time.
- Send triggered behavior-based messages.

Engage students in extracurricular activities

The higher education institutions should engage the students not only at the time of admission by using the E Marketing but also inform the students about extracurricular activities and its benefits:

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- Inform them about new announcements
- Engage them to university activities
- Increase their participation level
- Notify them about urgent matters like health and security, etc.

Email marketing for educational institutions is a significant player in promoting extracurricular activities. Based on students' preferences when joining the university, you can segment them and send emails that match their interest areas .This way, the higher education institutions put the right email for the right student.

3 best ways to build an email list for higher education institutions.

Offer downloadable brochures

When prospective students visit university/college website, they're looking for a variety of information regarding the institution.

- Subjects, classes, courses.
- Campus.
- City-related information.
- Extracurricular activities.
- Financial options.

And when higher education institutions think of it, it's challenging to fit all the information on one website page they can Provide downloadable brochures for prospective students in exchange for their email address through which collect more contacts and deliver more information to prospective students

Display popups

Another way to collect email addresses for educational institutions is by displaying popups .A popup is an opt-in form that you can trigger for your website visitors to convert them from visitors to contacts .As an **onsite retargeting** strategy, higher education institutions can display opt-in forms based on the website visitors' behaviour.

- Page scroll
- Time spent on-page
- Visited page
- Number of visited pages
- Exit-intent

Embed opt-in forms and provide free consulting calls

When deciding on an education program, students hold many concerns and carry unanswered questions. This is an opportunity to build a larger email list for higher educational institution.

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Embed an opt-in form to each course or program page and offer free consulting calls to help prospective students understand programs better. This strategy leads to having a larger pool of students that you can onboard and enrol in the institution.

Best Email Strategies for Educational Institutions

> **College admission email example**

The college admission emails to be treated with extra care as they're considered a sensitive matter. Landing a college admission email in the spam folder can lead to a student missing an important deadline or important information. The institutions should congratulate the students for selecting the college and inform the students about scholarship and events that will happen in the institution.

➢ **Announcement email for students**

Send announcement emails to university/ college students to tell them about a new program, recent update, or an upcoming event.

> **Increase enrolled students for online courses**

For an higher education email marketing is your number one most valuable asset when it comes to online courses and education. Once college / university have a wide-ranging list of contacts, structure emails to encourage as many course sign-ups as possible.

> **Invite students to events**

There's no better way to reach an audience and maximize event attendees than through email marketing to all the present students in the institution. On boarding email for higher education institutions helps you guide admitted students and explain the next steps to take.

> **Send holiday emails**

Higher education email marketing is not only about essential updates and campus news but also inform the students about holidays list in that particular month or year.

Raise students' awareness

The institution should send mails to students present or alumni about awareness / charity for the needy as the colleges/ universities are non profit organisation

Educators and educational institutions can achieve a lot by applying the tips and examples covered above. It helps develop relationships with students, and other stakeholders of the higher education institutions.

Marketing strategies for E Marketing used by higher education institutions

1. Use Social Media Platforms to Connect with Your Audience.
2. Include Digital Advertising in Your Marketing Budget.

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3. Create a Mobile-Friendly Website with an Optimized Landing Page. Encourage Students to Leave Online Reviews.
4. Create Engaging Video Content.
5. Promote Safety

All email campaigns should include:

- Scannable content for quick, easy reading
- Incorporate a variety of different mediums, such as event invites, videos, and blog posts
- A compelling call to action
- Responsive design so displays properly on mobile devices, as well as desktops and tablets (and don't forget accessibility)

Conclusion

The E marketing is the order of the day so all the colleges / universities must implement it in order to be dynamic in nature. E marketing benefits the university as well as students or stakeholders to know the insight and decide about their future and career as well. All the events must be there in the E marketing as it is one way of advertisements by the institutions to attract number of students to admission.

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Impact of Higher Education on Micro Women Entrepreneurs in India

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Abstract

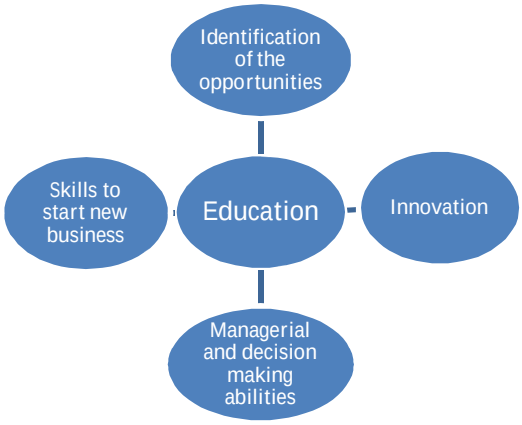
When the economy of the Nation is analysed in the global context, the entire world is entangled in the chain of rapid progress and urbanization. India is not out of the context in this scenario. Women empowerment has been a burning issue when the economic stability and progress is concerned. With this developing mindset, the whole Nation is looking up on women empowerment and education of the girl child as empirical evidence for the catalysing reaction of impact of urbanization on the economy and business market. This study reveals the necessity of women entrepreneurs in the micro segment to be educated to a higher level to understand the dynamics of ever-changing market, innovation, and technology. Higher education has become an economic emergency for the preparedness and sustenance of Micro Women Entrepreneurs in the global market. Constraints to aim for higher education is one of the reasons for the women entrepreneurs in the micro segment to not able to access the required finance and technology for the survival of the business. The managerial ability to start up a venture and its social implications are the distinctive characters enabled by the higher education among women. Higher education helps them to be authentic with the technology and to be consistent with the changes due to innovation. It is also evident that women entrepreneurs who lack education also lack societal support. This paper discusses the impact of higher education on the launch and sustenance of business for women in the micro segment.

Introduction

With Acumen we can analyse context the entire globe is entangled in the chain of rapid growth progress and urbanization. India is also elicited with this scenario and emulating to contribute equally to the Global market. Today women empowerment is an exigent issue and explicates the growth in the Global era. Situation becoming exacting action plays an explicitly important role in the development of women entrepreneurs. Education is the backbone of progress and provides insight and strength to combat the challenges of entrepreneurship it elevates the skill level and has positive effect not only on the GDP but also on the efficacy of women entrepreneurs.

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Political benefits quantify the positive influence and willingness of the empowered women in taking part in the business activities. entrepreneurial intentions and learning inspirations would enhance with the higher education. In developing economies female entrepreneurial activity has gained a significant importance in job creation value addition financial Independence and much more. When we consider Indian situation women entrepreneurs are not able to expand their business from micro to Macro level because of lack of educational support. Higher education enhances the access to resources and opportunities. with this it is germane to consider education as a new intervention for the development and for the empowerment of women in India. There exists a strong link between education and success of women entrepreneurs. Higher education catalyses the opportunity seeking ability, self-efficacy, and the ability to cope up with the advance in technology and innovation.



Education imparts certain skills and helps to build entrepreneurial culture and decision-making ability for crucial aspects. It also catalyses the aggrandize process to enhance and stabilize the profitability, to impact growth rates and job creation. Usually women entrepreneurs in micro segment, who had benefited from higher education tend to be more innovative and innovation has the capability to explore and offer new products and services to the market. Per G EM survey higher education higher education induces alacrity to the entrepreneurial intention. Education in women entrepreneurship is given significant importance due to its visible impact in wealth creation and Employment generation. It has assumed super importance for accelerating economic growth both in developed and developing countries. It promotes capital formation and creates wealth in the country. it reduces unemployment, poverty and is a pathway to the prosperous life. (Bharadwaj, 2011). in 1995 government has come up with an exclusive Ministry for women development "Ministry of women and social welfare" which aims to sophisticate women's status in education, health and to condone enhanced employment opportunities and to facilitate Candid efforts in making women economically independent. According to Bridge O ' Neil and Cromie (2003), men and women experience problems in pursuing entrepreneurship, but it is more exacting for women. This is majorly true because of lack of self-confidence and fund providers do not consider them due to lack of self-efficacy and it is widely inferred that Indian women entrepreneurs have access to fewer resources than men, they usually have less frugal Independence, lower access to land, credit facilities and even for education and training facilities (Katepa, Kerala, 1997-7). Winn (2004) lucidly explains that the critical factors for women to succeed in Independent and micro businesses need to be balanced with providing a better

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education and support system. Gosh and Cherlovalath (2007) also pointed out that women entrepreneurs need to outcome some of the major challenges such as levels of education, financial and socio- cultural constraints. This is a knowledge era and new trends in technology and their usage in businesses along with the education level are the phenomenal pragmatic factors required for the success of the businesses.

Objectives of the study

The aim or objective of this paper is to find, how the higher education among women entrepreneurs in the micro segment of the business arena impacts their performance and sustainability in the dynamic market conditions in India. It also aims to find whether higher education equips them to combat the technology changes and innovation.

Methodology/Design

The study relies on the empirical evidence from the secondary data published by various government organizations and NGOs. Analysis is done with the help of charts to find the relationship between the higher education and efficiency of entrepreneurship among women in the micro business segment.

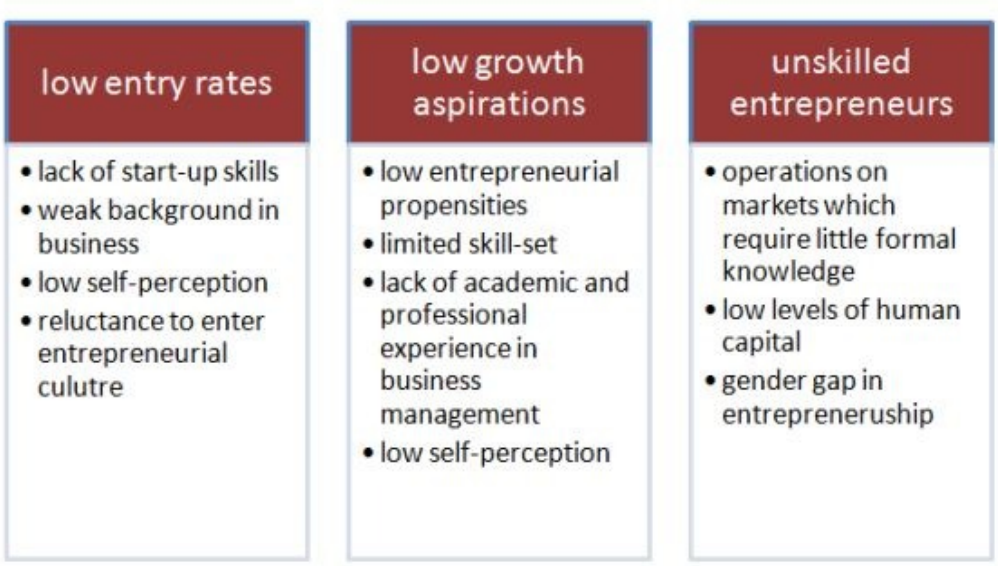
Framework

With the Rapid progress and urbanization women empowerment has been a burning issue when the economic stability and progress is concerned. The Impact of education of girl child is considered as a pragmatic solution for the growth of the Nation. Status of women has been solicitous issue, but majority of women remained economically and socially marginalised due to lack of education and patriarchal system of the society. Education provided alacrity for Innovation and helps them to ameliorate the market conditions and realistic sustenance of women. Higher education gives copious opportunity to empower themselves and increase proficiencies towards decision making and credence to bear the risk.

Higher education and women empowerment

Higher education is regarded as exigent and essential milestone of women empowerment as it enables them to manage the technology and innovation and to confront the challenges in business. Higher education provides access to information and helps in making plausible judgement. It removes the occlude that they are meant for traditional roles and enables them to participate in public debates.

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Low education rates impact women entrepreneurs

Education is a powerful and pragmatic tool to enhance the position of women in the society as well as in entrepreneurship. Most of the women in our country are still not able to get education and they are backward and exploited. Higher education reduces inequalities and acts as an intervention for improving their status within the family. Education sedulously gives empowerment and capacity building which in turn gives prodigious avenues to reach out for practical information for the better management of the business. Our Nation can only grow with the contribution of empowered women in the business Arena. Women can understand their rights and constitutional and legislative provisions that are formed to strengthen them. Education is" potential affirming and performance confirming"(Hanes and Sowjanya, 2015). Higher education is also a factor which positively influence with willingness of people to start own business (Startiene and Remeikiene, 2009). University graduates perceive their business more often as a mission where the entrepreneurs without a degree are often forced to start their own business due to lack of employment opportunities (Bartol et al, 2015). Daghbashya and Harsman (2014) argue that graduates from prestigious universities are on average more interested in entrepreneurial occupations. Higher education imparts various values which is a combination of mindsets, knowledge, and skills. It develops entrepreneurial drive and the skills they need to set up a business and manage its growth. It also aims to develop entrepreneurial ability to identify and exploit opportunities. India has seen the increasing women's participation in education and Entrepreneurship as a whole. Over the past decade, gross enrolment ratio in higher education has increased, with this one can magnanimity notice remarkably increasing number of women entrepreneurs creating a mark for themselves in the industry. In this knowledge era higher education is considered as one of the fundamental components of poverty reduction efforts and overall social development. Along with entrepreneurship, innovation is recognised as an important economic driver across the globe. Higher education gives the ability and vision of how to access and transform opportunities of different kinds. This concept stretches beyond the business creation. It is about increasing the ability to anticipate and respond to societal needs as well. It develops innovative qualities among youth. Globalisation and digitalization have major impact on micro segment, especially in technology industry. Now a days with start-ups spurring

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and looking for opportunities, we see more number of women taking up higher education and Technical Education especially in urbanized areas. Cosmopolitan city like Bangalore is experiencing awareness and witnessing women taking up profession in information and technology arenas. Opportunity is enhanced in urban areas. Rural areas where women are confined for traditional work it is required to create awareness and opportunities to take up higher education.

Tables

Agriculture		**Manufacturing**		**Construction**		**Others**	
Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
814	147	87	254	17	45	30	147
816	129	76	252	23	48	28	150
789	118	76	258	42	51	34	139

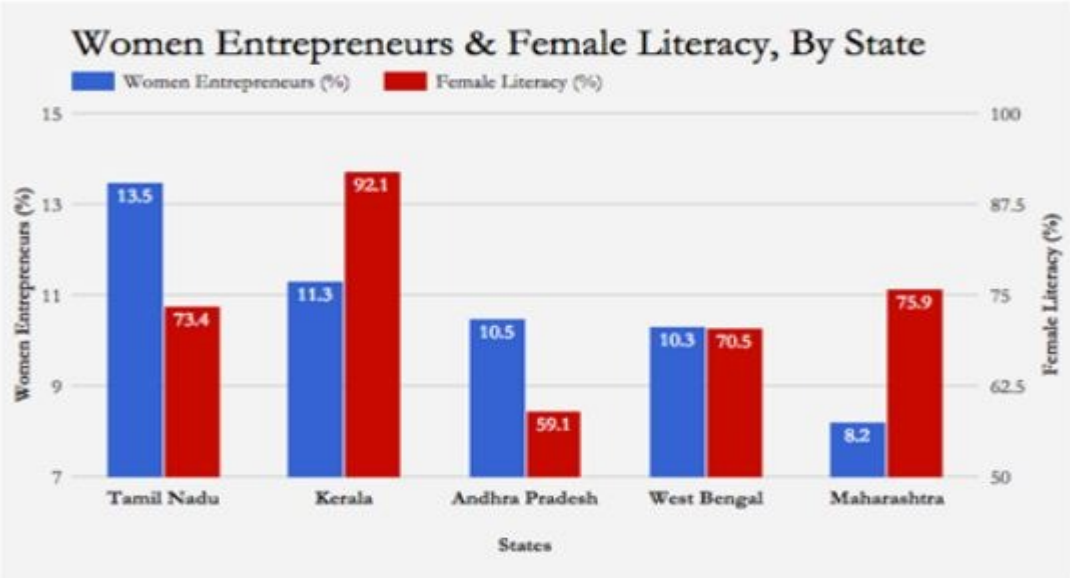
Distribution (per 1000) of employed women by industry division
Source: 61st, 64th and 66th rounds of NSSO Surveys

Education	**Mean**	**N**	**Std. Deviation**
< class XII	2.33	24	1.129
Grad	3.12	58	1.272
PG	3.51	53	1.265
Total	**3.13**	**135**	**1.303**

Mean and standard deviations indicating entrepreneurship quotient
(source: Multi-Dimensions of Economic & Social Development in India, Volume 03-04 March 2016)

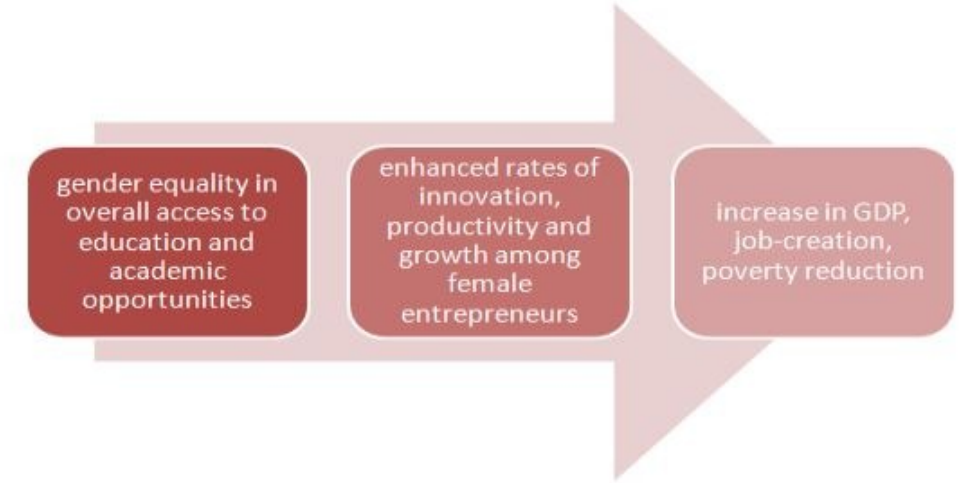
Table shows number of rural and urban employed women in various segments. Employment opportunities are also more in urbanized areas and micro-entrepreneurs can take up the various opportunities to avail digital resources, Innovations and adapt to technological changes. Higher education by widens the horizon of skill development promotes efficiency and efficacy. It acts as an agent of specialised innovation, new thoughts, and vision. Education emphasizes the quality of entrepreneurship. when the effect of education on entrepreneurship quotient examined. It is evident from results that main effect of education on entrepreneurship quotient is significant. It also shows that participants with post graduate education expressed (M=3.51) higher entrepreneurship quotient as compared to participants with education up to class12 (M=2.33). Indian context specifically about 50% of women entrepreneurs in the country are majorly from States Tamil Nadu, Kerala, Andhra Pradesh, Karnataka, and Maharashtra (Salve, 2016). Is important to note that these States also have the highest literacy rates it is also important to find that these women have completed more than 10 to 12 years of education and the rate of women's education seems to correlate with rates of their success in entrepreneurship (Geeng George, 2021).

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Source: Economic Census 2012

A research study conducted by Agiomigianiks, Asterio and Monastririotis (2004) on "Growth effects of Human Capital affects growth positively and higher levels of education are associated with higher rates of economic growth. The study gives suggestion that, Government intervention in providing higher education is a crucial factor for achieving economic growth. The document of the World Bank on higher education (1994) "The Lessons of Experience" justifies Higher education is of permanent importance for economic and social developments "it also adds that economic growth is fostered by higher education. This indicates National development relies highly on higher education. Fortunately, higher education system in India is the third largest system in the world. As per the studies conducted by Radina Radimirova Ugriniva (ANR 811622)," The availability of formal training, as well as range of educational opportunities, people benefit from prior to their engaging in entrepreneurial endeavour, and this predominantly can enhance their efficiency, as well as their capacity to grow business and to create value within the market in which they operate". Women Entrepreneurs who have availed higher education are magnanimously more likely to be innovative when compared to women entrepreneurs with less or no education. Innovation is the basis of progress and only women entrepreneurs who are innovative can sustain the market demands and grow.



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Relationship between women education and entrepreneurship for economic growth

Women entrepreneurs who are innovative also introduce better and improved products with higher Quality Services and create value to the customer through their elite performance and by stimulating the market in globalised context. Women entrepreneurs with less education usually are precarious and nonplussed with changing situations and demands in the market. Higher education helps women entrepreneurs in micro segment to be more innovative and successful in managing their businesses and to contribute to greater extent to value creation and economic development compared to entrepreneurs who have received limited education.

Findings

The study finds that the higher education helps micro women entrepreneurs to be prepared for the changes in the complex business environment and ever-changing market conditions. It also helps them to inculcate new innovations and technologies. Women entrepreneurs who have higher education are more confident in their undertakings while running the business.

Implications

This study highlights the managerial implications of the ability of women entrepreneurs to start up a venture with distinctive characters which are enabled by the higher education among women. Education helps them to be authentic with the technology and consistent with the change due to innovation. It is also evident that women entrepreneurs who lack education also lack societal support. This paper discusses the impact of higher education on the launch and sustenance of business of women entrepreneurs in the micro segment. The essence of this paper implies the positive and significant relationship between the higher education and entrepreneurial abilities of women in the micro segment.

Economic implications

The study conveys that most of the women entrepreneurs who have higher education are from the better half of the society who have broken the glass ceiling and can reach out to new heights in their carrier which is beyond stereotyped gender-based environment.

Social Implications

The study shows that women entrepreneurs in the lower half of the society lack societal and financial support mainly due to lack of proper education.

Limitations

This study relies on the secondary data accumulated which pertains to India.

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Conclusion

Women in India are proliferating the enthusiasm of entrepreneurship, but it has been challenging for them to contribute intransigently to the economy with various societal barriers, biases, gender gap not so favourable working environment and lack of financial support. Higher education plays a very essential and standard role in women entrepreneurship by offering a varied array of skills which are essential for decision making, opportunity identification and ability to establish business as well as in developing self-efficacy to sustain a business. All these factors have cogent effect on entrepreneurial culture as they have direct impact on profitability, growth rates, job formation and value creation which are the important aspects of business.

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Micro Finance: An Overview of Micro Finance in India

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Abstract

In India where 70 percent of its population lives in rural area and 60 percent depend on agriculture (according to the World Bank reports). From the time of independence unemployment and poverty has been two major characteristics and challenges of India. The major cause for the above two has been the unavailability of sufficient credit facilities for the poor and unemployed. These two factors have become the most challenging roadblock in the path of sustainable development of the country. Micro-finance can play a vital role in providing financial services to the poor and low income individuals. Microfinance is the form of a broad range of financial services such as deposits, loans, payment services, money transfers, insurance, savings, micro-credit etc. to the poor and low income individuals. The importance of micro-finance in the developing economies like India cannot be undermined, where a large size of population is living under poverty and large number of people does not have an access to formal banking facilities. Micro-finance is regarded as a useful tool for socio-economic up-liftmen in a developing country like India. It is expected to play a significant role in poverty alleviation and development. There are two broad approaches that characterize the microfinance sector in India is Self Help Groups (SHGs) -Bank linkage programme and Microfinance Institution (MFIs). In India microfinance is dominated by Self Help Groups (SHGs)-Bank linkage programme aimed at providing a cost effective mechanism for providing financial services to the unreached poor. Microfinance allows the poor to get the loan that leads to financial independence and growth. The poor use these loans in a productive manner to create their businesses, assets of their own and get rid of poverty once and for all. Microfinance is becoming a significant buzzword in India. Remarkable progress has been made during the last two decades in innovating techniques to deliver financial services to the poor on a sustainable basis. These loans are aimed at empowering the impoverished people to start their own businesses and to grow their money so that they can achieve long-term financial independence and develop sustainably. So, Economic growth, sustainable development and poverty alleviation can be achieved effectively with the help of an instrument like Micro finance in India. In today's date, there are a total of 82 major microfinance companies in India. The present paper attempts to analyze the role of microfinance in the development of India and also highlights the importance, phases, delivery models,

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challenges in micro finance, suggestive measures for the growth of micro finance and identifying the current status in India.

Keywords: Micro Finance, Poverty, Financial Services, Sustainable, Linkage, Challenges, Development, Mechanism, Progress.

Introduction

"Microfinance recognizes that poor people are remarkable reservoirs of energy and knowledge and while the lack of financial services is not just a sign of poverty. Today it is looked as an untapped opportunity to create markets, bring people in from the margins and give them the tools to help themselves."

Kofi Annan (Sec. General of UN)

"Microfinance is an idea whose time has come."

Kofi Annan-Former United Nations Secretary-General

The concept of microfinance was created by Professor Muhammad Yunus founder of Grameen bank in Bangladesh and noble price winner in 2006. Microfinance is the provision of a broad range of financial services such as deposits, loans, payment services, money transfers and insurance to the poor and low income households and their micro-enterprises. Before the microfinance industry, people around the world have been borrowing and saving using various sources outside of the formal financial sector. Informal financial services ranging from loan sharks, community members and saving groups were once the only source for low income individuals who were unbanked or under banked. Such sources are still commonly used in both rural and urban areas, but now microfinance is a new source for loans, savings and insurance for the estimated of Indians who do not have access to any type of financial services and the Indians who might be unhappy with the informal financial services they use. The World Bank has estimated that upwards of 100 million individuals have taken advantage of microfinance. Micro finance is a programme to support the poor rural people to pay its debt and maintain social and economic status in the villages. Micro-finance is an important tool for improving the standard of living of poor. The potential for growing micro finance institutions in India is very high. Microfinance organizations have spread all over the developing world. The concept has also expanded to include a variety of small-sized but high-impact financial services beyond traditional credit. These products have been customized to the diverse interests, demands, and capabilities of the global poor, also referred to as the "bottom of the pyramid." Microfinance market in India is expected to grow rapidly, supported by government of India's initiatives to achieve greater financial inclusion, and growth in the country's unorganized but priority sector. The organizations that provide these services, known as microfinance institutions (MFIs) may operate as formal micro banks, non-bank financial institutions, non-governmental organizations, or community-based financial institutions. These providers offer a range of financial services from small business loans to savings accounts, money transfers, insurance, and consumer loans. Growth of the microfinance industry, however, the microfinance is important as a minimum condition for achieving these social missions. Major Cross-section can have benefit if this sector will grow in its fastest pace.

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The taskforce on Supportive Policy and Regulatory Framework for Microfinance constituted by NABARD defined microfinance as ***" the provision of thrift, saving, credit and financial services and products of very small amount to the poor's in rural, semi urban and urban areas for enabling them to raise their income level and improve their standard of living."*** Microfinance has evolved rapidly into a global movement dedicated to providing access to a range of financial services to poor and near-poor households. In India more than 70% of the population lives in villages and most of these villages are underdeveloped. Research and development sector in our country brings number strategies in favor of these people every year. Implementation of these technologies in the rural sector can alleviate poverty, create employment opportunities and generate good growth. Microfinance can be a critical element of an effective poverty reduction strategy. Improved access and efficient provision of savings, credit, and insurance facilities enable the poor to smoothen their consumption, manage their risks better, build their assets gradually and develop their micro enterprises. Government, NGOs and other financial institutions have introduced various welfare schemes and activities to reduce poverty. Microfinance, by providing small loans and savings facilities to those who are excluded from commercial financial services has been developed as a key strategy for reducing poverty throughout the world. However, for implementing these technologies micro financing through public and private sector agencies is the need of the hour. In India, a substantial microfinance system based on self help groups (SHGs) was developed. Economic growth, sustainable development and poverty alleviation can be achieved effectively with the help of an instrument like Microfinance.

Objective of the Study

1. To understand the concept of micro finance and delivery models of microfinance in India.
2. To analyze the role and importance of microfinance in India.
3. To analyze the challenges and issues of microfinance in India.
4. To View suggestive measures to tackle those challenges for the growth of micro finance for in India.
5. To status of MFIs and growth of microfinance in India.

Research Methodology

The present study is a descriptive study. This study is mainly based on secondary data only. Secondary data is collected from various sources like books, journals, magazines and reports and publications of recent research papers available in different websites, Research Articles, Research Journals, E-Journals, RBI Report, Bharat Microfinance Report and Report of NABARD etc. So trueness of the data depends on the trueness of the source.

Features of Micro Finance

1. It is an essential part of rural finance.
2. It deals in small loans.
3. It basically caters to the poor households.
4. It is one of the most effective and warranted Poverty Alleviation Strategies.

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5. It supports women participation in electronic activity.
6. It provides an incentive to grab the self employment opportunities.
7. It is more service-oriented and less profit oriented.
8. It is meant to assist small entrepreneur and producers.
9. Poor borrowers are rarely defaulters in repayment of loans as they are simple and God-fearing.

Microfinance is a broad category of services, which includes microcredit. Microcredit is provision of credit services to poor clients. Micro credit and micro-finance both are different. Micro credit is a small amount of money, given as a loan by a bank or any legally registered institution, whereas, Micro-finance includes multiple services such as loans, savings, insurance, transfer services, micro credit loans, etc. for poor people.

Evolution of Microfinance in India

The evolution of Indian Microfinance sector can be broadly divided into four distinct phases:

Phase 1: The Cooperative Movement (1900-1960): During this phase, credit cooperatives were vehicles to extend subsidized credit to villages under government sponsorship.

Phase 2: Subsidized Social Banking (1960s-1990):With failure of cooperatives, the government focused on measures such as nationalization of Banks, expansion of rural branch networks, establishment of Regional Rural Banks (RRBs) and the setting up of apex institutions such as the National Bank for Agriculture and Rural Development (NABARD) and the Small Scale Industries Development Bank of India (SIDBI), including initiation of a government sponsored Integrated Rural Development Programme (IRDP). While these steps led to reaching a large population, the period was characterized by large-scale misuse of credit, creating a negative perception about the credibility of micro borrowers among bankers, thus further hindering access to banking services for the low-income people

Phase 3: SHG-Bank Linkage Program and Growth of NGO-MFIs (1990 - 2000): The failure of subsidized social banking triggered a paradigm shift in delivery of rural credit with NABARD initiating the Self Help Group (SHG) Bank Linkage Programme (SBLP), aiming to link informal women's groups to formal banks. The program helped increase banking system outreach to otherwise unreached people and initiate a change in the bank's outlook towards low-income families from 'beneficiaries' to 'customers'. This period was thus marked by the extension of credit at market rates. The model generated a lot of interest among newly emerging Microfinance Institutions (MFIs), largely of non-profit origin, to collaborate with NABARD under this program. The macroeconomic crisis in the early 1990s that led to introduction of the Economic Reforms of 1991 resulted in greater autonomy to the financial sector. This also led to emergence of new generation private sector banks that would become important players in the microfinance sector a decade later.

Phase 4: Commercialization of Microfinance: The First Decade of the New Millennium: Post reforms, rural markets emerged as the new growth drivers for MFIs and banks, the latter taking interest in the sector not only as part of their corporate social responsibility but also as a

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new business line. On the demand side, NGO-MFIs increasingly began transforming themselves into more regulated

Models of Micro Finance in India

In response to this requirement, the Micro finance movement started in India with the introduction of SHG bank linkage programme (SBLP) in the early 1990s. At present, there are mainly two models for delivery of Microfinance in India:

1. **SHG – Bank Linkage Programme (SBLP)**
2. **Micro Finance Institutions (MFIs).**

The above models explained below:-

SHG- Bank Linkage Programme (SBLP): A SHG is a small group of about 10-20 persons from a homogeneous class of rural and urban poor which promoted savings among members and used these resources for meeting their credit needs The group is democratically formed and elects its own leaders. The vital features of SHGs are it consists of members belonging to the same community or society and having common economic goal. In this model, the informal SHGs are credit linked with the formal financial institutions. The SHG-Bank Linkage Model has emerged as a dominant model in terms of number of borrowers and loans outstanding. This model is flexible, independence creating, and imparts freedom of saving and borrowing according to the requirements of group members. Due to widespread rural bank branch network, the SHG-BLM is very suitable to the Indian context. Microfinance movement started in India with the introduction of SHG-Bank Linkage Programme (SHG BLP). The programme uses SHGs as an intermediation between the banks and the rural poor to help in reducing transaction costs for both the banks and the rural clients. Banks provide the resources and bank officials/NGOs/ government agencies organise the poor in the form of SHGs. Under this programme, loans are provided to the SHGs with three different methodologies:

Model I: SHGs Formed and Financed by Banks: In this model, banks themselves take up the work of forming and nurturing the groups, opening their savings accounts and providing them bank loans.

Model II: SHGs Formed by Agencies Other than Banks, but Directly Financed by Banks: In this model, NGOs and other formal agencies in the field of microfinance facilitate organising, forming and nurturing of SHGs and train them in thrift and credit management. The banks directly give loans to these SHGs.

Model III: SHGs Financed by Banks Using Other Agencies as Financial Intermediaries: This is the model where the NGOs take on the additional role of financial intermediation along with the formation of group. In areas where the formal banking system faces constraints, the NGOs are encouraged to form groups and to approach a suitable bank for bulk loan assistance. This method is generally used by most of the NGOs having small financial base.

Micro Finance Institutions (MFIs): The MFI model has also gained momentum in India in the recent past. MFI model is found worldwide whereas the SHG-BLM model is an Indian model. In

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MFI model MFIs borrow large amount of funds from the apex financial institutions, donors and banks for on-lending to the individuals or groups. These MFIs provide financial services to the individuals or to the groups like SHGs. These institutions lend through the concept of Joint Liability Group (JLG). A JLG is an informal group comprising of 5 to 10 individual members who come together for the purpose of availing bank loans either individually or through the group mechanism against a mutual guarantee. MFIs in India exist in a variety of forms like trusts registered under the Indian Trust Act, 1882/Public Trust Act, 1920; societies registered under the Societies Registration Act, 1860; Co-operatives registered under the Mutually Aided Cooperative Societies Acts of the States; and non-banking financial companies (NBFC)-MFIs, which are registered under Section 25 of the Companies Act, 1956 or NBFCs registered with the Reserve Bank. These MFIs are scattered across the country and due to the multiplicity of registering authorities.

Role and Importance of Microfinance

According to the research done by the World Bank, India is home to almost one third of the world's poor (surviving on an equivalent of one dollar a day). Though many central government and state government poverty alleviation programs are currently active in India, microfinance plays a major contributor to financial inclusion. In the past few decades it has helped out remarkably in eradicating poverty. Reports show that people who have taken microfinance have been able to increase their income and hence the standard of living.

Thus Microfinance plays a major role in upliftment of Indian economy in following ways:-

1. **Credit to Rural Poor:** Usually rural sector depends on non-institutional agencies for their financial requirements. Micro financing has been successful in taking institutionalized credit to the doorstep of poor and have made them economically and socially sound.
2. **Poverty Alleviation:** Due to micro finance poor people get employment. It also helps them to improve their entrepreneurial skills and encourage them to exploit business opportunities. Employment increases income level which in turn reduces poverty.
3. **Women Empowerment:** Normally more than 50% of SHGs are formed by women. Now they have greater access to financial and economical resources. It is a step towards greater security for women. Thus microfinance empowers poor women economically and socially.
4. **Economic Growth:** Finance plays a key role in stimulating sustainable economic growth. Due to microfinance, production of goods and services increases which increases GDP and contributes to economic growth of the country.
5. **Mobilization of Savings:** Microfinance develops saving habits among people. Now poor people with meager income can also save and are bankable. The financial resources generated through savings and micro credit obtained from banks are utilised to provide loans and advances to its members.
6. **Development of Skills:** Micro financing has been a boon to potential rural entrepreneurs. SHGs encourage its members to set up business units jointly or individually. They receive training from supporting institutions and learn leadership qualities. Thus micro finance is indirectly responsible for development of skills.

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7. **Mutual Help and Co-operation:** Microfinance promotes mutual help and co-operation among members. The collective effort of group promotes economic interest and helps in achieving socio-economic transition.
8. **Social Welfare:** With employment generation the level of income of people increases. They may go for better education, health, family welfare etc. Thus micro finance leads to social welfare or betterment of society.

Top 10 Microfinance Companies in India 2021

Microfinance in India is very common. People in rural and semi-urban areas often require financial *help* for starting their business. They take help from microfinance companies because they offer financial services on a small-scale. Anyonya Cooperative Bank Ltd. at Vadodara was the *first* microfinance company in India. It is not functional at the present moment. The bank used to offer small loans to farmers. In today's date, there are a total of 82 major microfinance companies in India. **Now, let's take a detailed look at the *top microfinance companies in India* 2021:**

1. State Bank Of India
2. Equitas Small Finance Banak Ltd
3. Mahindra & Mahindra Small Financial Services
4. Ujjivan Financial Services
5. Bharat Financial Inclusion Ltd
6. Spandhana Spoorthy Financial Ltd
7. Bandhan Financial Services
8. Share Microfin Ltd
9. Shri Kshethra Dharmasthala Rural Development Project
10. Ashmitha Microfin Ltd

The list of microfinance institutions in India does not end here. **There are emerging old and new MFIs in India such as:**

- Adhikar Microfinance Pvt. Ltd.
- Future Financial Services Ltd.
- ESAF Small Finance Bank
- Fusion Microfinance Pvt Ltd
- Annapurna Finance Pvt. Ltd
- Arohan Financial Services Pvt. Ltd
- BSS Microfinance Limited
- Asirvad Microfinance Limited
- Cashpor Micro Credit
- Indian Cooperative Network for Women, etc.
- Belstar Microfinance Private Limited
- CreditAccess Grameen Limited
- Bharat Financial Inclusion Limited
- Bhartiya Samruddhi Finance Ltd

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Present Scenario of Micro Finance in India

Indian microfinance sector has witnessed phenomenal growth over past two decades in terms of increase in both-the number of institutions providing micro finance as also the quantum of credit made available to the micro finance customers. Presently, micro credit is delivered through a variety of institutional channels viz., scheduled commercial banks (SCBs), regional rural banks (RRBs), cooperative banks, non-banking financial companies (NBFCs), Section 8 companies and microfinance institutions (MFIs) registered as NBFCs as well as in other forms.

The small finance banks (SFBs) are the latest game in the town. The institutional landscape of the microfinance sector has also changed significantly after licensing of Small Finance Banks. One out of two entities which was granted approval for starting a universal bank in 2014 was an NBFC-MFI, while eight out of ten entities granted approval for starting Small Finance Banks in 2016 were NBFC-MFIs. This, apart from further consolidation in the sector, has led to significant changes in the market dynamics with the share of specialized MFIs standing at a little over 30 per cent as on June 30, 2021 in the overall gross loan portfolio of around ₹2.14 lakh crore in the sector. Thus, micro finance, as a financial activity can no longer said to be a bastion of specialized MFIs.

Mostly, there have been three distinct sets of criticisms against micro finance lenders –

(i) that they lead their borrowers into debt-trap like situations;
(ii) They charge usurious rates of interest often disproportionate to their funding and operational costs; and
(iii) they deploy harsh recovery methods leading to distress amongst borrowers. These are issues which need to be critically introspected and addressed by the lenders to prevent recurrence of the crisis episodes.

The emerging dynamics in the microfinance sector as well as the concerns around customer protection therefore call for a review of the regulations so that all the regulated entities engaged in micro finance pursue the goal of customer protection within a well-calibrated and harmonized set-up. As you all may be aware; the Reserve Bank has recently come out with the Consultative Document (CD) on ‘Regulation of Microfinance’ seeking feedback from all the stakeholders. I wish to highlight some of the major aspects we are trying to address through this proposed framework.

Over-Indebtedness and Multiple Lending

- The protection of small borrowers has been enshrined in the NBFC-MFI regulations which do not permit more than two NBFC-MFIs to lend to the same borrower. Besides, there is a regulatory ceiling on the maximum amount that can be lent by an NBFC-MFI to a microfinance borrower. But it is observed that small borrowers are increasingly able to get multiple loans from several lenders well beyond their repayment capacity, contributing to over-indebtedness. The borrowers then end up defaulting on their repayment obligations. Then there are reports of coercive recovery practices by the entities looking to recover their dues. In this entire process what we see is a compromise with the basic tenet of responsible

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lending with the small and marginal borrowers ending up becoming victims of over-indebtedness.

- In the proposed framework, it has therefore been suggested that the regulations should focus on repayment capacity of the borrowers rather than considering only indebtedness or indebtedness from only NBFC-MFIs in isolation. It has been proposed to address the issue of over-indebtedness by prescribing a common definition of microfinance loans which will be uniformly applicable to all lenders and linking loan amount to household income. The proposal is that the payment of interest and repayment of principal for all outstanding loans of the household at any point of time should not be more than 50 per cent of the household income.

Customer Protection Measures

- Other critical aspect of customer protection that the Reserve Bank is looking to strengthen through the proposed changes. The inability/ difficulty of a borrower to repay his loan may be caused by several reasons such as unforeseen/ unavoidable adverse circumstances, natural calamities, over-indebtedness, etc. A cap on the loan repayment obligation of a household as a percentage of the household income is expected to address the inability of the microfinance borrowers to repay the loan.
- Further, in this case borrowers often lack the type of collateral preferred by the lenders and whatever little collateral they have for pledging may be of little value for the lenders even while it might be highly valued by the borrower. Even if lenders take such collateral, it is more for inducing repayments rather than to recover losses. Therefore, it has been proposed to extend the collateral free nature of microfinance loans, as applicable to NBFC-MFIs, to all lenders in the micro finance space.

Way Forward

- I am sure everyone present here shares my concerns outlined above and appreciates the fact that negative consequences of over-indebtedness, harsh recovery practices and adverse outcomes arising from harassment of customers will adversely impact the MFI eco system. From society's perspective, there are economic and social implications. While chasing higher asset growth and returns, lenders should not throw caution to the winds.
- The roots and origin of micro finance should not be forgotten and sacrificed at the altar of bottom-line growth. There is no denying the fact that self-sufficiency and financial sustainability are the objectives that the lenders need to pursue. However, prioritization of profitability at the expense of social and welfare goals of the micro finance may not be an optimal outcome. Lenders need to remain cognizant of the fact that the balance sheet growth should not be built by compromising on the prudent conduct.
- Micro finance in my view, at its core, should focus on understanding the needs of the customer first and offer them adequate levels of support through appropriate financial products. The customers of micro finance institutions often have lower level of financial awareness and literacy and are often too desperate to turn away any source of credit. Therefore, they need to be treated with care and empathy and should not be considered as a mere data points for investor presentations. The lenders in the micro finance space should not

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try to mimic the strategies of mainstream finance as those serving the micro borrowers have a greater need to balance the social objectives with their lending operations. Strong corporate governance could play a critical role in balancing seemingly exclusive but potentially complementary objectives of growth and social welfare from a long-term perspective.

Challenges of Microfinance & MFIs in India

Following are some issues in MFIs in providing microfinance which become a challenge for them and ultimately pausing sustainable development:

Low Outreach: In India, MFI outreach is very low. It is only 8% as compared to 65% in Bangladesh.

High Interest Rate: MFIs are charging very high interest which the poor find difficult to pay.

Negligence of Urban Poor: It has been noted that MFIs pay more attention to rural areas and largely neglect the urban poor. Out of more than 800 MFIs across India, only six are currently focusing their attention on the urban poor.

Client Retention: Client retention is an issue that creates a problem in growing the MFIs. There is about 28% client retention in the MFIs.

Loan Default: Loan default is an issue that creates a problem in growth and expansion of the organization because around 73% loan default is identified in MFIs.

Low Education Level: The level of education of the clients is low. So it creates a problem in the growth and expansion of the organization because its percentage is around 70% in MFIs.

Language Barrier: Language barrier makes communication with the clients (verbal and written) is an issue that creates a problem in growth and expansion of the organization because around 54% language barrier has been identified in MFIs.

Late Payments: Late payments are an issue that creates a problem in growth and expansion of the organization because late payments are around 70% in MFIs.

Geographic Factors: The Geographic factors make it difficult to communicate with clients of far-flung areas which create a problem in growth and expansion of the organization. MFIs are basically aimed to facilitate the BPL population of the country but due to lack of infrastructure in those areas it becomes difficult to reach them.

Debt Management: Clients are uneducated about debt management. 70% of the clients in MFIs are unaware of the fact that how to manage their debt.

Other Factors include: Factors Contributing To Slow Growth of Microfinance; **Internal Factors External Factors:** High Transaction Cost, Lack of access to Funding, Loan Collection Method, Fraud, Uneven Population Density, Regional Disparity, Deserving Poor are Still not Reached, Low Depth of Outreach, Unregulated Microfinance Institutions, Lack of Insurance Services.

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Measures to Overcome Challenges

1. **Proper Regulation:** When the microfinance was in its nascent stage and individual institutions were free to bring in innovative operational models, the need for a regulatory environment was not a big concern. However, as the sector completes almost two decades of age with a high growth trajectory, an enabling regulatory environment is needed that protects interest of stakeholders as well as promotes growth.
2. **Field Supervision:** In addition to proper regulation of the microfinance sector, field visits can be adopted as a medium for monitoring the conditions on ground and initiating corrective action if needed. This will keep an eye on the of ground staff of various MFIs and their recovery practices. This will also encourage MFIs to abide by proper code of conduct and work more efficiently. However, the problem of feasibility and cost involved in physical monitoring of this vast sector remains an issue in this regard.
3. **Encourage Rural Penetration:** It has been seen that instead of reducing the initial cost, MFIs are opening their branches in places which already have a few MFIs operating. Encouraging MFIs for opening new branches in areas of low microfinance penetration by providing financial assistance will increase the outreach of the microfinance in the state and check multiple lending.
4. **Complete Range of Products:** MFIs should provide complete range of products including credit, savings, remittance, financial advice and also non-financial services like training and support. As MFIs are acting as a substitute to banks in areas where people don't have access to banks, providing a complete range of products will enable the poor to avail all services.
5. **Transparency of Interest Rates:** As it has been observed that, MFIs are employing different patterns of charging interest rates and a few are also charging additional charges and interest free deposits (a part of the loan amount is kept as deposit on which no interest is paid). All this make the pricing very confusing and hence the borrower feels incompetent in terms of bargaining power. So a common practice for charging interest should be followed by all MFIs so that it makes the sector more competitive and the beneficiary gets the freedom to compare different financial products before buying.
6. **Technology to Reduce Operating Cost:** MFIs should use new technologies and IT tools & applications to reduce their operating costs. Microfinance institutions should be encouraged to adopt cost-cutting measures to reduce their operating costs. Also initiatives like development of common MIS and other software for all MFIs can be taken to make the operation more transparent and efficient.
7. **Alternative sources of Fund:** In absence of adequate funds the growth and the reach of MFIs become restricted and to overcome this problem MFIs should look for other sources for funding their loan portfolio. Various alternative sources of fund for the MFIs may be by getting converted to for-profit company i.e. NBFC, Portfolio Buyout, and Securitization of Loans etc.

Conclusion

Indian Microfinance today is a dynamic space with multitude of players offering various products and services to low income clients with different approaches. The economic

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development of any country is severely influenced by the availability of financial services. Microfinance is the form of a broad range of financial services such as deposits, loans, payment services, money transfers, insurance, savings, micro-credit etc. to the poor and low income individuals. A well developed financial system promotes investment opportunities in an economy. Therefore it is necessary that govt. of India have to focus on extending financial services to both rural and urban to ensure sustainable and inclusive growth. The importance of microfinance in the developing countries like India cannot be undermined it play a vital role for socio-economic upliftment of poor and low income peoples. Since 1990s, poverty reduction has taken priority at both national and international development levels. Within this framework, various initiatives have been taken by government. Microfinance has caught the attention as an effective tool for poverty reduction and socio- economic development. Hence Microfinance can play a vital role for improving the standard of living of poor. From the above study it can be viewed that SHG's and MFI's are playing a vital role in delivery of microfinance services which leads development of poor and low income people in India. To obtain sustainable development there must be continued growth and diversification of the rural economy, all segments of the population including farmers, rural micro-entrepreneurs and the poor should have easy access to sustainable financial services such as savings, credit and insurance provided by self-reliant, sustainable financial institutions in a conductive macroeconomic policy environment and development of MFIs. With the help and support from international organizations, local businessmen and the government, the microfinance sector in India has evolved into a highly profitable and commercialized industry.

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A Study on Teachers Education in Current Scenario (With Special Reference to Enhance the Quality of Education among the Student)

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Abstract

A study to assess and understand the role of teachers in bringing quality of education among student. It specially analysis the training of teacher is necessary to cope with the changing demand of the profession.

The main reason for this study is to highlight teacher's current teaching technique and method in transferring knowledge of student who are the people that will eventually lead a country.

Education renders an important role in growth and development of individual, here the teachers have dynamic role to play in imparting education to the student. Teachers have an important role to play in not only achieving the desired goal of the institution but it is necessary to bring their talent and skill of the student to attain their desired dreams. Teachers have to bring the new ways of teaching like audio-video tools, role play, real world learning, imparting student practically and making them more competent and skilled.

The main areas that have been taken considered in this research paper are scope of teacher education, changing context of teacher's education in Indian scenario, different method and technique of teaching.

Introduction

Role of teacher in present context has been changed. We are able to see a drastic change from over a decade. Comparably now the teachers role become more significant and providing learning experience that lead their student to cherish in their life and acquire good knowledge. A teachers does not only perform the function of secure knowledge of subject and curriculum areas and imparting this knowledge to student effectively but also self-learning, articulation of new ideas. There is increase in percentage of existing teacher training

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institution in states Teachers courses has yet lot to do for teachers in order to articulate innovation in terms of approach pedagogy for qualitative improvement in education. To enhance quality of education the government has introduced central/state level eligibility test like TET (TEACHER ELEGIBILITY TEST) , PET (PRINICIPAL ELEGIBILITY TEST) for school level, NET and SLET (NATIONAL and STATE LEVEL ELEGIBILITY TEST) for post graduates to improve the skill of teachers.

Statement of problem

A teacher has the potential to change career of student and brings the improvement in the life of the student. Teacher should take care of the ever changing needs of society in the current scenario, the advancement and use of technology and the way traditional classroom teaching is loosing its grounds. In the 21st century there are many problems in teaching methods like lack of professional development , lack of subject knowledge , no proper teachers programme another important that persist in the current teaching method is teachers know theoretical knowledge of subject there is lack of practical knowledge of the subject using the technology.

It is experienced that in today's scenario the qualified teachers are making the best use of technology in teaching and exposing the student to handle the current problems of employment, poverty, and other economic situations.

Objectives of the study

- To identify the teachers programme that enables & empowers the teachers to meet requirement of profession and face the new challenges.
- To identify the need of new teaching methods
- To identify the contribution of teachers in career of student.
- To identify the contribution of teachers towards knowledge driven economy.
- To find need of teacher for upgrading to new technology used in teaching field.

Research Methodology

Explorative methodology is used in the study. The primary data was collected from the respondents by administering a structured questionnaire and also thoroughly observation, interview and discussion with teachers and student. The secondary data is being collected through text books, journals, academic reports, and internet.

Study period: The researcher has did research on this topic for the period of 2 months.

Study Location: The study location is urban & sub-urban area of Bengaluru. As the topic of the study is "A Study on teachers education on the current scenario (with special reference to enhance quality of education among the student").

Sampling Method: Convenience sampling method has been used for the study.

Sample Size: Out of the total population, the sample taken among respondents from sector is 100

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Sources of data: The researcher has used both primary and secondary data for the research.

Tools used: The research was made by the survey in accordance to the convenience of the teachers. The researcher has used Ratio analysis, and trend analysis for the research analysis and findings.

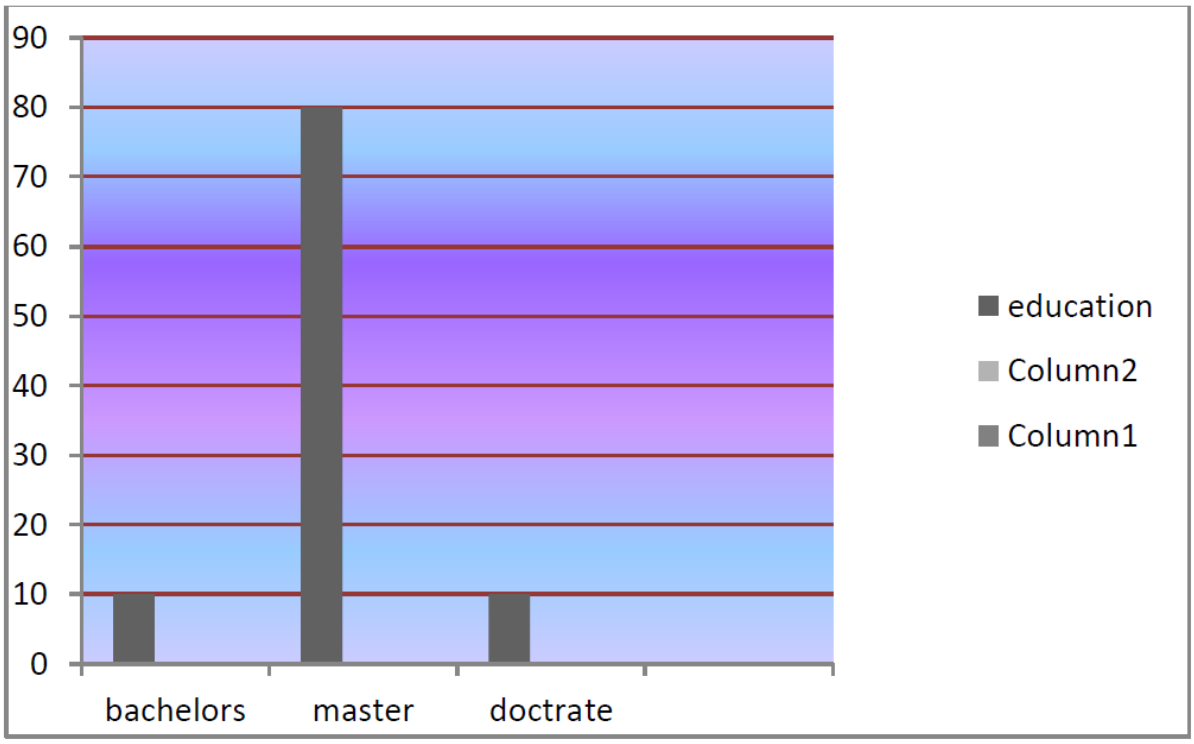
Limitations of the study

However data is collected with full level of our efforts. Yet there remains some flaws in the study. While doing research, many problems are there to be faced by the researcher. The prime difficulties which are been faced in collection of data in this study are discussed below:

1. Lack of time: the time period for carrying out the research was short as a result of which many facts have been left unexplored.
2. Lack of resources: Lack of time and other resources as it was not possible to conduct survey at large level.

Analysis & Interpretation

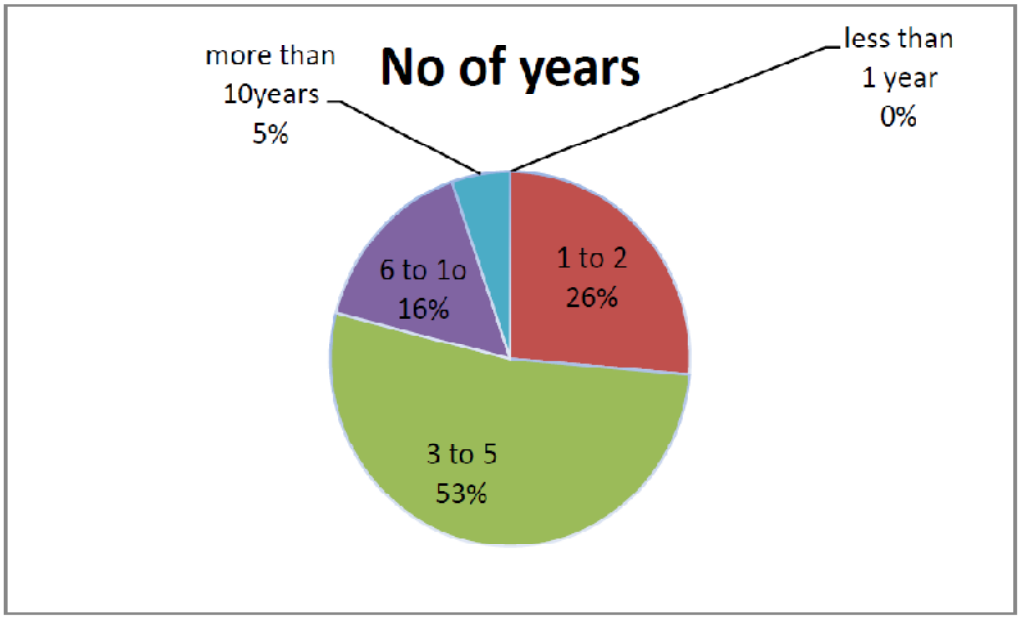
Qualification & Designation



It is analysed that (10%) of teachers are degree qualified, (80%) are post graduates in commerce, arts, (10%) are Phd holders. Most of the teachers are well qualified and they have master and doctorate in their respective field.[i]

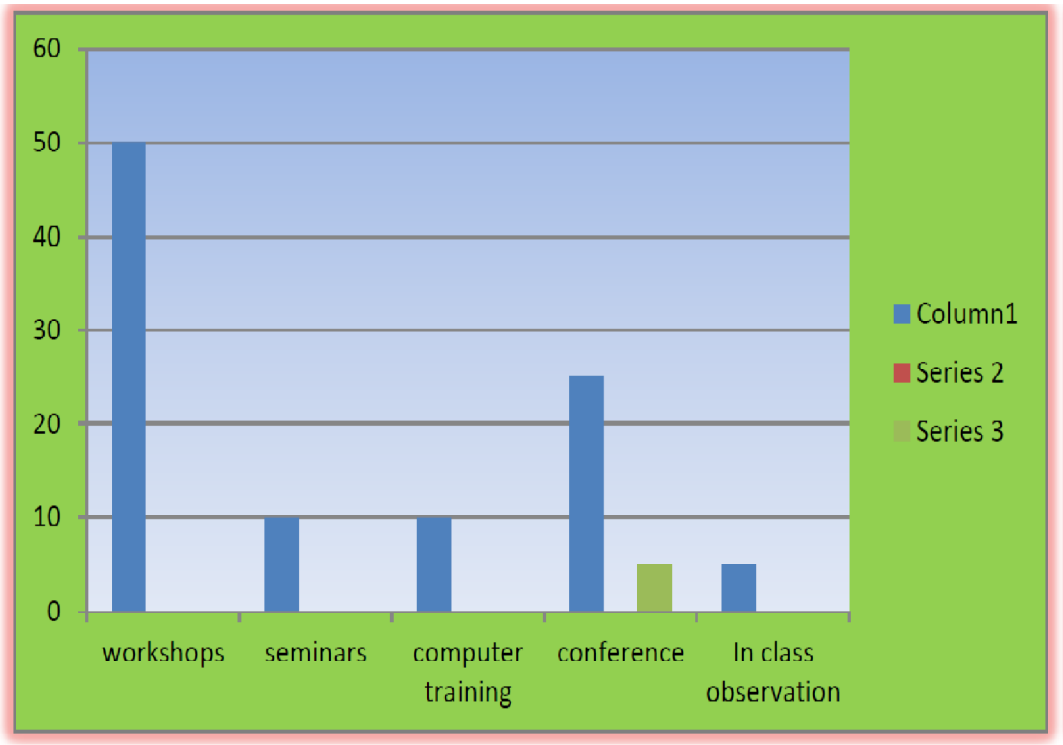
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Experience of Teacher



It analysed that less than 1 years (0%), 1 to 2 years (26%), 3 to 5 years (53%), 6 to 10 years (16%), more than 10 years (5%) most of the teachers are well qualified and experienced.

Effective Areas to increase the knowledge of the teacher



From the above it is analysed that workshop (50%), seminars (10%), computer training (10), conference (25%), in class observation (5%). it is observed from the above workshop is better area to increase knowledge and skill of teachers.

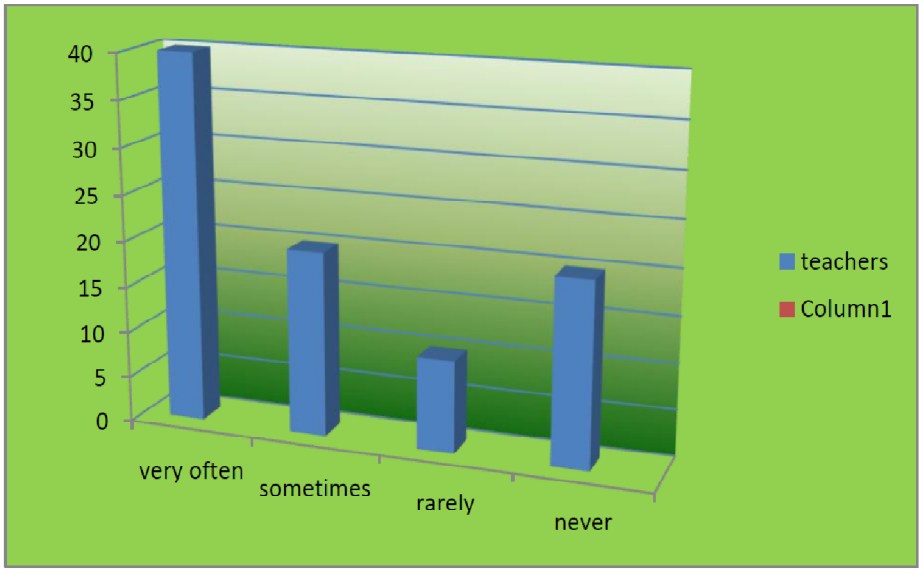
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Innovative methods/ New technology used in teaching



From the above it is analysed that debates (10%), Industrial visit (30%), seminars (20%), workshops (20%), case study (10%) these are the opinions of the student that industrial visit are gives them more practical exposure to them, seminars and workshops are gives them knowledge and skill development to the student, case study gives them knowledge of drawing conclusion about the situation, debates brings the boldness and to bring their opinion and suggestions to the stage.

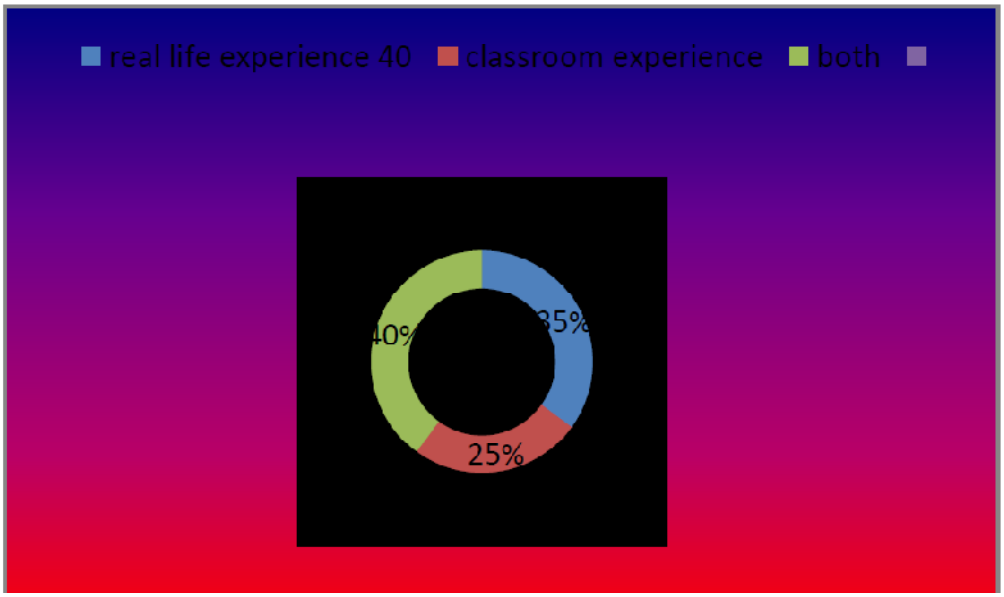
Professional development activities have positive impact on teacher career



It is analysed that professional development activities which have positive impact on the career of the teacher, some teachers have given opinion, very often needed (40%), sometimes (20%), rarely (10%) never (20%) where some of the teachers does it has negative impact.

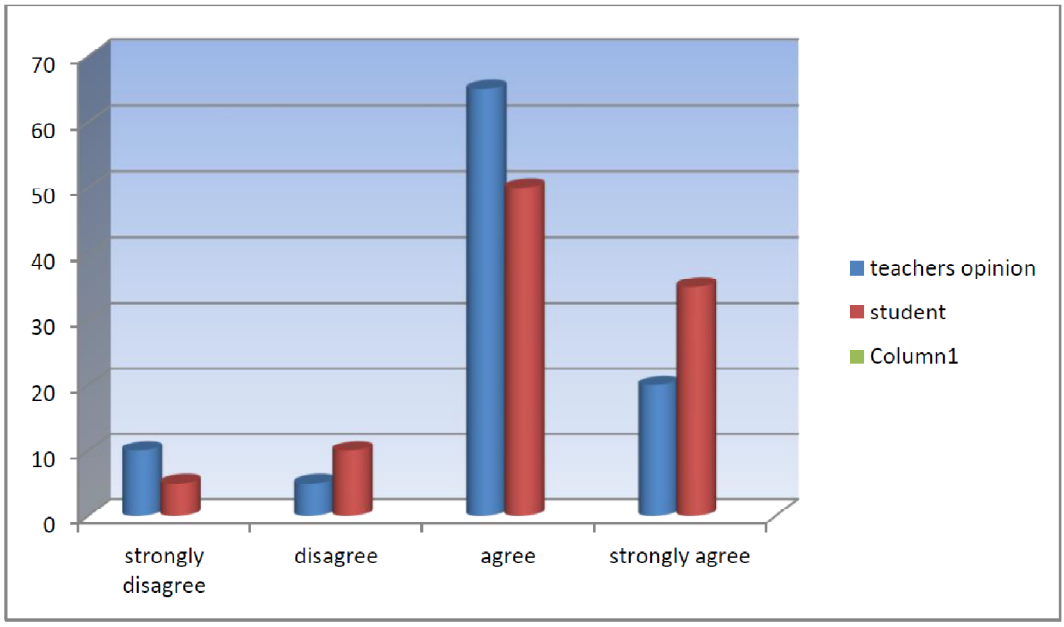
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Effective career experience for the student



From the above analysis we can draw an opinion that student thinks (40%) Real life experience, (35%) class room experience, some student opinion is both experience are required.

New learning management system in teaching improves student learning experience



From the above it is analysed that for New learning management system in teaching improves student learning some teachers opinion is strongly disagree (10%), disagree (5%), agree (65%), strongly agree (15%), some of the student opinion strongly disagree (5%), disagree (10%), agree (50%), strongly agree (35%). most of teachers agree that new methods and techniques are to be included in teaching. The student opinion is that new learning

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system gives them more knowledge and they can practically they can remember things very easily.

Conclusion

Most of the teachers well qualified and they do have post graduate degrees, and phd in the specialisation in their respective field. The experience of the teachers are also matters here. teacher act a liaison between the college and community and employ the suitable ways and means for integrating community is there main aim. many teachers are aware of new teaching technology but they are unable to implement that in the teaching there is lack of facilities in the institution and colleges. Most of the colleges uses the primitive teaching styles and methods .many teachers teach the student theoretically but practical knowledge was not at all given important .

Although many teachers are trying to keep abreast of latest knowledge of subject matter in teaching and the techniques of teaching and trying to bring new teaching methods, so they impart knowledge to the student more effectively and bring new changes in the learning system, apart from teaching syllabus many other new experiences like taking them to the industrial visit, making them to participate in seminar, conference they are bringing new experience among student and exposing them to the new challenges. The institution and colleges should take initiative to should give them new career guidance for both teachers and student.

Teachers should have warm and positive attitude towards growing children’s and their academic, socio-emotional and personal problems and skills to guide and counsel the student. teachers are main tool they can bring positive change in the life of the student.

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Quality Assurance and its Impacts on Higher Education Institutions in India Experimental Education

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Abstract

The overview of this article is all about the improvements and advancements in the field of education with respect to Technology and Experimental Education. Technology has been constantly changing every minute. The educational institutions have been constantly using the technological methods to improvise the education system. Effects can be seen in better teaching-learning experiences in many institutions.

Teach-next, Edu comp and many more smart teaching facilities have been provided in most of the schools and colleges to improvise learning process.

To match the pace of foreign education, the usage of technology has increased. The new concept of Experimental Education has been more effective in learning and teaching process. The practical knowledge imparted to the students by the faculties has been more interesting for the students. Experiencing the knowledge given by the teachers by experimenting in their regular activities has been very much beneficial to the students. On the other hand the usage of technology is somewhere getting successful in grabbing the attention of the students in different tracks.

In this article the efforts have been put to recognize the effect of experimental learning. This development can be resulted well when the skilled faculty members irrespective of gender with any discipline show their ability to assist students in their learning process. Also in guiding the students about their multifaceted responsibilities to the society. By this way we can provide the quality education and good learning of life lessons to the students.

The effect of practical learning in the young age makes the future generation, confident enough to face the challenges and reach the goal. The article highlights different views on the title and stands perfect to understand the responsibility of the members of the society.

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Keywords: Importance of Practical Education, Teaching-Learning techniques, Role of teachers and students. Modern learning process.

Introduction

Education is very important for everyone. Learning process starts from childhood. Mother starts teaching her child in every step of his/her life. Education plays a great role in our growth. Education makes one a civilized person. To go according to the pace of the world, one needs to be educated. As the world is progressing very fast, the growth of an individual is also very important. Development in the field of technology has been tremendous in the recent years. The present era generation has to be very cautious about the growth of the world. George S. Morrison. 2004. Early Childhood Education Today, Ninth Edition, by Copyright © 2004 Pearson Education, Inc. Published by Merrill Prentice Hall, an imprint of Pearson Education, Inc.

The topic of this article is “Experimental Learning” which throws light on the importance and benefits of the learning process of a student through experiences in life.

Experimental learning can be is the process of learning something through creative activities. This is a way of learning by experience. By giving an opportunity to the students to experience the different situations and understand the real-world problems. By this, they will be able to figure out the connection between the theories and knowledge. The hands-on experiences make students understand better than the theoretical way of learning. Kolb, A.Y. and Kolb D.A., 2006. Learning styles and learning spaces: A review of the multidisciplinary application of experiential learning theory in higher education. In R.Sims and S,Sims., (eds)., Learning Styles and Learning: A Key to meeting the accountability demands in Education. Hauppage. NY Publishers.

Students get varieties of opportunities to learn. It can be through learning courses and non-course forms. Keeping themselves active in their academics, cultural activities, and sports the students enjoy and learn so much. Experimental learning also includes community services, internship experience, and undergraduate research programs.

The experimental education system provides the students an opportunity to participate and earn the benefits from a proper understanding of their course material. They develop self-confidence and leadership skills. They get appreciation from the people around them. They get an opportunity to see the world from a different view. Get a chance to communicate with different organizations and gain more practical knowledge. Start thinking positively. Learn to handle situations efficiently. **(Introduction to Physical Education, Exercise Science, and Sport Studies. 2010[8 ed.] 007352378X, 9780073523781)**.

Experiences in life help the learner to take initiative, make decisions and be responsible for results. Throughout the experiential learning process, the learner is actively engaged in asking questions, investigating for the reasons, experimenting through practical acts, being curious, using problems solving techniques, understanding responsibility, being creative in thinking, and constructing meaning. There are several learners engaged intellectually, emotionally, socially, soulfully and or physically. Thus the learning task can be made authentic by the

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perceptive involvement of the student. Relationships of the learner to self, learner to others, and learner to the world at large are developed and nurtured.

1. The educator and the learner may experience so many uncertainties and successful moments. The adventure, the result of risk taking tasks have uncertain and mixed results because they cannot be predicted perfectly. By getting the opportunity and exploring the learners and the educators get to know the values. The educators have to set boundaries of suitable problems and let the students experience the hard and fast rules to reach the goal. Primarily creating an environment for the learners to examine the opportunities of life is essential for the educator. By supporting the learners physically and emotionally, the educators can bring in confidence in them. The educators should see that the learners would learn from several natural consequences, lot many mistakes, and successes, Frolich L. 2010. Sustainability Education. Journal of Journal of Sustainabiility May 2010 Inaugural Edition.

What is Experiential Education?

Experience is really a great teacher for a prospective learner. In most of the schools and colleges we observe that the students spend hours together in taking notes from the faculties. Feeding their heads with complex ideas, they keep struggling to understand and memorize whatever they have learnt. Attending the lectures and reading the books will definitely not complete the learning process. The students have to learn effectively by exploring the content in the theory they have read. When the students are allowed to engage themselves in experimenting activities, they learn more things. Attending the labs, performing field activities and engaging in field activities will give them much more experience. **Dr. Rajiv Desai. 2016. Education**. https://drrajivdasaimd.com/2016/02/28/education/

We Can See Many Benefits of Experimental Learning to the Students as Follows

There is a lot of motivation for the students which engages them in the learning process. They will be able to see the difference between academic theory and practice. It helps them to see the world in a wider way. They can decide their career goals. Experimental learning increases understanding and perceptions in the workplace. Encourages to decide the goal. Enhances professional networks for the students, helps them understand the work and its expectations. Provides them the opportunity to gain more of career-related experiences. The students clarify themselves with the employment and career goals. Builds leadership qualities in them and fills in the confidence in them. Students gain technical and professional skills. Increased maturity towards the society and themselves makes them confident and teaches them self-management.

The Faculty and the Institutions Enjoy the Benefits of Experimental Learning in a Different Way

Students with the higher learning standards are attracted. The links between the business organizations, different communities government and the institutions will develop. Effective

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marketing and recruitment tools enhance the reputation of the institution. They align with the priorities of the government and employment community. By increasing the number of employed graduates from an institution, increases the employment rate of the institution. The alumni become the community partners for the institutions. The partnership opportunities for the institutions increase along with the financial supporters. Helps the faculty members to keep their knowledge updated. At the same time provides them an opportunity to evaluate and improve the curriculum. Increases the satisfaction level of the educators.

As Given Below we Can see the Benefits to the Employer and Community in a Different Way

Experimental learning brings enthusiasm through diversity and energy in the different levels of the organization. Helps to develop proper collaboration with the universities. Gives an opportunity to create a challenging profile. The organizations get support and guidance to find proper solutions for the different programs. Brings them an opportunity to search prospective employees to understand the need of the service.

There are several experimental education opportunities with different effective programs for the benefit of the organization. They result in positive outcomes for the organization. Through different experimental techniques of teaching and learning many more benefits are seen by the educators. Different applications and upgraded methodologies have profited the organizations. Unique challenges help the learners to realize what they have already learnt and what new thing they can learn. This learning helps them to go deeper into the subject matter and understand the design of it. Shivkumar, A., Shahana Shana and P. Vadivel. 2021. The opportunities of uncertainties flexibility and adaptation needed in current climate volume i (social science and ICT). Lulu publications. The usage of the practical learning helps students to implement their training in their actual work stage.

The success of an individual is evaluated on the bases of the valuable outputs and his/her educational progress and experience. When we consider to structure the experimental opportunities within the post secondary program, like training a counselor, financial advisor, nurse or any hygienist, we need to think about the practical effects on clients with a supervision of an experienced person. This is required to check what went well, what has to be improved in the workplace.

Some questions should be asked by us that how would it be beneficial to gain knowledge only through formal education when we want to build up our career as an Engineer, an architect or a designer when we don’t have any practical projects to learn. We can also so think deeply regarding once vision to be a librarian or a teacher without experiencing the teaching in the class room and reading in the library. We can say that it is not an easy task to get confidence in our profession unless we have a practical experience. The theory and practical experience should go hand in hand to gain experience.

In many colleges and universities programs are not yet being included with the prescribed professions. Real world experiences which have a great impact on the students are not included in the learning process. The education institutions and the universities have to

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understand the passion of the students, the kind of working environment they want and the activities in which they want to involve themselves. Supporting their interests and tastes would energize them. Based on the interests of the undergraduates, if opportunities are given to explore and try working in and for different field would definitely help them to know each and every aspect of the learning. Encouragement for the learners to choose their line of interest will take them to the high level of satisfaction. Undergraduate and Post graduate programs should show the learners different fields to experiment and achieve.

Experiential learning supports the students to apply their theoretical knowledge in the understanding of the practical problems and situations. Experimental learning provides the students an opportunity to understand their areas of strength and weakness. It also helps them to know their areas of interest and passion. The direct experience obtained by the experimental learning benefits and gets reflected on the learners. The students, educators and employers value the experiential education since it connects them to real life experiences. With the implementation of new elements and innovations in the classroom the learning and teaching have become more effective. This inspires both students and teachers to proceed in their actions.

Higher education is basically designed for the overall development of the students. Skill development, habitual improvement, proper direction of life brings confidence to them. Being literates the students can cultivate critical thinking capacity, problem solving techniques etc. communication skill creativity and innovative thinking are the advantages of higher education. Advanced education helps to develop confidence level of the learners. Encourage the youngsters to move ahead accepting challenges of life. They become responsible in life and take up their role effectively. Higher education aims at preparing the learners for a successful workplace. After the completion of the graduation level the learners gain the ability to think about the economic and social growth of the country. Transition is seen in the personality of the students after they finish post-graduation level. At this stage they will be able to understand their ability to chase the world and being succeeded.

Colleges and universities are organizing different forms of experiential education in the curriculum of the students. The focus of the colleges and the universities is to create a strong connection between experimental learning and opportunity. Some of the universities have worked out to find out the efforts of the educators and students in learning process. They have come across several statistics of the improved result by practical learning. The students guided by many educators have found their destiny very easily. The efficiency of their working structure has given positive result.

Few colleges prefer off campus learning process for the development of the students. Some universities encourage the students to go abroad and seek proper education with standard training. Many institutions have provided such a high class learning opportunities by which the students and the organization both are successful. Many training programs are conducted to bring employment opportunities to the students. In one of the universities the students put their efforts to take up the programs of the university and gain skills of employment. There is an information about a university which collaborates both undergraduates and post-graduates to create a proper connection between them. Which brings a better understanding between

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them to study several programs and search proper employment opportunities. This helps the students to know their group responsibilities and aims. It gives them authentic experience to operate a profitable business.

There are several methods in cultivating citizenship with career skill among the students through experimental education. More field works and practical situation helps the students to learn very effectively. It can also be understood that experimental education is a philosophical approach of practical education. Field works and internship both help the students of different undergraduate levels. The institutions can avail such programs and guide the students for their career. It needs a different level of teaching and assessment of students learning. This will definitely give a suitable result to both learners and the teachers.

By using the methodology of Experimental education the teachers constantly engage the students to experience in hand. By this they help the students to gain knowledge, increase interest in their works, develop their talents and skills and understand the values. We can see the learning process through action which in turn gives effective experience. At the same time it gives an interest to discover and explore new things in work and world.

As some educationists say that many teachers follow the traditional way of lecturing the students whatever is there in the text because they have the experience of learning in the same way. In modern era sometimes it becomes monotonous for the students. So the educators also have to think about the different ways to execute their job of imparting knowledge. There must be active participation of the teachers too in this regard. They should involve discussion process in the class. Sometimes group work and studies will also help. Project works to be completed by the students in a group would help them to involve and have more and more opportunities to discuss with their peers.

Experimental learning has become a part of the college education since long time. According to several psychologists experimental education focuses on the problem solving techniques and rational thinking. After a lot of study on this part, many have given theories on experimental education and they are even followed by many institutions. Some scholars say that experimental learning is a significant one rather than a boring way of theoretical learning.

Principles of Experiential Learning

In the traditional way of learning the classrooms are being set with a common structure of rules and regulations. Also with a fixed pattern of learning. Here the students will have to compete with each other to be a successful person. They may involve or may not involve in the process of learning. But in the approach of experimental learning they don’t find any completion but pure experience of learning. They get an opportunity to learn the real world problems and try to engage themselves in solving them with the guidance of the faculty members. Their focus is seen on the process of learning not being the out of the education. Through experimental learning students get more motivated to learn the content rather than reading a text and trying to visualize the content. They try to apply their ideas and enhance the experience.

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Experimental Learning Follows Some Principles as given below:

- Using critical analysis to understand the reasons and results
- Helping the students to take active participation in decision making with their practical knowledge.
- Students engage in posing questions to understand the problems clearly.
- Experimenting the tasks and being curios to know different level of solutions.
- Being a creative person they try to be constructive.
- The intellectual, social and physical involvement of the student helps in connecting to the source of the problem to get the result.
- The learning outcome will be helpful for future experiences.
- Personal relationships are developed between students and also between the students and the society.
- Both the students and the teachers may get an opportunity to experience the success and the failure together.
- Unpredicted outcomes of adventure, tasks with lot of risk may give them an great experience.
- Opportunities in life help them recognize their abilities and values.
- The instructor's primary roles can be setting a suitable experiences for the students by posing problems.
- Another role can be to support the students by setting boundaries, by insuring physical and emotional safety.
- The instructor recognizes and encourages unexpected opportunities of life for learning.
- The actual design of the learning experience is to help the students learn from natural consequences and mistakes to reach successes.

The Process of Experiential Learning

With the help of different stages of experimental learning the students can collaborate the theoretical and practical learning. Skillful knowledge is gained by the students. Of course it is important for the students to learn the theory part of education at the same time the need to gain the practical knowledge too. The practical learning for the students has more effect to build their strong future. The ability to reach out to the help for their friends make them more confident. The developed communication skills help the students to learn more from their life.

Doing activities with or without the help of the instructors or the friends give the students many different experiences. It may be related to any scientific models, or finding out a solution for a mathematical problem, or any literary work or any kind of games. In each one of the above cases the experience gained by the students is qualitative. Which remains with them in their minds for ever. They learn to share their ideas with friends and teachers. They inspire their peers to join them actively for different reasons. They open up with each others to get the reactions which helps them for further development. The outcome of discussion and sharing attitude gives them good experience in life.

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Discussing the analytical experiences gives a kind of enjoyment to the students. They can relate themselves to many different future learning activities and experiences. They share their experiences during their experiments. The way they sorted out the problems, the hindrances they observed etc. They share their experience in dealing with the problems and issues. They also share the efforts they had to put in to get out of the same. The way they were able to connect the experience with actual examples.

The students will be able to compare their past experiences to present day situation. They try to apply the same experience to similar conditions. They show boldness in discussing the new learned things could be applied for different situation. The younger generation should be guided to face the challenges. Rather directing them to do what is needed if they are encouraged to accept the challenges and show their ability to overcome the same. Here the instructors should be helpful to the students. With the proper guidance they also have to keep observing the students.

The Role of the Instructor in Experiential Learning is Very Important

The guidance from the instructors encourages the students actively participate in the task given.

1. The teacher must be ready to accept the truth that the class room is less teacher-centric, which means the students should be given an opportunity to speak wherever necessary.
2. They shouldn’t be dominating in the class and show a positive approach toward the students and the learning process.
3. Teachers should identify in what way they can see the students getting interested in learning and be personally committed.
4. Before give a practical experience explain and give a clear picture and the purpose of the experiential learning situation to the students.
5. Make it sure for the students that as they are experiencing through practical learning even you are experiencing.
6. Let the students understand the importance of theory before they go for the practical learning.
7. The teachers should provide the resources which are relevant and meaningful which would help them to proceed in practical learning.
8. Allow students to make experiments on their own and come up with solutions on their own.
9. Let the students know how to balance between their theoretical learning and experimental process.
10. Give the students the clear idea of the roles of the students and instructors.

Student Roles in Experiential Learning

Experimental learning helps the students to inculcate the qualities of deciding themselves to involve in the learning process and experience. They set their own directions to move forward in their learning process. Definitely with the in time guidelines of the instructors, the students will achieve their goal.

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The following list gives the ideas of the roles of students in the experimental learning

1. Students will have to involve themselves in problems which are purely practical, social and personal.
2. Students will be allowed to move in the classroom without any restrictions so that they can utilize their time to discuss with the friends.
3. There must be challenging and difficult situations for the students to explore the result.
4. They should be trained to self-evaluate and learn their progress in the learning. That is the important step for them to experience.
5. They learn to accept changes in life. Indirectly they learn to believe in themselves rather than accepting the words of the instructors.

Integrating Experiential Learning in Teaching

The instructors have to identify the situation in which a challenge can be given to the students which they can solve trough many stages like cooperation between each other and self-discovery. They also have to see that the students gain from the learning experience. There are few points we can consider when the instructor wants to integrate the experimental teaching.

They are proper planning, required preparations, facilities and the capacity of evaluating.

Proper planning

There must be proper plan to see what the students have to learn theoretically and practically. Should the students be involved in reading or research work during their experimental learning. How much time should they take or they require for this purpose. How to make the students understand the task then proceed. Whether to assess the student by small tests or giving some big tasks. To do this whether the students should be grouped or allowed to work independently. These all should be planned by the instructor.

Required Preparation

To execute the plans made the instructor should collaborate whatever he/she requires. Planning gives the foundation for the action. The instructor has to prepare the students mentally and physically for the task. Organize the tools required for the tasks. Exact idea of the task should be explained to the students. Should see that there is no chance of doubt in the minds of the students.

Facilitate

Facilitating is not just showing the directions to the students and providing answers in hand. It is much more than that. The instructor has provide the knowledge to achieve the answer. Guide the students to work for gaining knowledge through experience. Teach them the process to find the solution for the questions.

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Evaluation

Evaluating is the stage where the ability of the student is judged on the basis of their performance. Before they are evaluate by the academicians the students can do it themselves. By sharing experiences during the process the students can let their friends and the instructors know about them. Explaining the steps used to complete a particular task, the students can make sure for the others that they are practically involving themselves. This will help to evaluate their standard of learning. The instructors should make the strategies to evaluate the ability of the students.

Experiential Learning Opportunities in Higher Education

We can find many number of experiential learning opportunities in higher education that can be found in most disciplines. Provide an opportunity for the students to get trained by the mentors to become professionals. Apprenticeship kind of work or job training would help students fix their goals. They can understand what goes good with their interest.

Train the students to participate in care taking activities. By which they learn what is the duty of a care taker towards a patient. Basic needs of a person who stands beside the ill or sick person. It helps them to think about the need of services to the society, family friends etc.

Working on a joint venture would help the students know the partners very well. They can compare their views with the others. Proper understanding can be built between them. Students may try to share their view and learn from others. The co-operative experience helps them to be good at team work. students will be able to receive co-operation from the companion or the partner. It is a structured base to meet the student's academic and career goals.

Providing tuition facilities or some fellowship facilities encourage the youngsters to learn and improve their knowledge. The education institutions should come forward to encourage the interested young hearts to pursue their education and be a role model to the society. The fellowships at the graduate and post graduate level keep the students high on their aim. It is like a milestone in the career of the students.

Experiences is the field Work allow students to explore new life of learning and apply content learned in the classroom. Their learning in a specified field through experience is far away from the classroom. We can see that the field work gives experiences and bridges educational experiences and connects with an outside community. The experience can be of any range from neighborhoods and schools to any other higher level of the society.

Students should be given an opportunity to learn job oriented courses which help them to gain basic knowledge before entering into the actual world of job or work. Internship is such a pattern which changes the mindset of the students about the job. The experience which makes the students is more valuable than the money they earn.

Students develop their competencies in working by the knowledge thy have gained from the classroom theoretical class experiences. This experience surely allows them to design their own project and apply their knowledge to develop. They will be able to make their own tools.

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Growing with the society helps students to be a part of every aspect in the society. Experimental education helps them to mingle with the society and learn for very near. Working in a community and for the community teaches a very important lesson to the students.

Solving few issues of the of society like poverty eradication, helping the poor class people with quality education are service learning pattern. Working for the betterment of the homelessness citizens, controlling pollution in the environment etc are the examples of effective learning from society. By this the goal to learning through service helps students become aware of the issues around them. This brings a mutual understanding between the students and the community which in turn makes a strong society.

Teaching experiences with the guidelines of the teachers make the students more confident and aware. This inspires them with the personality of the teacher. As the students need to play an effective role as a teacher they will collect much more information from books, internet, library etc and put their utmost efforts to gain more knowledge. Student becoming a teacher is an amazing experience for the students. It will in turn helps them to understand the efforts of a teacher in their class. They become more practical which is actually needed.

Education abroad also gives a unique experience to the students. They come into contact with new people and get an opportunity to learn different culture. Studying in abroad is a challenge for the students as well as the host countries. Under the security of the host institution the education program gets completed smoothly. Learning in foreign language will give perfect accent and vocabulary to the students. Skillful training of life makes the students confident. New friends for life, travel programs to different places give exciting experience. Decision making ability is also a key element of abroad education.

Students should serve the society voluntarily so that they can understand what is needed to the society and what they can do. Some non profit organizations serve the society in team. Either in team or individually the younger generation should involve in social service.

Conclusion

Experimental learning is a well known way of educating the younger generation. The different stages different techniques involved highlight the importance of experience in learning. When the students move out of the classroom to the actual field to learn practically they experience a different level of understanding. They chose the line of study they want and make their career. The practical learning opens a door towards the new world for the students.

The theoretical education which is actually a monotonous experience, hinders the ability of the students to ask reasons and get the answer. These experiences help students to develop communication skills. As a result they gain self-confidence and strengthen decision-making skills. The students learn to respond to the world problems and solve efficiently. Every parent and the instructor who wants to see the younger generation successful in life should think about the necessity of experimental learning. Proper guidance is needed for the students in choosing their career.

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In addition to all these there must be proper training in different fields of life for the students. This makes them more perfect in their career. Encouragement boosts up the energy of the students. The experimental learning is an unending process. It should and will keep continuously.

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Dare and chance of Higher Education in India

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Abstract

In the world today, there is an awareness that economic success comes from the quality of education. Education is a nation's strength. A developed nation is inevitably an educated nation. Next to the United States and China, India has the third-largest higher education system in the world. As an emerging nation, India has made significant strides in the education field since independence. In spite of many challenges to the higher education system of India, we have many opportunities to overcome these challenges and make the higher education system much better. Our society needs more transparency and accountability, as well as the role of colleges and universities in the coming millennium, as well as emerging scientific research on how people learn. India needs people who are highly educated and skilled to drive our economy. As India provides highly qualified individuals to other countries, we are able to transform our country from a developing nation into a developed nation. It aims to draw attention to the challenges facing India's higher education system as well as the opportunities that it presents.

Keywords: Education, Opportunities, Challenges, Colleges, Universities.

Introduction

Among the world's higher education systems, India is third in terms of enrolment after China and the United States. This will make India a large education hub in the future. Since independence, India's Higher Education industry has seen a massive expansion in the number of Universities/University level Institutions & Colleges. The 'Right to Education Act,' which mandates compulsory and free education for all children aged 6 to 14, has ushered in a change in the country's education system, with figures revealing a stunning increase in school enrolment over the last four years. The private sector's involvement in higher education has resulted in significant developments in the field. In India, the private sector now promotes more than 60% of higher education institutions. This has hastened the establishment of colleges that have sprung up over the previous decade, giving India the world's greatest number of Higher Education institutions and the second-highest number of student enrolments. From 20 in 1950 to 677 in 2014, the number of universities has increased 34 times. Despite these figures, several of these

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institutions are not ranked among the top in the world by international education rating agencies. Furthermore, India has not been able to produce world-class universities.

Today, knowledge is the most powerful weapon. The more information one possesses, the more powerful one becomes. India, on the other hand, continues to encounter significant obstacles. Despite increased investment in education, 25% of India's population remains illiterate; just 15% of Indian students complete high school, and only 7% graduate (Masani, 2008). In comparison to other major developing countries, the quality of education in India is much lower, whether at the basic or secondary level. In 2008, India's post-secondary institutions only had enough seats for 7% of the country's college-age population, 25% of teaching positions were unfilled across the country, and 57% of college professors lacked a master's or PhD degree (Newsweek, 2011). In 2011, India has 1522 degree-granting engineering institutions with an annual student intake of 582,000, as well as 1,244 polytechnics with an annual student intake of 265,000 (Science and Technology Education, 2009). However, these institutions are experiencing a teacher shortage, and questions about the quality of instruction have been raised (Mitra, 2008).

Despite these obstacles, India's higher education system has a lot of potential to overcome them and establish its international character. However, greater transparency and accountability are required, as is the role of universities and colleges in the new millennium, as well as increasing scientific study on how individuals learn. As a result of India's ability to provide highly skilled individuals to other countries, it is very simple for India to transition from a developing to a developed country.

A Current Summary of Higher Education

- With approximately 980 universities, 39931 colleges, 10725 independent institutions, and 34.6 million students, India's higher education system is the world's largest in terms of institutions and the second-largest in terms of enrolment. The government has set a target of 30% GER in higher education by 2020, up from 26.5 percent currently.
- India has a demographic advantage as a young nation: out of a population of over 1.25 billion, 672 million individuals, or nearly half of the population, are between the ages of 15 and 59, which is commonly referred to as the 'working age population.
- India is anticipated to be the world's fastest growing economy, with a GDP of USD 7.5 trillion by 2030. It is also one of the world's youngest countries, with a median age of 32. According to projections, our country will require a gross additional workforce of 250 million by 2030.
- By 2030, the developed world's skilled talent gap is estimated to be around 56 million, with India alone providing 47 million qualified workers.
- The private sector is extremely important, accounting for 64 percent of all institutions and 62 percent of enrolment. The private sector invests in professional education to the tune of almost 80%.
- The proposed National Education Policy (2019), chaired by Dr. K Kasturirangan, has been submitted to the Ministry of Human Resources and Development, and the government is working to formalise it.

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- To promote a ranking culture in India, the Ministry of Human Resource Development (MHRD) has created the "National Framework of Ranking of Universities and Colleges tailored to local conditions, circumstances, and requirements." NIRF has already ranked for three years in a row.
- The UGC Graded Autonomy Regulations (GAR) 2017 were created by the government to offer graded autonomy to high-performing universities and higher educational institutions. In the first phase, autonomy was extended to 62 universities/HEIs.
- The government has named 20 Indian universities/higher educational institutions as "Institutions of Eminence" (IoE), a move aimed at propelling Indian universities into the top 100-200 global rankings within the next decade.
- To emphasise self-learning and promote access, equity, and quality, the government has introduced SWAYAM, an indigenously developed MOOCs platform. Currently, 72 MOOCs programmes have been developed, with 43 of them already being delivered via MOOCs. The goal is to create over 1000 MOOCs courses.
- Since 2013, the Central government has been providing Rashtriya Uchchatar Shiksha Abhiyan (RUSA) funding to all state governments in order to improve the quality of state institutions. A total of USD 1 billion has been set aside for three years (2017-2020).
- The government recently announced the "Study in India" programme, which aims to recruit international students from 30 target nations (mainly from the developing world at first) and has designated 15 zones in India that would be transformed into educational cities.
- Some of the government's initiatives to promote research, innovation, and entrepreneurship include the Atal Innovation Mission (AIM), which aims to foster a culture of innovation and entrepreneurship by serving as a platform for the promotion of world-class Innovation Hubs, Grand Challenges, Start-up businesses, and other self-employment activities, especially in technology-driven areas.
- IMPRINT is a Pan-IIT + IISc collaborative project backed by the Ministry of Human Resource Development to address the major science and engineering concerns that India must address and champion in order to allow, empower, and embolden the country for inclusive progress and self-reliance.
- To satisfy the expanding needs of the 4th Industrial Revolution, the Indian government's Department of Science and Technology (DST) is establishing Technology Enabling Centres (TEC) in universities and higher education institutions.

India's Higher Education Challenges

Despite the fact that we are in our 69th year of independence, our educational system is still in its infancy. We were unable to include any universities in the top 100 universities in the globe. Various governments came and went during the course of these six decades. They attempted to improve the educational system by enacting various educational policies, but these efforts were insufficient to set an example for the rest of the cosmos. The UGC is dedicated to providing high-quality education in the higher education sector. In our educational system, we continue to face several problems and obstacles. The following are some of the basic issues in India's higher education system:

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1. **Enrolment:** India's Gross Enrolment Ratio (GER) in higher education is only 15%, which is extremely low when compared to both developed and developing countries. With rising school enrolments, the supply of higher education institutes is insufficient to match the country's expanding needs.
2. **Equity:** In GER, there is no equity amongst different factions of society. According to earlier studies, the GER in higher education in India differs significantly between male and female students. There are regional differences as well; some states have high GER while others lag much behind the national GER, indicating severe inequities in the higher education system.
3. **Quality:** Quality is a multi-dimensional, multi-level, and dynamic notion in higher education. Providing high-quality higher education is one of India's most pressing concerns today. The government, on the other hand, is always emphasizing high-quality education. Despite this, a large number of colleges and universities in India are unable to achieve the UGC's basic requirements, and our universities are unable to compete with the world's best universities.
4. **Infrastructure:** India's higher education system faces a number of challenges, primarily in terms of physical facilities and infrastructure, particularly in public-sector institutes. There are numerous colleges on the second and third floors of the building, as well as readymade hosiery and photocopy shops on the ground and first floors.
5. **Political interference:** Political leaders own the majority of educational institutions and play crucial roles in the governing bodies of universities. They are taking advantage of the helpless students for their own gain. Students plan campaigns, forget about their personal goals, and begin to pursue political careers.
6. **Faculty**: For many years, faculty shortages and the state educational system's incapacity to attract and retain well-qualified teachers have posed hurdles to an excellent education. Despite the fact that there are many vacancies in higher education, a large number of NET/Ph.D. candidates are unemployed, and these excellent students are applying to other departments, which is a major blow to the higher education system.
7. **Accreditation:** According to NAAC data, "not quite 25% of the total higher education institutions in the country were accredited as of June 2010." Only 30% of universities and 45 percent of institutions were judged to be of sufficient quality to be ranked at the 'A' level among those accredited."
8. **Research and Innovation:** In our country, there are a few minor scholars whose work is cited by well-known western authors. The emphasis on research in higher education institutions is insufficient. There is a lack of resources and facilities, as well as a shortage of qualified instructors to counsel pupils. The majority of research scholars do not have fellowships or do not receive them on time, which has a direct or indirect impact on their research. Furthermore, research centers in India are poorly connected to higher education institutions in India. As a result, higher education in India faces yet another hurdle.
9. **Structure of higher education**: Over-centralization, bureaucratic structures, and a lack of accountability, openness, and professionalism face Indian education management. The administrative burden of universities has increased dramatically as a result of the growing number of affiliated schools and students, diluting the fundamental concentration on academics and research (Kumar, 2015).

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Chance in Higher Education

India is a huge country, with a population of young people aged 18 to 23 years old estimated to be over 150 million. The sheer magnitude of the market presents enormous chances for India's higher education sector to grow. India presently has over 33,000 colleges and 659 universities, which represents a phenomenal expansion over the last six decades. India has the world's third-largest educational system, with 21.4 million students enrolled in 2012. Unfortunately, India's educational infrastructure is insufficient to handle such massive numbers. Despite all of the government's educational spending, it is just insufficient to fulfil the expanding demands. As a result, the higher education sector has been highlighted as one of the most attractive areas for both domestic and international investment. It provides a plethora of investment opportunities in both unregulated and regulated markets (Nexus Novus, 26 July, 2013).

Despite significant hurdles, the Indian higher education system is rapidly expanding, and there is no reason why these obstacles cannot be surmounted. It is simple for a country like India to overcome these challenges and induce a paradigm change in the country's higher education sector with the use of new-age learning tools. The possibilities are unlimited in such a lively country with such a large population that is adequately educated. If advanced digital teaching and learning technologies are used to transfer knowledge, and society is made aware of where we are now falling behind, our country can quickly become one of the most developed in the world.

At the state level, there are possibilities for strategic engagement and capacity building in higher education leadership and management. Quality assurance, international credit recognition, and a unified national qualifications framework are examples of areas where India can collaborate at the national and international level on systemic reform. Because higher education is a potent tool for lowering or eliminating income and wealth inequality, equal educational opportunity is deemed crucial. The concept of equalizing educational possibilities is also based on the reality that "the ability to benefit from higher education is distributed across all socioeconomic classes." There are great reserves of untapped ability in society; if offered the chance they can rise to the top. A great deal of talent of the highest level is, in fact, lost by an in an egalitarian system of education" (Balachander, 1986).

The need to improve graduates' employability is opening doors for collaboration in enterprise education and entrepreneurship, industry connections, research skills, and a wide range of transferable abilities, including English. The growing interest in Indian higher education institutions in the vocational skills market opens up opportunities for international collaboration. Increased support and participation in venues (conferences, workshops, seminars) that promote debate and dialogue with other countries around the world are needed to strengthen partnerships and increase mutual understanding in higher education. The British Council (British Council, 2014).

Suggestions for Improving Higher Education

- To make India's educational system more internationally relevant and competitive, it is necessary to employ creative and transformative approaches from primary to higher education levels.

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- The quality and prestige of higher education institutions must be improved.
- Colleges and universities should have a good infrastructure in order to attract students.
- For better quality and collaborative research, the government should encourage collaboration between Indian higher education colleges and top international institutes, as well as create links between national research laboratories and research centers of top institutions.
- There is a need to focus on graduate students by providing them with courses that allow them to achieve greatness and get a deeper understanding of the subject so that they may get jobs after being hired by corporations, reducing the need for unneeded rush to higher education.
- Universities and colleges, whether public and private, must be free of political affiliations, favoritism, and money-making processes, among other things.
- Higher education should take an interdisciplinary approach so that students' knowledge is not limited to their particular subjects.

Conclusion

Education is the process of forming and strengthening a person's body, mind, and character. It is the bringing together of the head, heart, and mind, allowing a person to develop an all-around personality that recognizes the best in him or her. Although higher education in India has grown significantly in the six decades since independence, it is not equally accessible to all. India is now one of the world's fastest developing countries, with an annual growth rate of more than 9%. A huge portion of the population is still illiterate, and many children do not receive even primary education. This has not only hindered a substantial segment of the population from completely contributing to the country's growth, but it has also kept them from fully using the benefits of whatever development that has occurred for the people's benefit. Without a doubt, India faces numerous obstacles in higher education, but addressing these challenges and boosting higher education is critical. India has a large human resource potential; yet, how to appropriately utilise this potential is a topic that has to be discussed. Opportunities abound, but the question of how to reap the benefits of these opportunities and make them available to others is a source of anxiety. In order to maintain that rate of growth, the number of colleges as well as the quality of higher education in India must both increase. Financial Resources, Access and Equity, Quality Standards, Relevance, Infrastructure, and, finally, Responsiveness must all be reconsidered in order to meet and exceed future standards.

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A Empirical Study on the Eating Habits and Healthcare Influenced by Food Advertisement

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Abstract

Advertising is an integral part of today's business. It is in the last few years that advertising has developed into a major industry. It is a method of communication to promote a product and to attract the prospective consumers. Advertisement may generally have their impact on consumer as their consumption behavior is affected. The situation is in such a way that they can't imagine the world without advertisements. The consumers use advertisements to buy the products for all their needs and wants in their day to day activities. Multiple channels and techniques are used to reach large number of consumers. However advertisements affect the food consumption behavior of children and adults too. Advertisement takes place at multiple levels in the food marketing. Eating habits and food consumption is directly and indirectly related to obesity, diabetes, cancers and heart diseases. Food advertising is frequently promoting less nutrients foods, and short term exposure results in children increasing their food consumption. This article focuses on the misleading food advertisement in India to prove that they are an indirect factor contributing to the increase in the level of obesity and other health disorders among the children and adults.

Keyword: Advertising, multiple channels, misleading, health care, nutritional value.

Introduction

Advertising is an art of seeking the attention of prospective consumers to promote the sale of a particular product or service through slogans, attractive pictures, demonstration etc. The art of advertising was modified during the industrial revolution. Today there are various mediums of advertisement such as radio, television, press, sign boards etc. Advertisings needs are high degree of competent and professional skills. Advertisement is a boon for the society as we can differentiate the best food items and fake items.

Advertising by itself is not a problem but when they make unrealistic claims and are misleading, they can become a problem. Children are the easiest target for the various food promotional activities as they have an inclusion of gifts with such food items like toys, scale, box etc.

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Children usually get attracted towards these gifts and force their parents to buy the food products. Various celebrities and sports stars also promote food items, consumption of these products have an impact on both children and adults which indirectly affect the dietary pattern. Advertising is bane not only for the role it plays in selling the products but also the way it impact our society.

Objectives

a) To understand the concept of advertisement
b) To study the impact of food advertisement on children obesity
c) To study the different mediums of advertisement
d) To analyze the pros and cons of food advertisement

Research Methodology

This study is based on both primary data was collected based on through survey method with the sample size of 36. Secondary data is collected by the research articles and journals of advertisement. Primary data is collected by conducting survey.

Advertisement Mediums

It is important to understand the different mediums of advertisement. The advertising mediums can be classified under five main heads:

Print Advertising

It is the oldest and best source of media for advertising in an effective way. It is the type of advertising which adopt physically printed media. Print advertising includes-Newspaper advertisement, magazine advertisement, Brochures, yellow pages, direct mail.

Broadcast Advertising

It is also known as On-air advertising. It is the combination of both audio as well as visual information. It is an effective way of advertising that grabs the attention of the viewers. Broadcast advertising includes-Television advertisements, Radio advertisement.

Outdoor advertising: It is also known as out-of-home advertising. This is economical in nature. Advertisement can be made for targeted customers in an effective way. Outdoor advertising include- Banners, Flags, Wraps, bill boards.

Digital advertising: It is also called as online marketing. Advertisements which are digitally displayed on the internet or other digital devices are known as digital advertising. Digital advertising include- internet, mobile phones.

Advertisement as a Boon

Food advertisement act as an essential source of information and tool of communication to criticism consumption of unhealthy food habits and items.

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1. It helps to introduce new products and create awareness about the product in the Market
2. Helps to Increases brand Market
3. Helps in educating people morally
4. Attract the consumer and Increases sales of the company
5. Helps to reach maximum customers

Bane of Advertisement

1. It confuses the customer
2. Taking the people away from reality and into the realm of artificiality
3. It causes decay of social values by adding bad pictures
4. Misleading claims about their products
5. Corrupt the values of young people and promote social evils.
6. It creates the possibilities of wrong purchase

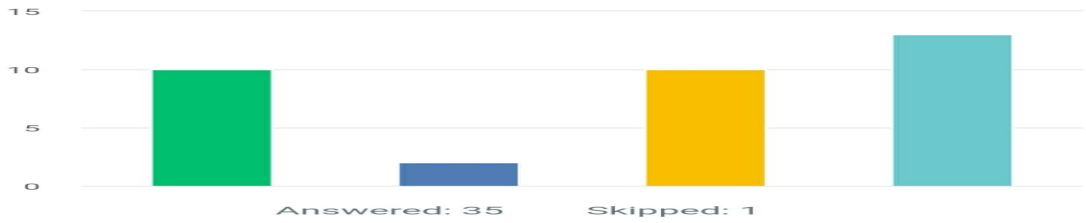
Analysis and Interpretation

Age of the respondents fall between 24 years to 30 years among various age group



15-18	0%	0
19-23	33.33%	12
24-30	52.78%	19
30 and above	13.89%	5

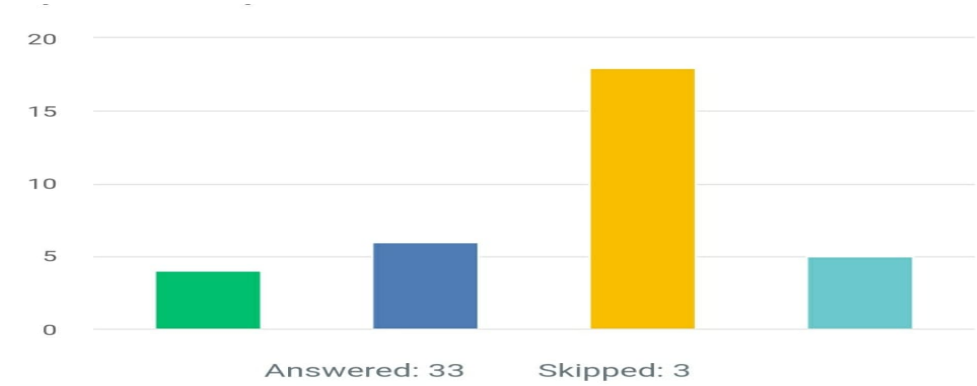
The perspective of the respondent agreed that obesity and taste difference are two among the advertised food that have effect on obesity, heart diseases, taste difference and others



Obesity	28.57%	10
Heart diseases	5.71%	2
Taste differe	28.57%	10
Any other	37.14%	13

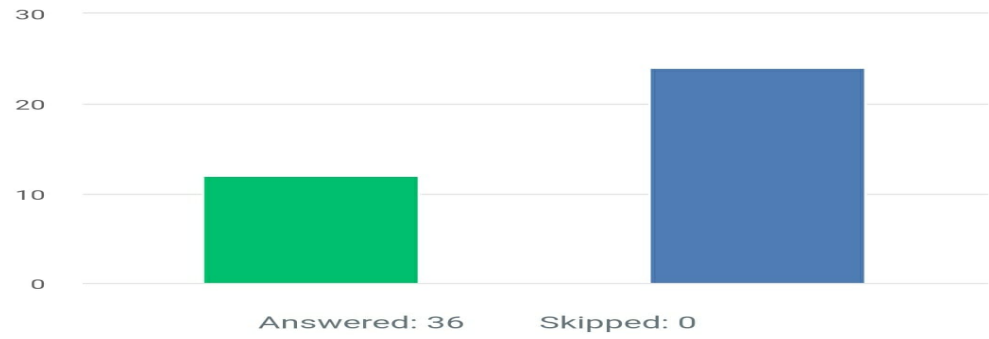
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Among printing, broadcasting, outdoor and digital advertisement, digital advertisement media is highly influencing the respondents to purchase a product



Print advertisement	12.12%	4
Broadcast advertisement	18.18%	6
Digital advertisement	54.55%	18
Outdoor advertisement	15.15%	5

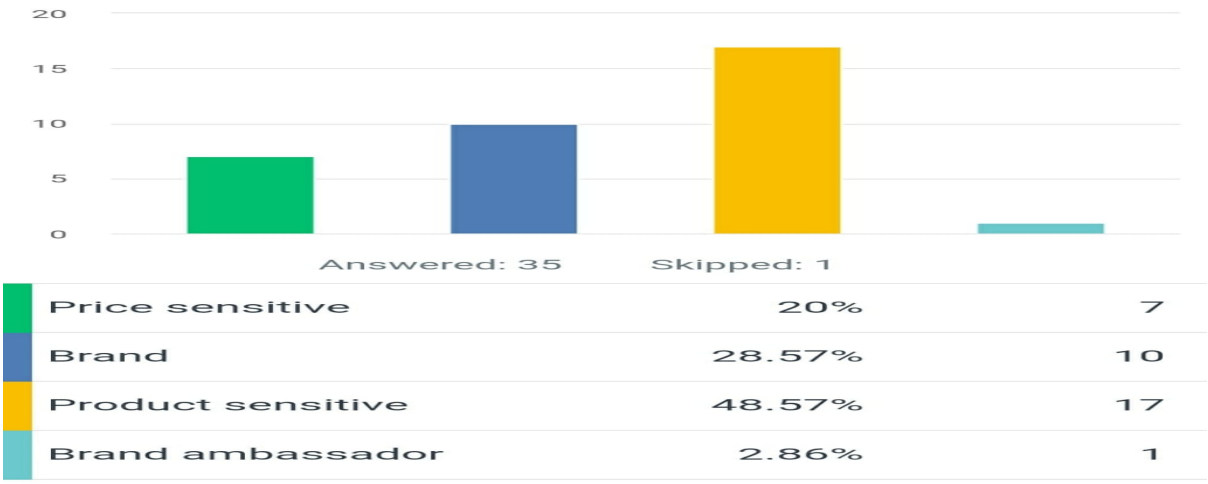
What I see and what I said is the major positive attitude towards food advertised



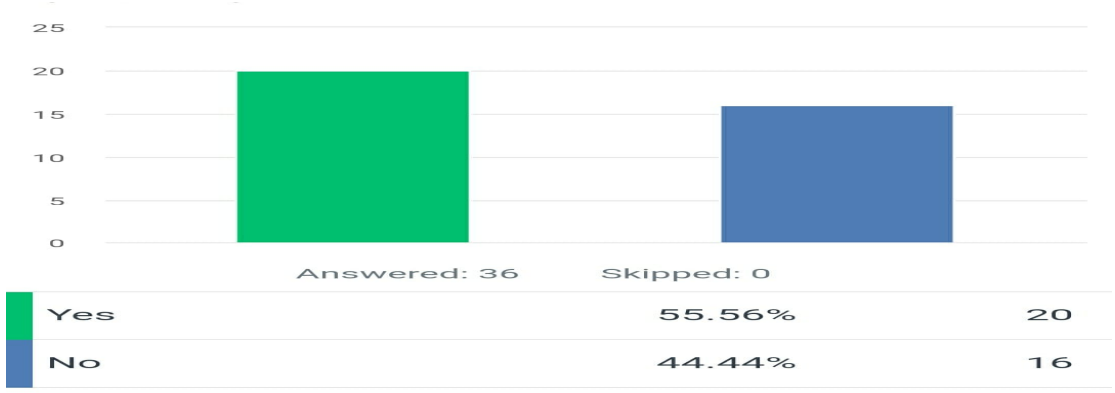
What I see	33.33%	12
What I see and what is said	66.67%	24

Respondents are majorly concerned of product sensitivity in the food advertised

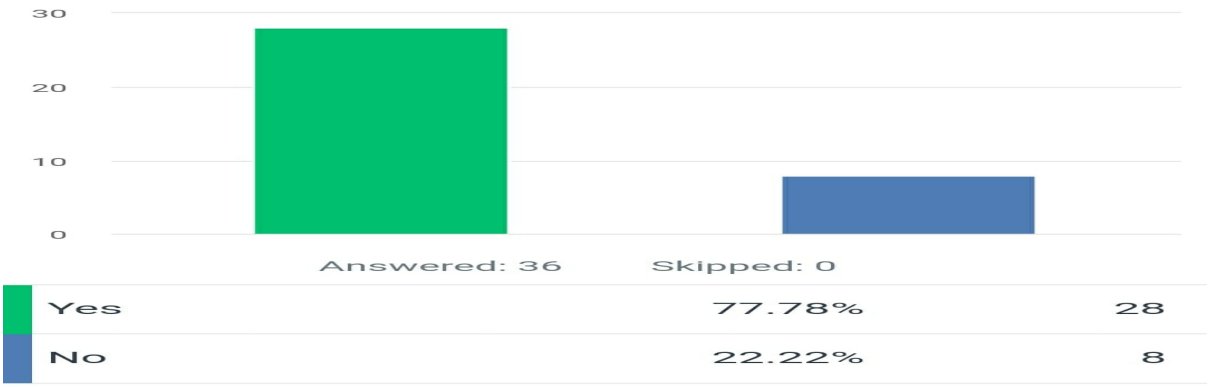
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55% of the respondents agreed that they are mainly influenced by the words which are used in advertisement while buying the food advertised

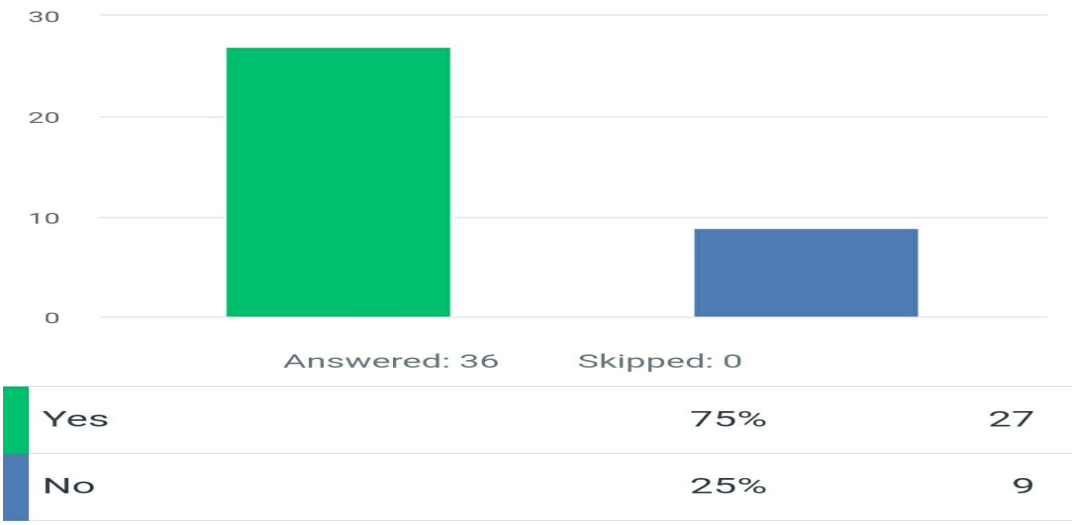


Advertisement are watched by more than 70% of the respondents in my survey



More than 70% of the respondents consider the nutritional benefits before they consume the food advertised.

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Finding

The findings are drawn based on the analysis of the questionnaires in the current research. The following are the findings which are identified through interpretation of data of each question.

1. The broad casting advertisements have more communication effect in terms of attracting customers when compare to other mediums of advertisements.
2. The attitude of customers towards advertisements is highly positive and less irritation level.
3. Obesity and taste difference are found slightly high among advertised food, very low effect on heart diseases.
4. The respondents with the habit of eating advertised food are considering the nutritional benefits below consuming.
5. Depending on the income level and standard of living the customers are mainly concerned with the price of the product before they buy.

Suggestions

1. Food advertised should be knowledge gaining and true in its terms.
2. Misleading food advertisement shall not be entertained.
3. Consumers shall have awareness regarding the products advertised before consuming/ purchasing.
4. The marketers shall see to it that the price shall be affordable to all level of income people.
5. Digital advertisement is leading the activity of inducing customers to purchase products and thus reduce the activities of company with relate to marketing and sales.

Conclusion

The area of advertising has undergone a tremendous change in last few decades. Television has always remained the preferred choice of advertisers. The food industry have considered children and adults as a major market force, as a result, children and adults are targeted aggressively by food advertisers. The wide range of food advertising techniques and channels are used to reach children and adults. Even though consumers are more concerned on nutritional benefits they are

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even more concerned on price and the words used in advertisement. By advertising nutritional and healthy food we can create a healthy relationship between marketers and consumers.

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Implications of Pragmatism in Modern Educational System-A Conceptual Study

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Abstract

Pragmatism considers thought and words as instruments for forecasting, solving the problems and to take action and also rejects the idea of mirror reality. According to this, knowledge, language, concepts are all best in their practical application. The philosophy of pragmatism "emphasizes the practical application of ideas by acting on them to actually test them in human experiences". Pragmatism focuses on a "changing universe rather than an unchanging one as the idealists, realists and Thomists had claimed". This study attempts to analyse the forms of pragmatism, educational complications and also attempts to know about the application of pragmatism approach in different areas of education, methods of teaching and roles of teacher.

Keywords: Pragmatism, Nominalistic, Practice, Indispensable.

Introduction

It is a philosophical tradition that began in the United States around 1870. Peirce described it in his pragmatic maxim: "Consider the practical effects of the objects of your conception. Then, your conception of those effects is the whole of your conception of the object."

Pragmatism considers thought and words as instruments for forecasting, solving the problems and to take action and also rejects the idea of mirror reality.

One of the most important schools of philosophy of education is pragmatism. Pragmatism stands between idealism and materialism a sort of compromise. Its origin can be traced from the Sophists philosophers of ancient Greece who held that man is the measure of all things.

Meaning

The word 'Pragmatism' is originated from a Greek word meaning to do, to make, to accomplish. So, the use of words likes 'action' or 'practice' or 'activity'. Action gets priority over thought. Experience is at the centre of the universe.

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Statement of the Problem

Does implementation of Pragmatism enhance the quality of education and students?

Literature Review

- According to the author Dr. Stevenson "a problematic act carried to completion in its natural setting." "Project is a voluntary undertaking which involves constructive effort or thought and eventuates into objective results."
- From the view of William James "Pragmatism is a temper of mind, an attitude, it is also a theory of the nature of ideas and truths; and finally, it is theory about reality".

Objectives of Study

- To study forms of pragmatism
- To study educational implications of pragmatism
- To study application of pragmatism approach in different areas of education
- To study methods of teaching and role of teacher according to pragmatism approach

Research Design and Methodology

Secondary data has been collected from various articles, journals (National as well as International) projects, Doctoral theses, online resources.

Forms of Pragmatism

1. **Humanistic Pragmatism:** This type of pragmatism is particularly found in social sciences. Man is the centre of everything and everything is to be done to satisfy human. Here, satisfaction of human nature is the criterion of utility.
2. **Experimental Pragmatism:** It focuses on practical application of ideas, concepts. Because modern science emphasis more on experimental method. Every problem can get solution through experiments. Hence, Experiment is the criterion of this form.
3. **Nominalistic Pragmatism:** According to this form, the result whatever we will get after experiment are always specific and never general.
4. **Biological Pragmatism:** Human beings are called as social animals. According to Biological Pragmatism Education develops social skills for the students which helps for them in their future life.

Educational Implications

1. **Education as Life:** According to pragmatism earlier system of education is nowhere useful in now a day as it requires continuous reconstruction in the concepts based on experiments and experience. By having traditional education system as a base new education system has to be integrated.
2. **Education as Growth:** One of the goals of education system is to grow & develop overall personality of a person. When a person get exposure to outside world and experiences the things practically then only, he can develop his thinking ability, in turn it enhances his

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knowledge. If education develops overall personality of a person, then automatically it grows and develops the society in general.

3. **Education is a Continuous Restructuring of Experience:** Education is the process of Development. One can gain Knowledge through experiences and experiments he do. For pragmatists educational process has no end beyond itself. For individual it is a continuous reorganizing, restructuring and integrating the experience and activities of the race.
4. **Education the Responsibility of State:** Providing Education which is useful to the one's life is the responsibility of State. If State fails to do then it has negative impact on the development of the nation. Hence it is the responsibility of the state to make a person to be capable of facing all the situations and solving problems by himself.

Principles

According to pragmatism the theory and practice of education is based on two main principles:

(i) Education should have social function.
(ii) Education should provide real-life experience to a person.

Application of Pragmatism in Different Areas of Education

➢ Pragmatism and Aims of Education

Education deals with human life. Pragmatism believes that there can be no fixed aims of education. Life is dynamic and subject to constant change and hence the aims of education should be dynamic. It must help a person to fulfil their biological and social needs. The only aim of education, according to pragmatism, is to enable a person to create values in his life.

➢ Pragmatism and Curriculum

The aims of education are reflected in the curriculum. The curriculum should be framed on the basis of certain basic principles. These are utility, interest, experience and integration.

Hence those subjects, who have utility to the students, should be included in the curriculum. The subjects who carry occupational or vocational utility should find a place in the curriculum. Language, hygiene, history, geography, physics, mathematics, sciences, domestic science for girls, agriculture for boys should be incorporated in the curriculum.

While deciding the subjects of curriculum the nature of a student, his tendencies, interests, impulses at the various stages of his growth and multiple activities of daily life should be taken into consideration.

➢ Pragmatism and Methods of Teaching

The principle of philosophy of pragmatic method of teaching is practical utility. The student is the central point in this method. Pragmatic method is an activity-based method. The essence of pragmatic method is learning through personal experience of a person. To a pragmatist education means preparation for practical life.

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The pragmatists are not interested in lectures or theoretical exposition. They want the children to do something. The student should learn by doing. “Learning by doing” is the aim of pragmatic education.

- **Pragmatism and Discipline**

“In pragmatic scheme of education, the children are expected to work in cooperation with one another. They are to take up a project on real problem, and to work at it as a team. These cooperative activities impart to them very useful qualities of social life-sympathy, give and take, fellow-feeling, spirit of sacrifice and toleration-which constitute an invaluable moral training for them.”

Methods of Teaching According to Pragmatism Approach

The pragmatism has given more emphasis on following method of teaching.

- Personal reference in the library.
- Project method which asks students to do some research and prepare a project.
- Learning by doing method.
- Correlation method
- Play way method
- Use of dynamic method of teaching.
- Experimentation.
- Activity.
- It also encourages discussion as a method of laboratory work.
- Educational tours and excursions.

Role of Teacher According to Pragmatism Approach

The role of the teacher is as follows:

- In pragmatism the teacher is a friend, philosopher and guide for students.
- The teacher is not a dictator but only a leader of a group.
- Teacher should have knowledge of student’s interest and provide them social environment.
- Further the teacher should believe in democratic values.
- The teacher should have knowledge of social conditioning.
- The teacher should not over shadow the personality of the pupil.

Conclusion

From the above study we can conclude that, Implications of Pragmatism in modern educational system is very essential as its emphasis on practicality. Reading a book gives a limited knowledge to a person and its just like spoon feeding. If this is implied through experiments and experience one can gain knowledge, and find solution to their own problem and it develops their overall personality. Hence, according to this concept a teacher should play a role as Guide, Moderator, Mentor, supporter to a student rather than just a teacher. Overall, it helps for the development of an individual particularly and society as a whole.

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Innovative teaching Methods in Management Education

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Abstract

Creativity has gained more attention from students and academicians in recent years and is no longer seen as something only associated with talented and highly gifted people, but as something everyone has and can be improved and developed. Creative methods of teaching managerial skills include methodologies like managerial games, psychometric questionnaires and role-playing as part of the curriculum. These methods aim to improve students' creative thinking and problem-solving skills, and to encourage students to actively participate in the learning process. This article presents effective management teaching methods that can help students achieve their goals. This article explores innovative ways for business educators to go beyond traditional teaching methods and take bold steps to make business education more dynamic and engaging for students.

Introduction

Education in the truest substance of the term is a process of self-discovery. It is the knack of self-sculpture. It educates the individual not so much in particular skills or in certain branch of knowledge, but in the blossoming of his/ her dormant intellectual, artistic and humanist capabilities. The evidence of education is whether it instils an urge for acquiring ability, not merely a set of information. The position of the teacher has been altered since the development of learner cantered approaches. Modern teaching involves more than classroom teaching, 'chalk and talk' method and testing. Teacher's responsibility is to generate an atmosphere in which learning takes place. The following are the some of the innovative teaching methods to teach the student in the management arena.

Review of literature

In order to have good managers who understand how to develop good management practices, it is necessary to consider the structure of management education. Higher education has evolved over the years. As part of this development, teaching methods and student learning methods were

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explored. Research has shown that student learning styles vary and that teaching in a traditional lesson format is not always effective for student learning (Wright, Middleton, Greenfield, Williams, & Brazil, 2016). Of course, not all students learn in the same way. For the information to be absorbed, different learning strategies must be incorporated into the lesson. The flipped classroom approach is a student-cantered teaching method (Gillboy, Heinerichs & Pazzaglia, 2015). This method allows the student to be at the centre of his training (Aslan & Reigeluth, 2015). In other words, the student is responsible for learning and the teacher facilitates learning (Aslan & Sinem, 2016). Strategies for applying the flipped classroom approach to management education can take many forms. (Wright et al, 2016). The moments examined give an idea of the actual use of concepts that can provide students with management skills to correctly integrate the concepts learned in class into their professional activities. Educators who create learning moments simulate classroom behaviour using role plays. Role plays and other teaching aids are used strategically in management training.

There are many methods of management training. Common denominator in all these methods is the way the teachers are trained. Training decisions are made by education administrators and the studying methods are more multifaceted than ever. (McIver, Fitzsimmons & Flanagan 2016) Student-oriented approaches offer teachers a new battery of teaching methods. (Burns, Pierson & Reddy, 2014) Besides the various teaching methods used, modelling, business games and career management techniques may be included. (McIver, Fitzsimmons & Flanagan 2016)

Innovative teaching methods

Case study

Students can study practical business situations through case studies from various companies. The case studies give a well-defined outline of the strategies of doing business, which is necessary when the student arrives in the practical arena of work environment. Case studies lead teachers to discuss case-specific discussions and encourage student’s deliberating skills. If the student is taught the Harvard Business School steps of case analysis, it creases the student’s analytical and problem-solving skills besides developing his causative diagnostic skills.

Research-based projects

Research-based learning activities in all projects give students the opportunity to work on problems they face in the real world of business. Effective teachers complete a business-relevant project outside the classroom, helping students understand the relationship between classroom activities and the practical environment (Mohammad, 2015). This type of method can develop students' ability to set and achieve personal goals.

Inculcating the spirit of Achievement

It is very important to teach the management students the art of goal setting and the spirit of achievement. For this purpose, the author has combined marathon and treasure hunt, named it as ‘Walkathon’. The students were formed in to groups and given treasure hunt clues and asked to

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find out within the prescribed time limit. This gave them a sense of achievement besides the skills of setting timely goals.

Skills Inventory

Skills inventories can be advantageously used for mapping managerial competencies. Besides, the author has used various inventories in measuring the effectiveness of leadership skills amongst managers. Resolving conflicts and negotiation skills are extremely significant in management. Methods such as skill inventories can be employed to give students the opportunity to identify their conflict management styles. This gives educators the ability to assess students' abilities, as well as provide instruction and feedback in a safe classroom environment.

Business Games

Business games may be used extensively for driving home a practical point. For example, in team building relationship between team members is very essential. To develop this only telling them in a class room may not create the needed inner feeling of give and take attitude. Without giving, taking is not possible. For developing this emotion, the author has very effectively used ‘Broken Squares’ game. Likewise, for inculcating achievement motivation, the ‘ring-toss’ game can be employed.

Flipped Classroom Approach

Because of the high standards on which it is based, higher education needs to enhance student learning and performance. One way to do this is to add innovative methods to improve student learning. The flipped classroom approach is an innovative technique that has found positive expression in the management education literature. The flipped classroom approach has several descriptions, but the general definition is that the flipped classroom takes teacher-led instruction and replaces it with students taking responsibility for their own learning. Flipped Classroom teachers enable learning and can and guide students individually when needed. The flipped classroom approach places responsibility on the student, which in turn forces them not only to uphold certain standards in their education, but to become a prodigy at the subject. (O'Flaherty and Phillips, 2015). The effectiveness of the flipped classroom approach is evident in the literature and the peculiarity of this approach is that it can be successfully used in different conditions and in different areas of education. Flipped Classroom Research has proven itself in teaching management subjects. The salient skills of an effective manager include the ability to solve problems, be a good listener, be well-informed, knowledgeable, logical, and methodical (Leonard, White, and Graves, 2009). The concepts and theories prevalent in management education teach students how to succeed in management through critical thinking and active learning. The flipped class technique reflects the same concept (Kim et al., 2014). Researchers found that this approach replaced traditional classroom instruction with active student learning, leading to balanced critical thinking and improved information retention (Sajid et al., 2016). Emphasis on using flipped classroom and role play with specific management concepts such as conflict resolution, teamwork and communication skills can lead to better results.

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Film Footages

Teaching practical management concepts cannot be fulfilled by lecture method alone. Conceptual presentation cannot do full justice. For example, punishment also works in managing people successfully. This if we tell this in a classroom through 'chalk and talk' method, it will only be amount to preaching. Linking it to practice is difficult by this method. The author has successfully used a video footage to bring home this practical point of view. I have used a footage from the Hindi film Lage Raho Munnabhai to bring in effective internalisation of this practical side of the management concept. For bringing home the concept of punctuality a clipping from Chakde India may be used.

Presentation Skills

All managers must have good communication and presentation skills to be effective. Although presentations are common for many disciplines of education and students of management and pay more attention to communication and presentation skills. A flipped classroom approach allows teachers to assign different topics to students for presentation, allowing each student to effectively manage how information is communicated.

Industrial Visits

Teaching practical concepts in the class room may not be possible. This can be easily accomplished by organising industrial visits. For example, automated painting of cars, milk run delivery method wherein the delivery method is used for mixed loads from different suppliers, an industrial visit to Kirloskar Toyota Industry in Bangalore can serve the purpose and the learning is complete.

MOOCs

The Massive Open Online Course (MOOC) learning format is based on the Open University philosophy and technology curriculum of traditional online courses. Canadian educators Stephen Downes and George Siemens, both of the University of Manitoba, are credited with introducing the first precursor to modern MOOCs with their 2008 open online course titled Connectivism and Connective Knowledge/2008 (CCK08) (Marks 2013; Marquez and McGiles, 2013). The course was delivered free of charge and included a wide range of digital forums including social media.

Simulations

With the help of business simulation learning activities, management students can quickly learn critical skills that directly impact business success and decision-making. They enable participants to manage and make decisions for the entire organization and understand the entire business system, including the levers and drivers of business performance. Participants will learn best practices and systemic factors of the business environment and will be able to reuse these new skills and make better business decisions. Here is a list and overview of how business simulations can develop the skills needed to make better business decisions and improve business performance.

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Blended learning: This method merges both traditional classrooms and a digital learning mode. Sometimes online lectures on webinars/ videoconferences are given by senior business specialists, renowned scientists or researchers elsewhere. Infusion of technology cannot be ignored in business education considering the growth of areas like AI, IOT and ML.

Approach Z to A: This approach first discusses the application part of a particular concept, then connects the theory to it. This improves understanding of a particular concept among students and the period of retention is also higher.

Brainstorming: Group discussions or brainstorming are conducted by providing a group of students with a specific business problem and asking them to find a possible solution. This makes it possible to create teamwork, to exchange ideas and creativity between the students.

Conclusion

Innovative, more student cantered methods might include group activates, active learning or collaborative learning, problem solving manoeuvres, innovation based learning, empirical and heuristic learning through non-traditional evaluation methods such as group assessment techniques which will facilitate the learning of the student, especially in abstract area like management. Whatever will be the teaching methodologies, they should reach the aspirations of the student after completing his degree in management and the expectations of the corporate and business world must be borne in mind by the faculty members when they are educating students in management disciplines.

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Comparing Vedic and Modern Education System- Psychology, Teaching and Learning

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Abstract

Vedic literature is meant to be a fragment of our lifestyle. Vedic education is the fundamental foundation of India's culture and rich heritage. It provides holistic education instead of simply providing employment opportunities. Development of inner strengths and virtues-a central concept of Positive Psychology- is extremely closely related with the Indian thoughts. In Indian Philosophy, education has given an impression to bring out constructive, practical and comprehensive character of a youngster. The aim of education is to manifest in our lives the perfection, which is that, the very nature of our inner self. This study is about the importance of Vedic ideals of education within the modern education system. The necessity of this study is to maintain the discipline within the modern educational institutes and to mark cordial relation between teacher and student. The aim of this article is to capture the wisdom of the ages and to make it relevant for these times and to assist the educators come up with innovative methodologies to assist students to harness their latent potential and channel their energies towards cultivation and sharpening of multiple dimensions of human competencies.

Keywords: Vedic Education, Holistic education, innovative methodologies, latent potential.

Introduction

Education is that the process of facilitating learning, or the acquisition of data, skills, values, beliefs, and habits. Educational methods include teaching, training, storytelling, discussion and directed research. Education is often believed as transmission of the values and accumulated knowledge of a society.

The institutions of higher education are recognized as the most vital agency of social change involved within the human resource development of the country. The socio-historical journey of higher education has been started with an ancient system of education in the Vedic period.

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Early India had an irreplaceable position in the ancient world especially for its highly institutionalised education system. The secular and religious knowledge diffused from the early Indian learning centres showed the appropriate path to both ancient Indians and foreigners. Early Indian instructional organisations still function as the base and a source of inspiration for the modern Indian learning Establishments. A number of the features of those traditional teaching centres such as friendly relationship between student and teacher, natural environment for education, suitability to the society and the life, and guidance to be perfect citizenry are still a dream for recent Indian schooling. Earlier Indian education during its evolution and its decline had encounter with most of the qualities that we attempt for in modern education system. Traditional Indian education was connected with the requirements and requirements of society of Ancient India. Associated with this, there are certain modifications and changes in ancient Indian education consistent with the event and stability in society, economy, polity and religion.

According to Swami Vivekananda 'Education means that process by which character is formed, strength of mind is increased, and intellect is sharpened, as a result of which one can stand on one's own feet'. Swami Vivekananda always believed that the development of a nation is not possible without real education.

Background of Education System in India

The institutions of higher learning are considered the foremost important agency of social change, social transformation, and full development of the country. In fact, this journey of higher education started with an ancient system of education within the Vedic period during which two sorts of educational system were present there, viz., the Brahminical and therefore the Buddhist systems of education. The Brahminical system of education was regulated by religious values, while the Buddhist sort of education was “secular” in nature. But the main change in Indian education happened through the initiatives of British rulers that made an impression both in positive and negative ways. At that point, the indigenous system of education received a severe setback because the British Imperial System created a replacement class which served British rulers.

At present, the amount of institutions in India is quite fourfold the entire number of institutions in both the USA and Europe. However, the typical size of an Indian education institution in terms of enrolment numbers is far smaller (500-600) thereto of Europe and therefore the USA (3,000-4,000) and China (8,000-9,000).

Review of Literature

The study on Educational Ideas in Bhagavat Gita and its relevance to Modern World (1999) is the contribution of K. Peethambaran Pillai. The study reveals that Education should ultimately aim for self-realization and the Education system should be re-arranged to promote the spirit of enquiry by adopting problem solving method. It also suggests that the concept of value education should be extended to non-formal education also. [15]

Radhakumud Mookerji (1960) in his detailed study of Ancient Indian Education brings to light the educational ideas found scattered in Hindu thought. He has stated that the aim of life and

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education was the realization of the absolute truth known as God. Education must aim at self-fulfillment and not merely the acquisition of knowledge. Education must not be limited to the brain or to the development of the physical senses. The aim should be to transform the entire personality of man. Education is a process of control of the mind. The total individual is its chief concern. The pupils have to imbibe the qualities and ideals of the teacher. The students should catch the ideas of the teachers. [11]

Divakar (1960) critically examined the-Educational philosophy of Upanishads‖ with respect to knowledge, aim, objectives of life and education. The researcher analyzed the psychological basis of education, method of teaching, teacher pupil relationship and curriculum. He concludes that the Ashram system of education was based on interest, needs and capacities of the pupils. The practice of concentration of mind is supposed to be the keynote of all beings. [4]

Swami Sunishthananda, October 2005 [19]: Vedic Concept of Education: According to him, the best teachers are those who not only teach but also make their pupils worthy citizens possessing noble virtues. In an ideal educational process, a teacher is supposed to be a father figure, a role model. He attempted to interpret various aspects of education based on the teachings. Paul G. O'Sullivan(2008) in his Research Gurukula system of education examines the social dimension of Vedic education and considers the importance of a supportive culture. He Presents the Gurukula system of education (Gurukula) in a contemporary context. He has given in details about the Gurukula system of education and his main focus was that in modern education institution should be like gurukula type.

Objectives of the Study

i) To understand Gurukula system of Education.
ii) To understand the modern system of Education.
iii) To find out the relevance Vedic ideals of education in modern education system.
iv) To find out the difference in Grukula education system and modern education system.

Research Methodology

The paper is predicated on secondary data analysis and is exploratory in nature. Exploratory research was deemed suitable due to the evolving nature of the problem. Typically, exploratory research consists of Secondary research. This research analysed secondary data such as research papers and articles in websites.

Purpose of Ancient Indian Education

The direct aim of ancient Indian education was to make the student fit to become a useful and pious member of society (Rangachar 1964: 36) [16]. Inculcating the civic and social duties among the students was also a part of ancient Indian educational system. The students were not to lead a self-centred life. They were constantly reminded of their obligations to society. Convocation address to the students as found in Upanishads show how they were inspired to be useful members of society (Mookerjee 1989) [11].

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Division of Life Span

The concept of four Asramas is predicated on the supposition of the span of life to be hundred years. The period is divided into four parts, each of which has appropriate duties assigned to it. It is believed that by performing all duties in all the Asramas, the Atman 83 is said to be released from the circle of birth and death through realisation.

The four stages are:

1. Brahmacharya or the period of coaching
2. GrhasthaSrama or the period of work for the world as a house holder,
3. Vanaprastha or the period of retreat for the loosening of the social bonds, and
4. Samanyasa or the period of renunciation and expectant waiting of freedom. They indicate that life is a pilgrimage to the eternal life through different stages.

The system of Education in ancient India was a unique one in many respects. The very importance of education was realised in India from early times, and utmost emphasis was laid upon the acquisition of knowledge.

In Ancient India knowledge was considered to be the pineal eye of a man and all the human acts were alleged to be merged in knowledge.

The centres of learning in Ancient India were very simple and mostly of informal type. During Vedic or Epic period, there were no Universities like Nalanda or Taks asiila. The main learning centres can be classified under the following heads:

1. Acharyakula or Gurukula (Hermitages)
2. Parishads or Samitis
3. Royal Assemblies
4. Places of Pilgrimage
5. Yajna mandapa (Sites of Sacrifice)

Gurukula System of Education

Gurukula system is the system of Guru-Shishya Parampara. The word Gurukul is a contraction of the Sanskrit guru (teacher or master) and kula (extended family). It is an ancient system of learning where all the students gather together to receive instruction from Guru's.

Dr. A.S. Altekar says, "The Gurukul system which necessitated the stay of the student away from his home at the home of the teacher or in boarding house of established reputation, was one of the most important features of ancient Indian education." N. Jaypalan (2005) [13]

Simple Definition of Guru: a teacher or guide that you trust; a person who has a lot of experience in or knowledge about a particular subject. [1]

The guru is more than someone who teaches specific type of knowledge, and includes in its scope someone who is also a "Counsellor, a sort of parent of mind and soul, who helps mold

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values and experiential knowledge as much as specific knowledge, an exemplar in life, an inspirational source and who reveals the meaning of life." (Varene, Jean, 1977) [20]

Having accepted the position of student by the rite of Initiation the pupil was received into the household of his teacher. Sometimes, of course, the teacher might be his own father. But although he was thus made, as it were, a member of his teacher's family, and the teacher was bidden to love him as his own son, the pupil was subjected to a rigid discipline during his course of study. S.P.Arya (2002) [18]

The length of the course varied according to the number of Vedas studied. 'He shall remain a student for twelve years in order to study one Veda, or if he studies all the Vedas, twelve years for each, or during as long a period as he requires for learning them (Gautama II, 45-47).

Various subject that were studied were the Vedas (Sacred Scriptures) and other subjects, such as Shiksha (Phonetics), Vyakarana (Grammar) and Jyotisha (Astronomy), and sciences like Arthasastra (Economics), Dharmasastra (Laws), Sastravidya (Art of Warfare), Kala (Fine Arts) etc.

The Guru identified the capability of his students and accordingly imparted knowledge. The students learnt the Vedas and Shastras amidst the natural surroundings of the kula or ashram, in open air, in close contact with nature. The Gurukul System of Education was dedicated to the highest ideals of ‘all-round human development’, namely, physical (practical), mental (intellectual) and spiritual (religious), leading to God-realization (Brahmasakshatkara). The system was based on the principle, “Experience (anubhava) is the best teacher.” At the end of their training, the students thus emerged as responsible individuals who are well learned in the Vedas and capable of facing the toughest challenges of life. One of the most popular cultural institutions in India, which still follows the Gurukul System of Education, is Shantiniketan near Calcutta, which was established by the great Guru, artist, philosopher and literary laureate Rabindranath Tagore (1861-1941). Byron Bay (2003) [9]

In a Gurukul, shishya live together as equal, regardless of their social standing, learn from the guru and help the guru in his day-to-day life, including the cmpleting of mundane chores like washing clothes, cooking, etc. Typically, a guru does not receive any fees from the shishya studying with him. At the end of his studies, a shishya offers the guru dakshina before leaving the Gurukul or ashram. The gurudakshina is a traditional gesture of acknowledgment, respect and thanks to the guru, which may be monetary, but may also be a special task the teacher wants the student to accomplish. While living in a Gurukul the students had to be away from his house and family completely. The guru didn't take any fees and so they had to serve the guru.

The Gurukul were supported by public donation. This was followed by the many following Vedic thoughts making Gurukul one among the earliest forms of public school offices.

Outcome of Gurukula System of Education

i) The students of gurukul are more disciplined and organized. They are taught to follow a well- planned schedule.

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ii) The students are more focused and possess more concentration power. This is because they are trained through techniques such as meditation which enhances their focusing power.
iii) In a gurukul, students are taught to respect everyone regardless of their caste, creed, ethnicity, culture, religion and perspective. So, such students grow up as people with strong character and values.
iv) The 'guru-shishya parampara' is an integral part of Gurukul. Here, the students highly respect their teachers and share a good bond with them. They are molded under the guidance of their mentors.
v) In a gurukul, 'gurus' also take complete responsibility for their 'shishyas'. They share their experiences, inculcate good habits and mold the character of the students in a positive direction.
vi) The students are developed into strong individuals. They are taught to stay firm and face any adverse situation in the outside world.
vii) Gurukul students are taught to value nature. So, they are very close to nature. They worship nature and also learn a lot of things from it.
viii) Students are spiritually elevated which gives them an optimistic, calm and composed personality.
ix) Gurukul emphasizes on practical knowledge which is quite beneficial to build the concepts of the students.
x) Students are taught to follow the principle of 'simple living and high thinking' which is a great lesson for life.

Clearly, a gurukula school is the best for a child as it develops holistically. It creates individuals with strong perspective, character and personality.

Modern System of Education

India is the second largest education system within the world. The Indian education system has changed many phases. Great effort has been put to shape up present scenario of education system.

Indian education system has got contribution from both public as well as private sector. It is controlled by Central Government as well as State Government. Education has been specified as one of the elemental rights within the constitution of India. Modern Indian education system is split into many levels: pre-primary level, primary level, middle level education, secondary education, undergraduate level and postgraduate level. Preprimary level education or preschool education is provided to children before the age of five. It aims at satisfying a child's needs of fun, enjoyment, freedom, choice, belongingness, respect and love. These needs form the root for healthy development and life-long learning.

Knowledge is infinite. Every branch of knowledge witnessed explosive growth making specialists, wonder whether man can claim to know the ultimate in any realm. The task of learning something from everything is becoming difficult. Though the knowledge is vast and endless, we are fortunate to have any sort of information on finger tips which facilitates the learning process fast and can gain knowledge at rocket speed.

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Learning through different websites by the use of internet has arrived as the recent learning techniques. Overcoming the adversities associated with primitive teaching methodologies, modern education is imparting knowledge more effectively and more impeccably. Delivering knowledge through online platforms or websites, it has been able to attract a variety of not only students but also teachers to participate in technology-driven learning.

The education space is expanding beyond the classroom. At present, having agreed with the pupils, lecturers can use the Web Video resources during the explanation and during the group work assignments which allows students to use smart phones when formulating a collective solution.

Hietajarvi et al. (2016) call modern generation as a generation with "Social and digital participation" and write that "Social and digital technologies are integrated systems of technology, social media and the Internet that provide a constant and intensive online interaction with information, people and artifacts. "Social and digital participation is a new concept of the practice of informal, socially-digital mediated participation" [7]

Socio-digital participation includes:

- Flexibility in using of digital media
- Multitasking
- Intellectual ICT tools
- Surfing Internet
- Social and digital networking
- Working online
- Creating content and sharing in email and other social media groups
- Extended networks
- Knowledge content creation

Learning Theories and Interactivity

Leidner and Jarvenpaa (1995) has categorized learning models into several categories: objectivism, constructivism, collaborative learning, cognitive information processing, and socio-culturism. Among them, the constructivist learning model, which involves in learner-centered instruction, is one of the most commonly adopted in e-learning model. Learning is an active process in which a learner uses sensory input and creates meaning out of it but not a passive acceptance of knowledge that previously exists. Constructivism emphasizes active participation and reflection by learners, who would regulate the pace of tutoring and build understanding by oneself. It is identified that constructivist learning would at all times begin from a learner's point of view (Jonassen et al. 1995; Shang, Shi, and Chen 2001). [8]

In a learner-centered environment, knowledge is fabricated through highly interactive tasks. It can be inferred that interactivity is not just a function of computer-based transaction but a fundamental success factor for teaching and learning in an online environment. (Sims, Dobbs, and Hand 2002).

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Moore (1989) [12] has defined three types of interaction in learning namely learner-instructor, learner-learner, and learner-content. Learner-instructor interaction is identified as one of the major element accounting for cognitive learning (Bloom 1981) [2]. Learner-learner interaction fosters collaborative learning. In this article, learner-content interaction refers to any interactive activities between the learner and instructional content in an online learning environment. It is identified that interaction is a critical factor for learner satisfaction, higher levels of academic achievement, higher learner engagement, and a positive attitude toward distance education (Chapman, Selvarajah, and Webster 1999; Fredericksen et al. 2000; Fulford and Zhang 1993) [3]. Online learners should be able to identify and differentiate on emphasis regarding measuring the importance and relevance of the contents based on their own needs.

Even though it is commonly believed that high-level interaction is anticipated and such kind of interaction has resulted in positive learning, according to the research conducted by Berge [1]. No inference has been made regarding learner-content interaction in relation with the quality improvement of multimedia-based e-learning. By reviewing the earlier researches made, it is identified that few empirical studies are conducted that investigates the effect of learner-content interaction on learning effectiveness in multimedia-based e-learning environments.

Teaching Pedagogies in 21st Century

Pedagogy is one of the most commonly understood as the approach to teaching. It refers to the theory and practice of learning, how this process influences, and is influenced by, the social, political and psychological development of learners.

21st century pedagogy aims to develop the skills and knowledge students prerequisite to succeed in work and life. It can be applied irrespective of all subject areas such as education, career and civic arena throughout a student's life.

Skill sets essential in 21st Century:

- Critical thinking, problem solving, reasoning
- Research skills and practices
- Creativity, curiosity, imagination, innovation
- Perseverance, Self-direction, planning
- Oral and Written Communication, listening skills, public speaking and presentation abilities
- Leadership, teamwork, collaboration
- Information and Communication Technology (ICT), programming, media and internet literacy, data interpretation and analysis using different recent data management softwares.

Relevance of Gurukula Ideals in Modern Education

a) Holistic Education

Gurukula System of Education (GES) and Modern Education System (MES) both aims on seasoned holistic development of a student, preserving the different essential values such as discipline, self-reliance, right attitude, empathy, creativity and strong moral beliefs. Instigating students into such enriching atmosphere helps them sharpen their discerning skills, evaluating and critical thinking.

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b) Daily Routine

i) Students of GES are engaged in practicing Yoga and the different Asanas to attain concentration, whereas the MES students are been imparted physicals exercises as that in a Gym for core strengthening.
ii) Students of the GES used to chant Mantras and japas (mainly gayatri japa), for concentration and vocabulary building whereas the MES are taught rhymes (like Mary had a little lamb).
iii) Students of GES are involved in offering puja themselves, whereas MES students do their daily prayers for mental balance.
iv) In the evenings GES students sing Bhajans, whereas the MES students practise light music.
v) The GES students play games like Kabbadi, chinni dandu, kho-kho but MES students play games like Cricket, Basketball, etc., to develop physical strength.

c) Aim to Develop Character

In GES, students studied Vedas and other supplementary texts to train their will-power which was necessary to develop the character. The same is taught in Moral Education in MES.

d) Education For Culture

During the Upanishadic days, hospitality was considered as a compulsory social obligation. The same ideology is implemented in MES of Higher education where the curriculum includes social work to understand the requirements of society and for the betterment. It includes involvement in various Government schemes such as Swachh Bharat, Educating unprivileged children, Social internship etc.

e) Practical Learning

The notion of “learning by doing” is similar to “the hands on learning” in this modern era. Traditional as well as modern education systems emphasises on both passive and active learning. The concepts that are taught by inductive reasoning method are a form of passive learning. On the other hand, Analytical reasoning focuses on in depth involvement and engagement which can be identified as active learning. The traditional education provided hands on education in the form of war fare, bow and arrow, horse riding, sword fighting whereas classroom teaching included teaching of shlokas, mantras, logic, maths etc., by using different techniques in GES. In MES, hands on teaching is taught in laboratories for testing chemicals and by conducting experiments and for other theoretical subjects other classrooms teaching techniques are used.

Difference of Gurukula System of Education and Modern System of Education

1. Subjects Taught

The basic difference between gurukul and modern school is that the gurukul education is entirely consists of Vedas, epics, literature and archery and the modern education includes variety of subjects like science, maths, English etc.

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2. Fee Structure

The students of the modern institutions are dependent on their parents for education who have to bear the increasing costs of education. While a gurukul revolves around the concept that education should not be sold hence there is no fee structure.

3. Payment of Fee

The students in Modern Education System are supposed to pay fees fixed by the institution at the beginning of the study. Usually fees is paid annually or semester wise. Whereas, each student of the Gurukula after the education is completed education has to essentially bring Dakshina, for running of the Gurukula.

4. Dependency

All students of Gurukula generally used to seek alms (give it to the guru, as well as for themselves). Whereas, majority of the students at present seek help from their parents for fees and livelihood, only a few of them to meet daily expenses and support their family join for part time jobs.

5. Mphasis

Traditionally, Gurukulas have always emphasised on the importance of practical knowledge. MES emphasises is on the theoretical part rather than the practical part and there is a significant gap between the knowledge and skill taught in the institution or the curriculum set to the employability, but efforts in bridging the gap is considered in New Education Policy 2021.

6. Place of Teaching/ Preaching

Gurukula's were located at picturesque places enmeshed in absolute serenity, far from the hustle and bustle of the city to have a balanced, analytical vision. Whereas Colleges or Intitutions are places amidst the city so that it it convenient for the students to travel from the place of their stay.

7. Aim of Gaining Knowledge

In GES, the main aim of acquiring knowledge was to help one to forget worldly pleasures and understand the GOD to attain immortality. This kind of knowledge was considered above everything else. Whereas in MES, student's main aim to gain knowledge is to increase their opportunity of getting employed.

8. Language of Communication

The mode of communication was "Sanskrit" in GES. All the lessons were given in Sanskrit language. Whereas the mode of communication in MES is usually English or regional language based on the subject.

9. Participation of Society

In GES, the whole society was considered to be responsible for the education of students. So, they offer the Shishya (students) alms that are utilised by the guru, as well as the Gurukula

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(organisation). There are no such practices followed at present in MES but few MNCs and NGOs contribute donations to the educational Institutions for upbringing the institutions.

Conclusion

At present, students are given education being within the society itself, they are affected directly or indirectly by the social evils namely idleness, egotism, poverty, sexual disability, materialistic appeal, evil practices, corruption, marginalisation, decline in moral values, destructive politics, etc. Thus, it is desirable that education should eliminate the evil social practices. The contemporary aim of education is to fulfil the necessity of a far better structure and revitalization of benchmarks. As a result, most of today's philosophers, socialists, educationalists and researchers are found judging the present education system against the traditional one, namely the 'Gurukula' system.

Some features of Gurukula System which can be followed at present in modern education system are character building and philosophy which should get an appropriate place in today's education system. The education institutions should be situated far away from the noisy and polluted environments of the cities to a place which is calm and pure environment so that the students are not affected by the everyday fights and bad practices and can rejuvenate their mind, body and soul. However, in modern times, it is not actually possible to completely lead a life without any control, but maximum efforts are to be made in trying to adapt to such way of living. Controlling of students can be reduced from the lecturers end by reducing the instructions imparting in each phase of studies relating to subjects and by motivating the pupils in leading a better life which shapes up the future of students.

The blend of two elements would result in an entirely new perspective. A best way of education can be evolved by incorporating the ideologies of Gurukula System in Modern Education system. It is essential to identify the good elements in both the education systems and maximum efforts to be made in reducing the drawback to bring in a new system of education or to blend both the systems of education. Hence, it is essential to comprehend the reason for Gurukula as to its nature of working, societal structure and thinking pattern in the past and how the objective of Gurukula training can be consummated in the present day scenario. It is not just a case of copying the past but re-modulation is required. There must be an adjustment and a mix of both cutting edge instruction and convention of the gurukul framework is to survive and affect today's general public.

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Change in Teaching Methodology with the Advent of Online Pedagogy

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Abstract

Change in Teaching Methodology with the advent of Online Pedagogy

The universal understanding that our current way of life is ineffective has been triggered by the Covid 19 pandemic. It has destroyed our conceptions of what is normal and wrecked society. The education sector is one of the most important areas where change has been noticeable. Every classroom requires the use of teaching tools. By presenting knowledge in a novel and exciting way, teaching aids can help students improve their reading comprehension abilities, explain or reinforce a skill or topic, give speculative training, and ease apprehension or boredom. They also engage other senses because there are no constraints on what instruTeachers can help students close the gap and enhance their reading comprehension by using teaching aids. Magazine and newspaper articles, print adverts, and even comic books can be used to assist students interpret language.

Teaching aids can be a daunting supplement for teachers who need to reinforce a skill or concept. They not only provide more practise time for students, but they also deliver information in a way that allows students to engage with the issue in new ways. It is vital for teachers to communicate with all kids in their classroom. As a result, using teaching aids assists teachers in accomplishing this goal by assisting them in differentiating instructionctional aids can be used to enhance a lesson.

Visual aids such as graphs, charts, flashcards, and videos give visual stimulation and assist learners to gain knowledge in a new way. This enables each learner to interact with the information in a way that facilitates comprehension.

Teaching aids are becoming more widespread in the classroom. As traditional classrooms with blackboards and chalk become outmoded and smart classrooms become the norm, teaching tools are becoming more ubiquitous and advanced. Blackboards are being phased out in favour of

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whiteboards and smart boards. Televisions are being replaced with LCD projectors and screens. Educators are also putting a greater emphasis on children's technology development and incorporating it into the curriculum. Students are creating podcasts, films, and even web quests, all of which can be used in the classroom as valuable teaching tools.

Statement of the Problem

The importance of obtaining an education cannot be overstated. Nobody can ever deny that this statement is true. However, many countries, including India, lack adequate education. A decent school education is a scarce resource that is usually exclusively offered to society's few elites. This appears to be the case, particularly in India. The way students learn and the curriculums through which they are taught can differ. The aim of institutional learning will change, and it will be a substantial shift from today's information-focused education.

Teachers are realising that today's youngsters have low reading comprehension abilities as a result of the fact that they are reading less and less on their own. As we move toward a more digital culture, children are being exposed to technology and digital devices at a younger age. Because today's students are more engaged in video games and iPods, they have little time for lecture-style instruction. Students want to be entertained and are looking for constant thrills.

Purpose of the Study

In order to strengthen our country's educational system, we need to look into the various instructional instruments that are available to instructors. The primary purpose is to see if future inhabitants will require skills like resilience, flexibility, teamwork, communication, empathy, creativity, and emotional intelligence.

Objectives

i. To study the various forms of online teaching learning modes.
ii. To examine the challenges faced by teachers and students in adapting teaching learning process.
iii. To study the drawbacks involved in online teaching learning pedagogy.
iv. To meet students' learning requirements step by step through the promotion of integration, sharing and application of the teaching and learning resources in the university.

Scope of the Study

The area of study is limited to education sector only.

Methodology

Data has been collected through secondary source only.

Limitations of the Study

Reliance on Secondary data is the major limitation of this study.

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Introduction

Information, presentation, circulation, and, most crucially, all components of paralinguistics are all part of teaching. Teaching requires a broad understanding of subject matter across all horizons, a comprehensive curriculum with standards, a positive and caring attitude with passion, a desire to learn, classroom management strategies, and a desire to make a difference in the lives of young people. A teacher is, in fact, a tool, and the activities that instructors engage in are classroom materials. Teaching aids are a must-have in any classroom. Teaching aids can help students improve their reading comprehension skills, demonstrate or reinforce a skill or concept, differentiate training, and reduce tension or boredom by presenting material in a novel and engaging way, to name a few benefits. They also engage students' other senses because there are no constraints on what instructional aids can be utilised to complement a lesson.

Learning becomes more effective and dynamic with a variety of teaching instruments, and it is up to educators to impress this on students in the classroom. When we introduce genuine goods and real-life situations into the classroom, listening becomes discovering, attention becomes wonder, and passive learning becomes active research. Lessons are brought to life through touch, motion, and sound. Thanks to teacher resources, insights from colleagues educators, and individualised support, every subject, from reading to coding, is taught in a way that kids understand.

Teaching Aids

Definition

A teaching aid is a tool that the teacher employs in the classroom to help with the teaching and learning process. It's one of the ways teachers inject life into academic texts by inadvertently bringing the outside world inside the classroom. It's also a method of giving the concrete texts in the students' books a personality. The ultimate goal is to link classroom learning to the environment in which students live and communicate.

A teaching aid is a device that allows students to bring the outside world into the classroom and apply what they've learned in class. It is a means of involving kids physically, psychologically, emotionally, and environmentally. Students can be engaged physically by allowing them to use their senses and act, cognitively by allowing them to use their minds and think, emotionally by allowing them to become thrilled, and environmentally by allowing them to stare at sights depicting our daily life.

Teaching Tools Include

Teaching Aids

Cards, charts, grids, pictures, drawings, images, periodicals, workbooks, and mind mapping are among them.

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Technology, video, digital material, data show, CDs, Dictionary, Websites, computer, internet, E-Book, Intelligent board, Blackboard, Realia, actual fields, real scenarios, Online Dictionaries, Graffic Organizers, virtual tours of their current displays, the real daily environmental things.

Kinds of Aids

- **Visual Aids**
- Audio Visual aids are aids that rely on the sense of sight.
- Actual things, models, photos, charts, maps, flash cards, bulletin board, chalkboard, overhead projector, slides, and so on are just a few examples.
- Audio - Visual Aids
- **Audio Aids**
- Audio aids are aids that work with the sense of hearing.
- For example:- radio, tape recorder, gramophone etc.
- **Audio - Visual Aid**
- Audio-visual aids are those that involve both the senses of vision and hearing.
- For instance, televisions, film projectors, and film strips
- Teaching resources / Material :
- The actual daily- life sites and environmental realia.
- Concrete teaching Material .e,g.(Book, classroom supplies for teachers, Realia, CD, Video tape, tablet, iPad, Mac, ..)
- Theoretical teaching material. e.g.(Workshops, Training units)
- Online Teacher's Tools / Resources: Google DOC's, wordpress, Google forms, logo maker, internet readings, ted talks, school tube, story bird, video notes etc
- Electronic teaching and learning programs: Word, Excel, Powerpoint, Access, MS Picture Management, Movie-maker, Free-mind, Lingoes, Chemistry Crocodile, Physics Crocodile, and other electronic programmes are accessible. Using electronic teaching, the teacher can design an electronic lesson plan and deliver an electronic lesson presentation.
- Teaching Methods- Active learning, Projects, Inquiry-based teaching, discovery, Acting the Scenes, Pointing, Role-playing, Elicitation, CLT Method, Internet-based teaching, Brainstorming, Electronic programmes teaching, Classroom Network, observation, imitation, and repetition are some of the teaching methods used. Entertainment includes music, songs, games, storytelling, puzzles, riddles, and narrative theatre.
- Teaching Skills: They include: -
- Language Skills -Listening-Speaking-Reading-Writing.
- Teacher's Skills-Guiding, interviewing, Dialoguing, Observation.
- Learner's Skills- Interactivity, Participation, Pair work, peer work, acting, elicitation, Group work, Dialoguing, Practice, Analysis, Synthesis, Evaluation, imagination, Exploration and Discovery.
- **Online platforms-** Some of the best online learning platforms include Coursera, Skill share, Udemy, Codecademy, Edx, Pluralsight, Future Learn and Moodle.
- Assessment and Evaluation

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- **Pre-assessment:** This is a measurement of what the student learned in class as part of comparing what the student knew before the class in a pre-test to what the student knew after the class in a post-test.
- **Post Assessment:**
- It is used to determine if the learner has met the learning outcomes.
- It is either formative or summative.
- It is graded.

Evaluation is a mechanism for collecting data based on evidence in order to alter the learning system. The evaluation method includes repeated assessments. The instructor, senior teacher, and supervisor complete it at the end of the term or the entire year. The teacher's strategy is incorporated, as well as all classroom aspects, course content, learners' activities, and the teacher's strategy. The information has been graded. Free trophies, recognition awards, and diplomas, as well as incentive sheets, are available to print.

- To encourage student learning, a variety of instructional resources, ranging from traditional to high-tech, can be used. Examples include the whiteboard, index cards, posters, audience response systems (like clicker technology), Google collaboration tools, 3D printing, and wikis. Depending on the course learning goals and outcomes, instructors may choose to use one or more of these technologies to augment the teaching and learning environment in their classroom.
- Audience Response Systems (ARS)- Getting formative input is an important part of helping student learning. Instructors can use audience response systems to ensure that students engage in higher-order thinking about course topics.
- Using Posters - Posters are visual aids that help students learn more effectively. According to cognitive research, posters allow students to blend visual learning with textbook reading, lecture, and traditional homework tasks. As a result, students frequently create posters to display a major course topic, continuing research, or a distinctive point of view for the rest of the class to consider.
- Use of Note Cards- The index or note card can enhance learning by supporting instructors in gathering names, prior knowledge, misconceptions, and other information. Through well-planned activities, instructors can obtain formative feedback on students' progress toward reaching specified learning outcomes as well as other useful information about their students.
- Open Educational Resources- Open educational materials include textbooks, classroom modules, lesson plans, video content, and other media that are freely available, openly licenced, and flexible for instructional use (OER). "OER" refers to a greater distribution of educational material that fosters new teaching approaches in addition to resources. Instructors can select from a number of OERs to provide more resources, active instruction, and lower costs.
- Using Google Tools for Collaboration- Students may interact on content and activities using Google technologies like Drive, Docs, and Slides, which educational research and sociocultural theory suggest might positively influence their learning. Brainstorming, peer review, resource sharing, and live chat are all available through these tools.

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- Using IF-AT (Immediate Feedback Assessment Technique) Scratch Off Forms- In higher education, Immediate Feedback Assessment Technique (IF-AT) forms are used to engage students in assessment.
- Students consider a question, choose a response, and scratch off answers in the manner of a lottery ticket until the correct answer appears. IF-AT forms ensure that students know which response choice is correct before they leave class, a type of immediate feedback that has been demonstrated to help students learn. IF-AT forms have also been shown to help with test anxiety.
- Using 3D Print Models-Higher education professors are increasingly using 3D printing. Students can examine copies of inaccessible or fragile antiquities and works of art in greater detail, and even design and create their own versions. Combining verbal learning with physical exploration of actual models, according to study, can help kids learn more while reducing their cognitive load.
- Using 9.9.h as an example Virtual Reality Immersive Environments-According to the corporation, immersive virtual reality (VR) technology "allows for the creation of synthetic, highly interactive three-dimensional (3D) spatial environments that reflect real or non-real circumstances". Virtual reality (VR) can be beneficial in pedagogy for course content where students benefit from 3D spatial representation, allowing them to interact with the learning environment and construct knowledge.
- Inclusive Use of Canvas Features and Apps-Canvas, a learning management system, provides a number of features and apps that promote community and provide many communication channels to help boost learner participation and engagement. Using Canvas features and apps for online conversations can also help to establish a friendly classroom atmosphere.
- Whiteboards and Chalkboards-Chalkboards and whiteboards are without a doubt the most well-known educational tools. Children learn better when knowledge is provided in a variety of modalities, particularly through visual means, according to study, and boards are perhaps the most fundamental visual medium. a tool for education Additionally, by allowing instructors to use boards to engage students, boards promote active learning. Individually and in groups, students participate in problem-solving and brainstorming exercises.
- Wikipedia and Open Source Writing-Students use open source writing to write and edit on a public digital platform aimed at an audience. According to studies, open source writing promotes experiential learning, collaborative skills, critical thinking about evidence, sources, and biases, as well as a higher regard for knowledge construction, access, and preservation.

Drawbacks of Online Teaching

- There is a limit to how much input students can give online.
- E-learning has the potential to induce social isolation.
- E-learning necessitates a high level of self-motivation and time management.
- Lack of communication skills development in online pupils
- It's difficult to avoid cheating during online examinations.
- Online educators tend to emphasise theory over practise.
- E-learning lacks face-to-face interaction.

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- E-learning is restricted to particular fields.
- The computer illiterate population has no access to online learning.
- In online education, there is a lack of accreditation and quality assurance.

Importance of Teaching Tools

Because they give students with a visual and interactive experience, teaching aids are essential. As students get more interested, they are more likely to comprehend the material being taught.

Teaching tools are beneficial to students. Video, audio, and hands-on technology are among the tools that allow students to become more active in the learning process. Teaching aids are an important part of every classroom. The following are only a few of the many advantages of teaching aids:

- **Motivation**-Teaching aids motivate students to learn more effectively.
- **Clarification**-The teacher can more easily clarify the subject matter with the help of instructional tools.
- **Cramming Discouragement**-Teaching aids can help pupils understand concepts more clearly, reducing the need to cram.
- **Increase Vocabulary**-Teaching tools can help students increase their vocabulary more efficiently.
- **Saves Time and Money**-Using aids to educate requires less time than traditional teaching, which relies on lecturing and more repetition on the teacher's part. There will be no requirement to do re-explain the lesson because the students have learned the topic using all of their senses as well as feeling Money is saved here.
- **Classrooms that are alive and active**-Teaching aids help to make the classroom come alive.
- **Avoids Boredom**-Teaching aids make the lesson more interesting for the students. Learners see the text from the set book, as well as pictures and photographs of people speaking and acting.
- **First-hand Experience**-Teaching aids provide learners with direct experience of renowned specialists. Teaching tools are beneficial to students. Video, audio, and hands-on technology are among the tools that allow students to become more active in the learning process. Teachers employ visual, aural, and hands-on aids as early as preschool. As a teaching aid, a blackboard or whiteboard can be utilised. DVD players and video projectors, for example, are regularly employed as highly effective learning tools.

Conclusion

The learner's focus is directed to the lesson and the process of learning. Learning goals, strategies, and teachers who assist students in learning are all included in any syllabus or curriculum. Teachers must follow the curriculum and provide students with a stronger foundation to grasp the subject through materials. Teachers may modify, enhance, and elaborate the materials in order to circulate or disseminate content to students, as well as monitor and assess the pupils. Because teachers and students rely on materials to grasp a topic, materials become the focal point of education. As a result, understanding proper procedures, selecting the best material

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for education, and knowing how to develop extra materials for the class, as well as adapting, is crucial for teachers.

Suggestions

The following are some suggestions for improving the overall teaching and learning experience in the institution:

- To assist students in learning, teachers can use tools like zoom and screen cast-o-matic to record their computer screens.
- Improve graphics and visual media to better engage students-Better visuals and colours pique students' interest and willingness to study. Even if they are in senior classes, they must follow this path.
- Make an effort to contact each student and inquire about their concerns.-This can only happen when students have a modest or limited amount of strength, and it is incredibly significant since it allows pupils to focus more on their schoolwork.
- Make learning a two-way process- Instead of giving a lecture or teaching, ask students for their questions and doubts.
- Provide continuing support to teachers-Teacher "support" is a multi-layered array of different forms of aid that helps instructors successfully transfer learning from a professional development setting to the classroom. Administrative, instructional, and resource support, as well as peer, supervisory, and instructional support from a "more knowledgeable other," are all possible.
- Text options can also be used by teachers to engage students. Teachers can use programmes like typeltln to create a bank of comments that can be activated with keystrokes, allowing them to embed comments or responses into email or chat.
- Create an environment in the classroom that encourages pupils to feel connected to you. Students desire and require that relationship with a teacher in order to trust them and learn effectively from them.

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Multimedia Based Learning Environment in Higher Education

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Abstract

An image is value over thousand words" refers to the impression that a fancy idea are often sent with just a single image. Multimedia-based education is also a mixture of interactive / non-interactive learning material with a noteworthy, coherent graphics, video and animated parts. Once education is inventive, drawback primarily based, interactive, and target primarily based, learners continuously fascinated by learning. Such learning setting may be provided by means that of multimedia system primarily based Education. Associate in Nursing ineffective learning setting may be witnessed if directions area unit designed while not considering the multimedia system principles. A groundwork is needed to spot the weather and structure, which might facilitate the learner to extend the ability level, cut back the training time and improve the performance of a learner.

Keywords: multimedia system primarily based education, ability development, multimedia system primarily based Learning, and student performance.

Introduction

Learning is all relating to obtaining a new knowledge, sharpening skills, enhance performances, and better understanding. The trendy computer-based transmission educational styles offer a platform to be told higher, quicker and even on self-pace.

It's been ascertained that learners get pleasure from studies through laptop aided transmission directions and learn thoroughly. Associate degree innovative educational style is needed for higher understanding of a program. Students can concentrate within the category attributable to the well-designed interactive material. Ineffective learning atmosphere may well be witnessed if directions are designed while not considering the transmission principles. It might facilitate in recalling the last discussion to connect with current discussion to take care of the educational pace and interest with students, a learning atmosphere ought to have adopted varied tools and technical techniques. Developing an interesting, attractive, and logical multimedia-based tutorial

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learning module could also be a troublesome task. Modules ready victimization LORI (Learning Objective Review Instrument) standards may produce.

This paper discusses relevant literature associated with multimedia-based learning surroundings, followed by aims and objectives, analysis methodology, results and analysis, conclusions, limitations and scope for future work.

Objectives

Multimedia based learning is slowly replacing black board teaching and becoming the backbone of 21st Century higher education system. The main aim of multimedia is to get into the education to enrich the learner's capacity as well as uphold the teacher's skills. This is to expect to use the technology in education system.

Methodology

This information will be collected from the secondary sources like, published articles in journals, company websites through internet and by using library resources. Necessary data will be gathered from secondary sources. This is a qualitative research paper less data will be used.

Multimedia in Education

What Is Multimedia?

Multimedia may be a melody sung harmonical with multi-channel and multi-modal bits of information and creation. generally, it's as little as a rotating globe used as brand in associate degree amateur's web site or is as huge as Xbox 360 games or DreamWorks‟ Shrek series. Its final role is to tell, educate and/or entertain all. Multimedia is all-pervading, thrilling and involving methodology of info-Edu-attainment with multiple aspects and long-lasting approbation.

Educational Technology

Educational technology is that the study and moral follow of facilitating learning and up performance by making and managing applicable technological processes and resources. It is most easily associate degreed contentedly outlined as an assortment of tools that may prove useful in student centred learning, drawback based mostly learning or case-based learning. It advocates the teacher turning into "Guide on the Side" instead of "Sage on the Stage". Instructional Technology conjointly referred to as "Learning Technology", primarily comprise of the utilization of technology within the method of teaching and learning. Here the term, Technology‟ does not exclusively embrace the employment of latest tools and techniques like laptops, interactive whiteboards, and sensible phones, internet, Wi-Fi, and YouTube etc., they are massively most well-liked by today's learners for his or her learning potential, however conjointly encompasses economical and increased learning management systems, schema of data dissemination, effective teaching and management of student plenty, feedback mechanisms and performance analysis methodologies etc. pc and web Technologies are getting essential elements of the fashionable learning setting. These technologies area unit found to be deployed in many

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colleges, Colleges, universities and industries. Through multimedia system, lecturers may gift the data in associate degree innovative manner and encourage the scholars to be told quickly. Delivering the subject mistreatment multiple media may be simpler than doing it through one medium. An efficient multimedia system needs fastidiously combining in well-reasoned ways in which benefit of every medium's distinctive characteristic to represent the training content.

Learning material prepared with higher interactivity may produce a lot of interest within the learning method. The recent trends associate degreed technologies area unit capable of providing a setting that is thought as "anytime-anywhere learning. Sometimes, these learning environments fail to deliver expected results as a result of today's instructional system is preoccupation with "what to learn" and mental object of a lot of pertinent issue of "how to learn" in a very ancient schoolroom, lecturers give the whole info and students feel they're overladen therewith info. On the opposite hand, they're passive learners and follow teacher's instruction.

Using multimedia system within the teaching learning setting supports students to become essential thinker's fast learners, and problem-solvers, a lot of appropriate to hunt info, and a lot of motivated in their learning processes. Multimedia system case studies have the potential to bridge the gap between data acquisition and application, however their effectiveness is severely restricted by ineffective strategies of implementation. Using multimedia system elements like text, images, audio, video and animation with a technical order and logical flow won't produce a distraction throughout learning and a learner won't feel overladen. It provides setting to be told advanced skills with ease, increase interest in schoolroom lectures and improves productivity by eliminating time and place. Lack in style could lead on to inferior learning environment.

Multimedia Based Learning Environment

A stress less and concern free learning methodology accelerate the training method. Once the training content is supported with transmission technology, learners learn the knowledge with interest and a spotlight. Associate increased mental conversion can occur once students learn with the correlation of visual and sound pictures. Necessary narration, sound for the relevant illustration helps in higher learning by association. Learner recollects and acknowledges the content learned once it's recorded within the human memory. This method is additional correct, once content is learned with some association. Pictures and visuals produce a much better impact on recognition. Multimedia-based instruction stimulates several senses of human due to its media nature. A multi-sensory stimulating approach ends up in higher holding of learned info. Universities ought to take initiatives in creating program to boost their teaching methodology to support their students for higher learning. Higher action level is witnessed when instructions are delivered in a very simple form. Computer assisted transmission instruction promise for easy and pleasant learning surroundings.

The learners feel that they may pay additional attention to teaching content bestowed through wall socket presentation. Interrupting the teacher to raise queries is simple since they may move forward or backward through the slides, that wasn't potential throughout the standard schoolroom primarily based teaching. lecturers were additional galvanized in transmission primarily based teaching since they may act with additional enthusiasm. In turn, students square measure

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additional galvanized with higher content and varieties within the shows. the newest generation has been operating with computers and feels it's how of learning. This promotes students and will increase their involvement. Students square measure considerably affected with the standard of the presentation, that motivates them to be additional punctual for categories and additional engaged throughout their course work.

Multimedia provides a technology primarily based artist learning surroundings wherever students square measure able to solve a tangle by means of self-explorations, collaboration and active participation. Simulations, models and media made study materials like still and animated graphics, video and audio integrated in an exceedingly structured manner facilitate the training of recent data way more effectively. The interactive nature of transmission provides the space to boost ancient "chalk-and-talk" methodology of teaching with additional flexibility to learners to adapt to individual learning strategy. It permits each the educators and learners to figure along in a casual setting. The role of educators and learners square measure extended. moreover, it encourages and enhances peer learning yet as individual creative thinking and innovation.

Interactive Learning Environment

Multimedia primarily based Learning resources produce Associate in nursing interactive learning surroundings than the normal. These resources build the learner to get pleasure from the training with interactivity. Learning process is maximized when the training description is given as demonstration, and this demonstration can be made easy by means of digital video and animation. This approach could save the time being spent in passive learning and increase the practices. When a category is being conducted for ninety minutes, average involvement of a learner in learning would be 47%. This share may well be improved by adding interactivity.

Multimedia primarily based interactive events might facilitate a learner participate actively within the category and these leads to retention and involvement. Designing such interaction requires powerful multimedia tools. Technologies tailored within the learning setting ought to create the learner to feel thus friendly with the tool instead of being a passive audience. When the tools area unit is friendly and have the flexibility to supply feedback regarding the learner may increase involvement and motivation towards participation and contribution at school discussion. Setting up a multimedia system primarily based learning setting may price additional, thus there's a requirement for low value instrumentality which may support a tutor to show from any laptop, anywhere.

Demands to the instrumentality should be low value and simple to handle. A tutor ought to be ready to take any node, anyplace to begin a course. An extended internet based distributed computing infrastructure capable of providing space for publishing, sharing huge amount of multimedia content. Learning content stored as digital documents in a database has lot of advantages such as authenticated access, online exams, announcing results and updating learning content with easy access by the teacher Many universities are moving towards digital multimedia learning content to improve the learning efficiency. To improve the capturing efficiency of learned information on the working memory, the content delivered over digital media should follow the cognitive load theory. A digital multimedia learning environment can provide better

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self-explanation, and inquiry-based learning that leads to better results in knowledge construction and increase in efficiency and production of a learner. Special skills area unit needed to develop and implement this tutorial media within the category to support the learners with these learning preferences.

A learner can save time up to 36% by learning from multimedia instruction than the traditional class learning. This interactive method of learning facilitates a learner to learn on his or her own pace, and it is known as degree of learner control (i.e.) learns with less pressure. The learning material ready for teaching purpose ought to be comprehendible by everybody no matter their technical background, at a similar time it ought to be designed to the actual purpose in such some way on provides a clear orientation concerning what they're learning. The content provided to the learner might be additional interactive so they may participate in it and not simply passively watch it. A well-structured material with subdivision and a nonlinear navigation throughout the fabric may give a much better orientation and forestall the learner from psychological feature overload. together with engaging banners, inappropriate animated objects, and soundtracks may at first capture the learner's attentions however within the later stage it may produce lack of attentiveness throughout learning method. putting the dynamic components (animation) instead of static (images) within the learning content may increase alertness and manufacture positive results and avoid distraction and data overload.

Incorporating multiple sensory modalities may encourage a learner to pay additional attention in their learning and this end in higher retention. Typically, multiple sources of knowledge may cause split attention to the learner, wherever a learner must integrate components before they perceive, thus it's counselled to follow split attention principle whereas planning such advanced instruction. Conventional lecture in some things become additional passive and therefore the learner's concentrations won't be over 15-20 minutes. A well-structured multimedia-based educational content may have interaction and support learner to concentrate throughout the category. A pointless educational activity conducted simply to interact learner may create them to pay additional attention or concentration, that leads in overloading remembering and forestall from effort the necessities data that's to be learned.

A strategically instruction might be delivered effectively in multimedia system learning setting, and this observe may influence in concentration and attention-span of learners. multimedia system primarily based learning forces lecturers to develop and invent new teaching aids even for subjects sometimes tutored by ancient ways to reinforce the eye span of scholars from varied backgrounds. ancient techniques like Mind Mapping are developed and reorganised additional to facilitate remembrance and new systems are unreal to help learning. Students get entangled in learning actively, assess their progress severally and set their own pace of learning. This ultimately results in enhance talent development. multimedia system Instruction tools facilitate the learner to find out new skills. A neat tool may challenge a learner to suppose creatively and will have options to pick the educational vogue consistent with their experience level. Student's performances are higher once the educational material uses narration. multimedia system aided teaching manufacture higher outcome within the learning method.

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Benefits of Multimedia in Learning

Well-designed transmission helps learners build a lot of correct and effective mental models than they are doing from text alone. Shephard synthesized studies showing potential edges of well-designed transmission, including:

1. Alternative perspectives
2. Active participation
3. Accelerated learning
4. Retention and application of knowledge
5. Problem-solving and decision-making skills
6. System understanding
7. Higher-order thinking
8. Autonomy and focus
9. Management over pacing and sequencing of data
10. Access to support info Mayer additionally describes potential edges of transmission.

Given that humans possess visual and audible scientific discipline capabilities, multimedia, he explains, takes advantage of each capability quickly. additionally, these 2 channels method info quite otherwise, that the combination of multiple media is helpful in vocation on the capabilities of each system. meaningful connections between text and graphics probably give deeper understanding and higher mental models than from either alone.

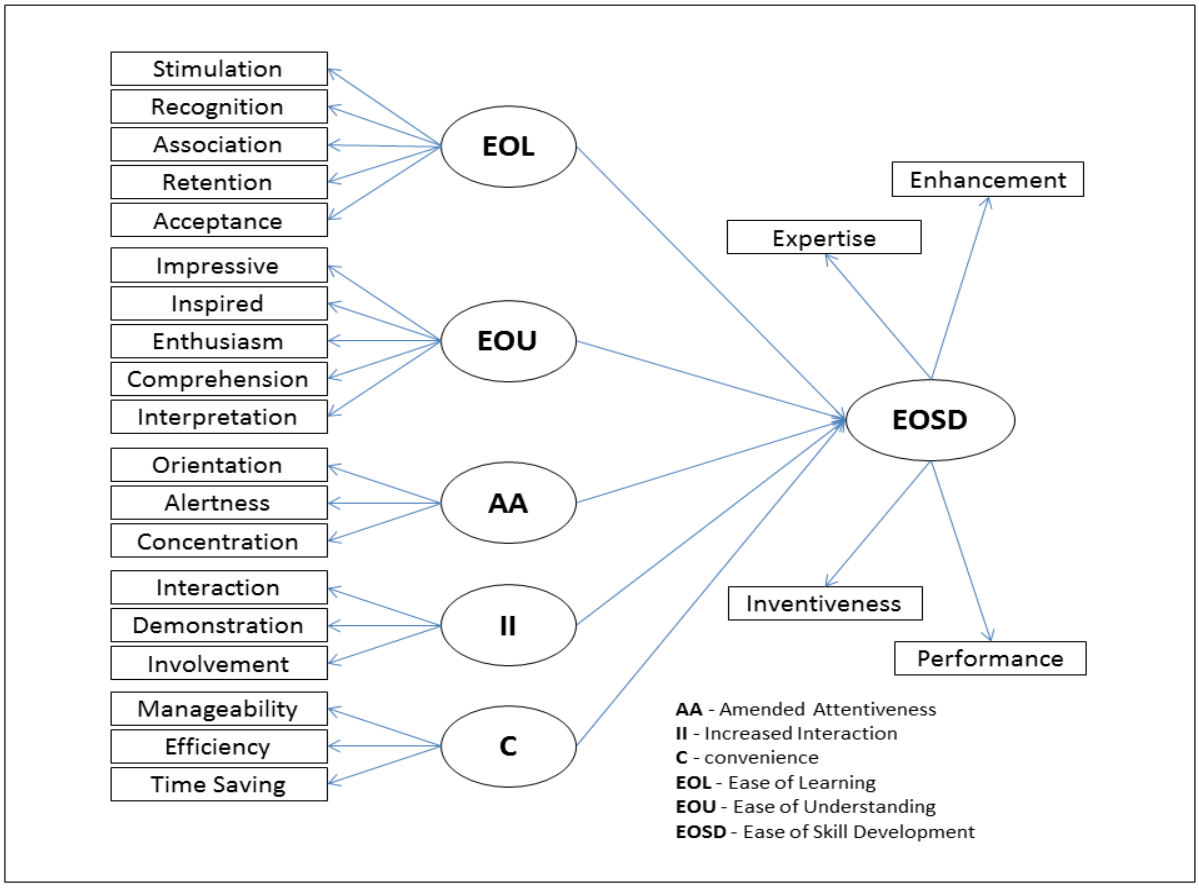


Figure 1.Proposed Multimedia Educational Model

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How Multimedia Works in Learning effectively designed learning environments (including multimedia learning environments) include these four elements:

1. Presentation of information
2. Guidance about how to proceed
3. Practice for fluency and retention
4. Assessment to work out would like for correction and next steps

Multimedia and its Pedagogical Strengths

Multimedia facilitates mastering basic skills of a student by means that of drill and follow. It helps in downside resolution by means that of learning by doing, understanding abstract ideas, give increased access for lecturers and students in remote locations, facilitate personalized and cooperative learning, helps in management and administration of schoolroom activities and learning content, and simulate reality downside handling environments. Multimedia system Technology is employed and experimented by numerous academic establishments of all levels everywhere the planet in their own designed modes.

Multimedia Educational Programs

MULTI-DISCIPLINARY APPROACH Various Multimedia educational programs have been designed, developed and implemented as a solution to observed problems in multiple disciplines. Various mixtures of transmission content and methodologies are getting used as an attempt to solve the problems. the assorted organizations and establishments everywhere the planet is dedicatedly operating towards implementation of transmission and exploring its multi-disciplinary utility.

***HEADS UP (Health Education and Discovering Science while unlocking potential):**

To develop their interest in science and encourage them to enter academic pipeline to careers in health sciences

1. Video career stories of minority health scientists on videodisk or VHS container tapes.
2. Graphics and Animations throughout hands on activities.
3. Net primarily based Resources.
4. Teacher Resources following reiterative review and feedback style method.

***ACALPA (Affective Computer-Aided Learning Platform for kids with Autism):**

Enforced in a very specialised faculty for individuals with syndrome. To examine and facilitate the educational procedure of people with autism

1. Everyday use objects, colours and words to help sustain user’s interest during game.
2. Avatar driven instructions or synthesized speech in autistic person’s native language.
3. Feedback through Avatar’s visual expression of emotions.
4. Customized directions and the numerous problem levels for various users.

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This Multimedia system provide the interactive modules to support techniques and methods that are used in autistic persons‟ education such as TEACCH, which involves a structured teaching approach and the use of visual materials particularly targeting to the person's visual process strengths.

***Tim**

3-10 yrs., old, blind, or having severe visual impairment: to style, develop and to adapt laptop games for visually impaired youngsters

1. Tactile and Sound Interface for enjoying through interactive stories.
2. Use of concept keyboard.
3. Use of Joysticks to manage sound interface.

This advocates the employment of transmission laptop games for visually impaired youngsters as associate degree aid for his or her growth and increased ability to Human laptop Interface.

Conclusion

Creating the multimedia-based learning environment for skill-based courses would solve the learning related issues, understanding related concerns, Attentiveness matters, interaction related questions and convenience related complications. Multimedia-based setting has the power to produce the answer for preceding problems and it's so urged that, if a similar setting is delivered to the room, talent development could also be witnessed in close to future.

The main objective of this study was to spot the vital factors, which influence the training method in pedagogy. The multimedia-based educational format helps in higher understanding, give innovative teaching methodology, provide sensible chance for interaction, and facilitate in creating discussion in self-controlled method.

Multimedia-based learning is a space area and can continue as important learning platform in close to future, particularly in talent based mostly learning programs. The factors obtained during this study could play a vital role in planning of educational format. Effective implementation of the mentioned factors of multimedia-based instruction might positively open a replacement era of learning practices and supply a replacement paradigm to learners within the days ahead.

The field of educational technology is making rapid evidence in this digital era. Web 2.0 technologies provide nice promise to the sphere of education and area unit steady gaining acceptance each within and outdoors of the standard schoolroom. thanks to the increased convenience and reliance on media based mostly instruction, it's additional vital than ever to think about psychological feature learning theories once coming up with tutorial materials. Multi-media learning theory gives educators and instructional designers an important weapon to draw upon as they develop digital content for their courses.

Media has been a crucial tool in education from the start however with digital technologies creating it easier for anyone to make their own media based mostly content, it's additional vital than ever to stay in mind the ideas depicted in multi-media based mostly education.

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Performance analysis for Security and Deployment of Cloud using Homomorphic Linear Authenticator

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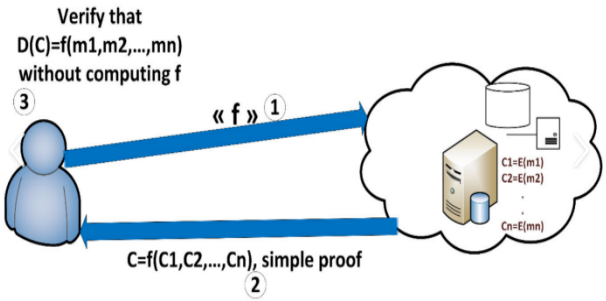
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Abstract

Using Cloud Storage, in the present scenario, internet has emerged as the most favoured and reliable source of information on almost all facets of everyday life. Today the net is able to cater to the users' needs in an unprecedented manner. It is to be noted that the end users are now having fairly good resources like hardware, bandwidth and software applications etc., to get content from the net at high speed. But unfortunately the content provided by academic institutions, who are the key holders of knowledge, is not able to cope with the end users' ever increasing demands in terms of speed, relevant content and response time. Furthermore, in most academic institutions, the traditional web based systems and services maintained by them become less responsive while supporting various academic processes. Hence, there is a need to investigate the application of recent technologies such as Content Delivery Network (CDN), Cloud Computing, etc. to evaluate its feasibility and thereby assess their benefits

Keywords: Mist Computation, Cryptological Protocols, Facts Storing, Privacy-Preserving, Community Auditability.

Introduction



Without the load of local data packing and conservation. workers can at all store their data and services from a public pool of configurable computing incomes, indulge in the on-

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demand top excellence submissions However, in Mist Computing the very fact that users not have bodily possession of the subcontracted data makes the info honesty protection a tough task, Moreover, users should be prepared to just use the cloud storage as if it's local, particularly for users with in habited calculation possessions without apprehension about the requirement to verify its honor. Thus, To steadily familiarize an good TPA, permitting civic audit ability 3rdparty auditor (TPA) to test the truthfulness of subcontracted data and be worry-free for mist packing is of dangerous importance in order that users can possibility to a the checking procedure should messenger no new weaknesses near user data confidentiality, and present no supplementary online weight to user. To begin this paper, I suggest a sanctuary for cloud stowing system backup privacy-preserving public reviewing. I extra in the TPA to make audits for manifold users instantaneously and competently. range our outcome to permit Wide-ranging routine study show the planned systems safety are demonstrably to protected and exceedingly efficient.

Currently, the theoretical organizations make use of Info and Communiqué Technologies (ICTs) for loud out various actions which can be hush-hush as directorial and academic actions. In the case of secretarial activities beginning from student admissions to assertion of outcomes, are done through online web facilities. Most of the times the end workers are unable to contact the website due to several problems such as flash crowd, denial of service, etc. To address these matters, uses of captcha codes, increasing of server size, increasing of bandwidth etc. are actuality resorted to. A improved way to discourse these issues, conferring to prose, is to instrument CDN technology. CDN is but costlier, if commercially accessible solutions are assumed. Whereas, these organizations can use their present computational influence to tool CDN and it would be inexpensive also. In the case of theoretical events, as it is not just narrowed to gratified as long as, CDN would not be a feasible solution. Theoretical happenings involve software, stand, database service area etc., which request features like springiness, scalability, availability, etc. Also, the cost linked with gaining of software with uninterrupted warrants is very high while its period of operation by the student communal is less. Since Cloud Computing proposals pay-per-usage, accessibility, scalability, elasticity etc., use of Cloud Computing expertise can be seen as a substitute solution and it would be moneymaking also. This research work therefore challenges to investigate the employment of recent knowhow's such as CDN, Cloud Computation in enlightening organizations, specially in the Indian context

Observation

To allow the personal-securing public rereading for mist data storage under the aforementioned model, our rules enterprise should realize the following security and presentation guarantees.

1. **Community auditability:** to license and check Third gathering Direction to check the precision of the cloud data on request without retrieving identical of the entire data or familiarizing extra online burden to the cloud users.
2. Stowa**ge precision:** to make unquestionable that there should no duplicitous cloud server which will pass the TPA's review without linking storing users' data instant.

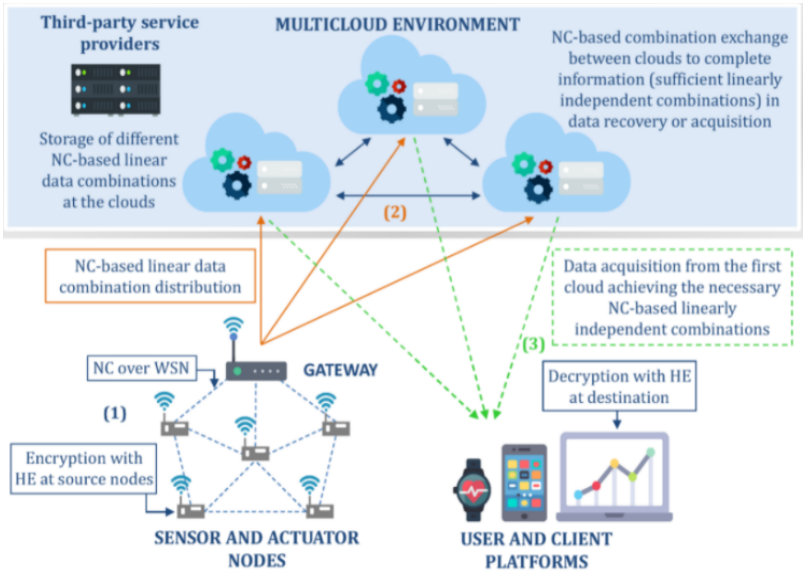
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3. **Privacy-preserving:** to make unquestionable that the TPA cannot pass through workers' facts material or specifics from the data calm during the checking process.
4. **Group checking:** to empower TPA with protected and effective auditing ability towards report with frequenter reading designations from may be generous number of many users concurrently.

Public Auditing System

A public auditing scheme consists of 4 algorithms (Key Information, Sig Data, Gen Resistant, Prove Proof)

- Key Information may be key group algorithm that's license by the worker to setup the scheme.
- SigData is active by the user to come up with corroboration metadata, which can include of MAC, autographs, or additional associated material which will be used for inspecting.
- GenResistant is absent earlier the mist server to come up with an suggestion of knowledge packing accuracy, while
- Prove Resistant is gone by the TPA to review the resistant from the cloud server



Investigators have widely measured content transfer systems to be a good key to cut back flash throng, denial of service, server weight, bandwidth, etc. There has been a substantial rise with in the number and fraction of popular derivation sites using CDNs. The part of cloud computing in academia education shouldn't be underrated because it can provide important gains in offering instant access to a large range of various instructive incomes, research applications and tools. An enlightening institution can benefit meaningfully from isolated cloud organization to 2 facility its IT, research, and instruction requirements. Zhao explored the applicability of end to end (P2P) and CDN skills for supporting the distance education computer operator to beat various issues faced though facilitating dynamic multi-media gratified and real time streaming. On the conflicting hand, cloud computing is 'anyplace, anytime technology', which is extremely useful for edifying institutions, because it can ensure off property and hassle-free isolated access to theoretical data and academic

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information by the educators and students. For as an example, observed that cloud calculating are going to be an outstanding substitute for enlightening institutions which are particularly lower than budget shortage so as to regulator their material systems effectually without expenditure to any extent further investment for the processors and network devices.

Above discussion about the organization for mist computation that are compulsory in the educational arena separately from detailing the assistances of common requests for the facility and students. Though, such paybacks are accessible by both CDN and Cloud Calculation, its application is very partial in abstract setting. In particular, surveys of applying such knowledges in Indian hypothetical institutions are rarely testified. Hence, this research attempt to address this matter and in the course, it efforts to address numerous research difficulties that are built based on the

Homomorphic Linear Authenticator

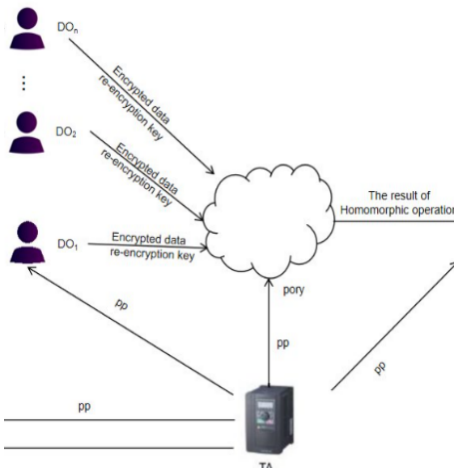
Reverting support public auditability lacking consuming to access the data blocks themselves, the system is employed. HLAs, like MACs, are some not left out corroboration metadata that validate the truth of a knowledge block. The alteration is that HLAs will be combined. It's possible to calculate an gathered HLA which confirms a linear grouping of the individual data blocks. At a top level, an HLA-based technique resistant of cloud loading system works as follow

The operator still validates each element of F = (m1, · · ·, Mn) by a set of HLAs ϕ. The cloud server stores {F, ϕ}.

The TPA confirms the cloud storage by transfer accidental set of challenge {i}. (More precisely, F, ϕ and {i} are all paths, so {i} is a methodical set or {i, i} should be sent). The cloud server then yields μ = Pi i · mi and ancombined appraiser (both are figured from F, ϕ and {i}) that is theoretical to verify μ. Though allowing effective data reviewing and overriding only constant bandwidth, the direct approval of these HLA-based methods is still not suitable for our resolutions. grouping of blocks, μ = Pi i · mi, may hypothetically reveal user facts data to TPA, and interrupts the privacy conserving pledge. Specifically, if an adequate number of the linear blends of the equal blocks are together, the TPA can purely derive the user’s data content by solving a system of lined comparations.

1. Retrieve file tag t, confirm its autograph, and resign if flop;
2. Randomly pick r ← Zp, and compute

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In attendance is no top-secret keying substantial or states for the TPA to stay or uphold between reviews, and the checking protocol doesn't posture any possible online weight on users. This method guarantees the discretion of operator data gratified through the inspecting process by paying a random covering r to cover μ, a lined grouping of the info blocks. Note that the value R in our protocol, which allows the privacy-preserving promise, won't affect the levelheadedness of the control, due to the circular affiliation between R and = h(R) and also the corroboration equation. Storing accuracy thus shadows from that of the original procedure. Besides, the HLA helps achieve the continuous communiqué overhead for attendant's rejoinder through the audit: the scale of is self-governing of the quantity of tested wedge c

Conclusion/ Future Scope

The current education dealt with the soundings on organizing various knowledges such as CDN, Mist Computation within the instructive institution and showed to be both valuable as well as well-organized when linked to the present web facilities. The evaluation of works also has exposed that such educations, especially in Indian theoretical institutions, have not been described. The study done by the investigator has bid to speech this explore problematic by using various study procedures. Based on the consequences obtained, it can be incidental that CDN has shown talented consequences on the reply time of admission to the net site by overwhelming the flashy troop and providing the gratified of the web place in the most well-organized method by organizing and applying the present incomes using reasonable and appropriate knowledges, which are relevant to real-world Indian circumstances. Moreover, in this study, desktop performs 100% equivalent to server presentation. Especially, in theoretical institutions and minor organizations, where numerous nodes are underutilized, they can be place to best use by creation use of CDN method without troubling the present system. For future trainings and researches, the reproduction software CDNSim appears to have certain essential inadequacies and this could be overwhelmed by investigating the same setup using dissimilar production package like NS2, Opnet, etc. Also, this training has measured 6 only documented data as net site satisfied, whereas forthcoming training may consider software pleased also such as audial, audiovisual, animations, graphics etc. and their qualified content access presentation. Likewise, to facilitate actual use of computer hardware and easy access

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to various package correspondences, the Private cloud is originate to be the best skill. The second-best substitute is found to be Communal cloud. It obviously shows that, it is high period for enlightening organizations to switch over to cloud expertise rather than pretty the prevailing ICT organization or location up new workshop accommodations. Upcoming scope of this work mentions application of Cloud Computation in theoretical institutes using open-source software organization such as mist stack, exposed load, etc.

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Security and Privacy of data in Cloud Audit using the key based Cryptography Technique Schemes

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Abstract

Through the advent of the biosphere Extensive Net and the consequently the appearance of ecommerce requests and public schemes, managements crosswise the biosphere engender an massive quantity of information day-to-day. Material sanctuary is that the maximum life-threatening rudimentary subject in ensuring safe show of material done the net. Also net safety questions are now attractive significant as civilization is touching in the direction of alphanumeric contemporary era. As extra and additional users hook up with the mesh it fascinates a lot of cyber-attacks. Its obligatory to sentinel processor and system safety i.e. the dangerous matters. The wicked bosses make a trouble within the scheme. It can operate the possessions of numerous pivots and defense the resources of its individual. throughout this broadsheet we offer an instant on System Refuge and numerous procedures done which Network Refuge in improved i.e. Steganography.

Keywords: Safety, Terrorizations, Cryptanalysis, Encoding, Decipherment.

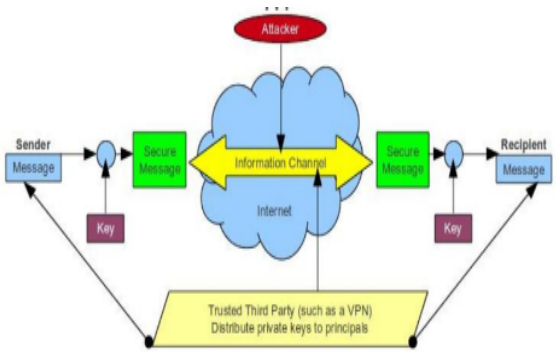
Introduction

The dissolute expansion of the up-to-the-minute Cyberspace knowledge and information knowledge source the separate, innovativeness, university and administration unit connection the remaining, Which source more prohibited operators to occurrence and abolish the system by using the bogus larva, phony mail, Trojan mount and entrance bug at the undistinguishable period.



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Board of the spells and imposition on the system are processers, so as soon as the interlopers prosper, the situation source thousands of system CPUs in a actual incapacitated public In furthermore, some aggressors with concealed causes take to be the martial and piece since the board which cause massive intimidations for the community and countrywide safety. Steganography means “Concealed Enigmas” is worried with encoding. Secret writing, the examination of organizations for protected communication. It's accommodating for undercover persons promises, that are branded with dissimilar lookouts in information refuge, as an instance, confirmation, cataloguing of data, non-denial and statistics honesty.



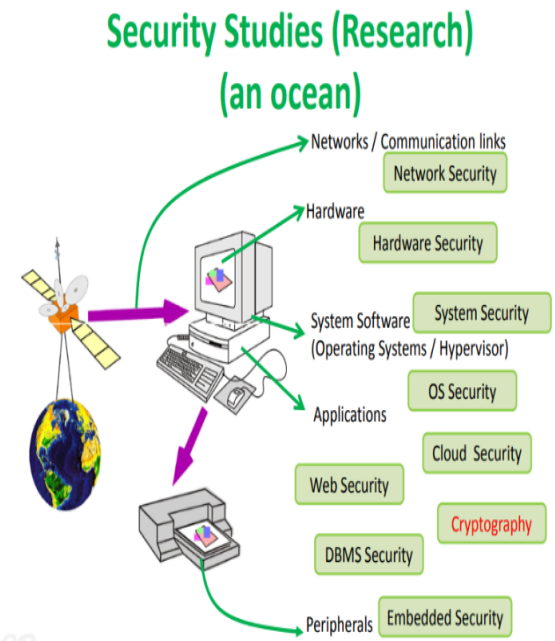
Coding is that the knowledge of symbols on the QT cypher. More normally, it's nearby building and analysing procedures that lump challengers; numerous characteristics in factual safety like statistics privacy, data truthfulness, verification, and non-repudiation remain dominant to up-to-date secret writing.

The challenging subject is that the nice one to positively portion knotted material. Encrypt memo with unambiguously protected important which is presumed just by distribution and receiver end whitethorn be a notable viewpoint to incroporate robust sanctuary in instrument establish. The harmless job of key among dispatcher and receiver might likewise stand of upsetting spendings in strength authoritative instrument assemble. material ought to be twisted primary by customers beforehand it's farm out to an overseas spread storing advantage then together information security and data get to safety necessity to remain safeguarded to such an degree that dispersed packing professional bureaucracies dont take any dimensions to order the statistics, besides after the shopper would search a approximately pieces of the entire information, the distributed storage basis will bounce the stock starved of identifying come again the slice of the prearranged material arose backbone to the shopper is nearby. This daily studies dissimilar organization sanctuary then cryptologic policies

Literary Survey

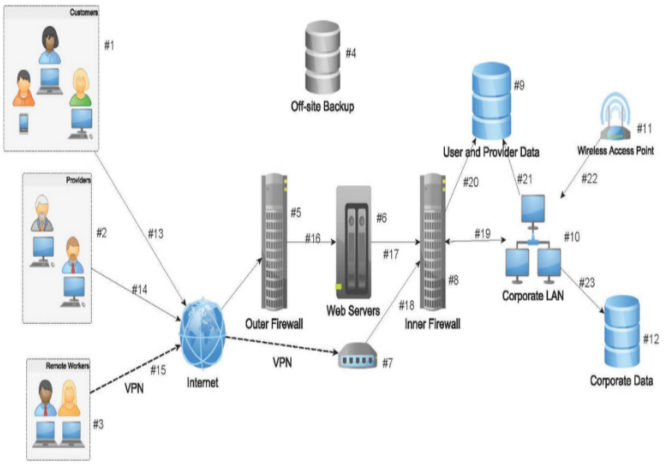
System Sanctuary Perfect Numeral validates the classical of scheme safety. A communication is to remain swapped preliminary by ace assembly before against the succeeding finished about sensibly Cyberspace management. An unknown might likewise remain toward responsibility culpability of misappropriating the anonymous statistics to the dispatcher besides receiver although possession it since somewhat rival. Whereas construction a protected organization, the supplementary would remain measured.

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1. Concealment: It unkind that the non-authenticated get-together doesn't observe the material.
2. Honesty: It's a guarantee that the statistics which is become through the collector takes non remained alteration or Adapted afterward the refer by the despatcher. All the methods for as long as refuge have two machineries

- A security-related modification on the statistics to remain referred. Memorandum obligation stand twisted by main through the box that it's disordered through the opponent.
- An encoding arrives applied a fragment of aggregation by the modification to ascent the communication beforehand show and decode it happening meeting Safety viewpoints develop an integral issue once it's important or appealing to protection the information transmission after a opposing who might exhibition a hazard to cataloging,



Need for Key Management in Cloud

Encoding stretches data declaration although main running authorizes access towards safeguarded material. It's resolutely agreed to scramble material fashionable lightweight finished organizations, selfsame motionless, and on strengthening television. Exactly, data to encrypt their

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individual material. Together encoding and main management remain authoritative to backing locked requests and statistics placed gone inside the Mist. Fundamentals of practical important running are observed under.

- **Protected main supplies:** The important provisions themselves obligation stand isolated after toxic patrons. Scheduled the off accidental that a toxic shopper admittances the answers, they'll at that time take the volume to impulse near somewhat twisted information the answer's related through. Thus the main provisions themselves obligation be guaranteed absent, in lightweight and on support radio.
- **Admission to important stores:** Admission to the important provisions obligation to be unnatural to the customers that contribute the political freedoms to request to material. Piece of portions ought to be broken to assit control get to. The matter that uses a given key should not be the section that stores the key.
- **Key gridlock and recoverability:** Solutions require protected underpinning and recovery travels. Loss of solutions, albeit worthwhile for eliminating entree to evidence, will be remarkably destroying to a occupational and Mist dealers duty to assurance that answers be situated lost finished support and convalescence machineries.

Cryptography Mechanism

Coding whitethorn be a plan for hitting absent and transmittal material throughout a exact surround so that individuals for whom it's probable ampule declaim and sequence it. The while is offen associated through motocross plaintext message (customary content, in some cases alluded to as cleartext) into ciphertext (a procedure called encryption), then spinal all over over (known as decoding). Near are, as a law, trio categories of cryptanalytic strategies normally used to realize these objects: unknown key (or symmetric) cryptography, open key (or hitter kilter) cryptography, and hash the whole thing, each of which is represented underneath.

Key ampere secrets is a numeric or important numeric copy or can likewise stand a original number.

Pure Manuscript The chief communication that the distinct requirements to conversation through the differing is considered as Unadorned Text. Intended for sample, a man baptized Alice requirements to guide "Hi Acquaintance in what way continue you" memo to the discrete Bob. Here "Hi Acquaintance in what way are you" might be a unadorned immediate communication.

Cipher Manuscript The memo that cannot be knew by someone or an wandering note is that the thing that we call as Cipher happy. Assume, "Ajd672#@91ukl8*^5%" whitethorn be a Cipher Text shaped for "Hi Contact how are you". Ciphertext is else called twisted or prearranged data since it comprises a sort of the main plaintext that's indistinguishable by a somebody's or PC without the true figure to interpret it. Decipherment, the rearward of encryption, is the way near transmuting ciphertext into evocative plaintext. Ciphertext is'nt to be wrong for cipher gratified in bright of the definite circumstance that the preceding is an reverberation of a encryption, not a numeral.

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Encryption A process of regulating over pure content into character satisfied is baptized as Encryption. This way requires deuce things-an encryption scheming and a key. Conniving infers the society that has been exploited as fragment of encoding. Encryption of information happens at the correspondent side. Decryption A turn procedure of encryption is christened as Decryption.

Throughout this technique Cipher happy is altered finished into Unadorned happy. Decoding development entails binary things-an unraveling cunning and a main. Cunning infers the approach that takes stood applied as a portion of Decryption. By and massive the together intentions are identical.

There are generally two types of techniques that stand used for encrypt/decrypting the threatened data similar Uneven besides Symmetric encryption techniques.

Symmetric Encryption

If near would be a case of Symmetric Encryption, the identical cryptography answers remain applied for encryption of plaintext and unraveling of number happy. Symmetric key encryption is prompter and rarer hard yet their primary problem is that both the patrons have to traffic their keys refuge There's solitary 1 key cast-off both for encryption and decryption of evidence.



Types of symmetric-key algorithms

Symmetric-key encryption can custom either brook ciphers or block ciphers.

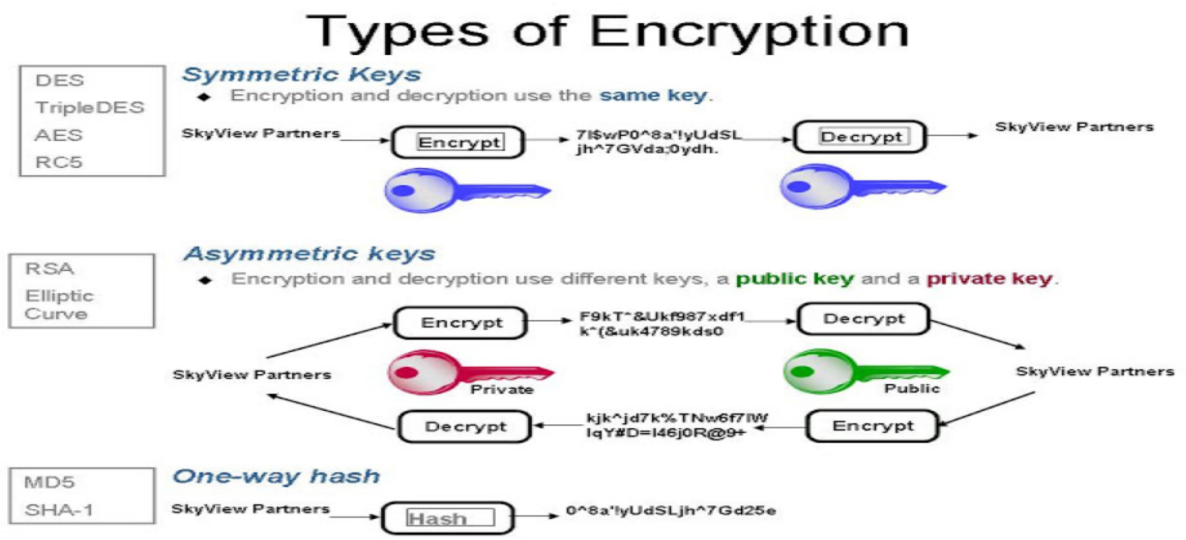
- Stream ciphers encrypt the figures (typically bytes) of a communication one at a while. Right-angled facts take countless moments and code them as a private component, padding the plaintext through the box that it's single of section degree. Rectangles of 64 minutes were habitually applied. The Forward-thinking Encryption Standard (AES) cunning recognized by NIST, and likewise the GMC portion figure process of action utilize 128-piece cubes.

Asymmetric Encryption

Asymmetric encryption uses deuce keys and is similarly identified as so-called Public Key Cryptography as the operator uses two keys: a community key, which is believed to be the public, and a private key which is simply acknowledged to the user.

Asymmetric key Encryption, the wide-ranging solutions that stand second hand for encryption and decryption of evidences that’s' Public key and Own key.

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Digital Signature through which a memo is contracted with correspondent private key and might be verified by anybody who consumes admission to the secluded key, then this is maybe successful to settle the shield of the System.

AES (Advanced Encryption Algorithm) AES is a repeated symmetrical piece figure, which is depicted as: occupied of AES is ended by repeating a analogous drew out pace's diverse situations. AES whitethorn be a anonymous important encryption scheming. AES all on predestinate octets

Real Application of AES By the brief undertaking of hi-tech info change the microelectronic route, in information hoarding and program, statistics sanctuary is poping determined on existence an outstanding contract extra vital. An answer is accessible for cryptography which undertakes an important portion in statistics safety outline contrary to dissimilar assaults. about cunnings are working as an component of this refuge organization usages to ascent data into disordered gratified which strength be fair existence decoded or unscrambled by meeting those that consume the linked key. Two kinds of cryptographic policies are existence used: symmetric and hilter kilter. throughout this newspaper, we've used symmetric cryptographic technique AES (Advance encryption standard) consuming 200 piece hinder and furthermore important size. What's more, the undistinguishable routine 128 piece normal. Applying 5*5 Matrix AES cunning is implemented for 200 piece. On execution, the future work is contrasted and 256 piece, 192 bits and 128 bits AES schemes on two focuses. These emphases are encryption and unscrambling time and amount at together encryption and decoding flanks.

Open key encryption confidential which communication is knotted by a receiver's exposed key. The Message can not be unscrambled by a individual who doesn't consume the organizing private key, who is ventured to be owner of that key and the separate related with over-all society key. This can be an endeavor to guarantee organization.

Well-organized Data Walloping By Using AES & Advance Hill Cipher Algorithm.

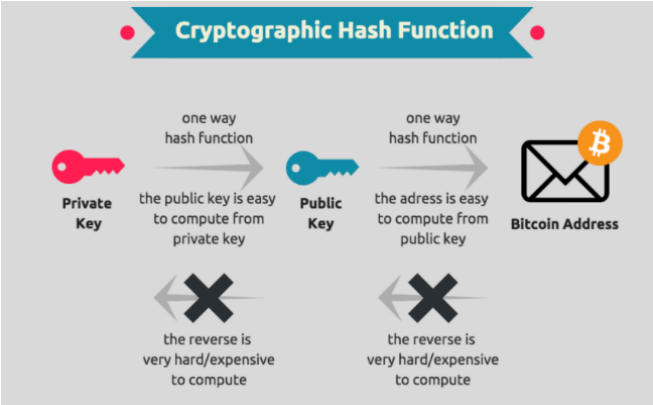
In this daily we suggest a material covering process utilizing AES calculation. The 2 predominant devices for distribution important data secretively is Steganography and

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Cryptography. For making data secured cryptography was obtainable. Coding can't deliver a greater security method in bright of the actual fact that the varied message leftovers available to the detective. A wish for data casing up appears. Lengthways these lines, by assembly coding and cryptography, the guard is often progressed. frequent cryptography policies are nearby here; amongst them, AES perchance a standout between the primary helpful actions .In Cryptography, consumption of AES cunning to encode a memo utilizing 128 piece key the communication is covered .during this planned system, use of pushes slope figure and AES to upgrade the safety level which may be unhurried by some mensuration variables. The outcome appeared by this exertion is propel partial strain marry stretches favored results over historical

Comparison of Various Encryption Algorithm

In the following Table, Proportional study of many encryption algorithms on the base of their aptitude to protected and guard data in contradiction of attacks and haste of encryption and decryption



Conclusion

Through the quick-tempered expansion indoors the Internet, organization and information safety have developed in to an unescapable compassion in the direction of any suggestion whose internal private system is linked to the net. The shield for the data has clad out to be extremely vital. Client evidence security may be a focal question over mist.

Through more methodical instruments, cryptographic strategies are becoming more malleable and often include plentiful keys for a lonely request. The paper displayed diverse strategies which are subjugated as a component of cryptography for Network refuge motive. Encode memo with resolutely protected key which is supposed impartial by transfer and recipient end, might be a vast angle to get powerful security in cloud. The harmless trade of key between sender and collector is a significant errand. The key administration saves up cataloguing of unknown data from unapproved clients. It can similarly check the decency of the dealt message to authenticate the authenticity. Position safety shelters the service of cryptographic controls in scheme pacts and classification applications. This daily rapidly gifts the notion of PC safety, essences on the risks of PC organization sanctuary later on, work ought be likely on key movement and management and also model cryptography control for material sanctuary ended steams.

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Study on the Higher Education in India and the Need for a Paradigm Shift

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Abstract

Over the last two decades, higher education has grown at a breakneck pace, which can be attributed in large part to private-sector initiatives. These measures, however, are questionable, and there are serious and legitimate worries that they are half-baked, poor, and exploitative, and that they have only served to degrade research standards and overall academic value. The convoluted affiliating system, rigid academic framework, uneven capability across various subjects, diminishing autonomy of academic institutions, and low level of public support are all well-known concerns in Indian higher education. These issues were the fundamental basis for choosing the study topic "Study on higher education in India and the Need for a Paradigm Shift." The study's goal is to look into the impact of various aspects of higher education.

Keywords: NAAC, UGC, AICTE, Framework.

Introduction

"And just because you have colleges and universities doesn't mean you have education."

Malcolm X

Higher education in India suffers from several systemic deficiencies. As a result, it continues to provide graduates that are unemployable despite emerging shortages of skilled manpower in an increasing number of sectors.

Objectives of the Study

a) To examine the standard of the current higher education system in India.
b) To study the factors that would help bringing it within comparable standards with that of the developed nations.

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Review of Literature

Pawan Agrawal in the year 2006 successfully conducted a study on "Education system in India" where he assimilated and analysed data from several different departments across India (NAAC, MHRD, UGC, and AICTC). He laid bare the structure of the higher education system in India and its growth - both in terms of enrolment and the institutions. Issues related to the financing of higher education were also analysed. The role of academic research in promoting research and innovation in the Indian economy was evaluated, outlining the weak points and suggesting a way forward. The sample considered, consisted of data from various sources to give an accurate reading of the current education system in India. The other important and contemporary issues, such as governance, academic profession, use of technology, branding and advertising, private tuitions and coaching, trade-related and the statistical system and policy research issues have also been covered by him. It was learned that we have to focus more on the basic parameters of good quality education and improve from the foundation.

Jayendra N. Amin in the year 2012 conducted a study on "Quality Research in Higher Education: Issues and Remedies" where he collected data from homogeneous group and studied that quality of life vis-a-vis quality of education received. He suggested that higher education has a direct link with the upliftment of the society as a whole. The overall contribution of Indian researches being carried out at higher education institutions are not up to the mark. The sample was homogenous in nature and data was collected on expenditure in R&D, lack of linkage between industries and research institutions. After collecting data from several sources and analysing them he concluded that if the special provisions were made in the five year plan, then the quality of higher education imparted would improve by leaps and bounds. It was concluded that there is an urgent requirement for implementation of latest technology in our education sector as well as improving the standard of research in India.

Research Methodology

The sample size consisted of 118 individuals, whose responses were recorded with the help of a questionnaire. The selected sample was drawn out of students and professionals of age 15 and up who had either completed their studies or were still pursuing them. A Primary research, involving a questionnaire consisting of 15questions that try to bring out relevant data to meet the objectives of the research, was developed and used for the survey. The response of the respondents was taken by floating a Google document or one on one meeting.

Hypothesis

a) The number of institution in India and the infrastructure provided is not up to the mark compared to western countries.
b) There is a wide gap in the quality of education provided.

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Results and Discussion

Table 1.Response for standard of higher education institutions in India

S No	Rating	Number	Percentage
1	Very Bad	3	3
2	Average	43	47
3	Good	45	49
4	Excellent	1	1

Discussion

From the table it can be seen that most of the people agreed that India has an average to good level of setup of higher education in India.

This agrees with the facts laid out by Jayendra N. Amin in the year 2012 where he conducted a study on “Quality Research in Higher Education: Issues and Remedies” in which he stated that there is a need for marginal improvement and a requirement for changes to be made in our system

Table 2.Response for education standard in India compared to developed nations

S No	Response	Number	Percentage
A	Agreement	22	7
B	Disagreement	96	93

Discussion

From the table it can be seen that most people think that the education standard in India is of low quality as far as standard is concerned with that of developed nations. 93 % of the respondents agreed with the fact that the education standard in India is behind that of developed nations. There is a need of more budget allocation from the centre and state government side to improve the education standard.

This proves the first hypothesis which states that the number of institution in India and the infrastructure provided is not up to the mark compared to western countries. Hence hypothesis 1 is accepted. Only if the quality of the system improves will we have a strong backbone for the nation. Once the quality improves the standard will also improve.

Table 3.Response for requirement of branding and advertising in higher education

S No	Response	Number	Percentage
1	Required	111	94%
2	Not Required	7	6%

Discussion

The above statistics clearly show why India is spending so high on Education. The ever building need for building a strong nation backed by education is the way forward.94% respondents feel

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that even good higher education institutes require branding and advertising. It makes Indian Universities an attractive place for the foreign students also which actually diversify the quality and method of teachings.

This agrees with the facts laid out by Pawan Agrawal in the year 2006 conducted a study on "Education system in India" in which he found out the importance of the use of technology, branding and advertising. This helps in the exposure of institutes to the common public thereby helping them to choose wisely.

Conclusion

The first objective of the study conducted was to study the education sector in India and finding out for a need for improving it. Nowadays, both skilled work and skilled workers are moving across national borders. The paper has examined the role of higher education in workforce development to meet the domestic as well as the global demand for qualified manpower. Majority of the respondents agreed with the fact that the education standard in India is behind that of developed nations and it was also seen that most of the people agreed that India had an average to good level of setup of higher education in India. This agreed with the facts laid out by Jayendra N. Amin in the year 2012 wherein he conducted a study on "Quality Research in Higher Education: Issues and Remedies" in which he stated that there is a need for marginal improvement and a requirement for changes to be made in our system.

The second objective was to study the factors that would help bringing it within comparable standards with that of the developed nations. Majority of the respondents agreed with the fact that the education standard in India is behind that of developed nations. This proves the first hypothesis which states that the number of institution in India and the infrastructure provided is not up to the mark compared to western countries. Only if the quality of the system improves will we have a strong backbone for the nation. Once the quality improves the standard will also improve. To do this the centre as well as the state government needs to allocate more of the budget for improving the education sector. The role of the UGC and the professional councils needs to be redefined under the changed circumstances. The other important and contemporary issues, such as governance, academic profession, use of technology, branding techniques and advertising methodologies have also been covered. The effective use of new technologies holds great potential in improving teaching, learning outcomes, research performance and institutional and systemic performance. For this purpose, investment in technology infrastructure in higher education is of the essence. With a view to resolve the paradox of high graduate unemployment and shortage of skilled labour availability coexisting together, the coupling between higher education and the jobs that are reliant on the skills taught by this specialised education should be made more symbiotic. This can best be achieved by incorporating adaptability in higher education.

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Impact of Higher Education in India-Structure and Challenges

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Abstract

One of the key drivers to India's economic success is its education system. The higher education market in India is estimated to be worth around $40 billion each year. Approximately 12.4% of students in the country currently pursue higher education. India would require an additional 800 to 1,000 institutions and approximately 40,000 colleges in the next ten years if it were to increase its current percentage of 12.4% to 30%. This study analyses various statistics to highlight the evolution and current state of higher education in India, as well as the major difficulties that the sector faces. This report also includes a summary of the government's major activities as well as suggestions for how to address these issues. The concepts provided in this article were first presented at the International Conference on India Emerging, held at IBA in Greater Noida, India, on February 24th and 25th, 2011.

Keywords: Higher Education, Knowledge Economy, Technical Education, University.

Introduction

In order to promote economic and industrial development in a country, the essential requirement is the capacity to develop skilled manpower of good quality in adequate number. According to population projections [1] based on the 2001 Census figures, in 2011 nearly 144 million of India's population will be between the age-group 18 to 23-the target age group for Higher Education. At the beginning of India's independence, there were 20 universities and 591 colleges while students enrollment at the tertiary level of education was 0.2 million. After independence, the growth has been very impressive. India now possesses a highly developed higher education system that offers facility of education and training in almost all aspects of human creation and intellectual endeavors. India's higher education system is the third largest in the world after China and United States in terms of enrolment. However, in terms of the number of institutions, India is the largest higher education system in the world with 26455 institutions (504 universities and 25951 colleges). This means that the average number of students per educational institutions in India is lower than that in the US and China. The education commission [2] set up in 1964

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under the chairmanship of Dr. D.S. Kothari (Kothari Commission) had recommended that government should spend at least 6% of its gross domestic product (GDP) on education. However, in over 45 years, we have been able to achieve only half the target. The Knowledge Commission additionally recommends an increase of at least 1.5% of GDP for higher education out of a total of at least 6% of GDP for education overall.

Knowledge Economy

Knowledge is the driving force in the rapidly changing globalized economy and society. Education general and higher education in particular, is a highly nation-specific activity, determined by national culture and priorities. The emergence of India as a knowledge-based service driven economy has made its human capital its major strength and opportunity for growth. Unlike China or other Asian economic giants, India's growth has not been led by manufacturing. Instead, the nation's pool of skilled workers has allowed India to move quickly up the economic value chain in several knowledge based industries. According to a report [3] by ICRIER, New Delhi, India is home to the world's largest pool of scientific and knowledge workers and produces 400,000 engineers per year while the US produces 60,000. According to the same report, in August 2006 India filed 1312 patent applications second only to the United States. This indicates that on the science and technology side, India has built up the largest stock of scientists, engineers and technician. In order to sustain these positive trends and an economic growth rate of 7%, a venture Intelligence calculates that India's higher education gross enrollment ratio (GER) would need to increase from 12 to 20 percent by 2014.

Structure and Statistics of Higher Education in India

In India the institutional framework consists of Universities established by an Act of Parliament (Central Universities) or of a State Legislature (State Universities), Deemed Universities (institutions which have been accorded the status of a university with authority to award their own degrees through central government notification), Institutes of National Importance (prestigious institutions awarded the said status by Parliament), and Institutions established by State Legislative Act and colleges affiliated with the University (both government-aided and unaided) [4].

In India technical education is treated as a separate sector. There are 65 centrally funded institutions like IITs, IIMs, NITs, IISc, etc. Additionally, State Governments have also set up technical institutions. AICTE and equivalent sectoral regulators (like the Medical Council of India) both approve and regulate technical institutions in engineering/technology, pharmacy, architecture, hotel management & catering technology, management studies, computer applications and applied arts & crafts. Vocational Education is another stream of higher education in India. For this a network of public and private polytechnics and vocational institutions exists, controlled and supervised by the Councils specializing in each discipline. India has also developed an Open University system to encourage distance learning. Indira Gandhi National Open University (IGNOU) was the pioneer and now there are 14 open universities in India [5]. The open universities in India are regulated by the Distance Education Council of India (DEC), New Delhi which maintains the standards, encourages and organizes the

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activities of Open and Distance learning in India (ODL). Distance education with new information and communication technology (ICT) promises to expand the frontiers of Higher Education as never before. This is because it costs 66 per cent less and the students need not leave their homes or profession. The internet and satellite technology are being put to use to further the cause of distance education.

The Higher Education sector ensures the quality of the educational process with the help of accreditation agencies established for the purpose. The main agency which accredits universities and colleges in general education is the National Assessment and Accreditation Council (NAAC) established by the UGC in 1994, whereas a similar function is done for technical education by the National Board of Accreditation (NBA) set up by AICTE in 1994, and for agricultural education by the Accreditation Board (AB) set up by ICAR in 1996. NAAC proposes to introduce the India Education Index (IEI) for ranking institutes based on academic, research performance and other parameters. The outcome will help in the international comparison of institutes. NAAC has entered into an MOU with higher learning institutes of the United States, Taiwan, Norway, Kuwait and with the Commonwealth of Learning (COL) to facilitate collaborative work on quality assurance in higher education institutions (HEIs).

Universities in India, both private and public, are spread across the length and breadth of the nation. The number of universities in India increased from 20 in 1947 to 504 in 2010, a 25 times increase (See table 1). The growth of universities and colleges from 1947 to 2010 is shown in figure1. It is clear from the figure that growth during 2004-05 is remarkable. However during 2005 to 2007 the growth rate is low but again it increased and attained to a good number.

According to MHRD Annual report 2009-2010 [6], as of March 2009, the country had 26455 institutes of higher education; 504 universities and university level institutions and 25,951 colleges. At the commencement of the academic year 2009-2010 the overall formal system enrollment in the various universities and colleges was reported at 13.6 million, while the total number of faculty members has been reported at 0.59 million. Table 2 shows the type of institution and there number in 2010 and figure 3 shows the percentage share of different type of institution shown in table 2.

Challenges in Higher Education

In present scenario the challenges in higher education are:

Demand-Supply Gap: According to the recent report of HRD ministry [6], presently about 12.4 percent of students go for higher education from the country. If India were to increase that figure of 12.4% to 30%, then it would need another 800 to one thousand universities and over 40,000 colleges in the next 10 years. Addressing a higher education summit organised by the Federation of Indian Chambers of Commerce and Industry (FICCI), HRD Minister Kapil Sibal said "*We will need 800 new universities and 40,000 new colleges to meet the aim of 30 percent GER (gross enrolment ratio) by 2020. Government alone cannot meet this aim,*"

Statistics show that there is a huge gap between the demand and supply. The HRD ministry says that the foreign institutions could fill this gap to a large extent. Close to 50 Foreign universities

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may enter India in near future. But realistically speaking, the foreign institutions could not fill this gap. This is the third attempt being made by government to liberalize education system. Two attempts were made in 1995 and 2006 to bring foreign universities to India. Against the projected requirements, the 11th Five Year Plan [7-8] provides for a total of 30 new Central Universities (with medical and Engineering colleges), eight new IITs, 20 NITs, 20 IIITs, 3 IISERs, seven IIMs, and two SPA and 373 new colleges in districts with GERs that are below the national GER.

Quality Education: Quantity and quality of highly specialized human resources determine their competence in the global market. According to a recent government report [3] two-third of India's colleges and universities are below standard. However, according to MHRD annual report 2009-10 [6], a proposal for mandatory accreditation in higher education and creation of an institutional structure for the purpose of regulation is under consideration. India's highest-quality institutions have severely limited capacity. In order to increase the supply quality should be maintained. Recently MRD ministry has decided to de- recognize as many as "44 deemed universities". These 44 deemed universities have 1,19,363 students at the undergraduate and postgraduate levels. In addition, there are 2,124 students pursuing research at MPhil and PhD levels and another estimated 74,808 students pursuing distance education programmes. As many as 41 of the 44 deemed universities have several constituent institutions under them, which would further swell the number of affected students.

Research and Development [11]: Research and higher education are complementary to each other. According to the available official statistics [9] the expenditure on R&D in the field of Science& Technology as a percentage of gross domestic product (GDP) was 0.8 percent during the year 2005-06 in India. For perspective, countries spending the most on S&T as a percent of their GDP were Israel (5.11 percent), Sweden (4.27 percent), Japan (3.11 percent), South Korea (2.95 percent), the United States (2.77 percent), Germany (2.74 percent) and France (2.27 percent). Among other countries, China (1.54 percent), Russia (1.74percent), U.K. (1.88percent) and Brazil (1.04percent) have spent more than India.

eLearning classes

What is the problem you have encountered so far during e-learning classes? [Thirunavukkarasu K, 2021]. Among the various problems options such as connectivity issues, lack of motivation, ease in use of technology, and not able to adapt to the online system of education; the last two are the most common problem encountered in online learning teaching.

Moreover, India's higher education institutions are poorly connected to research centers. So this is another area of challenge to the higher education in India.

Faculty Shortage: According to a recent report of HRD Ministry premier educational institutes like the Indian Institute of Technology (IITs) and the Indian Institute of Management (IIMs) are facing a faculty crunch with nearly one-third of the posts vacant. According to a report published in IANS [10] around 35 percent posts are vacant in the central universities, 25 percent in the IIMs, 33.33 percent in the National Institute of Technology (NITs) and 35.1 percent in other central education institutions coming up under the Human Resource Development (HRD) Ministry. However in order to overcome this, government is planning to have short-term measures like

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raising the retirement age in teaching posts from 62 to 65 years and enhancement in salaries and other benefits for teachers. Also some long-term measures have also been initiated for attracting young people to opt for this (teaching) career. These include enhancement in fellowships and attractive start-up grants in various disciplines.

Key Initiatives

The key initiatives of the government to improve the quality and further development of higher education in India are as follows:

- A proposal for establishment of an autonomous overarching National Commission for Higher Education and Research (NCHER) for prescribed standards of academic quality and defining policies for advancement of knowledge in higher educational institutions. The said proposal is based on the recommendations of Yash Pal Committee and National Knowledge Commission.
- A proposal to prevent, prohibit and punish educational malpractices.
- Law for mandatory assessment and accreditation in higher education through an independent regulatory authority.
- Establishment of a national database of academic qualifications created and maintained in an electronic format which would provide immense benefit to institutions, students and employers.
- A proposal to establish 14 innovation universities aiming at world class standards.
- Setting up 10 new National Institutes of Technology (NITs).
- Launching of a new scheme of interest subsidy on educational loans taken by professional courses by the economically weaker students.
- Setting up of 374 Model degree colleges in districts having GER for education less than the National GER.
- As part of reforms in All India Council for Technical Education (AICTE) norms, the HRD ministry announced an increase of almost 200,000 seats in engineering courses, additional 80,000 seats in management and 2,200 seats in architecture courses. The ministry also made it mandatory for technical institutions to reserve 5 percent seats for the weaker sections of society.
- HRD ministry has liberalized the norms for land requirement for engineering colleges. Now lesser space will be needed for establishing technical institutes. While an engineering college in rural India will need 10 acres of land, just 2.5 acres of land will be needed in urban areas.
- Conduction of special evening in the areas of Engineering, Technology, Architecture, Town Planning, Hospitality and Pharmacy by AICTE-approved institutes.
- Introduction of Section 25 of Company's Act to allow good corporates to set up Technical Institutions.
- Review of the functioning of existing Deemed Universities.
- Passing of the Right of Children to Free and Compulsory Education Bill.

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Recommendation

As per the present scenario of the higher education in India we recommend following in order to further meet the challenges:

1. Government should offer tax concessions/fiscal incentives for setting up campuses of higher education by private/corporate sectors.
2. Open Universities need to be encouraged to offer quality programmes at the least cost.
3. Government should encourage foreign universities to come to India to set up independent operations or collaborate with existing Indian Institutions.
4. A regulatory set up is required to ensure that there is no cheating or hoax and , fixation of fees should not be in state control.
5. There is great need for providing broad band connectivity to all students along with low priced computer accessibility.
6. Good salary packages and benefits to the faculty so that good brains can be attracted to this profession.
7. Private sector should run universities not for a profit-basis through charitable trusts/societies but as a part of a corporate social responsibility (CSR).
8. Possibilities for foreign collaboration and participation as 100% foreign direct investment (FDI). The government can encourage this initiative to improve the quality of formal education, particularly, in government run institutions.

Conclusion

Show circumstance of progressed instruction in India by exploring the distinctive data and besides recognize the key challenges like intrigued supply gap, quality instruction, inventive work and workforce insufficiency in India's progressed instruction range. In this paper moreover recognized the key drives from the open specialist side which consolidate the establishment of NCHER, independent regulatory master for accreditation and open data base of academic capability, extension in number of colleges counting IITs, IIMs, NITs and SPAs amid eleventh long term arrange and extension within the amount of seats in existing organizations, and passing of the Proper of Children to Free and Obligatory Instruction. Looking to the current situation of the progressed instruction in India we endorsed a couple of centers to extra address the troubles.

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Best Practices in Multimedia Based Education

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Abstract

Technology is constantly evolving. What is new today is old tomorrow. Technology is drastically changing the society. This paper is all about, how well we can use technology in education. We can access multimedia using out phones, laptops, TVs and internet. Text, audio, video visuals, animations, images constitute multimedia. As we know, during the pandemic, multimedia became necessity in education, as there was no possibility to teach kids offline. Not just during pandemic, multimedia should become an integral part in teaching, as it will help to deliver effectively teaching and will keep the students intact with evolving technology. When best practices in multimedia- based education is followed, it increases the learner's engagement and participation. In this paper we will discuss about the best practices of multimedia-based education and the Pros and cons of multimedia based education.

Keywords: Education, E- Learning, Multimedia, technology, Effective teaching.

Introduction

India is a developing country with more than 50% of country's young population is under the age of 25 years. The country has got largest education system in the world, comprising of 15 crore schools, around 37000 colleges and more than 600 universities. The student population accounts to 315 million, pursuing education from nursery to PHD, while more than 30% of Indian population being illiterate.

The outbreak of Corona virus pandemic and imposition of lockdown has lead to widespread closure of schools and colleges across the country. An anomalous situation due to pandemic and consequent lockdown exposed a stark digital inequality in both distributions of Information and Communication Technologies at every corner of India. Before the lockdown, the students were told by governments to leave their hostels to avoid assembly and facilitated them to return to their villages. Lack of effective internet connectivity and technological tools was a curse among vulnerable and marginalized rural community students, as classroom was a place of 'Practice of freedom and expression, apart from students teachers are suffering from technical knowhow. In India, even though Digital inclusion may be on the rise, but digital empowerment is big challenge

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that needs to be achieved. Lack of English language proficiency or expertise in regional languages among rural students, makes it difficult for them to access information through internet.

Concept of E-Learning

E-learning is defined as the acquisition of knowledge using electronic devices with the help of Internet. E-Learning is also known as online learning or web based training.

Types of E-Learning Synchronous training

It is a mode of education wherein a teacher can directly interact with students using digital Technologies and virtual platforms like the zoom and Skype.

Virtual classroom

A virtual classroom is a classroom wherein students can access education from quality teachers anywhere on the planet using platforms like

1. Video & Audio conferencing
2. Interactive online whiteboard
3. Library resources (print, video, audio)
4. Teacher tools and controls - Text tool, draw tool, eraser, shapes, pen color etc.

Asynchronous training: means "not at the same time"

Asynchronous learning is a teaching methodology wherein students will be able to access digital content, complete their assignments at their own convenient time & pace without the help of instructor.

Embedded learning

Embedded learning is a teaching methodology where in teacher explains the topic briefly using Visual models, followed by posing a question to learner, prompts the learner to answer the question to understand concept.

Health of students versus Stress on e-learning

As a consequence of Covid -19 (CORONA VIRUS) outbreak and in order to safeguard the health of lakhs of young people who are the future of the country, both the central and state governments have taken several lockdown measures like social distancing, limited movements have restricted Students to their homes. Closure of schools and colleges has stressed the governments to promote education via e-learning mode, so as to make our country better what is today. In order to evade from current Health Crisis, all Students should embrace eLearning ways of learning and also be prepared for future possible disruptions similar to COVID-19.

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Perspectives of online education

Owing to COVID crisis, similar to other countries, India too has no choice but to enforce School lockdown so as to ensure protection of our most precious young human resources. This was one area where there was unanimity among bureaucracy, school education departments in India, both urban cities and rural towns have decided to shutdown schools and colleges. All the parties have shown inclination & decided to deliver education to students at homes through e-learning on experimental basis. Closure of schools during lockdown has in turn lead to some adverse effects. These include disruption in lesson plans, continuation of old unstructured information, breakage of Teacher-child-parent interaction & students facing difficulty in the preparation of annual board examinations. The stoppage of physical classrooms has encouraged Ed Tech companies to surge their offerings in online education space. Leading known players and education start-ups have begun encouraging children /students to pursue online education during this lockdown & continue learning in order avoid wastage of time. Among the existing Ed Tech companies, some of these organizations have digital platforms, few have quality content, some are heavily dependent on internet ,while others have platforms that are single directionally interactive.

The advantage/ prerogative to run these online alternatives remain with schools and hence one finds few schools incorporating online courses , many other schools not, while one third schools set watching by the side. It has been noted that not one government school seems to have adopted to online e-learning mode of education for the dissemination of knowledge.

Disadvantages of incorporating online platforms alterative to schooling are

1. Very discretionary and restricted to few private schools who can afford this program.
2. None standardized and hence content/ teaching approach vary from school to school.
3. Accessible only to privileged students due to unstable internet connectivity.

It is also noted that school will only open once the situation comes under control and the virus gets contained to a large extent, adding that the health of students is a key concern. Further, we should treat this situation as an opportunity and strengthen the digital infrastructure. The teachers need to adopt different modes of rendering online classes to their students, so that their education does not get impacted by prolonged lockdown.

Learning platforms changing Indian scenario

Online learning has widened the scope of education and transcended beyond classroom boundaries. With greater penetration of high speed internet in last 2 years, e-learning platforms has taken over the traditional methods in urban areas in particular and needed to be extended to rural and remote areas too. Professionals will need to equip themselves with relevant skills before their current skills become obsolete. Moreover, the government is adopting a series of measures to bring a technological revolution to accentuate e-learning which will ultimately lead to a major shift in Indian education sector.

E-Learning during lockdown not for all Amidst the Nationwide Lock down, the schools and Universities are depending on the online modes of teaching so as to maintain the continuity of

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education. Schools are launching apps, connecting classes over Google Hangouts or Zoom platform and sending interactive worksheets and videos for learning. Even though internet based teaching is the most appropriate stop-gap arrangement now, it has highlighted the inequalities in education system. A majority of student population is being left out in the pursuit of basic education. Only 36% of Indian population about 385 million, above and the age of 12, has access to internet according to the Indian Internet 2019 report of IAMAI and Nielson. However, access is not uniform with just 27% in rural areas and 50% in urban areas getting access to internet. Whatsapp has over 400 million subscribers in India, the majority in urban parts of the country.

E-Learning and ways to empower

Government needs to strengthen Capacity Building measures in rural areas. This may be done by conducting sensitization workshops on developing minimum IT skills via Power Point Presentation (ppt) to teachers for enabling them to develop pictorial content. Open Education Resources (OERS) needed to be channelized and routed to remote areas, for effective utilization of knowledge by rural students.

Measures needed to be taken to increase the band width in rural areas for good internet access, which is pre-requisite for E-learning. In this direction, Government of India has launched “National Broad Band Mission’, which promises band width access to all villages by the year 2020.

Teachers need to utilize inexpensive National electronic mediums like Television for teaching different courses. By using Radio devices, Teachers can develop cost effective Audio courses, which would aid in empowering education for rural students during lockdown. Intranet facilities in villages needed to be strengthened. Intranet facility is a private network comprising of small servers, where in content & course material are managed under Control management system and delivered to the students through a computer. Finally, learner engagement tools like games based tools, apps, needed to develop for empowering effective Knowledge management.

Conclusion

According to NSSO survey 2017-2018, nearly 45% of India’s population above 15 years of age is either literate or has just attended formal primary education. In rural India, particularly in remote areas almost 70% of the people above 15 years are either ‘not literate’ or have education only till middle School. This section may not have the required level of education to teach their children at home nor afford to provide internet facilities in view of their Poor financial status. Strengthening Capacity Building measures, increasing internet bandwidth, utilizing Electronic devises effectively, inclusion of Intranet are few measures to empower e-learning among students in Remote and Rural areas.

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Faculty Engagement in Higher Education

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Abstract

An engaged faculty will show a high degree of commitment and involvement in the profession. For him/her teaching is more of commitment than compliance. Important thing to be noticed here is where this commitment and involvement of a faculty reflect upon? This paper tries to go deeper into the analysis of justifying what engages the faculties of management colleges and institutions in such a way that it enhances the students' performance.

Keywords: Faculty engagement, management education, students' performance

Introduction

"Employee Engagement" as a concept has started gaining momentum in past decade (Saks, 2006; Lacy, 2009). Organizations have understood that to remain competitive it has become important to retain skilled employees (Lockwood, 2007). The job hopping poses a serious threat to organizations in terms of cost and efforts (Juhdi et al., 2013). There is a great consensus between many authors that engaged employees can bring revolutionary transformations in the organizations (Macey and Schneider, 2008). They are loyal, committed, more productive, better performers, have less intentions to leave, more customer centric and bring profits to the firm (Gallup, 2008). Though studies focus on corporate employees only, faculty teaching in government and private institutions also face this issue. In a developing nation like India, the number of institutions engaged in rendering business management and technical education have increased manifold in recent years.

This signifies the importance of such programmes as it generates a force of graduates who serve a number of industries. Owing to different practices adopted by these institutions, faculties have varying levels of engagement which further affect their productivity and performance (Hagner and Schneebeck, 2000). The psychological functioning of teachers has recently become a focus of particular attention. Turnover and early retirement rates are high in the teaching profession, and teachers' emotional and motivational experience may seriously impact their classroom performance. The concept of engagement has evolved from academics. Later, it was applied for

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business organizations, but recently, this concept has gained attention in academics by scholars of psychology, organization behavior and management (Welch, 2011). Highly engaged employees act as an asset for the organization, whereas disengaged employees may prove to be a huge liability (Wilson, 2009). Almost all studies done on teachers indicate that there is an increasing trend of absenteeism, turnover intention and early retirement of teachers which depicts their disengaged state. In academics, faculties need to be engaged. By their unique nature, universities are expected to be a repository of the most specialized and skilled intellectuals. They serve as storehouses of knowledge for nurturing the manpower needs of the nation and, hence, for satisfying the aspirations of the people for a good and humane society. Universities across world portray a different picture of educational values, higher education system and faculty so employed. The university setting or culture is also different. Universities in Western nations are focusing majorly on research and development of their faculty, whereas Indian faculty is still striving to attain a similar stature and competitive salary. Much of the engagement practices have been used by universities located in the USA and others are still struggling to get there. Different types of faculty are facing different issues in their organization which have been discussed later in the paper.

The focus of the study is on the academic system, organization structure and issues faced by the faculty in India. According to Wefald and Downey (2009), there is a difference between academic and industry engagement and not many researchers have attempted to measure this construct. The present study has tried to gain insights into the practices and culture of universities located abroad by throwing some light on the studies conducted there with special emphasis on Indian higher education system and faculty. It will extend the scarce literature on faculty engagement and will be fruitful for future researchers and academic practitioner.

Research Gap and Importance of Study

There are very limited numbers of research on faculty engagement. Over the period of time teaching and research has evolved as prime most responsibilities of the faculties. The common perception was that faculties who were highly involved in teaching engages the students that results in better learning. But, it is not so in reality. How does the faculty's works motivates to see further in terms of performance is still a burning question or an un-answered question? How universities and colleges should engage the faculties to enhance the student learning process? All these require a fresh answer as well as standard model for further study.

Objective

1. The main objective of the study is to identify the factor which engages the faculties of management in colleges and institutions resulting in better performance of the students.
2. To develop a model for faculty engagement based on the study conducted in Karnataka state.

Research Methodology

The overall methodology can be divided into three parts. The first part has been done to understand build the items of the scale which can be used to understand the faculty engagement

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factors. In the second part reliability of the scale used was tested. In the third part the factors responsible for faculty engagement were tried to understand.

Best faculty engagement practice

As corporate organizations are rapidly implementing new techniques to keep their employees engaged, administration at universities have also tried to implement same to reap benefits like faculty retention, enhanced productivity and performance along with making them more job satisfied:

1. Faculty members can decide the direction of their work without any interference; and
2. The willingness of the department to foster the academic development of faculty members by bringing them together.

Factors affecting Faculty Engagement

Contribution of the study

The study contributes to the body of knowledge with a new proposed model. This type of empirical study is first of its kind in the North East India for it's based on the 10C, of employee engagement as the basis of the study. Focus group discussion among the faculties may contribute in developing deeper insights into the engagement aspects and its levels among faculty members. Later on the study further reveals the principal factors those affecting faculty engagement. These identified factors emerged from 10 C's of employee engagement may add a new dimension to the faculty engagement in the context of higher education.

Limitations and Scope for Further Research

This study was conducted only in one state i.e. in Karnataka. This study results based on the management educational institutions on Karnataka State (India). By collecting more data from more institutes of other states of India in a larger way would make the model more robust in future. Not only management education institutions, other regular course institutions can also be included with proper modification of the data collection instruments. The model would be more robust, had it been after factor analysis a regression analysis conducted for exploration of factor impacts on faculty engagement. This can be the next step of our research.

Conclusion

From the analyses of this study it is clearly understandable that the study aims at a very qualitative and relative aspect of faculty (as an employee) engagement in the management education institutions. But it is obvious that this study has come to the result and landed on a new proposed model keeping in mind all the previous models and approaches to understand the very fact earlier. So researchers do not propose the model as the best one as the area is very relative, but still it can give us a relatively better option to understand the fact of better faculty engagement in future.

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To date, no research has capitalized on the potential of engagement as a multi-dimensional construct that encompasses cognitive, emotional, behavioral and physical components. The richness of encompassing these four components will lead to the challenge of defining and studying each and their combination in conceptually nuanced ways to study the individual connectedness of faculty with their job. Many of the studies of engagement include one or two types (e.g. behavior and emotion) but do not consider all of them. This research will be of great help to faculties, authorities and regulatory bodies governing universities and academic institutions:

- Faculty teaching in professional and technical institutions will get benefitted by knowing the factors which affect their job and organizational engagement level. Factors so identified can be probed to analyze empirically their actual effect.
- Job and organizational engagement which are the two main categories of engagement so identified can be explored with respect to faculty teaching in professional and technical institutions, as faculty may be more engaged toward one of these components or both.
- This study can be conducted to address the relationship of engagement and outcomes of engagement like turnover intentions of faculty teaching in professional and technical institutions, thus elaborating the factors responsible for faculty attrition, as it is the major problem faced by academic institutions worldwide.
- The study has tried to elaborate the best practices implemented by institutions to enhance the engagement level of faculty. This will further help Indian universities to implement and execute such practices which will result in faculty retention, better performance at work and productivity and various other positive organizational outcomes.
- One of the most important practices that prevails in Western universities is of providing academic freedom to the faculty members which is missing in context of Indian universities. The concept of protean career is popular in business firms but academic organizations stay reluctant toward it. Further studies can be conducted to map the perceptions of Indian faculty members in terms of their protean career orientation and, thus, give recommendations to universities on same.
- Researchers may conduct study in government, private and deemed universities which will further elaborate the difference in engagement level of their faculty and factors affecting them.
- Education sector will be benefitted by knowing the elements of faculty engagement and variables influencing them in detail, as literature in this domain is scarce.
- Effect of individual personality traits on the engagement level and turnover intentions of faculty can be studied by taking into consideration their protean career attitude in Indian context.
- Faculty engagement is a significant predictor of enhanced student learning, which is the ultimate goal of all educational reforms. Engaged faculty will be more enthusiastic about investing more time and energy in teaching students. Further studies can be conducted to enhance the understanding of the effects of selected psychographic variable on faculty's job engagement and organizational engagement in the Indian educational context.

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Quality Assurance and its Impacts on Higher Education Institutions in India-Micro Finance Helping in Empowering Women in India

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Abstract

Woman has to be financially independent which helps her to lead her life with confidence and independence. All women may not be literates and with lack of awareness and education she may not able to earn her livelihood and lead life with better standard of living. This will leads to poverty. In India Micro finance has introduced its self through Self Help Group, because Self Help Groups is an effective working system in order to provide funds to the poor especially empowering women. Micro finance helps to bring awareness about education, handling financial matters, health as well as it helps in increasing confidence among women especially rural women. Women through micro finance get loans to start their own businesses and make them to earn their livelihood. Micro finance plays a vital role in the economic development of India. If the woman become self employed she definitely provide job opportunities to other women this ultimately leads to better standard of living, increases saving among women, these savings will be utilized by other self employed women as loans thereby leads to capital formation in the country. More than 80% of the micro finance industry's poorest clients are women. This large share of female participants is thought to offset some of the imbalances of current access to financial services for women. Dina D Pomeranz (2014).

This study is about two SHGs from Shivamogga District which are helping women empowerment by providing micro credit and encouraging micro savings. A SHG from a village called Aralasurali in Thirthahalli Taluk, Shivamogga district is providing financial assistance to the women in that village and contributing in development of those women to start their own businesses like Tailoring, Nursery, Bee keeping etc.

Another SHG in this research is from the city of Shivamogga. Rural and urban SHGs are taken for this study.

Thus, this study taking two SHGs work which provide micro finance and making women financially independent and the lower rate of interest would help women to establish and run

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their businesses and earn their livelihood. The study on these SHGs from the District of Shivamogga provides the information of the working of SHGs as well as their contribution in empowering women.

Introduction

Woman is the backbone of the family. She takes care of her family; being a wife, mother and daughter in law, she has the responsibility to look after each and everyone in the family. Women have to be financially independent. A financially empowered woman is an asset not only to her family but also to the nation. Education is one of the ways to be financially independent, an educated woman earn livelihood and she became financially sound. But if woman is not gone to schools and colleges and doesn't know about education also could earn and lead their life with economic independence through easy accessing loans and become self employed through Micro finance.

Micro finance helps in women empowerment by providing loans in order to start own business and become self employed. Self employment is also very important for country's development. Micro finance helps in uplifting families from poverty .Why micro-finance and women empowerments go hand-in –hand? Financial Express (2019).

Micro Finance has emerged as an effective instrument by providing financial assistance to the women who resides in urban areas but also provision of availability of funds to the rural sector women. Micro Finance helps in balanced economic development of the country. According to Micro Finance Institutions Network, Micro finance loan portfolio stands at INR 2, 37,369 Crores as on June 30, 2021, serving 5.68 crore unique borrowers with 10.30 crore loan accounts. Majority of them are women, who do not have access to formal credit. MFIN (2021).

Concept of Empowering Women

Empowering women means in various ways women got opportunity to raise her status in the society; it would be through education, training and development programmes for establishing her own business.

Micro finance is a gateway for demonstrating talent as well as leadership in women.

Micro finance provides institutional framework and not only provides funds to the women who are in need but also allow forming groups and discussing once own problems and try to find solutions to those problems among group members. That is why Micro finance programmes not only meant for providing funds but also allow women to lead the group, addressing problems of the members of the group and figuring out the best possible remedies.

The empowerment of women is important for the development of the country. India is the country where population of men and women are almost equally distributed. Women strength are identified through Self Help Groups and given opportunity to exhibit her talents and skills and providing her guidance, assistance helped her to stand independently and creating her own identity in the country. Dina D. Pomeranz (2014).

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Review of Literature

Shagufta Tariq Khan (2018) the study takes a look at tries to research the effect of Micro finance on empowerment of girls in poverty. Based on empirical findings of current applicable literature throughout the globe, the take a look at unearths that participation of girls in Micro finance greater especially via Self Help Groups (SHGs) empowers them beneath the domain names of economic, social, mental and political. Apart from the advantages girls derive from Micro finance, there are proof concerning disempowerment a well, including elevated workload for girls, loss of manage over earnings and property and additionally terrible effect on children`s education. Hence, whether or not Micro finance empowers or dis-empowers girl's desires in addition empirical investigation, to hint out the honest linkage among Micro finance and girls empowerment assigning right weights to diverse dimensions of empowerment.

Imrab Shaheen, Iftikhar Hussain, Ghulam Mujtaba (2018) this study take a look at targeted at the effect evaluation of micro finance on monetary empowerment of ladies in Lahore, Pakistan. A disproportionate stratified random sampling approach becomes used to attract a pattern of one hundred seventy five respondents/girl customers of Akhuwat basis from Lahore city. Data have been gathered thru questionnaire containing 5 factors Likert Scale. Some exemplary instances have additionally been brought with the intention to study and apprehend the exceptional fulfillment of terrible ladies. Data have been analyzed thru Linear regression carried out on SPSS.v.2020. it's been discovered that micro finance has a huge effect on monetary empowerment of ladies. The studies famous that ladies empowerment is connected with social intermediation/steering and businesses improvement which appears to have a long-lasting effect in attaining economic independence.

K Swapna (2017) Micro finance is rising as a effective tool for poverty relief within side the new economy. In India, Micro finance scene is ruled with the aid of using Self Help Groups, business financial institution linkage programme as a powerful mechanism for imparting monetary offerings to the "Unreached Poor". This has been a hit now no longer most effective in assembly monetary desires of the agricultural bad ladies however additionally make stronger collective self-assist capacities of the bad ladies, main to their empowerment. Economic empowerment consequences in ladies' capacity to steer or make decision accelerated self confidence, higher fame and position in family etc.

Raj Ajwani-Ramchandani (2017) this study take a look at makes a specialty of the Self Help Group (SHG) model, an understudied component of micro finance practice, and appears at each rural communicates and concrete slums. The take a look at offers current empirical paintings from India such as first-hand discipline stage case studies, wherein micro finance performs a key improvement function in lowering poverty, addressing women`s empowerment and fostering rural monetary growth.

Madhabendra Sinha, SudhansuSekarMahapatra, Abhijit Dutta, Partha Pratim Sengupta (2019) in this study they take a look at examines the function of micro finance get admission to ladies empowerment via way of means of the use of number one information on ladies debtors from extraordinary micro finance establishments in Nadia and Mushidabad districts of West

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Bengal in India. The numerous programmes micro finance like Self Help Groups (SHGs) below are promoted and stimulated for his or her extensive financial affects on empowerment of ladies. This take a look at investigates the effect of micro finance get admission to on 3 dimensions of ladies empowerment, which make affect upon selection making at the troubles of credit, expenditure and children.

Mohammad Mafizur Rahman, Rasheda Khanam, Son Hong Nghiem (2017) In this study they have a look at the outcomes of micro credit score on girls' empowerment in rural Bangladesh the use of the modern-day number one records. Design/methodology/technique number one records had been accumulated via way of means of a family survey within side the 4 districts of Bangladesh. Logistic regression is used to estimate the abnormal of enhancing girl's empowerment after collaborating in micro finance. Findings the end result display the high quality affects of micro finance on maximum of the chosen signs for girls' empowerment. Research barriers loss of manipulate corporations and baseline records are the principle issue of this studies. Future studies can deal with this trouble via way of means of deciding on establishments with baseline records or manipulate corporations. Practical implications the findings of the have a look at can assist coverage makers to undertake suitable regulations that combine empowerment in improvement tasks with girls. Social implications the end result of this study ought to inspire extra girls to take part in micro finance sports and improvement tasks. Originality/cost this paper gives the maximum up to date records from a number one survey in Bangladesh.

Rajib Bhattacharyya (2019) this study tries to investigate the idea of girls empowerment and its numerous indices including GDI, GEM, and Women`s Empowerment Index (WEI) in element for India. The observe explores the linkage among the position of micro finance and the empowerment of girls in rural and concrete India. The observe exhibits that via micro finance is meant to offer an powerful device for monetary and social upliftment of the poorer sections of the society, in particular girls, however its penetration relies upon on a multi confronted and included community and so each the self-assist financial institution version and the MFI version can also additionally have performed a few fine growth, however their performances aren't pretty deterministic while in comparison with different international locations of the world.

Ranjula Bali Swain, Fan Yang Wallentin (2017) the study examines take a look at how the effect on ladies` empowerment varies with appreciate to the area and sort of organization linkage of the respondent. Using family survey records from 5 states in India, we accurate for choice bias to estimate a structural equation model. In southern states of India empowerment of ladies takes area via monetary factors. For the opposite states, there's a tremendous correlation among ladies` empowerment and autonomy in ladies` selection making and network, conversation and political participation respectively.

Research Design

Objectives of the Study

1. To know the conception of micro finance

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2. To understand the significance of micro finance
3. To study SHGs who helps in empowering women through micro credit

Research Methodology

Sources of Data: the study is based on primary and secondary data.

Primary data was enumerated from a Self Help Group called Shri Vinayaka Swasahaya Sangha And Shri Benaka Mahila Swasahaya Sangha (Shivamogga). Secondary data was collected from various journals, articles, research papers etc.

Sample size: 24 samples from 2SHGs from Shivamogga District

Area of Sampling: Shivamogga District is taken as area for this study.

Method of data collection: The research work has been carried out through collection of data through questionnaires.

Concept of Micro Finance

Micro finance is defined as any programme that includes the availability of various financial services such as credit, savings, and insurance to individuals who are suffering from poverty and struggles to earn their livelihood. It creates a value and plays vital role in uplifting economically weaker section from poverty. Ghousia Khatoon, Vatsala G and H.A. Raghavendra (2015).

Micro finance provides funds to the people who are suffering from poverty, and who are not having jobs. The funds made available to the unwaged people would help them to involve in activities and to start their own business on small scale. The concept of micro finance helps to earn their bread and to live in society with better income status this really helps in nation economic development (International Labour Organization).

Micro finance is not a magic solution that will propel all of its clients out of poverty. But various impact studies have demonstrated that micro finance is really benefitting the poor households (Littlefield and Rosenberg, 2004).

The range of activities undertaken in micro finance include group lending, individual lending, the provision of savings and insurance, capacity building, and agricultural business development services. Micro finance clients are self-employed, often household based entrepreneurs. In rural areas, they are usually small farmers and others who are engaged in small income generating activities such as food processing and pretty trade. In urban areas, micro finance activities are more diverse and include shopkeepers, service providers, artisans, street vendors etc. Ghousia Khatoon, Vatsala G and H.A. Raghavendra (2015).

Features of Micro Finance

1. Micro finance is a device for uplifting the poorest.
2. Self Help Groups is medium through which micro finance delivers its financial services.
3. It is concerned with providing small loans.

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4. It serves to the poorer people
5. It is the most important tool for poverty eradication in the society.
6. It is service based sector
7. It guides small entrepreneurs
8. It is not just a financing system, but a tool for social change, especially for women. Ghousia Khatoon, Vatsala G and H.A. Raghavendra (2015).

History of Micro Finance

1. The Beginnings

Micro finance has existed in numerous bureaucracy for centuries, or even longer in Asia, in which casual lending and borrowing stretches again for numerous thousand years. However, the delivery of contemporary-day micro finance is stated t have befell within side the mid Seventies in rural Bangladesh. There, within side the midst of a famine, Dr.Muhammad Yunus, professor of economics on the University of Chittagong, became turning into upset with the summary theories of economics that did not provide an explanation for why such a lot of negative human beings have been ravenous in Bangladesh.

2. A 27 Dollar Loan

Determined to locate a sensible solution, Yunus started out travelling nearby villages. In one close by village, Jorba, he located a set of forty two girls who made bamboo stools. Because they lacked the price range to buy the uncooked substances themselves, they have been tied right into a cycle of debt with nearby traders, who could lend them the cash for the substances at the settlement that they could promote the stools at a rate slightly better than the uncooked substances. Yunus became bowled over to locate that the whole borrowing wishes of the forty two girls amounted to the equal of US$27. He lent them the cash from his very own pocket at 0 interests, permitting the girls to promote their stools for an inexpensive rate and breakout of the cycle of debt.

3. The Grameen Bank

The Grameen Bank project, which interprets actually as “Village Bank”, became born. In 2006 each Yunus and Grameen have been provided the Nobel Peace Prize for his or her paintings with negative.

4. Rapid Growth

Inspired via way of means of the achievement of the Grameen Bank, the 197s and 80s noticed speedy increase within side the wide variety of latest micro-finance establishments acting across the world, a lot of them commenced via way of means of NGOs and funded via way of means of offers and subsidies from public and personal sources. They confirmed that the negative will be depended on to pay off their loans, even without collateral, and consequently that micro finance became a probably possible commercial enterprise.

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5. A New Model

During the 1990s, the enterprise started out to realize that it couldn't keep growing at such prices at the same time as nonetheless counting on furnish funding. As a result, many started out to restructure themselves to draw business investors, adopting extra formal commercial enterprise practices and operating to enhance their performance and sustainability.

6. The formation of PlaNet Finance

1998 noticed the formation of PlaNet Finance, a not-for-earnings employer whose preliminary goal became to apply the net and new conversation technology to enhance the capacities of NGOs in numerous sectors. This quickly developed into the PlaNet Finance that we recognize today; a global NGO whose assignment is to combat towards poverty via way of means of growing micro finance.

7. The Entrance of Major Players

As enthusiasm for micro finance as a device for poverty comfort increased, awareness moved far from NGO fashions closer to selling a sustainable enterprise that might offer monetary offerings to the negative at honest expenses at the same time as imparting affordable go back t business investors.

8. Recent Innovations

In recent years micro finance has been the subject of various innovations and experiments, from leveraging the hugely popular mobile banking industry, where mobile phones are used to send and receive money, for the purpose of micro finance; to the introduction of new loan products tailored to local contexts, such as machinery loans, harvest stock spaces, and cattle fattening loans. Ghousia Khatoon, Vatsala G and H.A. Raghavendra (2015).

Models of Micro Finance

1. Grameen Bank Model of Bangladesh

The Grameen Bank started in 1976 by the Nobel Laureate, Professor Muhammad Yunus in Bangladesh. It is micro finance organization and community development bank. It makes small loans (known as micro credit or grameen credit).

Objectives of Grameen Bank

- To spread banking facilities to men and women who are in poverty.
- To save the poorer from the powers of money lenders.
- To create the self employment in opportunities in Bangladesh
- To increase standard living of families
- To educate children and ensure their earning capability.

2. Joint Liability Group

A Joint Liability Group (JLG) is a casual institution comprising ideally 4 to 10 people coming collectively for the functions of availing financial institution mortgage both singly or via the

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institution mechanism in opposition to mutual guarantee. The JLG contributors could provide a joint project to the financial institution that allows them to avail loans. The JLG contributors are predicted to have interaction in comparable kind of financial sports like crop production.

Objectives of JLG

1. To increase waft of credit score to farmers, specifically small, marginal, tenant farmers who're taking over farm activities.
2. To construct mutual believe and self belief among financial institution and the goal organization.
3. To limit the dangers within side the mortgage portfolio for the banks via organization approach, cluster approach, peer schooling and credit score discipline.
4. To offer meals safety to inclined phase via way of means of more desirable agriculture production, productiveness and livelihood merchandising via JLG mechanism.

3. Self Help Group Model

In SHG Model the participants shape a set of round twenty participants.

The institution formation procedure can be facilitated via way of means of an NGO or via way of means of the Micro finance Institution or financial institution itself, or it can evolve shape a conventional rotating financial savings and credit score institution or different regionally beginning grouping.

Features of SHGs

1. Is a small institution of rural poor, they voluntarily come ahead to shape a collection for development of the social and financial fame of the members.
2. Every member to shop small quantities regularly.
3. Every member learns prioritization and economic discipline.
4. The institution typically includes either handiest guys or women.

Ghousia Khatoon, Vatsala G and H.A. Raghavendra (2015).

Micro Finance Categories

1. Micro credit score

Micro credit score: The promise of micro credit score is to offer small loans to micro marketers to spend money on their commercial enterprise reinvest the returns and permit them to develop out of property.

2. Micro financial savings

Micro financial savings merchandise goal to offer handy and secure avenues to save, both for destiny investments or as a precaution towards financial shocks. Micro financial savings merchandise can encompass easy no-frills financial institution money owed in addition to

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dedication primarily based totally merchandise that inspire deposits or restriction withdrawal a good way to assist savers attain their financial savings goals.

3. Micro insurance coverage

Micro insurance coverage merchandise is designed to mitigate exceptional styles of dangers including agricultural or fitness dangers. Dina D. Pomeranz (2014).

Women's Role in Micro Finance

More than 80% of the micro finance industry`s poorest customers are women. This big percentage of lady individuals is concept to offset a number of the imbalances of cutting-edge get right of entry to to monetary offerings for girls. Providing monetary merchandise that gain the bad ought to empower girls in ways. First, if the goods are advertised and designed in a manner that offers girls an clean get right of entry to and direct benefits, this can boom their commercial enterprise opportunities, cap potential to address shocks, bargaining energy in the family and general independence. Second, gender inequality has a tendency to say no as poverty reduces. For those reasons, presenting monetary merchandise that assist families break out poverty may also increase gender equity. Dina D. Pomeranz (2014).

Swot Analysis of Micro Finance

Strengths

1. Reliable business model.
2. Helped in the reduction of poverty.
3. Attract buyers trying to unfold dangers and diversify their portfolios.
4. Focus on consumer protection, transparency, and governance.
5. Huge networking available.

Weakness

1. High hobby price than the charges charged on every day financial institutional loans.
2. High transaction cost.
3. MFIs targets Women.

Opportunities

1. Huge call for and deliver gap.
2. Job facilities.
3. Inclusion of innovative models and initiatives.
4. Opportunity for Private Banks, NBFs, Foreign Banks to go into this enterprise segment.

Threats

1. Global financial system
2. High Competition

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3. Policies and procedures of central banks which might pose hurdles to poor people. Ghousia Khatoon, Vatsala G and H.A. Raghavendra (2015).

Significance of Micro Finance

1. **Credit to Rural Poor:** Usually rural region relies upon on non-institutional organizations for his or her economic requirements. Micro financing has been a hit in taking institutionalized credit score to your doorstep of bad and feature made them economically and socially sound.
2. **Poverty Alleviation:** Due to micro finance bad humans get employment. It additionally allows them to enhance their entrepreneurial abilities and inspire them to make the most enterprise opportunities. Employment will increase profits degree which in flip reduces poverty.
3. **Women Empowerment:** Normally extra than 50% of SHGs are shaped via way of means of ladies. Now they've more get right of entry to economic and financial sources. It is a step in the direction of more safety for ladies. Thus micro finance empowers bad ladies economically and socially.
4. **Economic Growth:** Finance performs a key position in stimulating sustainable financial increase. Due to micro finance, manufacturing of products and offerings will increase which will increase GDP and contributes to financial increase of the country.
5. **Mobilization of Savings:** Micro finance develops saving behavior amongst humans. Now bad humans with meager profits also can store and are bankable. The economic sources generated thru financial savings and micro credit score received from banks are applied to offer loans and advances to its individuals. Thus micro finance allows in mobilization of financial savings.
6. **Development of Skills:** Micro finance has been a boon to capability rural entrepreneurs. SHGs inspire its individuals to installation enterprise devices together or individually. They get hold of education shape helping establishments and study management qualities. Thus micro finance is circuitously accountable for improvement of abilities.
7. **Mutual Help and Co-operation:** Micro finance promotes mutual assist and co-operation amongst individuals. The collective attempt of organization promotes financial hobby and allows in attaining socioeconomic transition.
8. **Social Welfare:** With employment technology the extent of profits of humans will increase. They may fit for higher education, health, own circle of relatives welfare etc. Thus micro finance results in social welfare or betterment of society. Ghousia Khatoon, Vatsala G and H.A. Raghavendra (2015)

Self Help Groups

Self Help Groups (SHGs) is a voluntary and self controlled institution of terrible ladies belonging to comparable socio-financial situations who store a positive quantity contributing to a not unusual place fund from which small loans are given to the participants for assembly their assembly their effective and emergent wishes. This version has initiated in India via way of means of NABARD in 1986-1987. The idea of SHGs has been developed to arrange the agricultural terrible to fulfill their effective and intake wishes out in their saving. In 1999, Government of India delivered Swarn Jayanti Gram Swarozgar Yojana (SGSY) to sell self-

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employment in rural regions via formation and skilling of SHGs. With the assist of the authorities of India, country governments, National Bank for Agriculture and Rural Development (NABARD), the banking region and NGOs and SHGs has unfold within side the complete India particularly in rural regions.

About Shri Vinayaka Swasahaya Sangha And Shri Benaka Mahila Swasahaya Sangha

Shri Vinayaka Swasahaya Sangha

1. Established in the year 2015 in Shivamogga.
2. Total members 12
3. Established for providing financial assistance to self employed women
4. Each member should deposit Rs.600 per month and this amount being given as loans to member.
5. Maximum loan provided by SHG is Rs.1,00,000 for a member
6. Repayable in 10 installments with interest
7. Rate of interest is 1%

Shri Benaka Mahila Swasahaya Sangha

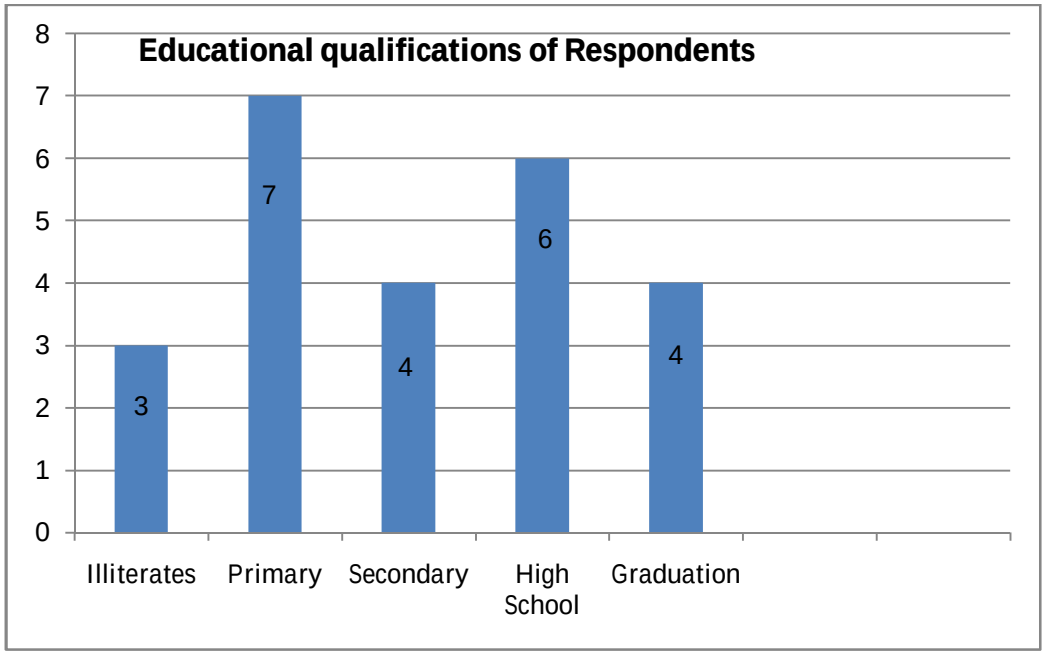
- Established in the year 2013 in Aralasurali village, Thirthahalli Taluk, Shivamogga District.
- Total members 12
- Established for providing financial assistance to self employed women
- Each member should deposit Rs.500 per month and this amount being given as loans to member.
- Maximum loan provided by SHG is Rs.50,000 for a member
- Repayable in 10 installments with interest
- Rate of interest is 1.5%

Data Analysis and Findings

1. Table showing Educational Qualifications of Respondents

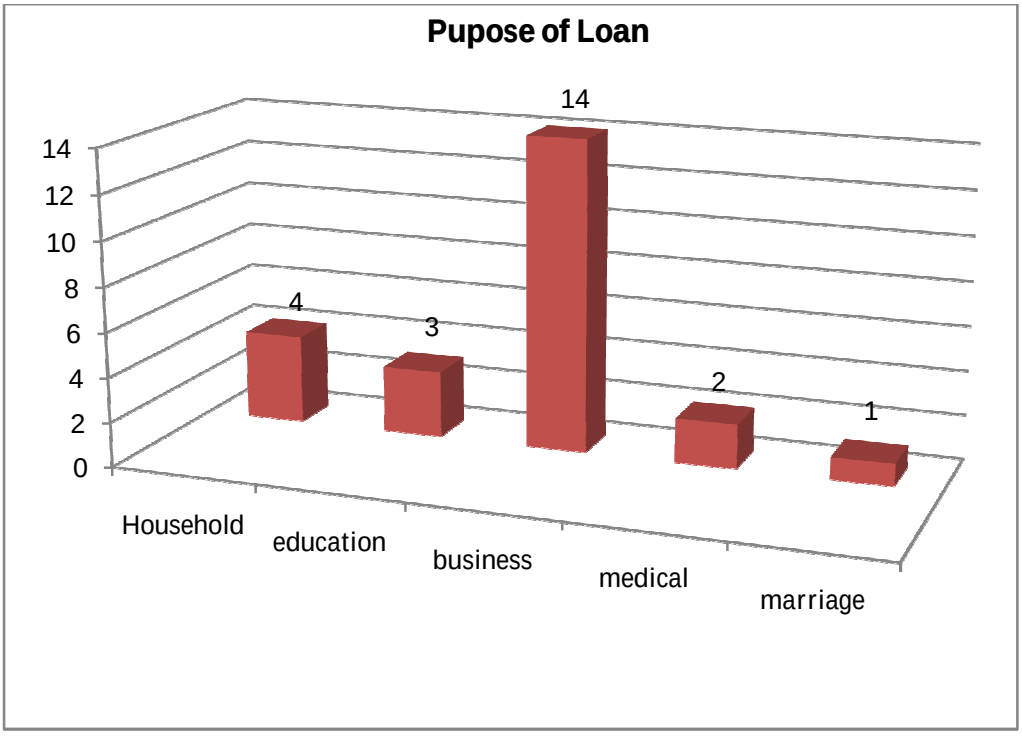
Factors	No. of Respondents
Illiterates	3
Primary	7
Secondary	4
High School	6
Graduation	4

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2. Table Showing Purpose of Availing Loan

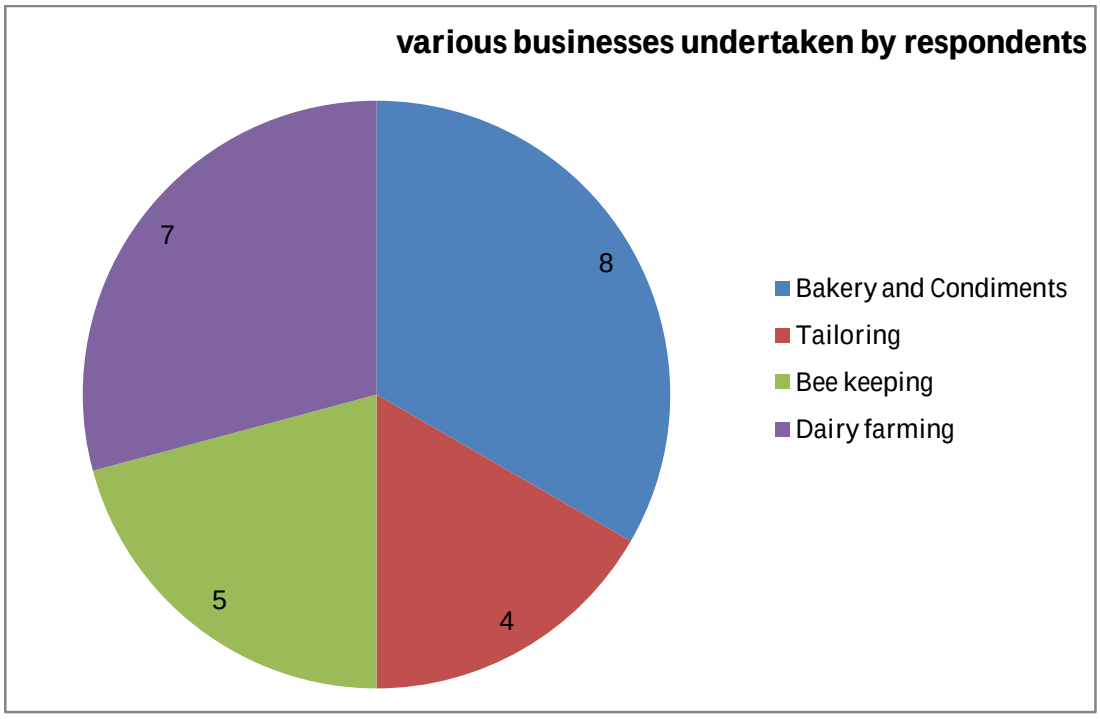
Factors	No. of Respondents
Household	4
Education	3
Business	14
Medical	2
Marriage	1



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3. Table showing various businesses undertaken by respondents

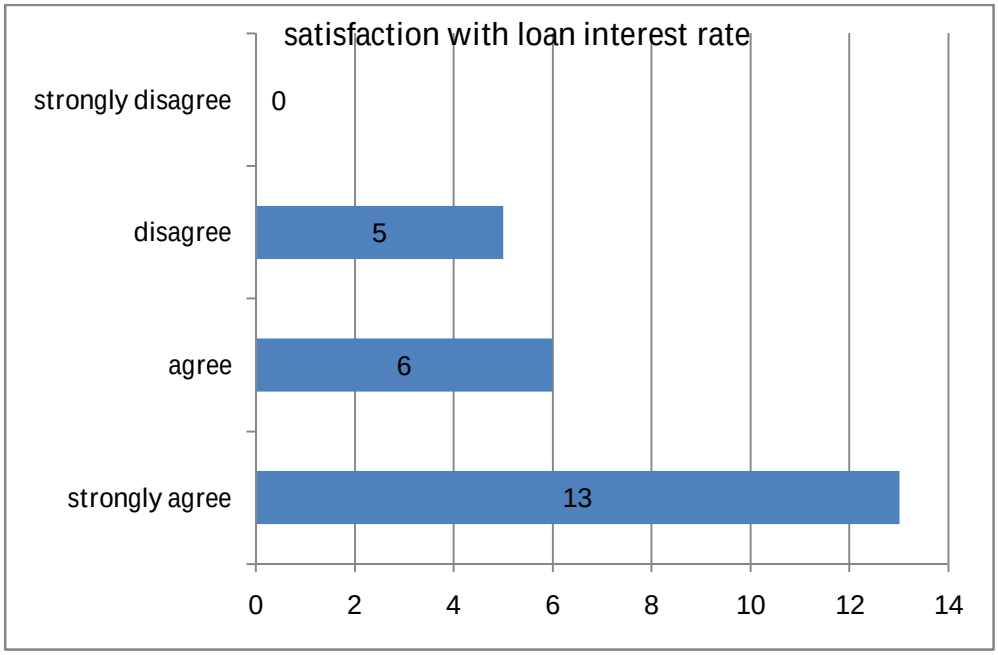
Factors	No. of Respondents
Bakery and Condiments	8
Tailoring	4
Bee keeping	5
Dairy farming	7



4. Table showing satisfaction with loan interest rate

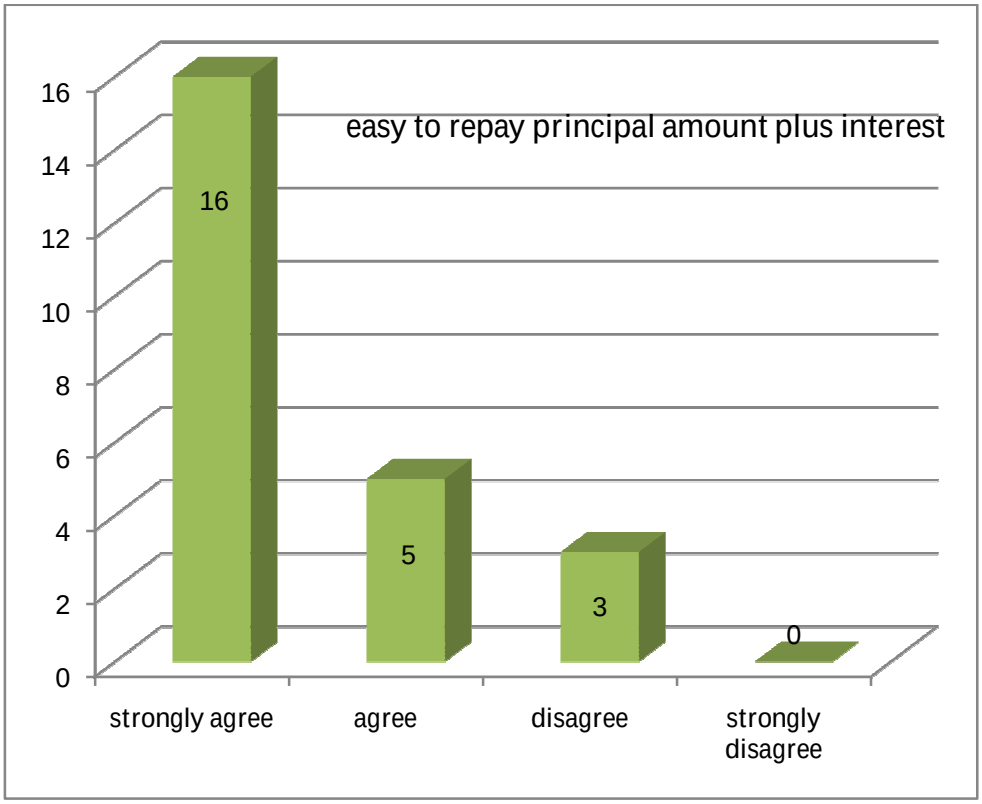
Factors	No. of Respondents
Strongly Agree	13
Agree	6
Disagree	5
Strongly Disagree	0

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5. Table showing SHG is easy to repay principal amount plus interest

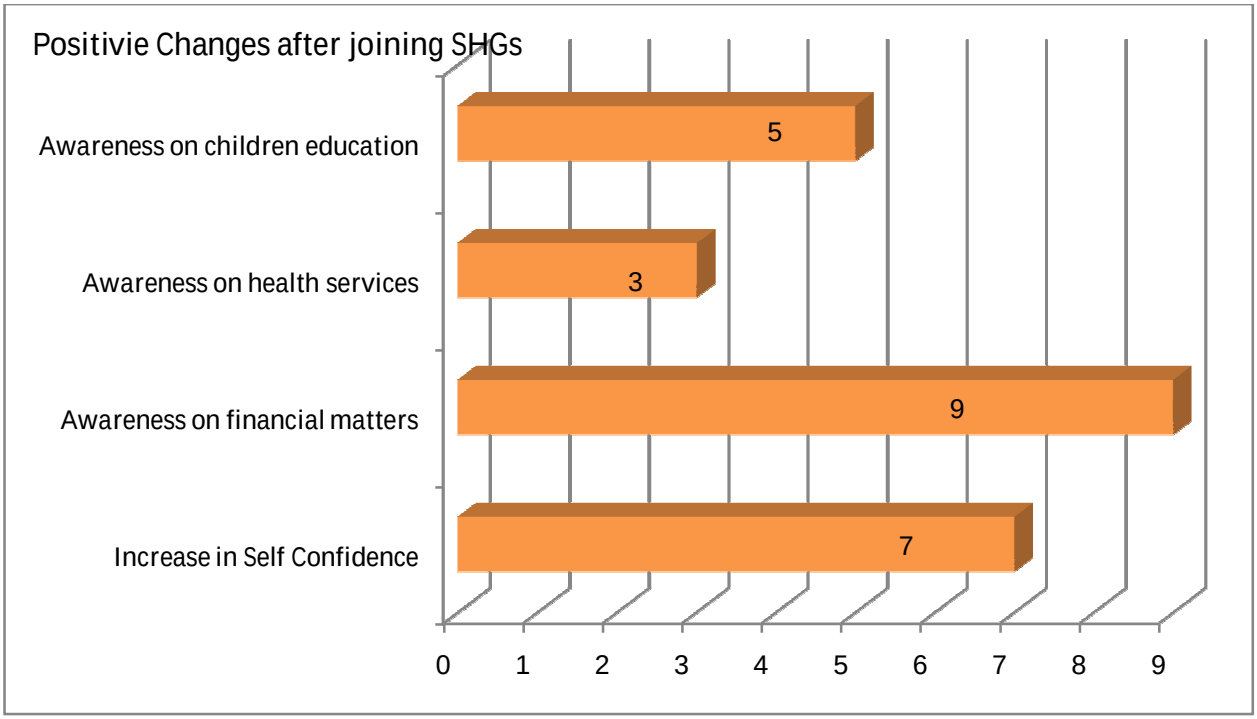
Factors	No. of Respondents
Strongly Agree	16
Agree	5
Disagree	3
Strongly Disagree	0



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6. Table showing Positive changes among respondents after joining SHGs

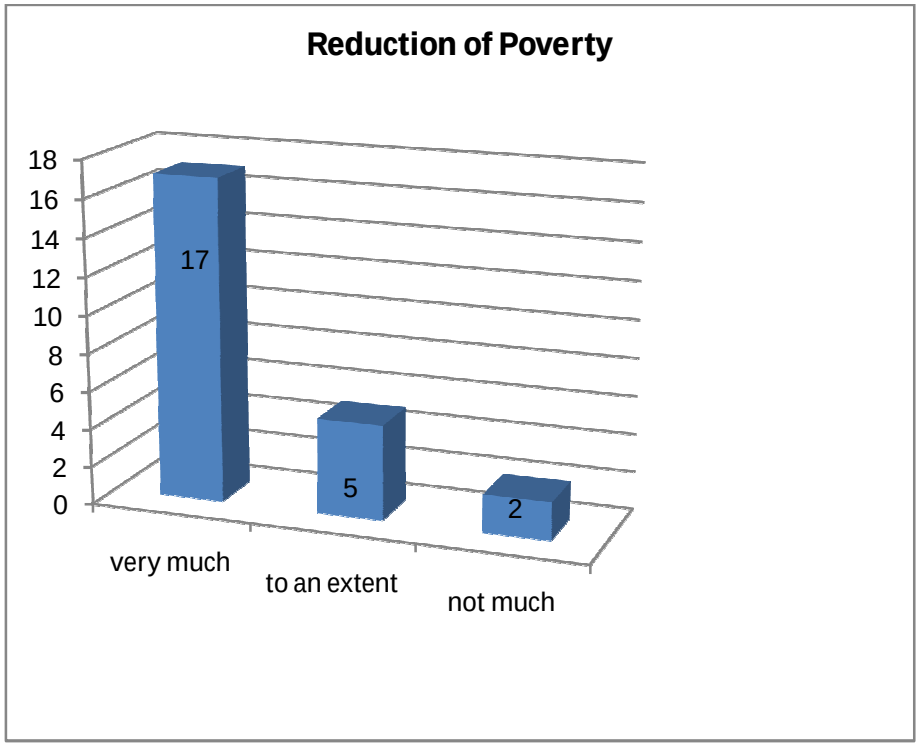
Factors	No. of Respondents
Increase in Self Confidence	7
Awareness on financial matters	9
Awareness on health services	3
Awareness on children education	5



7. Table showing joining SHG helps in Reduction of Poverty

Factors	No. of Respondents
Very much	17
To an extent	5
Not much	2

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Findings

- Among 24 respondents, except 3 all others are literates. They know to read and write. Four among them are graduates and rest 17 respondents are did their schooling.
- Respondents avail loan through SHGs for various purposes; four of them avail loan for their personal household requirements, three of them for education purposes, for medical and marriage purposes each 2 and 1 respondents taken loan from SHGs. Majority 14 respondents taken loan for doing businesses.
- Various businesses undertaken by respondents namely, Bakery and condiments business 8 respondents, tailoring 4, bee keeping and dairy farming 5 and 7 respondents respectively.
- 13 respondents out of 24 strongly agree that they are satisfied with loan interest rate. Majority of them agreed and only 6 among them are disagreed that they are not satisfied with loan interest rate. Majority of them feels SHGs interest rates are less compared to avail loan through any other institutions.
- Among 24 respondents from two SHGs, 16 of them strongly agrees that it is easy for them to repay the principal as well as interest amount of the loan taken by them in their SHGs. Only 3 among them are not find it easy or convenient for paying both principal and interest amount.
- The Positive changes among respondents after joining SHGs are really good. Changes in terms of awareness about their children's education, about health and especially about financial matters. They are confident enough to handle any financial issues.
- The main purpose of any SHGs is to reduce poverty. Poverty reduction through SHGs can be identified through this study where two SHGS have helped women to be financially independent and created awareness about various matters. 17 respondents are positively responded that through SHGs they are able to earn their livelihood which ultimately results in better standard of living.

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Suggestions

- SHGs should focuses on introducing computer awareness programs and trainings to their members like operating computer, typing and creating emails etc.
- Emphasis on education for both women who is the member of SHG as well as their children's education.

Conclusion

Micro finance is really a boon for development of society because if a woman is financially independent then that society would definitely grow. Through SHGs model, micro finance is reaching many poor women especially in rural areas. Not only women get awareness about financially matters she also gain knowledge and she would get to know the importance of health and education. Women should get updated in various streams like technology, education etc. She has to make use of micro finance and educate other women about micro finance.

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Employee Commitment of Teaching Faculty Members in Higher Educational Institutions in Karnataka

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Abstract

In the paper Employee commitment of teaching faculty members in higher educational institutions. Competitive work place environments require employee work commitment. Employee Commitment refers to the degree to which employees are focused on and present in their roles. In today's framework of work place environment employees may reach their rational and motivational limits and this may strain employees' attentiveness and commitment. This paper reviews research studies on employee commitment and their performance.

Keywords: Employee Commitment, Work Engagement, Job Performance, Educational Institutions, Employee Commitment.

Introduction

Employee commitment is the strength of an individual's involvement in a particular organization.

It is psychological attachment, loyalty of employees towards the organization. The engaged employees will have commitment, bondage towards the organization and they work whole heartedly in the organization with increased morale.

Need of Employee commitment in the organization

The disengagement and dissatisfaction is rising nowadays in all sectors including in education sector. The dissatisfaction may be due to low salary, not providing any statutory and non-statutory benefits. Work pressure, fatigue.

In this competitive world employees in education sector their role is not only teaching they also have to perform other works apart from teaching, if the institution is undergoing any accreditation work, Ranking or grading, affiliations employees play a major role, every day they have to upgrade.

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The employees have to be committed to give the best to his work role. Hence there is a need to study employee commitment to improve the performance and also to maintain it.

The study's importance and necessity

With the implementation of the 6th pay commission in government universities, there was a surge of enthusiasm among young professionals to pursue careers in academia.

Many professionals are entering the teaching area to perform research and share their valuable industrial expertise with young students, as many universities place a focus on faculty research. Due to a lack of opportunities for good research, these professionals will pursue PhD degrees and teach in other countries. However, with the Indian higher education system providing equal opportunities for research, young Indian faculty members are flocking to fill faculty positions, providing valuable experience to young Indian students.

The number of publications in prestigious journals has increased in recent years, as has the amount of joint research with foreign institutes, highlighting the value of Indian faculty. Many colleges have faculty exchange programmes. Through collaborations with other universities, Indian professors gain exposure to the research climate in other countries, increasing their chances of publishing in prestigious journals. With so many universities competing for outstanding faculty with research credentials, keeping a faculty member is difficult. As a result, research into the involvement of Indian faculty in higher education is required. With the government placing a strong emphasis on higher education, more IITs and IIMs, as well as central universities and specialised institutes catering to specific industries such as plantation and securities, are being established to train manpower for the growing demand for employees with specific skill sets. To meet the demand for fresh courses, the private sector has built new departments and courses tailored to the needs of the industry, such as retail, big data, and robotics

The demand for online courses from colleges has also expanded to meet the demand for workers with ever-changing skill sets.

As a result, more people are pursuing PhD degrees in the academic and industrial sectors, and the demand for faculty with industrial expertise who can cater to specialist niches has skyrocketed. Faculty teaching in numerous institutes has increased as demand for faculty has increased and supply has taken its time, as a result, it is necessary.

Objective of the Study

1. To find employee commitment level in education institution
2. Identify the basis for contribution of employee commitment of faculties.

Methodology/Design

Data Collection: The present research is a cross sectional descriptive study and is based on primary data. The primary data has been collected from colleges in Karnataka State.

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A structured questionnaire was adopted for collecting primary data as also the literature and interview has been conducted with faculties of different educational institutes.

Secondary sources include information from the articles, journals, periodicals, magazines.

The Tool: A detailed questionnaire is designed keeping in view the objectives of the study and administered among sample respondents. The questionnaire has two sections, with five point Likert rating scale, ranging, 1=strongly disagree, 2=disagree, 3=can't say, 4=agree, 5=strongly agree.

The questionnaire consisting of 12questions was made after referring to Gall Q12 questions on employee engagement.

Section A: Personal information of respondents was sought. It constitutes age group, experience, gender, government or private sector of the respondents.

Section B: This section is regarding factors of nurses retention, questions were designed on seven sub scales viz: measuring hygiene factors, policy factors, motivational factors, people factors, self-related factors, manager related factors, organization related factors.

Sample Size: Samples of 111 responses was included for this study although questions were sent to 250 respondents. Hence response rate was 44%.All the employees of the company were sent an online questionnaire through Google forms and some were collected through hardcopy of the questionnaire.

Sampling Method: Simple random sampling method was adopted. It is a probability sampling technique Respondents considered for data collection were at various positions at senior, middle and at entry level of the educational sector.

Data Analysis

Gender

Table 1.1.showing the frequency of gender

Gender of Respondents	Numbers	(%)
Male	75	67.5
Female	36	32.5
Total	111	100

Experience

Table 1.2.showing the frequency of experience in current organization

Work experience	0-5 year	5-10 yrs	10-15 years	15-20 years	Total
Number	34	28	30	19	111
%	36.6	25.20	27	17.11	100

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Designation

Table 1.3.showing the designation

Designation	Numbers	%
Associate Professors	14	12.6
Assistant Professors	41	36.9
Senior lectures	32	28.8
Junior lectures	24	21.6

Government or Private sector

Table 1.4.showing the sector

Sector	Numbers	(%)
Government	26	23.4
Private	40	36
Semi government	45	40.5
	111	100

Organizational factors

Table 1.5.Descriptive statistics for Hygiene factors, Policy, Motivational, People, Self, Managerial

	Total (111)	
Items	**Mean**	**SD**
Descriptive statistics for Self		
1) As you know what is expected of you at work?	3.69	2.09
Descriptive statistics for Hygiene factors		
2)As you have the materials and equipment to do your work right?	3.91	1.148
Descriptive statistics for Policy factors		
3) At work, do you have the opportunity to do what you do best every day?	3.30	2.060
12) In the last year, have you had opportunities to learn and grow?	3.82	2.40
Descriptive statistics for Managerial factors		
4) In the last seven days, have you received recognition or praise for doing good work?	2.88	2.16
5) Does your supervisor, or someone at work, seem to care about you as a person?	3.47	2.03
Descriptive statistics for People factors		
6) is there someone at work who encourages your development?	3.23	2.116
9)Are your associates (fellow employees) committed to doing quality work?	3.33	2.10
10)Do you have a best friend at work?	3.53	2.190
11) In the last six months, has someone at work talked to you about your progress?	3.10	2.56
Descriptive statistics for Motivational factors		

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7) At work, do your opinions seem to count?	3.18	2.12
Descriptive statistics for Organization		
8) Does the mission/purpose of your company make you feel your job is important?	3.57	1.99
*number in brackets denotes the number of respondents		

Interpretation: The first question in the table shows the responses of respondents on factors related to self. Most of the respondents feel that their department employees know what to do at work with (mean=3.69).

The second question in the table show the responses of respondents on factors related to Hygenie factors. Respondents are happy that the company has the materials and equipments. (mean=3.91).

The third question in the table indicates the responses for policy factors .The respondents strongly agree that they have the opportunity to do what they do best every day with (mean = 3.30). The respondents strongly agree have you had opportunities to learn and grow with (mean = 3.82).

The table show the responses of respondents on managerial factors **in question fourth and fifth**. In the last seven days, have you received recognition or praise for doing good work.

Respondents are happy that the company has given them recognition or praise for doing good work with (mean=2.88). Respondents strongly agree that their supervisor, or someone at work, seem to care about you as a person with (mean= 3.47)

The **sixth question** in the table indicates response for people factors. The respondents do agree that there is someone at work who encourages your development with (mean= 3.23). Respondents also agree that their associates (fellow employees) committed to doing quality work with (mean= 3.33).Respondents agree that the do you have a best friend at work with (mean=3.53). Respondents agree that in the last six months, has someone at work talked to you about your progress with (mean 3.10).

The seventh question in the table indicates the responses for motivational factors. The respondents strongly agree at work, do your opinions seem to count with (mean = 3.18).

The result of the **eighth question** indicates the responses of all the respondents on organizational factors. Respondents strongly agree that the mission/purpose of your company make you feel your job is important (mean= 3.57).

Findings and Conclusion

Our empirical study of select educational institutes of Karnataka as an example has confirmed it that conducive work environment, fair treatment by supervisor, good relations with colleagues and proper facilities to do the work goes a long way in improving engagement of faculties. Many of the faculties were happy with the work environment in their colleges.

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With many colleges becoming research oriented, the management has taken steps to send faculties to latest training workshop related to research like SEM, SPSS, doctoral conferences. In some cases the colleges have started their own research programmes with financial concessions for their own faculties to improve the level of enrolment in doctoral programmes. The cost of attending conferences national and international is also being funded by the colleges to improve the research output among faculties along with reduction in teaching workload. Such kind of faculty friendly policies have to be continued to get good output. Incase of any problem, the supervisors and colleagues would discuss and solve the issues which help in promoting a congenial work environment.

Many of the faculties have been provided with laptops and access to popular databases like Ebsco, Proquest and WGSN to improve the level of updating to the latest trends in research in their own fields. That has increased the motivation and commitment of faculties to their jobs and led to the increase in publications of articles in good journals.

Limitations of the Study

The researcher was able to take responses from faculties from select colleges in Karnataka. It is assumed that the respondents have provided genuine inputs and reflect true experience. The engagement levels of male and female faculties have not been analyzed separately.

Scope for Further Research

The different branches of select colleges in Karnataka was considered for survey but other players in the education industry also can be included. More areas across India can be considered for the survey to increase the sample size.

In this study faculties from all streams like arts, science, management and engineering were considered. But other areas like biotechnology, medical, nursing can be considered for broad generalizations. This study can be done age wise to include the engagement of faculties in pure teaching or pure research. Detailed analysis with more statistical tools can be done to find more conclusions .

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Quality Assurance and its Impact on Higher Education Institutions in India-Education Based Tourism

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Abstract

The research helps to get a clear picture of quality assurance in Education based Tourism in India. We have collected the data from the secondary data for this research. In secondary data, research paper, journals, tourism curriculum, books, government reports and some of the articles have been used for analysis. The findings from this study were the number of universities involved in providing the quality of education in Tourism and courses offered by the institutions for undergraduates and post-graduation level and the impact of Tourism education during the times of covid pandemic. Recent trends in tourism, provisions introduced by government for the development of education based tourism and also the development of local or historical places.

Introduction

Education is a process of inviting truth and possibility of encouraging and providing time to discovery. On the whole, education means giving of knowledge either through teachers or self study by themselves it may be in formal or informal. Education helps to develop the powers of reasoning and judgment. In other hand tourism, it is a social, cultural and economic phenomenon which entails the movement of people to countries or places outside their usual environment for personal or business or professional purposes.(Sumit Kumar Singh, Subash Chandra Kannaujiya & Atul Kumar Sharma- published 28th Dec 2019)

Why do we need the concept of adopting education system in tourism?

In this era, tradition form learning i.e., class room learning makes students to think limited while using modern form of learning i.e., educating students in open nature makes students think practically and know the current situation of the world. So, Education tourism is considered as one of the increasingly popular new trend in the global tourism industry. It's all about learning the historical facts, discovering the things in the new ways and acquiring knowledge about different culture, traditions and customs will be learned practically.

Education tourism is considered as the most advanced form of travelling. The main feature of

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this education is acquiring knowledge by travelling and there will be no limit for age. The new trends in tourism education consist of school excursion, education trips for historical places, students exchange program, environmental tourism. Few of the courses offered by government for undergraduate and postgraduate level are Bachelors of Tourism Studies (B.T.S), Bachelors of travel & tourism management (B.T.T.M), B.B.A in (Tourism &Hospitality Management), and M.B.A in Tourism, MTA and MTM. From last one and half year the world is facing a serious problem i.e., covid. Due to this pandemic tourism industry has been fallen, so to get recovery industry has to be rebuilding again by attracting tourist and offer discounts to visit places. In education field due to pandemic new aids are introduced to teach students in classrooms like visuals aid, previous case study videos, film video of particular area, photography etc were introduced. In the present scenario of Indian tourism education there are more than five hundred institution are running tourism programs and the courses are offered in different levels i.e., undergraduate and post graduate level.

Literature review

Tourism education

The tourism higher education has been recognized by several countries can be witness by commitment of a theme on 'Tourism Education' in Annals of Tourism Research (Jafari and Ritchie 1981).later the publication of edited two more edited books namely 'An international handbook of Tourism Education' (Airey and Tribe 2005) and 'global Tourism Higher Education' (Hus 2005) also depicts the same. The three more committed journals on tourism education research

- The journal of teaching in travel and tourism.
- The journal of hospitality and tourism education and
- The journal of hospitality, leisure, sport and tourism education.

The vocational courses have played a major role in providing the required skills (Cooper & Shepherd 1997, Gillespie & Baum 2000) 'Education is directed toward expanding one's awareness of human environment and how to cope with this environment'. Private institutes are also found offering Certificate Diploma and Degree courses in Tourism education. The ministry of tourism has created Indian Institution of Travel and Tourism management (IITTM) in 1983 in New Delhi. IITTM have five centers in India, they are Delhi, Gwalior, Goa, Nellore and Bhubaneswar. After IITTM many other universities in India started various tourism courses. many courses like Travel & Tourism Management, Hotel Management, Cargo Management, Airline Ticketing and various other diploma & Certificate courses have been offered across the country. The famous tourism institutes are Pondicherry University, Banaras Hindu University, Bundelkhand University, HNB Garhwal University, HP Central University, Lucknow University, Kurukshetra University, Tezpur University, Christ University, Indira Gandhi Tribal University-Amarkantak, Madurai Kamraj University and many other government and private Institutions.

Objectives of study

- The present study being exploratory in nature the primary objectives of this study is to

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understand the concepts of 'Education based Tourism' with quality assurance and to analyses how to execute quality education in tourism.

- What are the recent trends implemented under tourism education and also to access tourism education in current scenario?
- To study the outcomes of innovative tourism education, this inspires student to build their career in this field.

Purpose of the study

The main purpose of the study is to know the importance of educational excursion in order to obtain knowledge, experienced on certain topics, rather than travel itself.

Educational Tourism is all about learning new things, acquiring a new knowledge about tradition, culture or history of other destinations.

Here the study investigates that how the universities and the educational institutions play a vital role in fostering local development through educational tourism. (Sumit Kumar Singh, Subash Chandra kannaujiya and Atul Kumar Sharma published 28 Dec 2019)

Firstly, brief description about the tourism education which is defined by many authors in the literature.

Secondly, the role of travel as a part of the educational purpose.

Thirdly, concentrated to explore the information about how the government is providing an enough provision to introduce the tourism Education and it also helps to study what is the role of universities in bringing the Quality Education in Tourism sector.

Finally, the impact of Education Tourism is presented the role of universities in improving the potential for the provisions of educational tourism in their own areas and also fostering local development. Laura Zizka published: 28 Feb. 2020

Methodology of the study

After a proper analysis of the literature on 'Quality Assurance in Tourism Education. It is observed that the empirical evidences on the research work are limited. This study is mainly used the secondary data reports, websites, related articles. The study is descriptive in nature .the secondary data is collected from review of past researchers and other reports.

Importance of Quality Assurance in Tourism (Sudip Saha, published: 2020-03-06)

In India travel and tourism industry s considered to be as one of the most influential sectors in providing benefits which are more economical, environmental and socio-cultural to various countries. As we observed that the visitor's expenditure is one of the biggest contribution to the tourism industries which influences the countries for betterment of the economy and growth. The advantages of implementing quality assurance in tourism education helps to exchange a various cultural concept, cultural ethos, customs, tradition and beliefs which attracts students. It not only attracts the core interest of the students in tourism sectors but it also generates the job

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opportunities for the various aspiring students in the countries, which is the income sources of many local residence of various countries.

Delivering and maintaining up the quality standards in the tourism education sector is one of the main challenge for the government as well as for the universities.

Quality Assurance is an organized manner of measuring the standard level of quality in the provided tourism services. In every stage quality assurance has objectives, actions and procedures should be involved in daily functionality for the effective implementation of quality assurance in tourism education. Quality assurances and certification in tourism assures the students to take the quality of work and their future endeavor.

Some of the actions to be applied for improving more quality in tourism education:

- In order to make the concept much familiar to all the ground of students the universities in all the countries needed to provided seminar, excursions, orientations on the topic of tourism education.
- The universities need to provoke interest in the minds of students towards opting courses offered in undergraduate and post graduate level.
- The government should encourage universities to offer more courses on tourism, as well as should create awareness and introduce the concept of tourism education for the students in their schooling itself.

The educational institutions should make use of some of the visual aids such as graphs, photographs, video clips etc. to make the concept much impressive to the students. (Seung-Hyun Lee, published: 18 Aug 2021)

- The instructors in the education institutions should guide the students in respect to the preparation and the presentation of the project works on the concept of tourism education.
- The government should play a vital role in improving the quality in tourism education in the form of allocating more funds in these area for the betterment of the scope of tourism education.
- The government should make more provisions in the field of tourism and also development of local areas.
- The government should make more policies on tourism educations.
- To encourage the students, the government should offer special allowance, stay funds, and some of the scholarship for them to start their career in the field of tourism education.
- Special privilege for female students in the time of excursion should be provided.
- Some of the primitive safety measures should be taken from the government side to boost female students to take up the tourism courses.

Courses offered in Indian tourism education institutions (Sumith Kumar Singh, Subhash Chandra Kannaujiya & Atul Kumar Aharma-Published 28th Dec 2019)

1. D.T.H.M- Diploma Course
2. D.T.T.M.-Diploma Course
3. D.T.M.-Diploma Course

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4. C.C.T.S.-Certificate Course
5. C.C.T.M.-Certificate Course
6. B.T.S.-Bachelor Course
7. B.C.A.-Bachelor course
8. BTTM-Bachelor Course
9. B.Com in Tourism-Bachelor course
10. B.Sc. In Tourism-Bachelor Course
11. M.T.A-Master course
12. M.B.A- Master Course
13. M.Com in tourism- Master Course
14. M.Sc. in Tourism- Master Course
15. P.G.D.T.T.- Master Course
16. P.G.P.T.-Master course
17. M.T.T.M.- Master course
18. M.A.T.M.- Master course
19. BHMCT- Bachelor course
20. CMTH- Certificate Course

Subject offered in Master Degree in Indian Tourism Education Institutions

1. Tourism Principle and Practices
2. Tourism Product (cultural & natural)
3. Tourism Business (Travel Agency & Tour Operation)
4. Tourism Policy &Planning
5. Tourism Law and Ethics
6. Transportation Management
7. Hospitality Management
8. Marketing Principle
9. Financial Management
10. Research methodology
11. Sustainable & eco-tourism
12. Geography of tourism
13. E-tourism
14. Entrepreneurship management
15. Destination marketing
16. Information communication technology
17. Foreign language (French, English, German, Spanish, Japanese, Chinese, Korean and Italian etc.)
18. History and culture.

Number of people opted for tourism education recently :(Educational Tourism Market Study by Future Market Insights FMI)

With the rapid growth of educational tourism across the globe, markets sets to register an impressive annual growth rate increased to 17.2% between 2001 and 2031. Besides on the age

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group, 19-25 segments lead the educational tourism market. As per FMI, the segment generates around 73% revenue for global educational tourism market.

There are different forms of tourism market such as diving Tourism market, Medical tourism Market, Agri tourism market.

Key restraints

- The opting the Educational tourism is much cost effective.
- The high cost associated with educational tourism is hampering the interest of the students who wanted to opt for Tourism education
- By covid-19 pandemic most of the educational institutions were closed due to the lockdown and institutions were unable to survive, student's rate of joining to the courses declined and also the local places were effected severally.
- Because of lack of information about the tourism education courses many students couldn't able to opt for the courses.
- In the present condition another big drawback in the system of tourism education is lack of professionalized mentor.

Conclusion

The present study has started with the discussions of fundamentals of education and the requirements of tourism to be considered in the part of education and also discussed about the benefits of tourism for the economy and community. Further, it has highlighted the current situation of tourism education in India, suggested some of the concepts to be adopted in tourism education for the universities. It has presented a clear picture of curriculum and subjects which are being followed in tourism institution. It also discussed about foremost issue presented in the tourism education system. Thus, the study has presented a board Spectrum of tourism education in India, on the regular basis the government should examine the universities and should take into necessary action for the development of institution, local areas and welfare of the student.

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Impact of COVID-19 on Education Tourism

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Abstract

Tourism and the field of education were the worst affected sectors during the pandemic of Covid-19. The reduction inflow of students not only impacted the educational institutions from other countries globally but brought about a complete transformation of education systems resulting in the emergence of newer methods of teaching-learning programs. The changes led to shifting of class rooms to the place of the students, use of modern technology and reduced travel. The resultant effect brought about heavy economic loss in some sectors globally, like tourism education, and education in general. The impact of Covid-19, is predicted to cause more changes in all sectors connected to education and tourism for which we must prepare new strategies.

Keywords: Tourism, education, Covid-19, impact, international, students**.**

Introduction

Tourism involving travelling to other places for the sake of studies or getting a training comprises Education tourism. The time period involving such a travel varies with the kind and duration of the study. Travel for education not only encompasses migration to a distant land but also could be travelling to shorter distances in one's own country or state. Exemplary cases mostly seen in India show the shifting of youth and students from rural regions to urban areas, in search of better opportunities in education, and training. The shift in rural population has occurred both in educated as well as in uneducated families where parents are illiterate. The education tourism results in both permanent and ad-hoc migration of students to other areas, albeit, may be for a short duration only (Ankomah and Larson, 2018).

The tourism conducted for the purpose of studies falls in different categories and varies in its measures from a short journey to a long or permanent shift in residence. Primary group involved in education tourism comprises those whose goals are well organised and performed based on "conducted organised education tours", whereas the other kind of education tourists belong to the group of individuals undergoing training sessions for specific kind of programs in universities or

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colleges. Accordingly, education tourism can be either a primarily tourism based or education based (Haukeland, Vistad, Daugstad, & Degnes-Demark, 2013).

Education tourisms has been prevalent since many centuries. Instances of travel to distant universities and gurukuls by ancient people all over the globe has been recorded in every region. In modern times, the scale of education travel has been taken to a new level with thousands of students travelling to different parts of the globe every year (Kumari, & Kumar, 2015).

Covid-19 and its impact

Covid -19 disease is a highly infectious, communicable disease caused by the pathogen named "Severe Acute Respiratory Syndrome Coronavirus 2 or SARS-Cov-2, a family of RNA coronaviruses" (Lupia, 2020). The Covid-19 virus equipped with high infectivity, and transmissibility turned into a global threat causing a great pandemic of the century, with high morbidity and mortality rates (Chinazzi et al., 2020; WHO, 2020) and was declared a pandemic by WHO in March 2020 (World Health Organisation-Europe, 2020). The disease originated though in China, led to the epicentre in Europe by March 2020 thus resulting in mass stagnation of total life on earth. the pandemic led to closure of all activities, commercial as well as academic including tourism, education, in both government and private sectors. A small minute germ brought down the entire world to a full stop (McKibbin & Fernando, 2020).

As per the report of UNESCO (2020), the pandemic of Covid -19 resulted in an extreme negative effect on the educational scenario leading to closure of all schools, from the grassroots, the kindergartens to the highest seat of learning, the universities, bring the learning activity to a zero. The higher density of students in schools and colleges, make the younger population highly vulnerable to Covid-19 spread. Reports show that around 56.6% of students from 130 countries were totally affected in their education due to the Covid pandemic.

(UNESCO, 2020).

The covid 19 pandemic has brought a total disarray in to the lives of the people all over the world. The impact on the tourism industry has been drastic causing heavy economic loss to almost all countries, the effect all the more pronounced in the field of education (Jamal &Budke, 2020). Several discussions have been done by the electronic and print media as well as the academicians through their research studies.Seraphin & Yallop, (2020) have opined that "whenever the tourism industry is affected by major external factors such as over tourism, literature (either academic or news media) are essentially focusing on the industry, forgetting that tourism is also a field of study". Further it has been noted that changes that affect the tourism industry also disrupt the educational equally, as was evident by the impact of COVID-19 in the last two years.

The effect of Covid -19 on the tourism and hospitality industry has been enormous leading to the limiting of visiting areas and or their closure followed by brief spans of re-opening, affecting the "areas of economic activity "drastically. The resulting events have caused impacts that are noted as "catastrophic" indicating that tourism was one of the most affected fields all over the globe

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experiencing extreme losses in terms of economy, travel, hospitality, and saw a total closure of all activities (Nikos et al., 2021).

According to the survey results given by Nations World Tourism Organisation the total loss to the tourism industry stands at 850million to 1.1 billion in inflow of the tourists globally (UNWTO, 2020). The report by World Travel and Tourism Council projected a loss of 50 million jobs all over the world in the tourism sector due to Covid-19 (WTTC,2020). It has been predicted by IATA that the numbers of tourist travel will not resume normality for another two years, viz., upto 2023.

Owing to this, IATA showed concern that the tourist numbers may not reach the level of 2019 until 2023–24 (IATA, 2020).

Effect on tourism education

It has been noted by several investigators that the developments in the tourism industry have greatly impacted the nature and kind of methods in teaching techniques in the educational curriculum, (Camargo &Gretzel, 2017; Hales & Jennings, 2017). The design and content of the curriculum in the various courses in universities have changed accordingly to cater to the newer needs of a changing world.

Studies by other scientists have revealed that Covid -19 has resulted in drastic changes in the field of academics, ranging from lowered research in academic fields to reduction in student admissions worldwide. The effect, though much seen in every field of education, is more pronounced in specific fields like tourism taken as a study, and similar fields. Though tourism education was much lower in the times before Covid, studies in the field of “tourism marketing, destination management, tourists’ behaviour, and related topics” need more attention, and were drastically affected (De Gruyter, 2020). Keeping in view, education in the realms of tourism and hospitality industry, very few studies have been conducted in this field (Baum et al., 2020). Not much studies have been reported with respect to Tourism education and Covid-19, though the impact is very conspicuous.

Reduction in number of students travelling for the purpose of education

As per the directives of the WHO, the member countries of WTO imposed restrictions on travel and movements across the borders in order to prevent the transmission of Covid-19. This resulted in a tremendous effect on the trade and business transactions, gradually, bringing about more specific regulations aimed at restricted movements of only essential foreign travellers and creation of “travel bubbles”. Such regulations created a significant impact on specific segments like tourism and educational sectors, which led to unforeseen losses for the tourism department worldwide. It has been noted that the losses incurred in the tourism industry during 2020 was the heaviest after the 1950 devastation. Admissions in international students in many countries have been shown to be affected as much as 75%. The heavy economic instability caused by Covid -19 pandemic has made online teaching- learning platforms to open up in many universities (Financial Times, April 2020; WTO, Aug 2020). It has been stated in Financial Times that “University systems in Australia, Canada, the United Kingdom and the United States, which

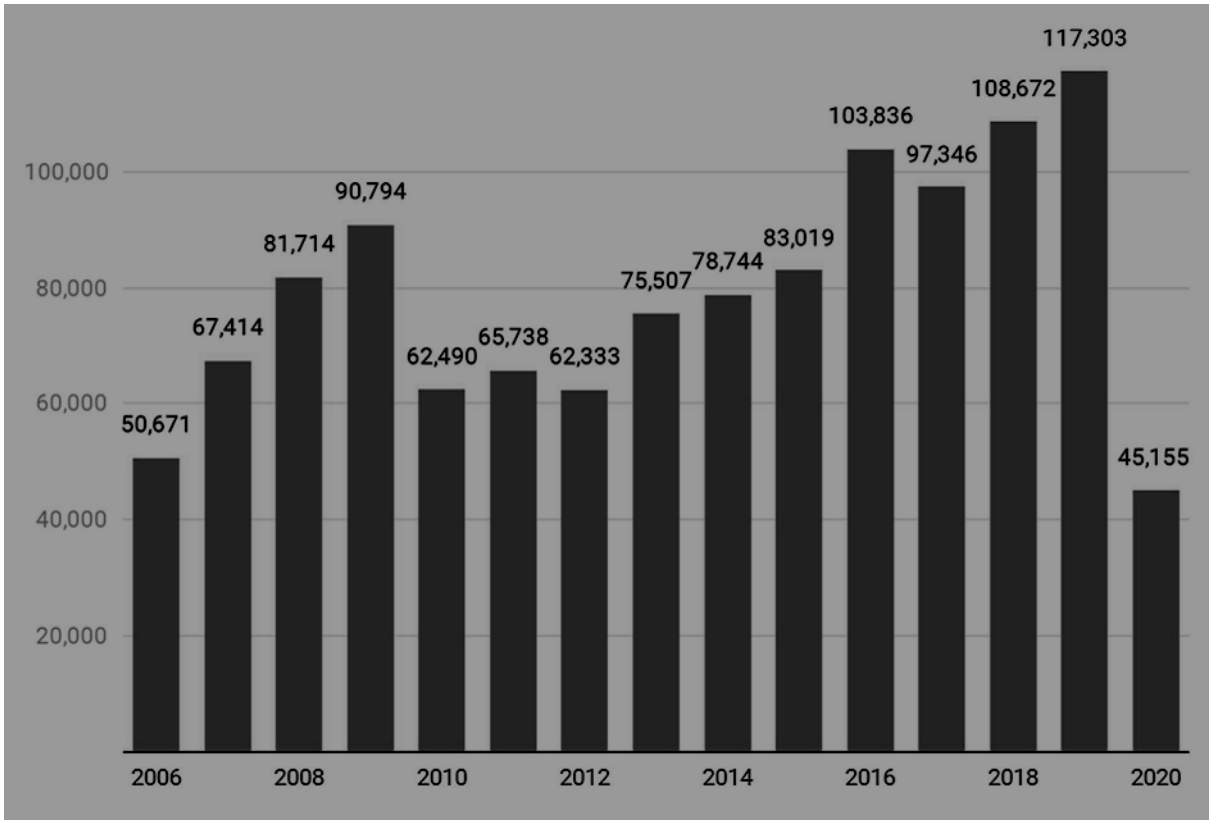
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have invested in attracting a growing number of foreign students, are especially vulnerable to the crisis, with some institutions preparing for a potential drop in international student enrolment", (Financial Times, April 2020).

Long term effects of the pandemic caused predict a greater level of "uncertainty surrounding the evolution of the pandemic" leading to the implementation of newer methods of travel bans and restrictions which may profoundly cause steep fall in the number of students travelling to other countries for the sake of education. It was predicted in April 2020 by American Council of Education that "international enrolment would drop by 25 per cent" (NYT, May 2020; WTO 2020).

There has been a steep reduction in the number of visa applications by the students intending to study abroad. Australia has recorded a fall of nearly 90% in visa applicants among the student sector since the pandemic began. Hurley (2020). states in his report that

"There are approximately 210,000 fewer international students in Australia than would otherwise be expected. From the 29th of March to October 25th 2020, there was a reduction of around 75,000 currently enrolled international students. As of October 25th 2020, there were approximately 135,000 international students outside Australia and 400,000 in Australia"



Source: Department of Home Affairs (2020a), Australia. (Hurley, 2020)

Figure 1.Student visa applications for April to June (financial quarter 4) 2006 to 2020

The information on the travel movements of international students to Australia and different countries have been denoted in Figure 1 and Table 1.

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Table 1.Reduction in enrolment of international students in different countries

Country of citizenship	29 March 2020			25 October 2020			Total
	Outside	Inside	Total	Outside	Inside	Total	Change
China	66,928	106,796	**173,724**	84,688	81,220	**165,908**	-7,816
India	5,743	91,994	**97,737**	8,665	78,659	**87,324**	-10,413
Nepal	1,259	44,052	**45,311**	1,345	39,480	**40,825**	-4,486
Vietnam	2,894	19,434	**22,328**	3,522	17,311	**20,833**	-1,495
Malaysia	1,664	17,352	**19,016**	2,975	13,231	**16,206**	-2,810
Brazil	2,627	16,843	**19,470**	1,599	13,809	**15,408**	-4,062
Colombia	1,940	15,914	**17,854**	1,600	13,379	**14,979**	-2,875
Philippines	883	14,667	**15,550**	1,309	13,225	**14,534**	-1,016
South Korea	1,733	14,424	**16,157**	3,088	10,941	**14,029**	-2,128
Indonesia	1,446	14,568	**16,014**	2,854	11,377	**14,231**	-1,783
Other	29,657	141,450	**171,107**	25,005	110,400	**135,405**	-35,702
Total	**116,774**	**497,494**	**614,268**	**136,650**	**403,032**	**539,682**	**-74,586**

Source: Mitchell Institute report, 2020

The figures and the statistics clearly indicate a drastic fall in the number of students travelling to Australia, in particular, during the pandemic of 2020, owing to the heavier restrictions by the government. The reduction in the movement to other countries has been affected likewise as seen from Table 1. The information indicated a greater change for countries like India (-10,413) and China (-7,816) showing record decrease in number of students from other countries.

The large reduction in the incoming students from other countries makes up for a considerable change in the other sectors like real estates, renting out of residential buildings, reduction in trade for commercial and consumer products, and a significant fall in the floating population of certain cities in some specific countries like Australia, USA (Mitchell Instt). In countries where the international student inflow contributes significantly towards the economy of the state, the effect is seen on the overall financial conditions too.

Change in mode of imparting education- Emergence of online teaching mode

The resultant effect of the pandemic has been seen on the educational modes in the tourism education sector too. Changes have been imminent in order to maintain the functionality of the teaching -learning programmes and thus, the deviation in the mode of teaching from regular classes to online education programmes has produced a few benefits. The conduction of classes, conferences, symposiums and training programmes in online mode has been the way of working in education tourism as well, reducing the direct contact thus following Covid-19 directives (Nikos et al, 2021).

The information and communication technologies (ICTs) based courses in the field of education and tourism have been extremely helpful since many years (Goh & Sigala,2020). The ICTs have

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transformed the educational field by imparting educational programs through the use of technology and computers. The online mode of teaching has a better edge for both teachers and students, bringing classrooms into the vicinity of the students (Sigala, 2013). The advantages of the ICT courses lie in the fact that the content quality of teaching programmes is well maintained along with the use of technology to ensure proper delivery of the lectures, thus enhancing the interaction between the students and the teachers and bringing forth the creativity to the higher level (Goh & Sigala, 2020).

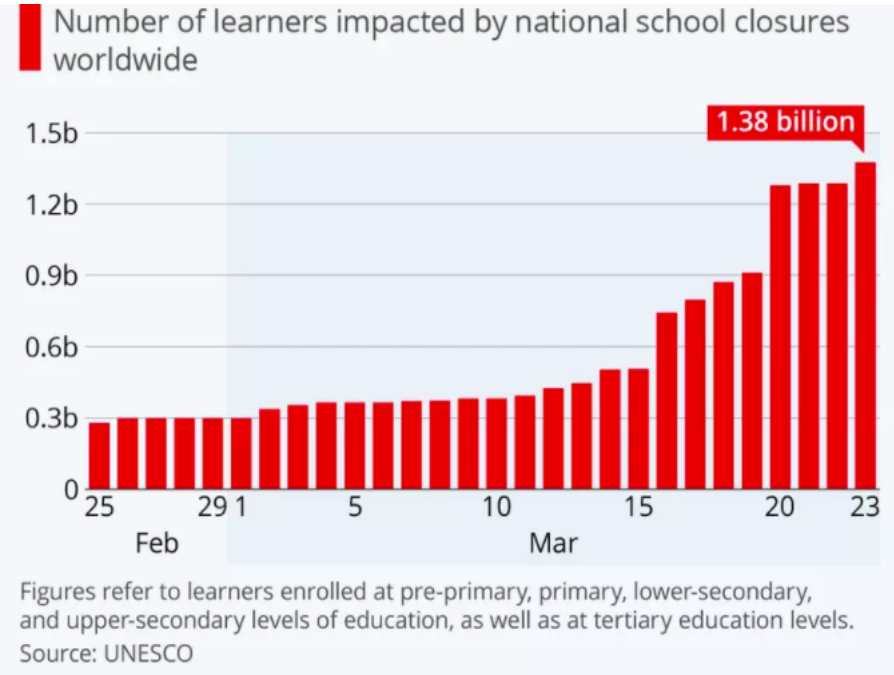
According to the authors,

"Online courses and resources provide hospitality and tourism students time and space flexibility "(Goh & Sigala, 2020); the courses being in collaboration with the industry, have been received well by professionals (Sipe & Testa, 2020).

Distant learning programs

In contrast to the regular mode of learning, the online class rooms and distance learning modes have taken the education sector by storm during the pandemic. Most of the countries have instructed their educational bodies to resort to online teaching mode during the pandemic in order to bring continuity in the filed of education. Most of the teaching learning programs are run online through internet usage, on personal computers, mobiles and tablets. Textbooks have been replaced by digital files. Onscreen time of the students have increased. These programmes are accessible to students across the globe, thus, preventing travel to different countries for the sake of education.

It has been recorded that certain online learning platforms have shown a 200% increase in the enrolment of students since the Pandemic began, as was seen with "BYJU'S, a Bangalore-based educational technology and online tutoring firm founded in 2011", (Li and Lalani, 2020).



Source: UNESCO, WEF

Figure 2.Impact on enrolment of students in different classes worldwide during pandemic

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It has been established that around 1.38 billion students studying in different levels of education have been affected by the pandemic in a serious way, leading to discontinuation of education caused due to closure of schools (Figure 2). As a result, several institutions have resorted to the online mode of teaching during the pandemic to sustain the continuation of classes.

Education system which was already at cross roads before the pandemic has been tremendously affected. According to scholar Yuval Noah Harari (2019), in his book *21 Lessons for the 21st Century*, quotes that

"How schools continue to focus on traditional academic skills and rote learning, rather than on skills such as critical thinking and adaptability, which will be more important for success in the future".

Hybrid mode of teaching

Many institutions that were affected by the Covid-19 pandemic have transformed their teaching to "hybrid system of learning". This method has been seen as a better option to continue education in many countries. It has been shown from several studies done that "classroom learning is not just source of education acquisition but to learn the basic tenants of socialization" (Calogiannakis & Eleftherakis, 2012). But it was impossible for the conventional mode of learning and teaching to happen due to sudden lockdowns and restrictions on the movement, at the same time, there were several hurdles and challenges to overcome in a completely newer digital program for teaching. As a result, several institutions opted for the hybrid learning modes where a mix of both classroom teaching was done with digital learning using modern technology so as to complete the educational programs in line with the conventional curriculum standards. Though such programs have shown to cause a higher stress level amongst the students in certain regions and families (Islam, Barna, RaihanKhan, & Hossain, 2020; Resnchuk and Tanyova). Therefore, a much deeper study is required to fully understand the importance and effects of these hybrid mode of education in institutions and look into the possibilities of adapting them in a wider manner for the future education programs.

Conclusion

The effect of Covid -19 pandemic has been seen universally in almost all fields of our lives in the last two years. The impact has been more profound in some sectors especially, in the education and the tourism sectors. In the combined field where tourism is considered with the need for education, the impact is all the more, resulting in heavy economic losses to both educational institutions and tourism industry across the globe. The change in teaching modes in many countries have been implemented, though that does not ensure inflow of students from other countries for education. It has been predicted that if normal travel conditions are not returned, the numbers of students travelling for education is going to face a steep downhill trend in future years. Everything depends mainly on how and when the pandemic ends and what alternative modes can be sought in both education and tourism.

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The Quality Assurance of Higher Education System: Pratices and Issues

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Abstract

The length of performance assurance in higher education is increasingly being used to show the norms of education, the practice of maintaining and improving the place of achievement of education achieved by graduates of higher education. This explanation of the quality of education, which is to adhere to the norms of education, is a specific condition of the knowledge, skills, and abilities that a student achieves as a result of high school application to a student's learning problems, involvement in a particular school program. Consistent with rising awareness in (Brennan and Schah, 2000).

Advantageously, each internal and external warranty is distinguished. Internal quality assurance refers to applications and practices in which the institution itself covers and improves the quality of the educational offering, and external quality assurance refers to applications and practices between higher education institutions and organizations that guarantee the performance of the application increase. While individual universities have constantly applied and practiced to ensure the quality of school education, educational institutions have also constantly worked within public institutions developed throughout the Kingdom to ensure educational standards. I did.

This approach evaluates the whole new type of field service assurance that the latest reforms have been observed in public applications and the problems they improve for better education.

The Emergence of New Quality Assurance Practices

Towards the end of the 20th century, the public funding structure of higher education institutions required major reforms. Faced with new austerity policies and demands for rigorous efforts around the world, the Netherlands has developed a whole new quality assurance agency in combination with progressive university governance practices. The trends in these pioneering international locations were subtle, alongside Europe, Asia, and ultimately other international locations around the world. High human capital has been shown to be an important aspect of tax improvement and an important part of the positive benefits of government. As a result, many

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international locations are moving from the elite to the mass structure of higher education (Trow, 2005).

The various impacts of the financial mode have radically changed the day today courts between the state and higher education institutions, and policy makers are looking for new approaches to ensuring academic excellence in school education. Has been (World Bank, 2002). First, the global demand for decent human capital has stimulated changes in the diploma framework of many countries. Together, these new diploma frameworks have tested national practices to stimulate the rapid dissemination of new academic packages to many international locations and to ease academic demands. Second, we are incentivizing private universities by expanding our higher education infrastructure with cross-border franchises and digital universities. These universities have brought new challenges to the structure of the country with top-notch external guarantees, especially those that are fully established in crisis situations like the inspection of public facilities. Third, the aggressive forces unleashed by finance and mass education have made universities more adaptable to the rapidly changing tough job market and student application interests. As a result, educational institutions in many countries are seeking greater flexibility and independence from historic countries' world-class statutory compliance policies, organizing new training packages, restructuring and discontinuing current packages. By moving the package, you can respond quickly to changing social needs. Finally, the pace of growing social call for schooling has been brought about in huge through college students` must recognize the growing personal edges reachable to oldsters with better levels. The empirical fact of the developing personal edges of instructional levels has altered the traditional speak referring to schooling finance, encouraging many nations to require college students and their households to pay a far larger proportion of better schooling costs. Consequently the brand new practices of outside first rate warranty together request to retort to public issues that establishments offer educational really well worth for money.

This dramatically altered putting of establishments of better schooling helped monitor the inadequacy of each the traditional inner and outside practices for comforting instructional requirements (Brennan and monarch, 2000). Therefore of their search for a country wide framework as a way to inspire innovation in instructional packages while retaining and up instructional requirements, policymakers are experimenting with many progressive varieties of instructional firstrate warranty.

The number one authorities’ experiments with new first rate warranty practices befell predictably within the North American state, accomplice early exponent of mass schooling. Attached evidence of declining instructional requirements in public schooling the bulk folk’s states followed within the first 1980s legal guidelines requiring that publically supported universities expand express plans for assessing pupil teaching (Dill et al, 1996). After new country wide warranty guidelines had been together delivered in France (1984), the United Kingdom (1985) and conjointly the European state (1985) (van Vught and Westerheijden, 1993). The French authorities turned into ordinarily interested in lowering its functional warranty paperwork, the authorities in high quality sought after to recognize a more potent linkage of higher schooling with the marketplace, while Kingdom of The Netherlands followed a singular Questions and answers framework in affiliation with accomplice progressive technique to guidance universities.

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The trends in those pioneering international locations had been then subtle to one of kind international locations in Europe, Asia, and sooner or later across the globe.

External first class everyday public substances guarantee a variety of u. S. We observed three modal documents in the county, but usually: a critical scrutiny of the European Ministry of Education of the Leading Guarantee, a North American state version of the Decentralized Leading Guarantee, and a limited country combination application contest. And further scrutiny by the British version. Meanwhile, the country has essentially abandoned the highest quality assurance initiative for sound accredited universities (Dill, 1992). In the United Kingdom, until the Thatcher administration acted in 1981 in Peace was a delegation of quality education in a well-funded university area, thereby hindering and guaranteeing a quality university level. was doing. Migrated to. The fact of an equivalent cooperation mechanism is an external disclosure system. In contrast, at the level, school ministries are much more willing to establish university standards. They created and coated legal guidelines for college admissions, academic furniture, application categories, and final exams. In the United States, the Citizens' Council especially advocated invitations when higher education progressed rapidly after World War II. This is a native method of ensuring excellent scholarship that complements the culture of state approved and institutional activities of volunteers as bidding delegations. Upon reapproval of the Supreme Education Act of 1972, parliamentarians will find that providing direct civil economic support to students rather than educational institutions will be the most powerful and powerful show comparable to all openings in higher education. Insisted that it began to utilize demand power and academic excellence.

Quality assurance clearly details about representative external quality assurance programs and practices organized by the vicinity of authority over quality academic assurance. Professional or tone- regulation fluently assumes patron sovereignty in which academics themselves are principally responsible for defining and administering the rules and morals assuring the quality of academic provision. As noted this places topmost emphasis on traditional voluntary practices carried out by professional bodies including delegation of academic programs and institutions by professional associations as well as cooperative professional practices analogous as external examining. State or direct regulation of academic quality assumes the sovereignty of the state in defining and administering academic morals. The new quality assurance instruments emphasized by the state include the description of academic degree fabrics, programs introducing new assessment practices analogous as academic checks and/ or subject assessments designed to maintain and meliorate internal quality assurance practices, state conducted delegation of programs and/ or institutions, performance backing and contracts, and ultimately regulations impacting the public provision of academic information analogous as state- commanded examinations or checks. For the request to work effectively as a means of assuring academic morals, it's necessary for scholars and their families to achieve effective consumer sovereignty through informed choice of academic programs. Questions and answers practices associated with this perspective include commercially produced rankings and pupil attendants designed to give academic quality

Several pivotal points may be derived from these easy distinctions. First, variety of quality assurance practices analogous as delegation or educational scrutiny area unit basically general

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processes that may be conducted freely below the aegis of educational professed associations analogous because the yank Board of Engineering and guiding (ABET) and also the European University Association (EUA), or may be a demand of public policy distributed by agencies established by or combined with the state. also quality rankings may be created by the educational profession as within the world university league table published by the Shanghai University, by the state as within the Britain Subject judgment, or by the particular diligence as within the commercially- quoted rankings happiness to the London Times or the North American country News and World Report. Second, It is generally argued that expert tone or requirement power provides a decisive opportunity for the Kingdom law of tutorial norms, but the truth is that large-scale guarantee practices based on expert or requirement are usually strong. It is the subject of the largest element established in the kingdom for its functionality. However, if the Professional Tone Act or Regional Unit covers all public interests with performance and establishes standards of instruction, it must be regulated or officially worshiped and / or subsidized by the Kingdom. For the sake of explanation, the dominant effect of voluntary delegations in the United States in North America is that almost all governments use institutional delegations to scrutinize the eligibility of councils and universities for federal student assistance. It comes from the fact that. Equally reputable commercial ratings, such as the Guardian of the United Kingdom and the Good University Guide of Australia, are highly established in government-sponsored or edited university statistics. In short, powerful tone and / or requirements law is understood as an important tool of the kingdom to ensure educational excellence. The challenge to all international locations is to form a reporting body that harnesses the power of the Kingdom, education professionals, and demand to effectively and effectively secure education standards.

An Evaluation of External Assurance of Quality Practices

The sections that follow, assessment the number one new practices of outside instructional best guarantee and the troubles they increase for superior training.

National Qualifications Frameworks

In reaction to the converting terrain of superior training some of nations comparable as Australia and Ireland have espoused new public qualifications fabric (Young, 2003). The cross country wide Bologna body of maids, masters, and exploration doctoral levels, the “Dublin Descriptors,” and the United Kingdom Graduate Norms Program also can be understood in those terms. The authentic reason for those fabrics becomes to provide transnational popularity for instructional levels to prop in attracting overseas students in addition to assist in setting application graduates with inside the international request. Still, with the aid of using furnishing wide descriptors of getting to know troubles precise to every role of instructional levels, instructional qualification fabric additionally provide a few implicit reference factors for outside best guarantee practices (McInnis, 2005). A similarly subtle instance of diploma fabric is the United Kingdom Subject Benchmarks application (Williams, 2005).

The category of superior training has additionally produced sever a new expert or extra vocational college packages for which clean settlement on instructional content material and

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student getting to know troubles is often lacking. In reaction to a developing subject approximately the network of instructional norms throughout instructional packages, the United Kingdom completely created Subject Benchmark Panels to in detail outline relevant instructional content material and threshold norms at the location of every challenge field. Over a 5 term the United Kingdom panels advanced challenge marks for packages enrolling the full size adulthood of first role students.

Some coverage makers without problems was hoping and a few instructional workforce without problems confused that public qualifications fabric and challenge marks could come a nonsupervisory tool for assuring the health of reason of instructional levels. The fact that brand new fabrics serve as the best external guarantee, but the fact that the details of this fabric and excellent training of markings are usually explained using the teacher's method, limits the influence of the fabric on educational standards. It is targeted and usually means circular. In the UK, the effectiveness of the Challenge Benchmark proved to be more optimistic and experimental than the non-supervised one (Williams, 2005), helping to outline and justify the new subject. Generating discussion about applicable academic norms at the subject and university position, as well as helping to strengthen internal university processes for new course blessings and academic quality assurance. Also, the most significant donation that qualifications cloth make to an regular public awesome guarantee their whole content, and in their hobby as well to the effectiveness of software program awesome guarantee conditioning.

Quality Assessments

One of the maximum vital changes in country wide awesome guarantee frameworks at the top of the twentieth century have become the emergence of the appraising state (Neave, 1988). Many country wide governments initiated and/or backed the arrival of new agencies and practices designed to assess awesome in contemporary-day educational interest applications and establishments. The new assessment practices enclosed educational audits, undertaking assessments, and new forms of educational enfranchisement. During the Eighties the bulk of America of America states observed assessment guidelines designed to encourage public establishments to vicinity big hobby on the development of student learning. However the ones guidelines delegated implementation responsibility to establishments, the institutional responses weren`t outwardly assessed, and moreover the guidelines had very little measurable impact on educational awesome (Peterson et al, 1999). Similarly, anciently institutional enfranchisement with inside the United States of America have become criticized for being too whole in its scope, too targeted on input requirements in preference to policymakers` troubles regarding educational necessities, and insufficiently smooth therein enfranchisement opinions do now no longer seem available to be created public (Dill et al, 1996). Existing voluntary software program accreditations did now no longer inspect the training schemes inner which the bulk of college students had been registered, accrediting in maximum instances expert fields. Below mounting pressure from policymakers involved regarding declining educational necessities, all of the institutional enfranchisement agencies observed student assessment on the equal time of their necessities for evaluation and a number of exceptional enfranchisement agencies brought new enfranchisement evaluation methods. however while many a long term of experimentation a United States of America Department of Education report (2006) during that US-style voluntary

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institutional and software program enfranchisement had been although inadequate mechanisms for reassuring the standard of student learning. Outside America of America new forms of awesome assessment further to undertaking assessments, educational audits, and cutting-edge strategies to enfranchisement had been mandated with the resource of the usage of several countries for all in public supported establishments of better training. every of those practices observed companion logos| the identical series of activities -- an institutional self-take a look at, companion degree out of doors referee, and a public report of findings -- however the most important intention of every exercise differed. Subject assessments, as enforced in countries much like the united kingdom, European country, and Scandinavian nation, worried systematic opinions of the standard of added ordinary overall performance of take a look at applications with stress on direction of take a look at, teaching, and software program relevancy to graduates and moreover the economy. In distinction, educational audit as enforced in countries like Australia, the UK, and Hong Kong, targeted on the methods that establishments use to assure themselves that their decided on necessities place unit being achieved, what in Kingdom of Sweden is usefully termed training awesome work. Enfranchisement, as enforced in Europe is similar to United States of America enfranchisement in its assessment of a software program`s capability for awesome and its binary judgments regarding the attainment of threshold educational necessities. However the european practices differed in their deliver interest to take a look at applications in preference to establishments, in their whole coverage, and in their hobby further to the effectiveness of software program awesome guarantee activities.

All three new outdoor assessment methods facilitated conversation and collaboration among academic staff in improving student literacy and ensuring educational norms within academic institutions (Kehm, 2006; Massy, 2005; Stensaker, 2004). This is a non-negligible impact, given that all continuing education involves the impetus for academic workers to invest their time and effort in research. However, if the emphasis is on open management rather than organizational improvement obligations, audits take the time and effort to prepare for insurance paperwork and build a world-class architecture for auditor meetings. You can promote the compliance lifestyle you spend. Heavy sweat to secure and improve academic standards. External venture audits and delegation of software programs are also usually expensive to set up and over time. In addition, because they focus on venture positions, audits inevitably provide an organizational growth driver and an effective internal quality assurance process. Inconsistency research is a much cheaper and better proposal that can be applied to all types of institutions and provides some of the same impetus for oral exchange and collaboration to improve tutoring and literacy. increase. However, the implicit high level of satisfaction of educational studies supports empirical demonstration of effectiveness, for example, by excessively thorough evaluation coexisting with core educational strategies, if they are improperly designed. Confidence in internal strategies to ensure scientific norms that may be constrained by excessive reliance on top-notch safety credential.

The development of outdoor reading comprehension in the UK, a professional outdoor proficiency test, shows some of the problems with high quality exams (Lewis, 2005). Of the many prestigious outdoor safety practices practiced in the United Kingdom and some Scandinavian countries, academic standards are arguably the best. External observers have

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traditionally evaluated the actual collective overall performance of college students on underwriting exams used to confer honorary degrees at UK universities. External reading appeared as a professional exercise in England in the early 19th century and was explicitly encouraged by subsequent college exemptions. Nevertheless, under government pressure to ensure academic standards, practices until the Deputy Prime Minister and the Headliner Commission passed the Expert Standards Act in 1986, making difficult academic claims about the validity of practices. Was not regulated or codified (Warren Piper, 2004). In addition, government guidelines have been introduced to publish a summary of outdoor reading reviews at universities, and the UK Government-sponsored Quality Assurance Agency (QAA) has included specific outdoor reading regulations in each university's academic research, Institution.

Nonetheless, the widespread abandonment and continued evaluation of modular governance in key areas of higher education in the UK in recent years has reduced the ability of outside observers to actually explore academic norms within the subject. .. Rather, outdoor observers have come to perform the function of assessing the effectiveness and credibility of the overall assessment governance of selected projects. In addition, the most important donation to a qualified public quality assurance mechanism is to help focus public discussions on academic standards on student issues, not on materials.

Information

A specific percentage shows that of outside first-class guarantee is information provision. The occasion of overall performance signs to help guarantee educational requirements have turn out to be a completely crucial outside first-class guarantee observes in numerous countries (Cave et al, 1997). Initially overall performance signs had been designed with the aid of using policymakers to inform authorities investment, generally in affiliation with new pedagogy financial gadgets like overall performance-primarily based totally investment or college overall performance contracts. As pedagogy has turn out to be extra aggressive throughout the state and across the world signs of instructional first-class have an increasing number of been discovered with the aid of using authorities, educational, nonprofit, and commercial enterprise entities to better tell pupil opportunity of an educational program. Several policymakers moreover agree with that knowledgeable pupil opportunity is Associate in Nursing prestigious shows that of outside first-class guarantee. while authorities subsidies of higher schooling in every united states of america rectangular degree predicated on the belief that the educational really well worth supplementary with the aid of using pedagogy applications flip out beneficial consequences for society, those social edges rectangular degree difficult to degree directly, therefore outside first-class guarantee makes use of proxy measures of instructional first-class. These include: extra instantaneously final results measures like graduate placement, salaries, and delight with schooling program; output measures like pupil check scores, crowning glory prices, and marks; and sundry technique measures like pupil engagement. Outcome measures like graduate placement and salaries rectangular degree informative and generally legitimate first-class information for capacity college students and could also be treasured widespread signs of effectiveness for educational applications if used by establishments. Without postpone supplied output measures like pupil marks or commencement prices may also be unreliable signs of

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instructional of instructional} first-class due to they`ll be raised with the aid of using decreasing educational requirements.

For this motive overall performance-primarily based totally investment or contracts, that rectangular degree from time to time primarily based totally ordinarily upon supplied input, process, and output measures, have validated to be Associate in Nursing insufficient device for reassuring educational requirements (Jongbloed and Vossensteyn, 2001) and want to be supplemented with the aid of using authorities mandates on first-class information provision and outside first-class exams. Whereas not unusual place graduate tests exist in certain professional fields like medicine or coaching and are applied in affiliation with outside exams with the aid of using professional accrediting organizations in the GB and additionally the U.S. to decorate educational requirements, not unusual place tests do not exist all advised subjects. Brazil attempted the most ambitious test in mandated not compulsory situation tests (Schwartzman, 2004), growing throughout the state designed and administered tests all advised predominant situation fields for graduates of every public and private universities. The tests furnished prestigious overall performance information, but could not efficaciously investigate the unique brought with the aid of using an academic program. Underneath strong political strain from the faculties the tests had been modified to a voluntary survey of a pattern of graduates, thereby lowering the validity and dependableness of the overall performance information furnished. Each Australia (Graduate Skills Assessment- GSA) and additionally the U.S. (Collegiate Learning Assessment-CLA) rectangular degree experimenting with greater fee powerful and extra without a doubt administered checks of everyday competencies for preliminary stage college students. while those checks may also provide a widespread indicator of the educational really well worth supplementary with the aid of using establishments, the everyday content material of such tests might probable inspire the decreasing of instructional of instructional} requirements and in any occasion is not going to help tell educational personnel in shows that of up educational requirements in precise academic applications. Because of the regulations of historic output measures and standard tests or checks, not recommended surveys of pupil information had been evolved in Australia and additionally the U.S. as a manner of instructional first-class guarantee and rectangular degree spreading to opportunity countries. The Australian Course information form (CEQ) surveys graduates` perceptions of coaching first-class, competencies learned, and their delight with their schooling of their academic program (Harris and James, 2006). The U.S. National Survey of Student Engagement (NSSE) asks currently indexed college students to document on reports of their programmer framed to be associated with powerful learning (Ewell, 2005).

While fashionable instruments, each the ones surveys square diploma based definitely essentially upon systematic assessment on effective education and student reading and thus supply more valid and informative symptoms and symptoms of tutorial of educational} quality for functionality university college students in addition as academic personnel. Overall, the validity of public statistics on academic quality has end up a disputable problem in pedagogy. Quality ratings through manner of method of agency publications usually depend on statistics gleaned from reputational surveys, input measures like student check scores or monetary resources, and symptoms and symptoms of assessment quality all of that have questionable validity as

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predictors of effective student reading (Dill and Soo, 2005). These ratings have turn out to be especially prestigious on academic behavior, usually encouraging establishments and applications to speculate time, resources, and strength in up their rated reputations in vicinity of withinside the hard schooling quality artwork critical to truly decorate academic necessities (Brewer et al, 2002). Additional valid and useful academic quality statistics and ratings are created through manner of method of now not for profits entities similar to the middle for pedagogy Development (CHE) in Deutschland, in addition because of the truth the NSSE and National assessment Council`s (NRC) assessment of assessment scholar applications withinside the U.S.. A essential determinant of the legitimacy of educational quality statistics is government policy, which can subsidize the event and provision of more valid quality statistics as withinside the case of the NRC scholar surveys with inside the U.S. and moreover the Australian Graduate Survey, and/or mandate publically supported universities to participate in more valid surveys and ratings as with inside the case of the NSSE and CHE ratings. Publicly to be had with inside the market statistics on academic quality plays a essential role in reassuring academic necessities, however satirically its import can also be large for internal than outdoor quality assurance. International assessment on student possibility suggests that quality ratings and scores effect the academic options of a fantastically tiny phase of the scholar population, often those of immoderate ambition and action (Dill and Soo, 2005). The schooling alternatives of most university college students place unit stimulated through manner of method of a large sort of academic, social, and private factors, that suggests that the character options of even well-informed functionality university college students place unit now no longer probable to be a powerful effect on the peace of mind {of educational of educational} necessities at intervals academic establishments. The lot of critical role of quality statistics is so seemingly to be its development and use through manner of method of tutorial personnel as a part of institutional efforts to assure and decorate academic necessities.

Summary

The current upward thrust with inside the significance of human capital for monetary and social development in society calls for the best schooling and through the year’s new technology to calm and boom the call for schooling. All worldwide places are probably to offer suitable training of schooling degrees, dependable and dependable statistics on academic overall performance and a cost-powerful method to outside tests that make sure institutions, instructional. Looking for an inexperienced country wide framework for excellence much of the better schooling at the fly has sturdy inner and advanced guarantee technology. Graduation frameworks and issue measures assist make sure outside excellence with the aid of using assisting public and educational conversation concerning academic overall performance from curriculum to socially useful getting to know outcomes. In addition, historic expert practices seem like insufficient surrounded by the new better schooling ecosystem, so an outside evaluation of the nationally mandated inner top practices appears certain. Centralized control of schooling via the country wide Ministry of Education is impractical inside the mass system. Skilled practices like voluntary educational enfranchisement the US and outdoor examining inner side the UK have mentioned boundaries and educational audits of internal superb assure sooner or later of some of worldwide places have simply disclosed that the ones institutional practices

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may be improved. Comprehensive utility enfranchisement practices, just like the ones being experimented with in Europe, will facilitate assure the attainment of threshold educational necessities following the adoption of an opportunity degree framework. However, through the years, the immoderate fee and restricted attention of everyday utility accreditations moreover as issue exams seems tough to justify and sustain. National superb assessment practices seem like evolving out unavoidably in the direction of the adoption of some kind of outdoor educational audit of internal superb assure strategies. Developing effective educational audit strategies can so probably be a unbroken and important venture for the sector of educational superb assure (ElKhawas, 2005).

Finally, the public launch of prison and credible statistics on instructional excellence is an vital element of the country wide framework for making sure excellence. Corporate guides offer the general public with know-how of instructional excellence and need to offer terrible incentives to earn factors to truly meet and enhance academic necessities. Therefore, the prison and credible mark possibility and public provision of the fine of schooling is understood as a herbal public belief that wishes to be sponsored with the aid of using country aid.

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UNESCO-Higher Education/Quality Assurance and Recognition: http://www.unesco.org/.

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Importance of Private Education Sector in Developing Higher Education

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Abstract

One of the modes to enhance the knowledge and range of obtaining employments is education. The information and intellectual capacity that is accumulated during our lives enables one to confidently cross the hurdles faced. In the last few decades, higher education system in India has attained newer dimensions with a tremendous increase in the enrolment of students crossing twenty million admitted to more than seven hundred universities across the country. These admissions have been done into around 3500 affiliated institutions, an exclusive target that was attained with the participation of the private sector. The contribution of the private sector being as high as 30% by the end of 2020. The private universities and institutions with their world class standards have played a key role in the fiscal development of the country. The present paper aims at attaining a bird's eye view of the higher education scenario and the importance of private institutions in the development of newer goals, catering to the needs of the modern society of the 21st century (Mishra and Vasisht, 2017) It highlights the influence of private education system in building quality education and explores the needs, challenges of private education system in present society as well as analyses the role of private sector in the economic development of the country.

Introduction

Education has always been one of the most important intellectual necessity of human beings. It is the medium of instruction that perceives at the all-round development of children. Bajaj (2012) mentions in his paper that "Human development is the real indicator of the advancement and promotion of a society". Pujar (2014) has described in her report that "higher education is very vital to achieve sustainable growth and development of any country. The university Education Commission (1948-49), under the Chairmanship of Dr. S. Radhakrishan, gave the foundations of the future of Indian Higher Education". Dr. D.S. Kothari Report of the education commission submitted in 1964-66 highlighted the mutualism between education and development of the nation. A committee, Central Advisory Board of

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Education (CABE) that was set up in 1921by the then central government was to aid the role played by the governmental body in the upliftment of education the basis for which was the agreement between the different provincial governments to this effect.

The components of higher education are the courses that are grouped as “under-graduate, post-graduate, Pre- doctoral and doctoral level programmes” (Pujar, 2014).As per the highlights of the National policy on Education (NPE), the education level of a person enables him or her to introspect on the “critical social, economic, cultural, moral and spiritual issues facing humanity. It contributes to national development through dissemination of specialized knowledge and skills” (Manoharan, ----).

Education is thus, a crucial factor for survival of a nation. Being at the apex of the educational pyramid, it plays a key role in producing teachers for the Education system. Albeit, the field of education can be categorized into “technical and non-technical education”. Higher education can be perceived as education after the school level that takes place at “a university or a college or an institute”.

The major governing body for the higher education in India has been University Grants Commission (UGC), which comprises all educational institutions, that provide a degree, technical qualification, and encompass the All India Council For Technical Education (AICTE) that governs the institutions of engineering; and the Medical Council of India (MCI), governing the medical educational bodies (UGC Act, 1956).

A dire need for the private sector role in Indian higher education system was required since India happens to be the second most populous nations in the world, and the number of institutions run by the Government were not adequate to cater to the needs of such a big population.

Objectives of the study

1. To know the evolution of private education in India
2. To know the privatization policy in higher education.
3. Suggestion to improve the current education system in higher education.

The need for Private Sector in higher education in India

Privatization in higher education is requiring since long time as there are a lot of reasons which we needed the same as follows.

1. Right to education Act (RTE) explains the “right of children to free and compulsory education Act and defines the modalities of the importance of free and compulsory education for children between 6 and 14 in India”(Article 21 A of the Indian Constitution).
2. How will government manage to provide higher education to all students who want to study in medical, engineering, teaching training institutions etc.
3. Private universities are not governed by any rules or provisions of political intervention of either center or state government ruling party.

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4. The job at the private universities has been hectic and demands meticuloius performance by the faculties, failing which strict action may be acted upon or may terminate them from the job.
5. The appointment of teachers in private universities is based mainly on the basis of merit and performance
6. Private institutions host a better infra-structure than compared to the government institutions, thereby making them more efficient in imparting the education.
7. Privatization of education has brought about a significant increase in the numbers of opportunities in job market by increasing the scope of admission at all levels of Education.
8. There is a continuous striving by the Private universities and colleges to upgrade the level of education in their institutions, for upgradation of the technologies so that they are always ahead of their contemporaries.

Objectives of private education sector in India

- To provide quality education
- Promotion of technologies advancement.
- To reduce the gap between industry and education
- To achieve a wide span of private ownership in the society and decrease the load on government.
- To impart education in areas that are far reaching or inaccessible and smaller urban or semi-urban areas
- To generate a skilled man power for the workforce in industries and institutions required for the development of the nation, (parmar, 2019)

Evolution of privatization in higher education

The reactions to the privatization of higher education in India has been mixed and has gradually varied from the dependence up on the “public institutions to the acceptance and spread of Private institutions offering higher education”, (Parmar, 2019).

It has been noted that the developmental strategy in India brought about the implementation of privatization as in several other nations along with supporting the bloom of private educational institutions in the country (Parmar, 2016).

In India, during the beginning years of the independence, the role of public sector received a lot of encouragement and was promoted well. During this phase, several private higher educational universities and colleges were nationalized to form public universities thus bring about a transformational change in the functioning of the older educational bodies into “ thus public institutions” giving rise to the era of “Publicization of private institutions”, (Monika, 2016).

This trend of privatization of public institutions changed when certain self-financing courses were introduced in public institutions and led to a stage of privatization of higher education in public institutions, though the ownership of the institutions was controlled by the public managements even after some of the courses were self-financing. UGC states that "the

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committee were appointed by the University Grant commission (UGC) and the All India Council of Technical Education (AICTE) that also recommended privatization of higher education" (Genesis, 1956). Several state governments introduced these "Self-financing" courses in many colleges and universities. The fees fixed for such courses was controlled by the State government or the University of affiliation.

The surge in the self-financing courses in the colleges and universities began in the year 1990s with the institutions offering these courses for a higher stake than the conventional courses. Such courses incurred higher profits for the institutions, which were known as "capitalization fee colleges" and offered wide variety of subjects in the field of engineering, medicine and management (Tilak 1994; Agarwal 2007).

A high inflow of students to these courses was seen in the South Indian States, viz., Andhra Pradesh, Karnataka, Tamil Nadu and the western state of Maharashtra led private higher education institutions to flourish extremely well giving higher profits to the managements. As these courses were offered only by a few states, students from all over the country flocked to these courses.

During the late 1990s, the emergence of the private universities began in India with the course providers relaxing the rules and regulations so as to enable more students to study in such universities. This led to the establishment of private, "Deemed to be Universities" seeking status of Private institutions that later were declared Deemed Universities (Agrawal, 2007).

"A private universities Establishment and Regulations Bill was introduced in the Rajya Sabha in August 1995 with a view to providing for the establishment of self-financing private universities" this excerpt taken from paper by Varghese (2012) gives the glimpse of the condition of the private universities in India. It shows that things were not smooth with the private institutions after the bill was introduced. Though the bill was held up and failed to be passed, it led to serious debate on the matter (Varghese, 2012).

In 2002, many of the state Universities proceeded to pass the "Private University Acts" and Chhattisgarh was the first state to establish the first private university in India in the year 2002, named, Sri Rawatpura Sakar International University (Varghese 2012) and went on to start some 97 more private universities. The same trend was followed in other states like Assam, Haryana, Himachal Pradesh, Gujarat, Odisha, Punjab, Uttar Pradesh, Uttarakhand, (Varghese 2012).

Privatization policies for higher education

At the policy level the process of privatization is rather complicated especially so in the field of higher education. We can classify three major magnitudes of higher education.

a) This involves transfer of ownership and management of institutions from government to private sector or a combination of Government and private sector.

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b) This refers to the shifting from present public financing of government and government financed private colleges to private financing.
c) This includes private foreign financing as well. There can also be a combination of public private financing of government colleges.

Research methodology is descriptive and data is based on secondary. For this study data and information has been collected with the help of research articles and internet.

Higher education institutions in India

The higher educational can be categorized in to the following kinds,

a) **Universities**: These are establishing by an act of parliament or state legislature and are of unitary or affiliating type. They are called Central Universities and State Universities respectively.
b) **Deemed to be Universities**: These institutions are private higher education institutions that have been allotted the "Deemed to be University" status by the central Government as per the recommendations of the UGC in terms of Section 3 of the UGC Act. Several institution sunder this group offer advanced level courses various fields of specialization at the same time many others award general degrees.
c) **Private Universities**: These are established by various State governments through their own legislation.
d) **Institutes of National Importance**: These institutions are declared as such by the Government of India by an Act of parliament and are empowered to award degrees. In some cases, such institutes are also set up by the Government through an Act of state legislature.
e) **Premier institutes of Management**: These are the institutes that have been set up by the Central Government and are outside the formal university system. They offer Post-graduate Diploma Programmes which are equivalent to Master's Degree Programmes in area of management.

Conclusion

Education is a fundamental right of everyone in the society. In India there are 2 providers of education one is public sector and another one is private sector. Now a days private educational sector are leading in providing quality education especially in higher education with their well-built infrastructure. Indian higher education is dominated by private sector because of the inefficiency of the public sector. The GER in economy is increasing because of the tremendous contribution of the private institutions.

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Teaching for Creative and Critical Thought- The Best Supported Educational Trust Members, Dedicated/ Passion Faculty Members, and Committed Students are The Ambassador of the Higher Education Institution in India

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Abstract

The success of quality assurance in higher education institutions depends on the critical academic curriculum content, powered by the acquiring of the knowledge, wisdom, skills in the process of deliberations of the teaching process to the students. The concept of quality assurance is guided, controlled and monitored by the Government in all respects. The main object of this article is to, improve the quality assurance in the higher educational institutions, with better vision and footage input thought process to every students, so that on completion of higher education she/ he will be asset to the corporate office and economy, to protect the interest of stakeholders and to best optimum use of factors of production. In the entire process every faculty member is the master of facts, and accordingly must act as amicus curiae, in the deliberations of the quality assurance concept among the Government, Higher education institutions, faculty members, students and parents of students. All the required information is discussed during the survey method of the research model applied for this study, various conferences attended and discussed with subject experts, parents, students and other faculty members too. Findings and suggestions of this article is sufficient to resolve the quality assurance concept, almost every higher education institution is facing the same problems. Finally, with the support of the Government, quality assurance brands in every higher education institution must be elevated to international standard, to face the monopolistic competition in the global vision.

Keywords: Ground Knowledge, Skills, Due process of law, Natural justice, Quality, Merit, Sustainability, Impact, Government, POSTDOCTORAL RESEARCH, Quality, Board.

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Introduction

The quality assurance impact on higher education institutions is a very difficult subject matter, it is directed by the Government, monitored, guided, and castigated by the education department. The vision of quality assurance, on completion of higher education the student he/ she must be asset to the economy, corporate office to best and optimum use of factors of production to boost the economy in the field of Industry, Service, Agriculture and Business segments, resulting in growth, development and success related to National Income, Corporate Income and individual family income. For this very expectation of positive result, the input education provided in the education system in the higher education is not matching the expectation of standard of job knowledge in the business corporate segment for appointment accordingly the theory and practical knowledge is totally different as compared to the ground realities in the field of production, sales, marketing, design, research and development, finance, human resource, administration and management of corporate segments, for this bold reason of hidden, fracture of knowledge, several corporate officials expressing several higher educated graduates are not employable to protect the interest of corporate office, stakeholders and economy. The task of quality assurance is directly correlated to the Government, higher education institutions, faculty members, students, and parents of all students, subject matter function.

The task of quality assurance, how to design, develop, implement, monitor, control and evaluate at every stage of institutional level, faculty level, students level and parents level is again a daunting task to the Government and regulatory authority, but this is very important in the interest of the students. It has come to surface in the process of discussion with the parents of students, the higher educational trust members are bother for the expansion of their education institution/ merger/ effort for better recognition of college, all the faculty members bother for hundred percent positive result in the examination, the students are fighting for, college topper/ university topper/ state topper/ national topper for marks only. The education process systems procedure differ from private institutions, public institutions and international institutions in all respects, including Indian institute of management and Indian institute of technology, private university, deemed university, government university. In the light of this incontrovertible facts and information study has been conducted to discover what kind of shift or change is required in the college study process related to teaching for creative and critical thought, to produce brilliant, higher educated graduates in our economy from the higher education institutions.

The Main Objectives of the Study

Following are the main objectives of the study, to study what kind of new and innovative teaching for creative and critical thought required from the students vision and angle. To know what kind of new tools and equipment, preparation is required from the faculty angle. To know what kind of changes are required from the parents of the students observations. To know what kind of effective changes are expected from the higher education institution trust members, and to suggest sustainable solutions to the problems of the quality assurance concept, in the higher educational institution in India.

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Review of the Literature

With reference to this matter, I have not come across any article developed on the basis of observation, discussion, deliberations one to one basis, from students, faculty members, students parents and few higher educational trust members.

Research Methodology

The sample study conducted and information collected during the various national and international conferences, discussions, from the academic faculty members, research scholars, students, trust members and others. And this is sufficient to diagnose the quality assurance problems and to offer suitable solutions, related to the higher education institutions, the study period is from the year 2017 to 2021year.

The Limitations of the Study

In this segment of the study, thought it is related specific selected institutions participated in the specific conference, by and large the problems of the quality assurance is common, in all higher education institutions, accordingly solutions offered, in this case study is sufficient to other institutions to up scale the, new teaching for creative and critical thought models.

Scope for Further Research

In this thought process, from the suggestion offered in this article open for, post doctoral research too, at every information made by the trust members, parents of the students, research scholars, faculty members in the study process.

Following are the Sum and Substance of Feedback Given by Students

There is no correlation to classroom knowledge and ground knowledge required on appointment. Only classroom knowledge, no outdoor exposure of knowledge. No inter college familiar knowledge Or different knowledge exposure learning. No proper tools and equipment facilities available like transport, digital library, food canteen. Highly qualified faculty members. Subject experts in the respective special subjects. Domestic poverty. Discrimination in marks allotement in the internal assignment. The attention deficiency by the Government and regulatory authorities to care for the students. The cost of education is very high. Difficult to get a bank loan. No job hence no question of clearing the bank loan. No financial support like self maintenance. They are not aware who are trust members in which they are studying in the higher education institution. The high merit is not considered for job reservation. The education trust member will not visit the classroom or discuss with the students to know the practical difficulties faced by the students. Our future is blank. Who has to clear our bank loan, without any kind of job, after graduation. All the above information is also a finding of the study related to students'.

Academic Segments

Following are the findings of the academic segments, consisting of faculty members, research scholars and others:

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No motivation, no proper encouragement, poor tools and equipment, No faculty improvement programs deputation to abroad or interstate, Not permitted to attend critical conference with paper presentation, very poor salary structure, minimum facility like transport facility is not provided, no proper government support, merit is not recognised. Inter college/ university competition is not properly arranged for improvement of student knowledge. No proper coordination and support element between and among faculty members of various cadres.

Higher Education Trust Members Segment

Following are the findings of trust member segment

The faculty members are not publishing any research article in the leading subject expert magazine/ news paper, not interested in Higher doctor research work assignment, not ready to guide the new research scholars. Very poor exposure to critical research articles. Not motivated the students properly for high level thinking. The government is not giving constructive support under subsidy facilities to improve the research and development activity in the degree level, post doctoral level, master degree level. The government has to change the education policy to meet the needs of economic development activity, conducting the examination like semester system is not sufficient, it needs lots of improvement in all round vision and expectation standards.

Suggestions

In the light of above critical research study following specific suggestion made to deliver the quality assurance product by higher education institutions [EMPLOYABLE HIGHER EDUCATED GRADUATES] to the corporate segments of industry, service and business, agriculture segments, to protect the interest of stakeholders, corporate office and economy to improve and elevate the standards of teaching for creative and critical thought, in the academic curriculum of quality assurance concept, in every higher educational institutions in India.

At Government Level

To provide the interest free loan to the higher education institutions, to build post doctoral research centers, to accept the public donations with income tax rebate to the doner, monthly student scholarships must be given to every student/all kinds of scholars for self maintenance and other facilities.

At Higher Education Institutions Level

To appoint qualified, competent subject experts faculty, with due process of procedure split the examination process as, open book referring answer writing system in the examination and monthly test also in the same process, class room teaching only for 4 days in the week only, let the remaining days the students permit for any kind of local appointment to know the application of factors production in the small business segments on ground realities, facility must be provided for students by opening the part time job opportunity information centers in the college campus. The senior students of the higher education must teach and guide the junior students in the interested subjects, with the joint venture program in support of Government, to provide the

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laptop, i-phone and other equipment to every student, for updation of knowledge and information, let the government permit the fifty percent of corporate social responsibility funds to divert to research and development venture in higher education institutions. Merit students and related research guides must send for the abroad research programs. Inter university and college various kinds of competition must be enforced as part of internal assignment examination for students. Every student must be eligible for free medical support.

At Parents/ Guardian Level

Every parent and guardian must have an eagle eye on their college student regarding his movement, conduct, attitude, behaviour, inclination over education to acquire knowledge, wisdom and talent, if necessary the parents/ guardian must contact the college about any suspected conduct of the student.

Conclusion

By implementing the above suggestion, it will enhance the quality assurance of higher education institutions. Besides, the productivity of every faculty member will be elevated to international level, the knowledge, wisdom, and skill of students will be boosted to the next level. With the support of the Government, the effort of higher education institutions, trust members, faculty members, the brand of our economy will be ‘INDIA FIRST’ in the global vision of any subject matter in the coming days.

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Internet of Things is an Innovative Approach for Future Technology Enhancement

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Abstract

Internet of Things (IoT) could be another model that has adjusted the standard technique for existing into a high purposeful organization life vogue. Savvy city, reasonable homes, harmful material administration, energy saving, reasonable transportation, reasonable enterprises square measure such changes because of IoT. a lot of pivotal examination studies and examinations are cleared out request to support the innovation through IoT. Notwithstanding, there square measure still a lot of difficulties and issues that expect to be addressed to understand the all out capability of IoT. These difficulties and issues ought to be considered from various parts of IoT like applications, challenges, endorsing advancements, social and ecological effects and so forth the most objective of this scholarly analysis is to supply a nearby conversation from each innovative and social viewpoint. The article examines entirely unexpected difficulties and key issues with IoT, plan and important application spaces. Likewise, the article brings into light-weight the overarching writing and showed their commitment in a few parts of IoT. In addition, the significance of huge information and its examination with importance IoT has been referenced. This text would work with the perusers and exploration laborer to know the IoT and its pertinency to the $64000 world.

Introduction

The Internet of Things (IoT) is A rising worldview that allows the correspondence between electronic gadgets and sensors through the net to work with our lives. IoT utilize reasonable gadgets and web to supply creative arrangements fluctuated to differed to numerous} difficulties and issues related with different business, administrative and public/private enterprises across the planet. IoT is increasingly transforming into an imperative feature of our life which will be recognized everyplace around US of America. In entire, IoT is A development that puts along inside and out kind of reasonable frameworks, systems and

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smart gadgets and sensors (Figure. 1). Also, it exploits quantum and designing science as far as capacity, detecting and interaction speed that weren't possible ahead of time. top to bottom investigation studies are done and possible as far as logical articles, press reports each on web and inside the style of composed materials incidentally the likely adequacy and relevance of IoT changes. It very well may be utilized as a first work prior to making novel creative marketable strategies though thinking about the security, confirmation and capacity.

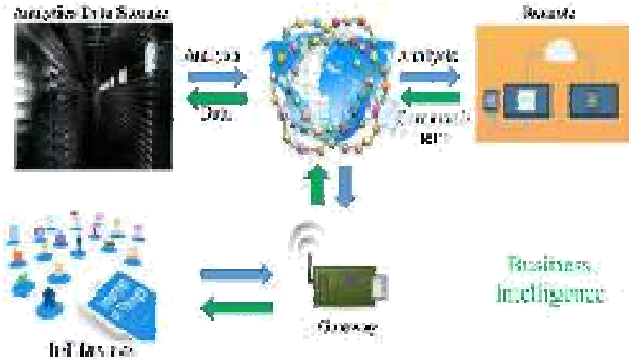


Figure 1.General architecture of IoT

An extraordinary change is regularly determined in our every day schedule life close by the expanding inclusion of IoT gadgets and innovation. One such improvement of IoT is that the possibility of good Home Frameworks (SHS) and apparatuses that incorporate net fundamentally based gadgets, computerization framework for homes and solid energy the executives framework. In addition, one more essential activity of IoT is reasonable Wellbeing Detecting framework (SHSS). SHSS fuses minimal keen instrumentality and gadgets to help the soundness of the spirit. These gadgets are regularly utilized each inside and outside to envision and screen the different medical issues and wellness level or the amount of calories consumed inside the wellness community and so forth Additionally, it's becoming accustomed to notice the fundamental ailments inside the medical clinics and ERs correspondingly. Henceforth, it's changed the total situation of the clinical space by working with it with designing and great gadgets. In addition, IoT engineers and analysts square measure effectively worried to inspire the existence assortment of the handicapped and senior individuals people. IoT has shown an intense presentation during this space and has given a substitution heading to the traditional lifetime of such people. As these gadgets and instrumentality square measure horribly cost successful as far as advancement cost and just open among a standard worth change, in this manner the greater part of the society's square measure benefiting them. Because of IoT, as they will carry on with a standard life. One more crucial aspect of our life is transportation. IoT has named a few new headways to frame it a great deal of practical, cozy and solid. Shrewd sensors, drone gadgets square measure right now prevailing the traffic at totally unique signalized convergences across significant urban areas. Also, vehicles square measure being sent off in business sectors with pre-introduced detecting gadgets that square measure prepared to detect the coming genuine tie ups on the guide and ought to suggest you one more course with low gridlock. so IoT incorporates a ton to serve in various parts of life and innovation. we tend to might presume that IoT remembers a huge load of extension each for terms of innovation improvement and work with the mankind.IoT has conjointly shown its significance and potential inside the monetary and

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modern development of a creating locale. Likewise, in exchange and securities exchange market, it's being contemplated as a progressive advance. Nonetheless, security of data and information is an imperative concern and very intriguing, that might be a significant troublesome issue to adapt to [5]. web being a biggest stock of safety dangers and digital assaults has opened the varying entryways for programmers thus made the data and information shaky. Be that as it may, IoT is resolved to supply the best achievable answers for adapt to security issues with information and information. Consequently, the premier crucial worry of IoT in exchange and economy is security. Along these lines, the occasion of a solid way for cooperation between interpersonal organizations and protection issues might be a hotly debated issue in IoT and IoT engineers square measure working difficult for this.

Literature survey

IoT includes a multidisciplinary vision to deliver its benefit to numerous spaces like ecological, modern, public/private, clinical, transportation and so on totally various specialists have clarified the IoT in any case with importance explicit interests and perspectives. The potential and force of IoT will be seen in numerous application spaces. Figure a couple of shows not many of the applying spaces of IoTs possibilities.

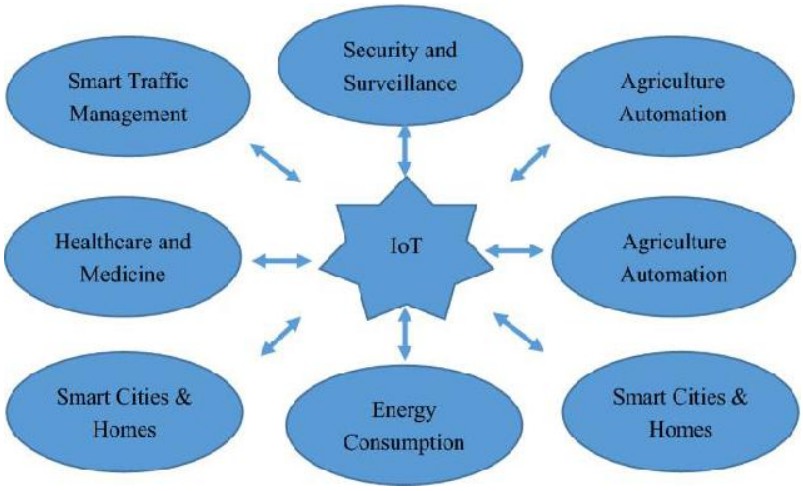


Figure 2.Some of the potential application domains of IoT

Different crucial IoT comes have assumed responsibility over the market in past a few years. some of the indispensable IoT comes that have caught the greater part of the market region unit displayed in Fig. 3. an overall appropriation of those IoT comes is displayed among yankee, European and Asia/Pacific district. It very well might be seen that yankee mainland region unit helpful extra inside the medical care and great proposition chain comes while commitment of European landmass is extra inside the great town comes.

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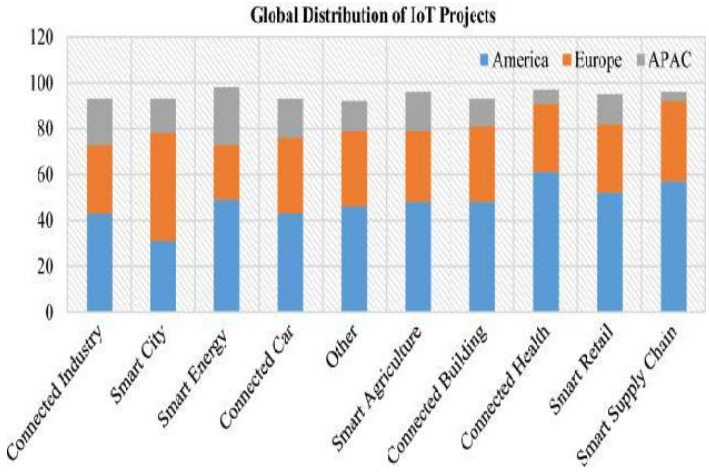


Figure 3

Worldwide appropriation of IoT comes among America (USA, South America and Canada), Europe and APAC (Asia and Pacific area)

Figure 4, outlines the world piece of the pie of IoT comes overall [8]. it's apparent that exchange, shrewd city, great energy and great vehicle fundamentally based IoT comes have a tremendous piece of the pie when contrasted with others.

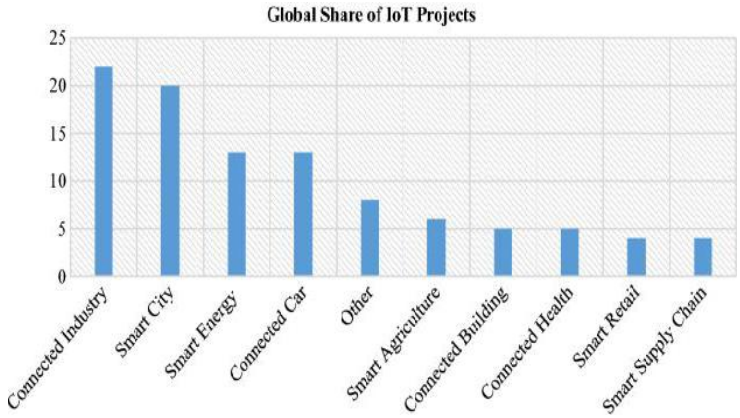


Figure 4

Brilliant town is one in all the in vogue application areas of IoT that incorporates reasonable homes in like manner. Reasonable home comprises of IoT empowered home apparatuses, cooling/warming framework, TV, sound/video real time gadgets, and security frameworks that square measure act with each other in order to create best solace, security and diminished energy utilization. This correspondence happens through IoT based generally focal administration unit abuse net. The build of reasonable town acquired quality inside the last ten years and pulled in stores of investigation exercises. The reasonable independent venture economy is preparing to cross a hundred billion greenbacks by 2022. Reasonable home doesn't exclusively give the in-house solace anyway conjointly edges the house proprietor in cut in numerous viewpoints i.e., low energy utilization can wind up in generally lower power bill. Other than reasonable homes, one more class that comes inside reasonable town is reasonable vehicles. In vogue autos square measure outfitted with shrewd gadgets and sensors that administration a large portion of the parts from the headlights of the vehicle to

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the motor. The IoT is submitted towards fostering a substitution reasonable vehicle framework that incorporates remote correspondence between vehicle to-vehicle and vehicle to-driver to affirm prophetic upkeep with cozy and safe driving skill.

Alavi et al. Self-tended to the urbanization issue inside the urban areas. The development of people from provincial to metropolitan air prompting developing populace of the urban communities. Subsequently, there's a longing to supply reasonable answers for quality, energy, consideration and foundation. Reasonable town is one in all the important application regions for IoT designers. It investigates numerous issues like traffic the board, air quality administration, public wellbeing arrangements, reasonable stopping, reasonable lightning and reasonable waste collection (Figure. 5). They referenced that IoT is working arduous to handle these troublesome issues. The need for further developed reasonable town framework with developing urbanization has opened the entryways for business visionaries inside the field of reasonable town innovations. The creators all around that IoT empowered innovation is very important for the occasion of property reasonable urban communities.

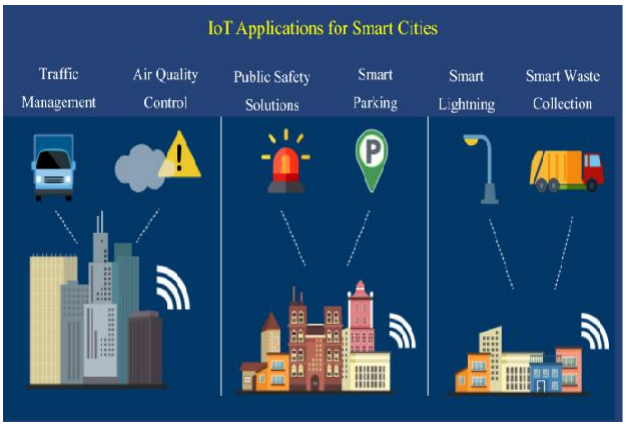


Figure 5.Potential IoT application areas for smart cities

One more fundamental issue of IoT that needs consideration and piles of investigation is security and protection. Weber designated on these issues and directed that an individual association profiting IoT should consolidate information validation, access the board, strength to assaults and purchaser protection into their business exercises that may be an additional a benefit. Weber guided that in order to layout world security and protection issues, IoT designers should think about the geological limits of the different nations. A nonexclusive structure must be intended to suit the world cravings as far as protection and security. it's incredibly guided to investigate and recognize the issues and difficulties in protection and security prior to fostering the total fledge working IoT system.

Agribusiness is one among the fundamental area round the world. Horticulture relies upon many variables i.e., geological, natural and so forth Qiu et al. express that innovation that is getting utilized for conspire the executives is youthful with low knowledge level. They referenced that it tends to be a fair application space for IoT engineers and scientists.

One more indispensable worry round the world is temperature change due to warming. Tooth et al. Presented partner incorporated information framework (IIS) that coordinates IoT, geo-informatics, distributed computing, world situating framework (GPS), geological information

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framework (GIS) and e-science to supply an effective ecological perception and framework. They referenced that the projected IIS gives further developed information collection, investigation and choosing for environment the board. Contamination is another indispensable concern around the world. Differed devices and procedures square measure proposed to air quality measures and the board. Cheng et al. Projected Air Cloud that might be a cloud principally based air quality and perception framework. They sent Air Cloud and assessed its presentation abuse five months information for the constant time of two months.

IoT architecture and technologies

The IoT configuration comprises of 5 fundamental layers that characterizes every one of the functionalities of IoT frameworks. These layers region unit insight layer, network layer, middleware layer, application layer, business layer. At extremely modest of IoT plan, insight layer exists that comprises of actual gadgets i.e., sensors, RFID chips, standardized identifications and so on and different actual items associated in IoT organization. These gadgets gather data to convey it to the organization layer. Network layer fills in as a transmission medium to convey the information from discernment layer to the information cycle framework. This transmission of information may utilize any wired/remote medium along with 3G/4G, Wi-Fi, Bluetooth and so forth Powerful layer is perceived as middleware layer. the most undertaking of this layer is to technique the information got from the organization layer and make decisions upheld the outcomes accomplished from inescapable registering. Then, this handled data is utilized by application layer for world gadget the board. On the most noteworthy of the plan, there's a business layer that administration the IoT framework, its applications and administrations. The business layer envisions the information and insights got from the applying layer and extra utilized this data to organize future targets and methods. Additionally, the IoT designs is changed with regards to the necessity and application area. Other than had relations with structure, IoT framework comprises of numerous intentional squares that supports changed IoT exercises like detecting instrument, validation and distinguishing proof, the board and the executives. Figure vi represents such intentional squares of IoT plan.

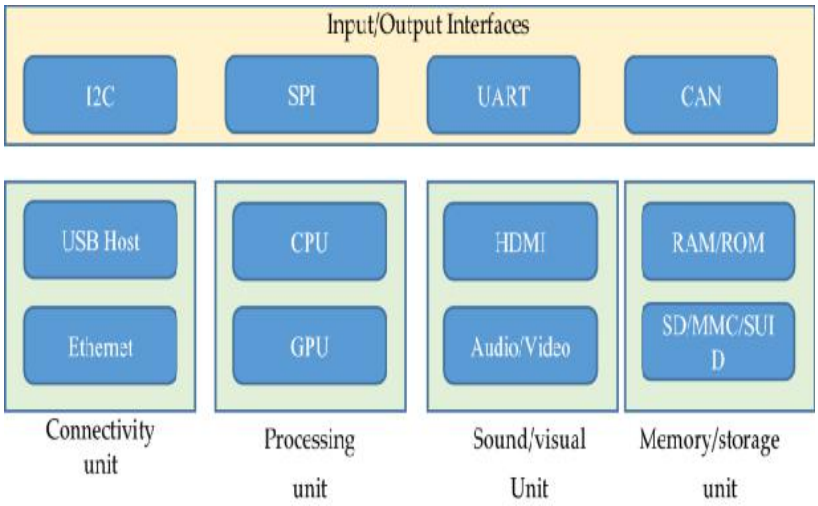


Figure 6.A generic function module of IoT system

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There region unit numerous fundamental intentional squares obligated for I/O activities, property issues, handling, sound/video perception and capacity the executives. of this intentional square along consolidates Partner in Nursing prudent IoT framework that region unit indispensable for ideal execution. In spite of the fact that, there region unit many reference models arranged with the specialized determinations, but these region unit still detached from the quality plan that is proper for world IoT. Hence, an OK plan keeps on being wants to be planned that would fulfill the world IoT needs. The conventional working design of IoT framework is displayed in Figure. 7. Figure seven shows a reliance of IoT on express application boundaries. IoT entryways play a critical part in IoT correspondence since it licenses property between IoT servers and IoT gadgets related with numerous applications.

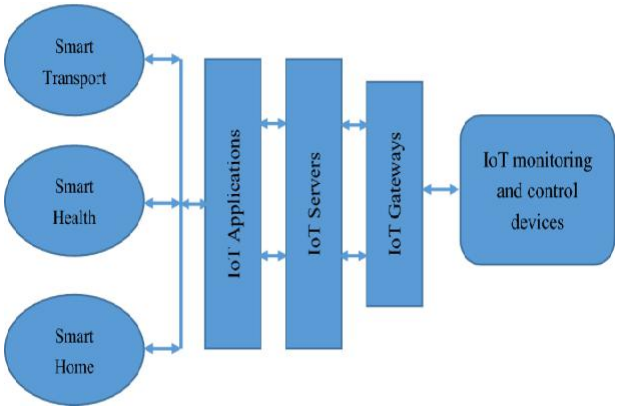


Figure 7.Working structure of IoT

In addition, expanding amount of immense information being produced through the correspondence between IoT sensors and gadgets might be another test. Consequently, AN affordable plan is expected to focus on tremendous amount of streaming information in IoT framework. 2 standard IoT framework designs are cloud and haze/edge registering that backings with the taking care of, recognition and investigation of goliath amount of information in IoT frameworks. Accordingly, a contemporary IoT configuration are regularly laid out as a four-stage configuration as displayed in Fig. 8.

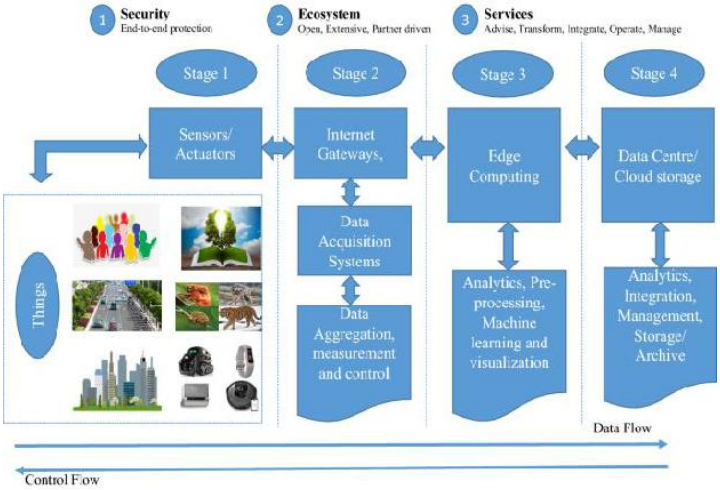


Figure 8.Four stage IoT architecture to deal with massive data

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In stage one of the plan, sensors and actuators assumes a critical part. universe is involved climate, people, creatures, electronic devices, reasonable vehicles, and structures and so on Sensors find the signs and data result these universe elements and changes into data that may any be utilized for investigation. Also, actuators are in a situation to intercede the reality i.e., to deal with the temperature of the space, to chop down the vehicle speed, to flaunt the music and light-weight and so forth In this way, stage one aid assortment data from universe that can be useful for any examination. Stage a couple of is responsible to work together with sensors and actuators related to entryways and data obtaining frameworks. during this stage, enormous amount of information created in stage one is aggregate and upgraded during an organized methodology proper for process. When the huge amount of information is aggregate and organized then it's ready to be passed to arrange three that is edge figuring. Edge processing might be illustrated as Partner in Nursing open plan in disseminated design that licenses utilization of IoT advances and enormous registering power from entirely unexpected areas around the world. it's horrendously strong methodology for streaming handling thus suitable for IoT frameworks. In stage 3, edge processing advancements manages enormous amount of information and gives differed functionalities like picture, mix of information from elective sources, examination exploitation AI ways and so forth The last stage contains of numerous essential exercises like exhaustive cycle and examination, causation input to help the precision and exactness of the entire framework. Everything at this stage is performed on cloud server or data focus. monstrous data structure like Hadoop and Flash is additionally used to deal with this enormous streaming data and AI approaches might be acclimated foster higher forecast models that may work with during a great deal of right and dependable IoT situation to satisfy the interest of these days.

Major key issues and challenges of IoT

The inclusion of IoT based for the most part frameworks on the whole parts of living souls and changed innovations worried in data move between installed gadgets made it progressed and brought about numerous issues and difficulties. These issues additionally are really difficult for the IoT designers inside the high level great specialized school society. As innovation is developing, difficulties and wish for cutting edge IoT framework is moreover developing. Along these lines, IoT designers got to contemplate new issues emerging and may offer answers for them.

Security and protection issues

One of the preeminent vital and troublesome issues inside the IoT is that the security and protection in view of numerous dangers, digital assaults, dangers and weaknesses. the issues that produce to gadget level security region unit low approval and confirmation, shaky PC code, firmware, web point of interaction and helpless vehicle layer secret composition. Security and protection issues region unit crucial boundaries to foster trust in IoT Frameworks with connection to changed viewpoints. Security instruments ought to be implanted at each layer of IoT plan to stop security dangers and assaults. numerous conventions region unit created and with proficiency conveyed on each layer of imparting to ensure the assurance and security in IoT fundamentally based frameworks. Secure

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Attachment Layer (SSL) and Datagram Transport Layer Security (DTLS) region unit one in everything about cryptanalytic conventions that region unit authorized among transport and application layer to supply security arrangements in changed IoT frameworks. Nonetheless, some IoT applications need totally various methodologies to ensure the security in correspondence between IoT gadgets. Other than this, assuming correspondence happens exploitation remote advances among the IoT framework, it turns into a ton of vulnerable to security hazards. In this way, certain systems should be sent to see vindictive activities and for self-mending or recuperation. Protection on the contrary hand is one more fundamental worry that grants clients to have a real sense of safety and comfortable though exploitation IoT arrangements. In this way, it's expected to keep up the approval and confirmation over a protected organization to discover the correspondence between dependable gatherings. Another issue is that the totally unique security approaches for different items human activity among the IoT framework. Accordingly, every item should be prepared to check the security arrangements of various articles in IoT framework before conveyance the data.

Interoperability/standard issues

Interoperability is that the practicability to trade the information among totally unique IoT gadgets and frameworks. This trade of information doesn't put trust in the conveyed bundle and equipment. The capacity issue emerges because of the heterogeneous idea of different innovation and arrangements utilized for IoT advancement. The four capacity levels region unit specialized, semantic, language and design. Various functionalities region unit being given by IoT frameworks to improve the capacity that guarantees correspondence between totally various articles during a heterogeneous environment.

Major IoT applications

Arising economy, ecological and medical services IoT is completely committed to offer rising public and cash benefits and improvement to the general public and others. This incorporates an enormous shift of public offices i.e., financial turn of events, water quality support, prosperity, industrialisation and so forth In general, IoT is working debilitating to achieve the social, wellbeing and monetary objectives of global association progression step. Ecological property is another essential concern. IoT engineers ought to be upset with respect to natural effect of the IoT frameworks and gadgets to beat the adverse consequence. Energy utilization by IoT gadgets is one in every one of the difficulties related with ecological effect. Energy utilization is expanding at a high rate on account of web empowered administrations and edge cutting gadgets.

Savvy city, transport and vehicles

IoT is rebuilding the standard common construction of the general public into high specialized school structure with the possibility of reasonable town, reasonable home and reasonable vehicles and transport. quick improvements are being through with the help of supporting innovations like AI, language cycle to know the need and utilization of innovation gathering. differed innovations like cloud server innovation, remote indicator networks that

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must be utilized with IoT servers to deliver Partner in Nursing prudent reasonable town. Another vital issue is to have confidence in natural side of reasonable town. Accordingly, energy conservative advancements and unpracticed innovations should even be pondered for the {planning the look} and arranging of reasonable town foundation. Further, reasonable gadgets that are being fused into newly sent off vehicles can locate gridlocks out and about Partner in nursing hence will advise an ideal backup course of action to the rationale power.

Horticulture and industry robotization

The world's developing populace is measurable to prevail in surmised ten billion by 2050. Farming assumes a pivotal part in our lives. in order to take care of such an immense populace, we might want to propel this horticulture draws near. Consequently, there's a prerequisite to blend horticulture in with innovation so the gathering might be worked on in Partner in nursing efficient methodology. Nursery innovation is one in everything about likely methodologies during this course. It gives the method for managing the natural boundaries to help the gathering. In any case, manual administration of this innovation is a more modest sum successful, would like manual endeavors and worth, and prompts energy misfortune and less creation.

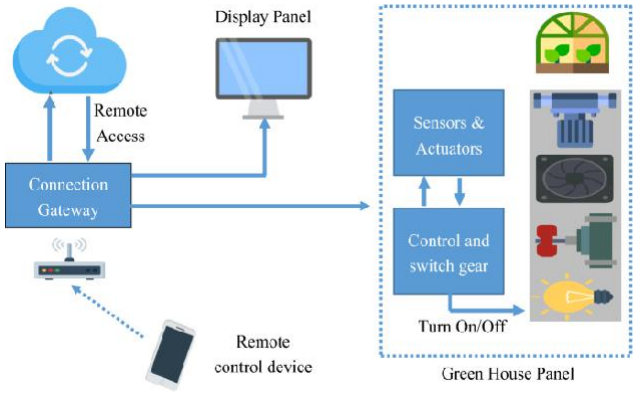


Figure 9.A working structure of IoT system in agriculture production

Importance of big data analytics in IoT

An IoT framework incorporates of an enormous scope of gadgets and sensors that speaks with each other. With the escalated development and development of IoT organization, how much those sensors and gadgets are expanding hack cleave. These gadgets speak with each other and move a huge amount of data over net. This information is very enormous and streaming each second and along these lines able to be alluded to as monstrous information. Nonstop development of IoT based for the most part networks gives ascend to cutting edge issue like administration and arrangement of data, stockpiling and process and investigation. IoT enormous information structure for reasonable structures is very useful to change numerous issues with reasonable structures like overseeing gas level, to experience the smoke/perilous gases and luminance. Such structure is fit to assemble {the information the data the information} from the sensors put in inside the structures and performs information examination for higher mental cycle.

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Conclusions

Ongoing progressions in IoT have drawn consideration of analysts and engineers around the world. IoT engineers and scientists' region unit working along to expand the innovation for monster scope and to benefit the general public to the best feasible level. In any case, upgrades region unit feasible given that we tend to ponder the differed issues and inadequacies inside the gift specialized methodologies. during this review article, we tend to given numerous issues Partner in Nursing difficulties that IoT designer should think about to foster a better model. Likewise, imperative application region unit as of IoT is also referenced any place IoT engineers and scientists are locked in. As IoT isn't exclusively offering types of assistance anyway conjointly produces a huge amount of data. Henceforth, the significance of monstrous data Partner in Nursing alytics is also referenced which might offer right decisions that would be utilized to create a better IoT framework.

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Modern Development of Education System and Implementation of National Education Policy (2020)

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Introduction

India poses the second largest education system in the world next to United States. University Grand Commission (UGC) enforces the standards of the system and advises state & central government to co-ordinate the learning systems. In 1857, first university, 'University of Calcutta' is formed. At present, there are about 900 universities and 50, 000 colleges. The prominent body UGC (University Grant commission) controls and advises the state and central education systems, which is formed in 1953.

Developments in Ancient India

a. Vedic Education

During the Vedic period learning was processed through GURUKULS, PARISHADS, and ASHRAMS etc. Students were stayed with the Gurus (teachers) and the education was taught to them. Such type of education was balanced with the developments of cultural, social, intellectual and moral behaviour.

b. Buddhist Education (BC 6th Century)

Domination of Brahmins were recorded during this period. The caste system was imposed on people purposely. The great religious leader Gutam Buddha who was also well known for the social reformation made impact through his preaching on social equality and non-violence. He acted for a casteless society.

Institutionalized education system was introduced during the Buddhist period. Educational institutions like Takshashila and Nalanda were flourished during this period.

c. Islamic Education (around 12th century)

India was invaded by Muslim emperors continuously and this rooted for the Muslim systems in India. Existing education system was affected due to the repeated attacks & antagonisms and

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resulted in unstablized education system. During this period 'Madrasas' and 'Makhtabs' were implanted in India, which were the centres to learn quaran, Arabian grammar, health, logic, languages etc. Arabic meaning of 'schools' is 'Madrasas'.

The Mughal emperor Akbar made the education system in systematic basis. For the higher learning of both Hindus and Muslims, Akbar initiated large number of institutions and schools. He introduced curriculum based education system which accompanies the study of various education system which accompanies the study of various field like history, science, geometry, mathematics, theology etc.

The popular higher learning institutions during ancient India was listed below:

1) **Takshashila University**: Students from different part of the world attained this university to develop themselves in 64 different fields like i) Vedas, ii) Philosophy, iii) Agriculture, iv) Surgery, v) Archery, vi) Astronomy, vii) Futurology, ix) Music, x) Grammar, xi) Ayurveda xii) Politics, xiii) Warfare xiv) Commerce xv) Dance etc. Charaka, Jivaka, Chanakya were some of the famous graduates from this university.
2) **Nalanda University**: During 5th century, this university was established in modern bihar by shakraditya of Gupta dynasty which was flourished up to 12th century (600 years). This was the world's first university to had residents for both teachers and students. It was destroyed by Turkish Muslim army in 1193.
3) **Pushpagiri university**: Pushpagiri University was established during the period of ancient Kalinga Kingdom(3rd century). This university had a record of 800 years (till 11th century). The university campus laid its architect across the adjoining hills i) Udayagiri ii) Ratnagiri iii) Lalitgiri. Universities of a) Vikramashila b) Takshashila c) Nalanda were the parted universities with Pushpagiri university for the education purpose.
4) **Valabhi University:** Kings of Maitraka dynasty established Valabhi university in Saurashtra (Modern Gujarat) at around 6th century. This university had a record of 600 years (till 12th century). The two Buddhist scholars Gunamati and Sthiramathi were graduated in this university. Some of the subjects taught in this university were i) Law, ii) Medical science, iii) Literature, iv) Economics, v) Politics, vi) Book-keeping, vii) Vyakaran, and h) Hinayana Bhuddhism .
5) **Vikramshila University**: Dharmapala of pala dynasty established this university during the late of 8th century. It had a historical record for 400 years (12th Century).

The other universities which showcased the historical records during ancient India were,

i) Odantapuri University (8th century to 12th century)
ii) Jagaddala University(11th century)
iii) Mithilla University (12th century)
iv) Naida University(15th century)
v) Somapura university (late 8th century to 12th century)
vi) Telhara university (older than fourth century's)

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Year	Development
1817	Hindu college was opened by Raja Ram Mohan Roy in 1817 at Calcutta
1813	British Government established "The Charter Act of 1813"
1823	Lord Macaulay was appointed as the president of General committee of public instruction to look after the education matters. He wrote, 'MINUTE ON INDIAN EDUCATION" in 1835 to impose English education system in India.
1834	THE ENGLISH EDUCATION ACT 1835 was passed to introduce English text books in schools, not to promote Sanskrit colleges and to make English as the slandered medium in higher educational institutions.
1835	Universities of Madras, Calcutta and Bombay were established. Affiliation of colleges to universities system was introduced.
1857	University of Punjab was introduced
1882	Indian Education Commission was formed which was popularly known commission as "Hunter Commission". Recommendations of Hunter commission : *District authority to appoint teachers *Mother tongue was the medium of instruction in primary education *Standard education curriculum with useful subjects as i) Arithmetic and Measurement ii) Physical science, iii)Elements of natural, iii)Agriculture etc.
1902	Lord Curzon instituted 'University Education Commission' to reform the administrative systems.
1920	CABE(Central advisory board of education) was formed to make report on the issues related to education system
1925	IUB (Inter-university board) was formed to promote university activities a) Culture b) Sports and c) Allied areas. At present, IUB was named as 'Association of Indian Universities (AIU).

Developments in Pre-Independence India

Developments after Independence

In 1948, Government of India formed 'University education Commission to suggest improvements for the future requirements in education system. In 1964, Indian Education Commission was appointed by government of India to submit a report. The report was submitted in 1966, titled as 'Education and National Development'. The report has four sections i) To deal with the general problems ii) To deal the education in different stages in different sectors iii) To recommend various programs iv) Supplementary papers. In 1968, National policy of education (first policy) was formed to equalize the education. The policy compelled education for all the children up to the age of fourteen years old. In 1986, national policy of education (Second policy) was formed to review the second policy.

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UGC and University System

The UGC (University Grants Commission) is a statutory body of Government formed on 28th December 1953 by an Act of parliament in 1956, for the a) Maintenance b) Determination c) Co-ordination of university education standards. The UGC has seven regional offices in 1) Delhi 2) Bangalore 3) Guwahati 4) Kolkata 5) Bhopal 6) Pune 7) Hyderabad

There are about 49 central universities in India:

1) Rajiv Gandhi University Arunachal Pradesh, 2. Assam University Assam, 3. Tezpur University Assam, 4. Central University of South Bihar, 5. Mahatma Gandhi Central University Bihar, 6. Nalanda University Bihar Nalanda, 7. Guru Ghasidas Vishwavidyalaya Chhattisgarh 8. Indira Gandhi National Open University New Delhi, 9. Jamia Millia Islamia New Delhi, 10. Jawaharlal Nehru University New Delhi, 11. South Asian University New Delhi, 12. University of Delhi New Delhi, 13. Central University of Gujarat Gandhinagar, 14. Central University of Haryana, 15. Central University of Himachal Pradesh Dharamsala, 16 . Central University of Jammu and Kashmir, 17. Central University of Kashmir, 18. Central University of Jharkhand, 19. Central University of Karnataka Gulbarga, 20. Central University of Kerala Kasaragod, 21. Dr. Hari Singh Gour University Madhya Pradesh 22 Indira Gandhi National Tribal University Madhya Pradesh, 23. Mahatma Gandhi Antarrashtriya Hindi Vishwavidyalaya Maharashtra, 24. Central Agricultural University, 25. Manipur University Manipur 26. Northern Eastern University Hill university Shillong, 27. Mizoram University Mizoram, 28. Nagaland University Nagaland, 29. Central University of Orissa, 30. Pondicherry University Puducherry, 31. Central University of Punjab, 32. Central University of Rajasthan, 33. Sikkim University Sikkim, 34. Central University of Tamil Nadu, 35. Indian Maritime University Tamil Nadu, 36. English and Foreign Languages University Telangana, 37. Maulana Azad National Urdu University Telangana, 38. University of Hyderabad, 39. Tripura University Tripura, 40. Aligarh Muslim University Uttar Pradesh, 41. University of Allahabad Uttar Pradesh, 42. Babasaheb Bhimrao Ambedkar University Uttar Pradesh, 43. Banaras Hindu University Uttar Pradesh, 44. Rajiv Gandhi National Aviation University Uttar Pradesh, 45. Rani Lekshmi Bai central Agricultural University Utter Pradesh, 46. Hemwati Nandan Bahuguna Garhwal University Uttarakhand, 47. Visva-Bharati University West Bengal, 48. Dr. Rajendra Prasad Central Agricultural University, 49. National Sports University Manipur.

Ministry of Human Resource Development (Government of India)

Indian education system is controlled by the Ministry of Human Resource Development (Government of India)

Departments:

i) Department of school education & literacy, ii) Department of Higher education

Minister of Human Resource Development: **Dr. M. M. Pallam Raju** (2021)

Minister of state for Human resource Development: **Satya Pal Singh** (2021)

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Ministry of HRD initiates its action under RIGHT TO EDUCATION Act.

RTE Act provides:

*Compulsory and free education for children

*to set norms and standards for teachers, Infrastructure, Buildings, Working days, Working hours.

*prohibits a) Mental and Physical harassment b) Procedures or admission, fee, school recognition.

Implementation of NEP in India

The **National Education Policy 2020** (NEP 2020), which was approved by the Union Cabinet of India on 29 July 2020, outlines the vision of India's new education system. The new policy replaces the previous National Policy on Education, 1986. The policy is a comprehensive framework for elementary education to higher education as well as vocational training in both rural and urban India.

The National Policy on Education (NPE) is a policy formulated by the Government of India to promote education amongst India's people.

The policy covers elementary education to colleges in both rural and urban India.

As providing learning to all the people of the country it is essential to make laws and act regarding this.

NEP is one the major Policies of the Government which lays foundations of the Education system of the country.

The Government of India approved of the National Education Policy 2020 in July 2020 **outlining a vision for the country's new education system**. As of August 2021**, Karnataka** becomes the first state to start implementing this policy. The NEP will be implemented from the academic year starting October 2021.

Conclusion

NEP is the first adopted in Karnataka state when the is completely adopted in India its very uses full for the education system India's hereafter will depend on providing good quality educational opportunities to these youth. New Education Policy 2020 advocates increased use of technology in education system with equity; National Educational Technology Forum to be created for this purpose. New education policy essay

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Role of Technology in Education

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Abstract

With the advancement in technology that is one in all the most effective God's gifts the living conditions of the individuals are modified tons. Technology plays an awfully vital role within the development of each one's life. Most of the work that won't to be done by the person is currently machine-driven and lots of advanced and significant methods are created easier and effective with the technology. We've to be glad for technology for conveyance ton of changes in life and higher living condition. At a similar time, we tend to cannot ignore the utilization of technology in education. With the introduction of laptop within the education it's created easier for teacher to urge info and supply sensible and higher data to the students. During this paper we've simply created a trial to know the utilization of technology in education to form teaching and learning additional pleasurable and effective.

Keywords: Education, technology, teaching, information.

Introduction

Technologies area unit accustomed improve and facilitate learning in education each in teaching and learning. Technological incorporation has modified the strategies of gathering, accessing, analysing, presenting and transmission data by each academics and students. With the advancement of technology, education in folks has begun to extend and there's continuous analysis and development in introducing advanced technologies to create education easier, joyful and accessible, with this technology has created education additional interest and simple by overcoming ennui and heavy.

Importance of Technology in Education

- It helps the students to arrange for his or her future careers, which is able to embody the employment of wireless technology.
- The integration of technology into the classroom may be a good way to succeed in the variety in learning designs

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- It offers students, the prospect to act with their classmates a lot of by encouraging collaboration.
- Technology helps the teachers to prepare students for the real world environment.
- Integrating technology in education helps the students to require interest in learning as they're excited concerning having the ability to use technology and so a lot of prefer to learn.
- Mobile technology is obtainable within the classroom; students square measure ready to access the foremost up so far info faster and easier than ever before.
- The ancient passive learning mood is broken with technology within the schoolroom the teacher becomes the encourager, adviser, and therefore the coach.
- Students will have access to digital textbooks that square measure perpetually updated and infrequently a lot of useful, inventive and heaps cheaper than those previous significant books.

Modern Technology in Education

Modern instrumentation technology and tools, students learning and interactivity will increase in space of their interest. This ends up in gathering of data simply and handily and effectively. Within the gift world of technology, lecturers and students use web association that permits them to search out wonderful materials as help and tutorials that might be accustomed improve and enhance their academicals learning.

The uses of projectors and visual pictures have a powerful charm compared to words. These are the technological gifts for up teaching and learning. PowerPoint presentation and projections makes learning interactive and attention-grabbing. It conjointly motivates the scholars in thinking instead of simply reading words.

During COVID-19 pandemic, several establishments have adopted digital education. Here the students are instructed with the varied applications that facilitate them to develop and learn. Several on-line degree courses currently became common development wherever folk's area unit offered certificate courses that facilitate the students to possess learning in varied info of their interest. Conjointly several establishments have providing on-line short term certificate courses for the social class folks that want to possess promotion and for higher job. These on-line categories have created education versatile.

Benefits of Technology in Education

- With the assistance of technology, it's become straightforward to access and gather the knowledge with E-books, alternative materials offered within the World Wide net.
- Information technology created the individuals update themselves endlessly, with the newest data from the place where they're.
- It is feasible to the scholars to share the data and data with each other from any distance, while not having geographical barrier. This has become doable solely with the assistance of technology.
- Students area unit supplied with theory data in an exceedingly sensible method that helps them to grasp higher and build up their own educated with audio visual materials.

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- Distance learning is feasible with the technology wherever students will learn from their homes through on-line, as a further course. Or maybe get the knowledge from their involved lecturers from the place wherever they're.

The use of data technology in education has helped the establishments in maintaining the right records while not overwhelming an excessive amount of house and it's additional safe.

Limitations of Technology in Education

Though there square measure tons of advantages in adopting technology in education it's not free from limitations. the subsequent square measure a number of the limitations:

- One of the main limitation is that, it ends up in access to inappropriate content. Students could access to inappropriate material which can have negative impact on them.
- Continuous attachment to the screens could result in some health and social problems.
- Giving students access to anonymous accounts and endless contact ends up in cyber bullying that could be a huge downside lately.
- Easy access to the knowledge ends up in cheating that has become a giant downside lately. Mobiles have created cheating easier currently on a daily basis.
- The use of Mobiles has created students distracted within the schoolroom. Their focus shifts from teacher and education to taking part in, or doing and observation what they require.

Conclusion

Education with technology in fashionable days has taken a new meaning. There's little doubt that our education system has been reworked to advanced technology. We tend to currently prepare our students for the womb-to-tomb learning by adopting new approaches to education that involves technology as a vicinity of student's lifestyle. By providing correct education and data we will build an honest confidence and change them to face the difficult world and reach this competitive world. Education may be a path means that helps the individual to open up with the ideas they need and embrace with the opportunities they get and build an honest carrier and higher life for themselves. Within the gift world wherever geographical boundaries don't seem to be thought of, students ought to be additional competitive and communicative. They must be connected with the world and collect all the specified info and update themselves for the success. For this purpose, education establishment with the utilization of technology provides all the required data and makes their students sturdy and competitive altogether side and makes higher national for tomorrow's world. Use the technology not just for the betterment of students conjointly for administration and political beliefs. It is serving to the academics to form higher use of the technology tool, which are offered to supply higher data and smart individual for tomorrow's world.

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Virtual Lab

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Abstract

Virtual labs for science experiments are a multimedia technology innovation. A possible growth pattern of the perceived critical mass for virtual labs adoption is modelled using (N=240) potential-adopter teachers based on Roger's theory of diffusion and of perceived attributes. Results indicate that perceived critical mass influences behaviour intention to adopt a technology innovation like Virtual Labs and is affected by innovation characteristics like relative advantage, ease of use and compatibility. The work presented here models the potential-adopter teacher's perceptions and identifies the relative importance of specific factors that influence critical mass attainment for an innovation such as Virtual Labs.

Keywords: Virtual labs innovation diffusion critical mass simulation lab experiments.

The Philosophy

Good lab facilities and updated lab experiments are critical for any engineering college. Paucity of lab facilities often make it difficult to conduct experiments. Also, good teachers are always a scarce resource. The Virtual Labs project addresses this issue of lack of good lab facilities, as well as trained teachers, by providing remote-access to simulation-based Labs in various disciplines of science and engineering. Yet another objective is to arouse the curiosity of the students and permit them to learn at their own pace. This student-centric approach facilitates the absorption of basic and advanced concepts through simulation-based experimentation. Internet-based experimentation further permits use of additional web-resources, video-lectures, animated demonstrations and self-evaluation. Specifically, the Virtual Labs project addresses the following:

- Access to online labs to those engineering colleges that lack these lab facilities.
- Access to online labs as a complementary facility to those colleges that already have labs.
- Training and skill-set augmentation through workshops and on-site/ online training.

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Virtual labs are any place, any pace, any-time, any-type labs. It is a paradigm shift in student-centric, online education.

Objectives

1. To provide remote-access to simulation-based Labs in various disciplines of Science and Engineering.
2. To enthuse students to conduct experiments by arousing their curiosity. This would help them in learning basic and advanced concepts through remote experimentation.
3. To provide a complete Learning Management System around the Virtual Labs where the students/ teachers can avail the various tools for learning, including additional web-resources, video-lectures, animated demonstrations and self-evaluation.

Overview

Virtual Labs project is an initiative of Ministry of Human Resource Development (MHRD), Government of India under the aegis of National Mission on Education through Information and Communication Technology (NMEICT). This project is a consortium activity of twelve participating institutes and IIT Delhi is coordinating institute. It is a paradigm shift in ICT-based education. For the first time, such an initiative has been taken-up in remote-experimentation. Under Virtual Labs project, over 100 Virtual Labs consisting of approximately 700+ web-enabled experiments were designed for remote-operation and viewing. The intended beneficiaries of the projects are:

- All students and Faculty Members of Science and Engineering Colleges who do not have access to good lab-facilities and/or instruments.
- High-school students, whose inquisitiveness will be triggered, possibly motivating them to take up higher-studies. Researchers in different institutes who can collaborate and share resources.
- Different engineering colleges who can benefit from the content and related teaching resources.
- Virtual Labs do not require any additional infrastructural setup for conducting experiments at user premises. The simulations-based experiments can be accessed remotely via internet.



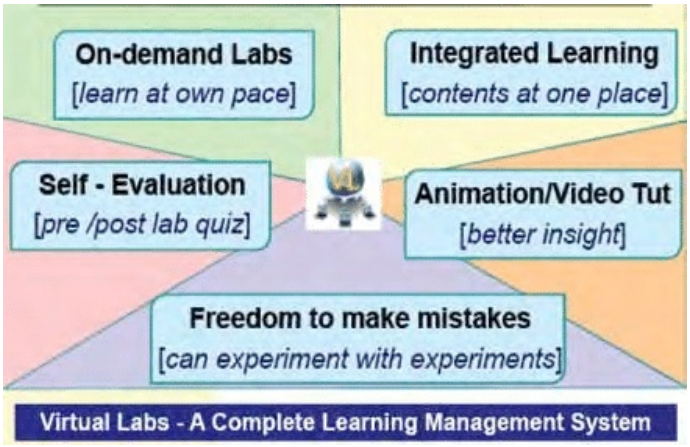
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Broad areas of virtual labs

Virtual labs have been developed in the following broad areas:

- Electronics and Communication Engineering
- Computer Science and Engineering
- Electrical Engineering
- Mechanical Engineering
- Chemical Engineering
- Biotechnology and Biomedical Engineering
- Civil Engineering
- Physical Sciences
- Chemical Sciences

Salient features



The salient features of virtual labs are

Virtual Labs provide to the students the result of an experiment by one of the following methods, or possibly, a combination of these (see Fig 1):

I. Modelling the physical phenomenon by a set of equations and carrying out simulations to yield the result of the particular experiment. This can, at-best, provide an approximate version of the 'real world' experiment.

II. Providing a corresponding measurement data for the virtual lab experiment based previously carried out measurements on an actual system. This will be closer to the 'real world' experiment.

III. Remotely triggering an experiment in an actual lab and providing the student the result of the experiment through the computer interface. This would entail carrying out the actual lab experiment remotely.

- Virtual labs can be made more effective and realistic by providing additional inputs to the students like accompanying audio and video streaming of an actual lab experiment and equipment.

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- For the 'touch and feel' part, the students can possibly visit an actual laboratory for a short duration.

In Simulation-Based Virtual Labs, the experiments are modelled using mathematical equations. The simulations are carried out remotely at a high-end server, and the results are communicated to the student over the Internet. These labs are scalable and can cater to a large number of simultaneous users.

Using the Remote Triggered Virtual Labs, the actual experiments are triggered remotely. The output of the experiment (being conducted remotely) is communicated back to the student over the Internet. This class of virtual labs gives the student the output of real-time experiments. Typically, time-slots are booked before conducting such experiments.

All Virtual Labs can be accessed through a common website: www.vlab. co.in. At the user end, a PC and broadband connectivity enables the user to access virtual labs.

E-learning resources and virtual labs

India's recent strides in information technology have propelled the growth of web-based digital learning in most disciplines of science and engineering education. Distance education and open learning endeavours offer many advantages in resource-limited developing countries, where the number of potential learners is much higher than the number of experienced teachers or advanced educational institutes[1].

However, these endeavours alone have proved insufficient in providing practical skills for science experiments or analysis of scientific data. Virtual laboratories, which act as free, round-the-clock replicas of actual laboratories, could be an effective alternative. Learners in a virtual laboratory can understand scientific theories and also experience practical experimental procedures[2,3]. As educational budgets in developing and under-developed countries continue to shrink, e-learning and open-learning programmes are gaining popularity[4].

E-learning proteomics resources

Virtual labs are rapidly changing the culture of education in developing countries[5]. India is playing an imperative role in the development of diverse e-learning resources and virtual labs in proteomics and other disciplines of biotechnology. In recent years, proteomics and related disciplines have been incorporated into academic curricula across the globe due to their increasing impact on clinical and industrial research.

The Indian Institute of Technology Bombay has developed pioneering proteomics learning resources such as the Virtual Proteomics Lab, Clinical Proteomics Remote Triggering Virtual Laboratories, and other related e-learning initiatives supported by India's ministry of human resources and development (MHRD) with a goal to disseminate high-quality educational content exclusively in proteomics[6]. The resource contains modules on gel-based proteomics, mass spectrometry-based proteomics and bioinformatics, each with a set of experiments. The course contents of Virtual Proteomics Lab have now been incorporated as a tutorial article under the

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International Proteomics Tutorial Programme (IPTP 14) developed by the Human Proteome Organization (HUPO) and the European Proteomics Association (EuPA)[7].

Virtual labs for rural and urban India

A study of online statistics indicates that virtual lab users have been increasing in India. The study also suggests increasing usage trends in times to come[8].

The researchers tried to figure out the impact and penetration of virtual labs through hands-on workshops in rural South Indian biotechnology and engineering institutes and compared them with data from urban areas[9]. The feedback showed that 60% of students rated virtual labs as user-friendly tools that made their biotechnology courses interesting and easier to comprehend; 65% found virtual labs to be good online material for better understanding of the basic concepts in biotechnology and about 10% reported difficulty using them due to computer illiteracy or network connectivity issues.

Among 250 teachers surveyed, around 85% suggested that virtual labs could be used as an autonomous, supplementary learning and teaching material for enhancing laboratory education. 67% of the teachers from rural areas adopted virtual labs in their teaching while only 33% from urban areas opted for them.

Virtual labs are a technological innovation providing new learning environments for proteomics and biotechnology users. Simulation-based virtual labs can now train a huge cluster of potential researchers, who could play an important role in bioinformatics analysis of big data sets generated by scientific research labs across the world and effectively accelerate high-throughput translational research.

Virtual and open learning initiatives are poised to bring a dramatic change in science education but cannot completely substitute existing educational institutes or hands-on practical laboratory courses. Effective expansion of science education is possible by taking benefits of the affordances of both the approaches[10]. Innovative and forward-looking initiatives for distributed learning practices through e-learning and virtual labs would certainly enrich the global community of students, scientists and citizens.

Conclusion

The challenges of today's science classroom require new solutions. Technology provides one way to help science teachers overcome obstacles and improve the learning outcome. The biggest challenge lies in the laboratory, because quality lab experiences aren't being provided as often as they should be, and because the laboratory is where students have the opportunity for first-hand experience of the methods and thought processes of science. In the lab, they may emulate the activities of scientists. Most technological substitutes for labs are really just computer-based demonstrations that miss the essential elements of science methodology. The alternative presented here uses real experiments, together with interactive data collection with built-in scientific processes, to ensure that the important features of the lab are not lost. In addition, the computer software provides a means to channel the students' activities, to measure their

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performance, and to support their learning. While the use of real virtual labs can result in a loss of some aspects of a traditional lab, their proper use can often more than compensate for this loss. The Smart Science system briefly described here has been in development and testing for 7 years, and has been delivered to over 30,000 students during the last 2 years. Students, and most teachers, have found it easy to use, engaging, and a valuable aid to learning science.