

ISSN : 2394-7845

JOURNAL OF EDUCATION IN TWENTY FIRST CENTURY

A Multidisciplinary International
Peer Reviewed Journal

Vol. XV, Number - 1

January-December, 2025

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JOURNAL OF EDUCATION IN TWENTY FIRST CENTURY

**A Multidisciplinary International
Peer Reviewed Journal**

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Foreign	US \$ 75.00	US \$ 150.00

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Phones: 011-23274050 FAX: 011-23274050

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The subscriber will receive a hard copy of every issue of Journal for the subscribed period.

Printed at

Balaji Offset

Navin Shahdara, Delhi-32

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Environmental Laws in India

Prof. (Dr.) Manish Pankaj*

INTRODUCTION

Environmental law is an integral part of any government agency. It includes a series of laws and regulations related to water quality, air quality, and other environmental aspects. The success of environmental legislation mainly depends on how they are implemented. Legislation is also a valuable tool to educate people about their responsibility to maintain a healthy environment. Environmental law in India is based on principles of environmental law and focuses on the management of certain natural resources such as minerals, forests, and fisheries. Environmental law in India directly reflects the provisions of the Constitution. The need to protect and maintain the environment and make sustainable use of natural resources is reflected in India's constitutional framework and India's international obligations.

ENVIRONMENTAL LEGISLATIONS

In the recent past, numerous environmental problems have become threatening for human welfare. An important aspect of environmental problems is that their impact is not confined to the source area but spills over far and wide area.

Effective legislation is needed in order to prevent misuse and degradation of the environment. To curb the destructive practices of unscrupulous people, forest mafia groups, poachers, polluters, and over-exploitation of environmental resources, effective legislation is necessary. Pollution is an important factor and it does not observe political territories or legislative jurisdictions. Thus environmental problems are intrinsically global in nature. Therefore, to prevent such problems environmental legislation is not needed only at the national level but also at the international level.

INTERNATIONAL LEGISLATIONS

There is no international legislation body with the authority to pass legislation similar to national legislations, nor are there international agencies with the power to regulate resources at a global scale. As a result, international legislation must depend on the agreement of the parties concerned. Certain issues of multinational concern are addressed by a collection of policies, agreements, and treaties that are loosely called International Environmental Legislations.

Most of the international legislations are international agreements to which nations adhere voluntarily. These agreements are generally finalized through international conventions or treaties. Nations that have agreed to be bound by the convention are known as Parties. Convention provides a framework to be respected by each party, which has to adopt its own national legislation to make sure that convention is implemented at the national level. To support the conventions, sometimes protocols are also to be framed.

A protocol is an international agreement that stands on its own but is linked to an existing convention. This means that the climate protocol shares the concerns and principles set out in the

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climate convention. It then builds on these by adding new commitments-which are stronger and far more complex and detailed than those in the convention.

WETLAND CONVENTION (RAMSAR CONVENTION)

It is an international convention came in force in 1975. The convention provides the framework for international cooperation for the conservation and wise use of wetland habitats. The United Nations Educational, Scientific and Cultural Organisation (UNESCO) serves as the Depositary for the Convention, and its secretariat, the Ramsar Bureau, is in Gland, Switzerland. India became signatory to this convention on in 1981.

The Convention aims to halt the loss of wetlands and to ensure the conservation of fauna and flora and their ecological processes. Obligations of parties include:

- Designating one or more wetlands for inclusion in the list of Wetlands of International Importance (e.g. six Ramsar wetlands in India).
- Promoting wise judicious use of wetlands, including mangroves.
- Promoting conservation of wetlands through establishment of nature reserves.
- Irrespective of their listing under the Convention and managing wetlands for the benefit of water fowl.
- Promoting training in the field of wetland research, managing and warding.
- Consulting with other parties about implementation of the convention, especially with regard to trans frontier wetlands, shared water systems, shared species, and development of wetland projects.

MONTREAL PROTOCOL

The United Nations Environment Programme (UNEP) has been addressing this issue since 1977. Under the auspices of UNEP, the nations of the world arrived at The Convention for the Protection of the Ozone Layer in Vienna in 1985. Through this convention, nations committed themselves to protecting the ozone layer and to co-operate with each other in scientific research to improve understanding of the atmospheric processes and serious consequences of ozone depletion. The convention provides for future protocols and specified procedures for amendment and dispute settlement.

To pursue the objectives of convention for the protection of ozone layer the Montreal Protocol on Substances that deplete the Ozone layer was agreed to by nations in 1987 and has since been amended five times so far. Its control provisions were strengthened through five amendments to the Protocol adopted in London (1990), Copenhagen (1992), Vienna (1995), Montreal (1997), Beijing (1999) and 2016 (Kigali, adopted, but not in force). The Protocol aims to reduce and eventually eliminate the emission of man-made ozone depleting substances. The Vienna Convention and Montreal Protocol are considered as highly effective regime for reducing and possibly, in the future, eliminating emissions of ozone depleting chemicals into the atmosphere.

CLIMATE CONVENTIONS

Global warming (greenhouse effect) is probably the greatest threat to the future of the planet. It is mainly caused by gases (gases like carbon dioxide, methane, nitrous oxide, CFCs, water vapors) emitted by industrialized countries on the burning of fossil fuels (coal, oil and gas) for electricity, heating and transport. Because of gases that have been emitted in the past, and are still pouring into the atmosphere it is already too late to prevent some climate change. However, if we start reducing emissions now, we may be able to avoid some of the worst effects.

Today, action occurs at every level to produce, to avoid, and to understand the risks associated with climate change. Many nations have prepared national plans and are actively pursuing programmes and policies that will result in green gas emission reduction. At the global level, countries, around the world have expressed a firm commitment stop climate change and strengthen international action and broader participation under the auspices of the UN Framework Convention on Climate Change (UNFCCC).

UN Framework Convention on Climate Change (UNFCCC) is the landmark international treaty unveiled at the United Nations Conference on Environment and Development in Rio de Janeiro in June 1992. The UNFCCC commits signatory countries to limit anthropogenic (i.e., human-induced) greenhouse gas emissions to levels that would prevent dangerous anthropogenic interference with the climate system. Such a level should be achieved within a time frame sufficient to allow ecosystems to adapt naturally to climate change, to ensure the food production is not threatened, and to enable economic development to proceed in a sustainable manner.

In pursuance with the objectives of the Convention on Climate Change the **Kyoto Protocol** was agreed upon in December 1997 in Kyoto, Japan.

The Protocol calls on all parties – developed nations and developing nations to take a number of steps to formulate national and regional programmes to improve —local emission factors||, activity data, models, and national inventories of greenhouse gas emissions and sinks that remove these gases from the atmosphere. All parties are also committed to formulate, publish and update climate change mitigation and adoption measures, and to cooperate in promotion and transfer of environmentally sound techniques and in scientific and technical research on the climate system.

The Protocol's first commitment period started in 2008 and ended in 2012. A second commitment period was agreed on in 2012, known as the Doha Amendment to the Kyoto Protocol. Negotiations were held in the framework of the yearly UNFCCC Climate Change Conferences on measures to be taken after the second commitment period ends in 2020. This resulted in the 2015 adoption of the Paris Agreement, which is a separate instrument under the UNFCCC rather than an amendment of the Kyoto Protocol.

The Paris Agreement is an agreement within the United Nations Framework Convention on Climate Change (UNFCCC), dealing with greenhouse-gas-emissions mitigation, adaptation, and finance, starting in the year 2020. The agreement's language was negotiated by representatives of 196 state parties at the 21st Conference of the Parties of the UNFCCC in Le Bourget, near Paris, France, and adopted by consensus on 12 December 2015. As of November 2018, 195 UNFCCC members have signed the agreement, and 184 have become party to it.

The Paris Agreement's long-term goal is to keep the increase in global average temperature to well below 2 °C above pre-industrial levels; and to limit the increase to 1.5 °C, since this would substantially reduce the risks and effects of climate change. Under the Paris Agreement, each country must determine, plan, and regularly report on the contribution that it undertakes to mitigate global warming.

The aim of the agreement is described in its Article 2, “enhancing the implementation” of the UNFCCC through:

1. Holding the increase in the global average temperature to well below 2 °C above pre-industrial levels and to pursue efforts to limit the temperature increase to 1.5 °C above pre-industrial levels, recognizing that this would significantly reduce the risks and impacts of climate change;
2. Increasing the ability to adapt to the adverse impacts of climate change and foster climate resilience and low greenhouse gas emissions development, in a manner that does not threaten food production;

3. Making finance flows consistent with a pathway towards low greenhouse gas emissions and climate-resilient development.

Countries furthermore aim to reach “global peaking of greenhouse gas emissions as soon as possible”. The agreement has been described as an incentive for and driver of fossil fuel divestment. The Paris deal is the world’s first comprehensive climate agreement.

BIOLOGICAL DIVERSITY CONVENTION

The Convention on Biological Diversity (CBD) was adopted during the United Nations Conference on Environment and Development (UNCED – or the —Earth Summit ||) in Rio de Janeiro on 5 June 1992. CBD has been instrumental in highlighting conservation of biodiversity on the international agenda and its implementation on national level. More than 150 states have signed the Convention, and it entered into force on 29 December 1993. India ratified the Convention in 1994. The CBD places emphasis on decision making at the national level.

ENVIRONMENTAL LEGISLATIONS IN INDIA

At the national level, serious efforts have been made for the improvement and protection of the environment by incorporating changes in the constitution of India. Our constitution, originally, did not contain any direct provision regarding the protection of the natural environment. However, after the United Nations Conference on Human Environment, held in Stockholm in 1972, the Indian constitution was amended to include protection of the environment as a constitutional mandate.

The forty second amendment Clause (g) to Article 51A of the Indian constitution made it a fundamental duty to protect and improve the natural environment. “It shall to be duty of every citizen of India to protect and improve the natural environment including forests, lakes, rivers and wild life and have compassion for living creatures.”

There is a directive, given to the State as one of the Directive Principles of State Policy regarding the protection and improvement of the environment. Article 48A states “**The State shall endeavour to protect and improve the environment and to safeguard the forests and wildlife of the country**”.

The department of Environment was established in India in 1980 to ensure a healthy environment for the country. This later became the Ministry of Environment and Forests in 1985. This Ministry has overall responsibility for administering and enforcing environmental legislation and policies. The constitutional provisions are backed by a number of legislations – Acts and rules. Most of our environmental legislations are Acts of the Parliament or the State Legislatures.

These Acts generally delegate powers to regulatory agencies, to make rules for the purpose of their implementation. The **Environment Protection Act of 1986 (EPA)** came into force soon after the Bhopal Gas Tragedy and is considered umbrella legislation as it fills many lacunae in the existing legislation. Thereafter, a large number of environmental legislations have been passed to deal with specific environmental problems. For example, in the recent past, the use of CNG for public transport vehicles has been made mandatory in Delhi. This has reduced air pollution in Delhi at that time.

POLLUTION RELATED ACTS

Among all the components of the environment air and water are necessary to fulfill the basic survival needs of all organisms. So, to protect them from degradation the following acts have been passed.

- Water Acts
- Air Acts
- Environment Act

THE WATER (PREVENTION AND CONTROL OF POLLUTION) ACT OF 1974

The main objective of this act is to provide prevention and control of water pollution and maintaining or restoring of wholesomeness and purity of water (in the streams or wells or on land). Some important provisions of this Act are given below:

- The Act vests regulatory authority in State Pollution Control Boards and empowers these Boards to establish and enforce effluent standards for factories discharging pollutants into water bodies. A Central Pollution Control Board performs the same functions for Union Territories and formulates policies and coordinates activities of different State Boards.
- The State Pollution Control Boards control sewage and industrial effluent discharges by approving, rejecting or impose conditions while granting consent to discharge.
- The Act grants power to the Board to ensure compliance with the Act by including the power of entry for examination, testing of equipment and other purposes and power to take the sample for the purpose of analysis of water from any stream or well or sample of any sewage or trade effluents.
- Prior to its amendment in 1988, enforcement under the Water Act was achieved through criminal prosecutions initiated by the Boards, and through applications to magistrates for injunctions to restrain polluters. The 1988 amendment strengthened the Act's implementation the pollution provisions. Board may close a defaulting industrial plant or withdraw its supply of power or water by an administrative order; the penalties are more stringent, and a citizen's suit provision supports the enforcement machinery.

THE AIR (PREVENTION AND CONTROL OF POLLUTION) ACT OF 1981

To implement the decisions taken at the **United Nations Conference on the Human Environment** held at Stockholm in June 1972, Parliament enacted the nationwide Air Act.

The main objectives of this Act are to improve the quality of air and to prevent, control and abate air pollution in the country. Important provisions of this Act are given below:

- The Air Act's framework is similar to that of the Water Act of 1974. To enable an integrated approach to environmental problems, the Air Act expanded the authority of the central and state boards established under the Water Act, to include air pollution control.
- States not having water pollution boards were required to set up air pollution boards.
- Under the Air Act, all industries operating within designated air pollution control areas must obtain "consent"(permit) from the State Boards.
- The states are required to prescribe emission standards for industry and automobiles after consulting the central board and noting its ambient air quality standards.
- Act granted power to the Board to ensure compliance with the Act including the power of entry for examination, testing of equipment and other purposes and power to take the sample for the purpose of analysis of air or emission from any chimney, fly ash or dust or any other outlet in such a manner as may be prescribed.
- Prior to its amendment in 1987, the Air Act was enforced through mild court administered penalties on violations. The 1987 amendment strengthened the enforcement machinery and introduced stiffer penalties. Now, the boards may close down a defaulting industrial plant or may stop its supply of electricity or water. A board may also apply to the court to restrain emissions that exceed prescribed limits.

Notably, the 1987 amendment introduced a citizen's suit provision into the Air Act and extended the Act to include noise pollution.

ENVIRONMENT ACTS

The most important legislation in this category is The Environment (Protection) Act of 1986. Through this Act Central Government gets full power for the purpose of protecting and improving the quality of the environment and preventing, controlling and abating pollution.

THE ENVIRONMENT (PROTECTION) ACT OF 1986

In the wake of the Bhopal tragedy, the government of India enacted the Environment (Protection) Act of 1986. The purpose of the Act is to implement the decisions of the United Nations Conference on the Human Environment of 1972, in so far as they relate to the protection and improvement of the human environment and the prevention of hazards to human beings, other living creatures, plants and property. The Act is an “umbrella” for legislations designed to provide a framework for Central Government, coordination of the activities of various central and state authorities established under previous Acts, such as the Water Act and the Air Act.

In this Act, main emphasis is given to “Environment”, defined to include water, air, and land and the inter-relationships which exist among water, air, and land and human beings and other living creatures, plants, microorganisms, and property. “Environmental pollution” is the presence of pollutants, defined as any solid, liquid or gaseous substance present in such a concentration as may be or may tend to be injurious to the environment.

“Hazardous substances” include any substance or preparation, which may cause harm to human beings, other living creatures, plants, microorganisms, property or the environment.

The main provisions of this Act are given below:

Section 3 (1) of the Act empowers the centre to “take all such measures as it deems necessary or expedient for the purpose of protecting and improving the quality of the environment and preventing, controlling and abating environmental pollution”. Specifically, the Central Government is authorized to set new national standards for the quality of the environment (ambient standards) as well as standards for controlling emissions and effluent discharges; to regulate industrial locations, to prescribe procedures for managing hazardous substances; to establish safeguards preventing accidents, and to collect and dismantle information regarding environmental pollution.

- By virtue of this Act, Central Government has armed itself with considerable powers which include coordination of action by the state, planning and execution of nationwide programs, laying down environmental quality standards, especially those governing emission or discharge of environmental pollutants, placing restriction on the location of industries and so on.
- The coverage of powers includes handling of hazardous substances, prevention of environmental accidents, an inspection of polluting units, research, the establishment of laboratories, dissemination of information, etc.
- The Environment (Protection) Act was the first environmental legislation to give the Central Government authority to issue direct orders, included orders to close, prohibit or regulate any industry, operation or process or to stop or regulate the supply of electricity, water or any other service to the industry, operation and process. Another power granted to the Central Government was to ensure compliance with the Act which included the power of entry for examination, testing of equipment, and other purposes and power to analyze the sample of air, water, soil or any other substance from any place.
- The Act explicitly prohibits discharges of environmental pollutants in excess of prescribed regulatory standards. There is also a specific prohibition against handling hazardous substances except those in compliance with regulatory procedures and standards. Persons

responsible for the discharge of pollutants in excess of prescribed standards must prevent or mitigate the pollution and must also to report the governmental authorities.

- The Act provides provisions for penalties. Any person who fails to comply with any of the provisions of the Act or the rules, orders, or directions issued under the Act shall be punished. For each failure or contravention, the punishment included a prison term of up to five years or a fine of up to Rs. 1 lakh or both. The Act imposed an additional fine of up to Rs. 5,000 for every day of a continuing violation. If a failure or contravention occurs for more than one year after the date of conviction, an offender may be punished with an imprisonment term, which may be extended to seven years.
- The Environment (Protection) Act contains significant innovations for its enforcement, not contained in any other pollution control legislation at the time of the Act's adoption. Section 19 provides that any person, in addition to authorized government officials, may file a complaint with a court alleging an offense under the Act. This "Citizens' Suit provision requires that the person has to give notice of not less than 60 days of the alleged offense of pollution to the Central Government or the competent authority. Under the Act, the Central Government may, by notification in the office Gazette, make rules for the enforcement of the Act.

BIODIVERSITY RELATED ACTS

India is one of the few countries, which had a forest policy since 1984. To protect forest and wild life following legislations have been enacted.

THE WILD LIFE (PROTECTION) ACT OF 1972

In 1972, Parliament enacted the Wild Life Act (Protection) Act. The Wild Life Act provides for state wildlife advisory boards, regulations for hunting wild animals and birds, the establishment of sanctuaries and national parks, regulations for trade in wild animals, animal products, and trophies, and judicially imposed penalties for violating the Act. Harming endangered species listed in Schedule 1 of the Act is prohibited throughout India. Hunting species, like those requiring special protection (Schedule II), big game (Schedule III), and small game (Schedule IV), is regulated through licensing. A few species classified as vermin (Schedule V), may be hunted without restrictions. Wildlife wardens and their staff administer the act.

An amendment to the Act in 1982, introduced a provision permitting the capture and transportation of wild animals for the scientific management of animal population.

India is a signatory to the Convention of International Trade in Endangered Species of Fauna and Flora (CITES 1976). Under this convention, export or import of endangered species and their products are governed by the conditions and stipulations laid down therein. Indian government has also started some conservation projects for individual endangered species like Hungal (1970), Lion (1972), Tiger (1973), Crocodiles (1974), Brown-antlered Deer (1981) and Elephant (1991-92).

THE FOREST (CONSERVATION) ACT OF 1980

First Forest Act was enacted in 1927. This is one of the many surviving colonial legislations. It was enacted to consolidate the law related to forest, the transit of forest produce and the duty livable on timber and other forest produce. Subsequently, the Forest (Conservation) Act was promulgated in 1980 to make certain reforms over the preceding Act of 1927. The 1927 Act deals with the four categories of the forests, namely reserved forests, village forests, protected forests and private forests.

A state may declare forestlands or waste lands as reserved forest and may sell the produce from these forests. Any unauthorized felling of trees quarrying, grazing and hunting in reserved forests is punishable with a fine or imprisonment, or both reserved forests assigned to a village community are called **village forests**.

The state governments are empowered to designate protected forests and may prohibit the felling of trees, quarrying, and the removal of forest produce from these forests. The preservation of protected forests is enforced through rules, licenses, and criminal prosecutions. Forest officers and their staff administer the Forest Act. Alarmed at India's rapid deforestation and resulting environmental degradation, Centre Government enacted the Forest (Conservation) Act in 1980. Under the provisions of this Act, prior approval of the Central Government is required for the diversion of forestlands for non-forest purposes. An Advisory Committee constituted under the Act advises the Centre on these approvals.

BIODIVERSITY ACT 2000

India's richness in biological resources and indigenous knowledge relating to them is well recognized. One of the major challenges is in adopting an instrument that helps realize the objectives of equitable benefit sharing enshrined in the Convention. Towards this, legislation on biodiversity was developed following an extensive consultative process. The legislation aims at regulating access to biological resources so as to ensure equitable sharing of benefits arising from their use.

The Biological Diversity Bill 2002 has been passed by the Lok Sabha on 2nd December, 2002 and by the Rajya Sabha on 11th December, 2002.

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Rights of Prisoners

Prof. Kaushal Kumar*

INTRODUCTION

According to Nelson Mandela, "It is said that no one truly knows a nation until one has been inside its jails. A nation should not be judged by how it treats its highest citizens, but its lowest ones."

The above lines by Nelson Mandela are indeed true. India is a democratic country and the Constitution of India provides for fundamental rights, which also extend to the prisoners or detainees.

In A.P. Challa Ramkrishna Reddy, AIR 2000 SC 2083, it was held, "a prisoner is entitled to all his fundamental rights unless his liberty has been constitutionally curtailed. The Supreme Court has emphasized that a prisoner, whether a convict, under trial or detenu, does not cease to be a human being and, while lodged in jail, he enjoys all his fundamental rights guaranteed by the Constitution of India including the right to life guaranteed by the Constitution"

State of Maharashtra v. Prabhakar Pandurang Sanzgir, 1986 (1) BomCR 272, the Supreme Court stated that the mere fact that someone is detained cannot deprive one of his fundamental rights and that such conditions are not to be extended to the extent of the deprivation of fundamental rights of the detained individual. The Court further ruled that every prisoner retains all such rights that are enjoyed by free citizens except the one that is lost necessarily as an incident of confinement.

GUIDELINES RELATED TO PRISONER RIGHTS IN INDIA: SHRI D.K. BASU, ASHOK K. JOHRI VS STATE OF WEST BENGAL

The D.K Base case is a landmark case on the rights of prisoners in India. In this case, it was held by the court. This case vehemently laid down guidelines with respect to the rights of arrested persons. The main object behind the guidelines was to bring transparency and accountability. It held,

"We, therefore, consider it appropriate to issue the following requirements to be followed in all cases of arrest or detention till legal provisions are made in that behalf as preventive measures":

1. The police personnel carrying out the arrest and handling the interrogation of the arrestee should bear accurate, visible, and clear identification and name tags with their designations. The particulars of all such police personnel who handle the interrogation of the arrestee must be recorded in a register.
2. That the police officer carrying out the arrest of the arrestee shall prepare a memo of arrest at the time of arrest such memo shall be attested by at least one witness. who may be either a member of the family of the arrestee or a respectable person of the locality from where the arrest is made. It shall also be counter-signed by the arrestee and shall contain the time and date of arrest.
3. A person who has been arrested or detained and is being held in custody in a police station or interrogation centre or other lock-up, shall be entitled to have one friend or relative or other person known to him or having an interest in his welfare being informed, as soon as

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practicable, that he has been arrested and is being detained at the particular place unless the attesting witness of the memo of arrest is himself such a friend or a relative of the arrestee.

4. The time, place of arrest and venue of custody of an arrestee must be notified by the police where the next friend or relative of the arrestee lives outside the district or town through the legal Aid Organisation in the District and the police station of the area concerned telegraphically within a period of 8 to 12 hours after the arrest.
5. The person arrested must be made aware of this right to have someone informed of his arrest or detention as soon he is put under arrest or detained.
6. An entry must be made in the diary at the place of detention regarding the arrest of the person which shall also disclose the name of the next friend of the person who has been informed of the arrest and the names and particulars of the police officials in whose custody the arrestee is.
7. The arrestee should, where he so requests, be also examined at the time of his arrest and major and minor injuries, if any present on his/her body, must be recorded at that time. The "Inspection Memo" must be signed both by the arrestee and the police officer affecting the arrest and its copy provided to the arrestee.
8. The arrestee should be subjected to a medical examination by a trained doctor every 48 hours during his detention in custody by a doctor on the panel of approved doctors appointed by the Director, Health Services of the concerned State or Union Territory. Director, Health Services should prepare such a panel for all Tehsils and Districts as well.
9. Copies of all the documents including the memo of arrest, referred to above, should be sent to the Magistrate for his record.
10. The arrestee may be permitted to meet his lawyer during interrogation, though not throughout the interrogation.
11. A police control room should be provided at all district and state headquarters, where information regarding the arrest and the place of custody of the arrestee shall be communicated by the officer causing the arrest, within 12 hours of effecting the arrest and at the police control room it should be displayed on a conspicuous notice board.

THE UNITED NATIONS STANDARD MINIMUM RULES FOR THE TREATMENT OF PRISONERS (NELSON MANDELA RULES)

It was adopted by the United Nations General Assembly on 17th December 2015. There is a total of 122 Rules laid down in the Resolution. Some are laid down below:

- All prisoners shall be treated with respect due to their inherent dignity and value as human beings.
- The rules shall be applied impartially, with no discrimination on grounds of race, colour, sex, language, place of birth, etc.
- Prison administration should offer education, vocational training and work, as well as other forms of assistance that are appropriate and available, including those of a remedial, moral, spiritual, social and health and sports-based nature.
- All prisoners with physical, mental or other disabilities have full and effective access to prison life on an equitable basis.
- Different categories of prisoners shall be kept in separate institutions or parts of institutions, taking account of their sex, age, criminal record, the legal reason for their detention and the necessities of their treatment.

- All accommodations provided for the use of prisoners and in particular all sleeping accommodations shall meet all requirements of health.
- The sanitary installations shall be adequate to enable every prisoner to comply with the needs of nature when necessary and in a clean and decent manner.

RIGHTS OF PRISONERS UNDER CONSTITUTION OF INDIA

Article 20 — Protection in Respect of Conviction for Offences

1. No person shall be convicted of any offence except for violation of the law in force at the time of the commission of the act charged as an offence, nor be subjected to a penalty greater than that which might have been inflicted under the law in force at the time of the commission of the offence
2. No person shall be prosecuted and punished for the same offence more than once
3. No person accused of any offence shall be compelled to be a witness against himself

Article 21 — Protection of Life and Personal Liberty

No person shall be deprived of his life and personal liberty except according to procedure established by law.”

“Personal Liberty Under Article 21 is a sacred and cherished right under the Constitution of India. The expression ‘life of personal liberty’ has been held to include the right to live with human dignity and thus it would also include within itself a guarantee against the torture and assault by the state or its functionaries.”- Shri D.K. Basu, Ashok K. Johri vs State Of West Bengal, State Of U.P, AIR 1997SC 610

Article 22

The relevant parts of the provision are as follows: Protection against arrest and detention in certain cases

1. No person who is arrested shall be detained in custody without being informed of the grounds of such arrest and he shall not be denied the right to consult and defend himself by a legal practitioner of his choice.
2. Every person who is arrested and detained in custody shall be produced before the nearest magistrate within a period of twenty-four hours of such arrest.....
3. Nothing in clauses (1) and (2) shall apply—
 - (a) to any person who for the time being is an enemy alien; or
 - (b) to any person who is arrested or detained under any law providing for preventive detention.
4. No law providing for preventive detention shall authorise the detention of a person for a longer period than three months unless—
 - (a) an Advisory Board consisting of persons who are, or have been, or are qualified to be appointed as, Judges of a High Court has reported before the expiration of the said period of three months that there is in its opinion sufficient cause for such detention: Provided that nothing in this sub-clause shall authorise the detention of any person beyond the maximum period prescribed by any law made by Parliament under sub-clause (b) of clause (7); or
 - (b) such person is detained in accordance with the provisions of any law made by Parliament under subclauses (a) and (b) of clause (7).

5. When any person is detained in pursuance of an order made under any law providing for preventive detention, the authority making the order shall, as soon as may be, communicate to such person the grounds on which the order has been made and shall afford him the earliest opportunity of making a representation against the order.

RIGHTS OF PRISONERS UNDER CODE OF CRIMINAL PROCEDURE

Right to Bail

Section 50 — Person Arrested To Be Informed Of Grounds Of Arrest And Of Right To Bail

1. Every police officer or other person arresting any person without a warrant shall forthwith communicate to him full particulars of the offence for which he is arrested or other grounds for such arrest.
2. Where a police officer arrests without warrant any person other than a person accused of a non-bailable offence, he shall inform the person arrested that he is entitled to be released on bail and that he may arrange for sureties on his behalf.

Right To Be Taken To Magistrate Without Delay

Section 56 — Person Arrested To Be Taken Before Magistrate Of Officer In Charge Of Police Station

A police officer making an arrest without warrant shall, without unnecessary delay and subject to the provisions herein contained as to bail, take or send the person arrested before a Magistrate having jurisdiction in the case, or before the officer in charge of a police station.

Right To Have Legal Practitioner

Section 41D — Right Of Arrested Person To Meet An Advocate Of His Choice During Interrogation

When any person is arrested and interrogated by the police, he shall be entitled to meet an advocate of his choice during interrogation, though not throughout interrogation.

Right To Free Legal Aid

Section 304 — Legal Aid To Accused At State Expense In Certain Cases

1. Where, in a trial before the Court of Session, the accused is not represented by a pleader, and where it appears to the Court that the accused has not sufficient means to engage a pleader, the Court shall assign a pleader for his defence at the expense of the State.....

Right To Examination By Medical Practitioner

Section 54 — Examination Of Arrested Person By Medical Practitioner At The Request Of The Arrested Person

1. When a person who is arrested, whether on a charge or otherwise, alleges, at the time when he is produced before a Magistrate or at any time during the period of his detention in custody that the examination of his body will afford evidence which will disprove the commission by him of any offence or which will establish the commission by any other person of any offence against his body, the Magistrate shall, if requested by the arrested person so to do direct the examination of the body of such person by a registered medical practitioner unless the Magistrate considers that the request is made for the purpose of vexation or delay or for defeating the ends of justice.

2. Where an examination is made under Sub-Section (1), a copy of the report of such examination shall be furnished by the registered medical practitioner to the arrested person or the person nominated by such arrested person.

Right To Be Present During Trial

Section 273 — Evidence To Be Taken In Presence Of Accused

Except as otherwise expressly provided, all evidence taken in the course of the trial or other proceeding shall be taken in the presence of the accused, or, when his personal attendance is dispensed with, in the presence of his pleader.

Right To Get Copies Of Documents

Section 208 — Supply Of Copies Of Statements And Documents To Accused In Other Cases Triable By Court Of Session

- (i) the statements recorded under section 200 or section 202, of all persons examined by the Magistrate;
- (ii) the statements and confessions, if any, recorded under section 161 or section 164;
- (iii) any documents produced before the Magistrate on which the prosecution proposes to rely: Provided that if the Magistrate is satisfied that any such document is voluminous, he shall, instead of furnishing the accused with a copy thereof, direct that he will only be allowed to inspect it either personally or through pleader in Court.

Right To Appeal

Chapter XXIX of the Code provides for the right of Appeal in certain cases

Right to Human Treatment

Section 55a — Health And Safety Of Arrested Person

It shall be the duty of the person having custody of an accused to take reasonable care of the health and safety of the accused.

RIGHTS OF PRISONERS UNDER INDIAN PENAL CODE

Section 220 — Commitment For Trial Or Confinement By Person Having Authority Who Knows That He Is Acting Contrary To Law

This section states that whoever, holding any office which empowers him legally to arrest or detain or confine a person, does so with corrupt or malicious intention shall be punished with simple or rigorous imprisonment for a term extending up to seven years, or with fine, or with both.

PRISONER RIGHTS UNDER PRISONS ACT, 1894

Section 4 — Accommodation For Prisoners

The State Government shall provide, for the prisoners in the territories under such Government, accommodation in prisons constructed and regulated in such manner as to comply with the requisitions of this Act in respect of the separation of prisoners.

Section 24 — Prisoners To Be Examined On Admission

1. Whenever a prisoner is admitted into prison, he shall be searched, and all weapons and prohibited articles shall be taken from him.
2. Every criminal prisoner shall also, as soon as possible after admission, be examined under the general or special orders of the Medical Officer, who shall enter or cause to be entered in a book, to be kept by the Jailer, a record of the state of the prisoner's health, and of any wounds or marks on his person, the class of labour he is fit for if sentenced to rigorous imprisonment, and any observations which the Medical Officer thinks fit to add.
3. In the case of female prisoners the search and examination shall be carried out by the matron under the general or special orders of the Medical Officer.

Section 27 — Separation Of Prisoners

This section provides for accommodation of male prisoners, female prisoners, under-age/ juvenile prisoners, unconvicted and civil prisoners in separate buildings

Section 31 — Maintenance Of Certain Prisoners From Private Sources

A civil prisoner or an unconvicted criminal prisoner shall be permitted to maintain himself, and to purchase, or receive from private sources at proper hours, food, clothing, bedding or other necessities, but subject to examination and to such rules as may be approved by the Inspector General.

Section 34 — Employment Of Civil Prisoners

1. Civil prisoners may, with the Superintendent's permission, work and follow any trade or profession.....

Section 37 — Sick Prisoners

This section provides for the proper care of sick prisoners.

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Untouchability & Annihilation of Caste

Prof. Ajoy Bhattacharya*

ABSTRACT

Untouchability, in its literal sense, is the practice of ostracising a minority group by segregating them from the mainstream by social custom or legal mandate.

The term is most commonly associated with treatment of the Dalit communities in the Indian subcontinent who were considered “polluting”. The term has also been used to refer to other groups, including the *Burakumin* of Japan, the Baekjeong of Korea, and the Ragyabpa of Tibet, as well as the Romani people and Cagot in Europe, and the Al-Akhdam in Yemen. Traditionally, the groups characterized as untouchable were those whose occupations and habits of life involved ritually “polluting” activities, such as fishermen, manual scavengers, sweepers and washermen. In the medieval times, untouchables were also those who had eating habits like eating dead animals with diseases, in contrast to groups who supposedly followed higher standards of cleanliness.^[5]

Untouchability has been outlawed in India, Nepal and Pakistan. However, “untouchability” has not been legally defined. The origin of untouchability and its historicity are still debated. B. R. Ambedkar believed that untouchability has existed at least as far back as 400 AD. A recent study of a sample of households in India concludes that “Notwithstanding the likelihood of under-reporting of the practice of untouchability, 70 percent of the population reported not indulging in this practice. This is an encouraging sign.

ORIGIN

B. R. Ambedkar with the leaders and activists of the All India Untouchable Women Conference held at Nagpur in 1942

B. R. Ambedkar, an Indian social reformer and politician who came from a social group that was considered untouchable, theorized that untouchability originated because of the deliberate policy of the upper-caste Brahmanas. According to him, the Brahmanas despised the people who gave up the Brahmanism in favour of Buddhism. Later scholars such as Vivekanand Jha have successfully refuted this theory.

Nripendra Kumar Dutt, a professor of history, theorized that the concept of untouchability originated from the “pariah”-like treatment accorded to the aboriginies of India by the early Dravidians, and that the concept was borrowed by the Indo-Aryans from the Dravidians. Scholars such as R. S. Sharma have rejected this theory, arguing that there is no evidence that Dravidians practised untouchability before coming into contact with the Indo-Aryans

Austrian ethnologist Christoph von Fürer-Haimendorf theorized that untouchability originated as class stratification in urban areas of the Indus Valley Civilisation. According to this theory, the poorer workers involved in ‘unclean’ occupations such as sweeping or leather work were historically segregated and banished outside the city limits. Over time, personal cleanliness came to be identified

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with “purity”, and the concept of untouchability eventually spread to rural areas as well. After the decline of the Indus Valley towns, these untouchables probably spread to other parts of India. Scholars such as Suvira Jaiswal reject this theory, arguing that it lacks evidence, and does not explain why the concept of untouchability is more pronounced in rural areas.

American scholar George L. Hart, based on his interpretation of Old Tamil texts such as *Purananuru*, traced the origin of untouchability to ancient Tamil society. According to him, in this society, certain occupational groups were thought to be involved in controlling the malevolent supernatural forces; as an example, Hart mentions the Paraiyars, who played drums during battles and solemn events such as births and deaths. People from these occupational groups came to be avoided by others, who believed that they were “dangerous and had the power to pollute the others”. Jaiswal dismisses the evidence produced by Hart as “extremely weak” and contradictory. Jaiswal points out that the authors of the ancient Tamil texts included several Brahmanas (a fact accepted by Hart); thus, the society described in these texts was already under Brahmanical influence, and could have borrowed the concept of untouchability from them.

English merchant William Methwold who visited India during early seventeenth century says that he found certain castes who followed vegetarian diet, who had high standards of cleanliness practices he also found untouchable castes were those who ate dead animals even those with diseases. British anthropologist John Henry Hutton traced the origin of untouchability to the taboo on accepting food cooked by a person from a different caste. This taboo presumably originated because of cleanliness concerns, and ultimately, led to other prejudices such as the taboo on marrying outside one’s caste. Jaiswal argues that this theory cannot explain how various social groups were isolated as untouchable or accorded a social rank. Jaiswal also notes that several passages from the ancient Vedic texts indicate that there was no taboo against accepting food from people belonging to a different varna or tribe. For example, some Shrauta Sutras mandate that a performer of the Vishvajit sacrifice must live with the Nishadas (a tribe regarded as untouchable in later period) for three days, in their village, and eat their food. Scholars such as Suvira Jaiswal, R. S. Sharma, and Vivekanand Jha characterize untouchability as a relatively later development after the establishment of the varna and caste system. Jha notes that the earliest Vedic text *Rigveda* makes no mention of untouchability, and even the later Vedic texts, which revile certain groups such as the Chandalas, do not suggest that untouchability existed in the contemporary society. According to Jha, in the later period, several groups began to be characterized as untouchable, a development which reached its peak during 600–1200 AD. Sharma theorizes that institution of untouchability arose when the aboriginal tribes with “low material culture” and “uncertain means of livelihood” came to be regarded as impure by the privileged classes who despised manual labour, and regarded associated impurity with “certain material objects”. According to Jaiswal, when the members of aboriginal groups were assimilated into the Brahmanical society, the privileged among them may have tried to assert their higher status by disassociating themselves from their lower-status counterparts, who were gradually branded as untouchables.

Untouchability is believed to have been first mentioned in *Dharmashastra*. According to the text, untouchables were not considered a part of the varna system because of their grievous sins, barbaric or unethical acts such as murder, harassment etc. Therefore, they were not treated like the savarnas (Brahmins, Kshatriyas, Vaishyas and Shudras).

CHARACTERISTICS

According to Sarah Pinto, an anthropologist, modern untouchability in India applies to people whose work relates to “meat, and bodily fluids”. Based on the punishments prescribed in The Untouchability (Offences) Act, 1955 the following practices could be understood to have been associated with Untouchability in India

- Prohibition from eating with other members
- Provision of separate cups in village tea stalls
- Separate seating arrangements and utensils in restaurants
- Segregation in seating and food arrangements at village functions and festivals
- Prohibition from entering places of public worship
- Prohibition from wearing sandals or holding umbrellas in front of higher caste members
- Prohibition from entering other caste homes
- Prohibition from using common village paths
- Separate burial/cremation grounds
- Prohibition from accessing common/public properties and resources (wells, ponds, temples, etc.)
- Segregation (separate seating area) of children in schools
- Bonded labour

GOVERNMENT ACTION IN INDIA

At the time of Indian independence, Dalit activists began calling for separate electorates for untouchables in India to allow fair representation. Officially labeled the Minorities Act, it would guarantee representation for Sikhs, Muslims, Christians, and Untouchables in the newly formed Indian government. The Act was supported by British representatives such as Ramsay MacDonald. According to the textbook *Religions in the Modern World*, B. R. Ambedkar, who was also a supporter of the Act, was considered to be the “untouchable leader” who made great efforts to eliminate caste system privileges that included participation in public festivals, access to temples, and wedding rituals. In 1932, Ambedkar proposed that the untouchables create a separate electorate that ultimately led Gandhi to fast until it was rejected. A separation within Hindu society was opposed by national leaders at the time such as Gandhi, although he took no exception to the demands of the other minorities. He began a hunger strike to protest this type of affirmative action, citing that it would create an unhealthy divide within the religion. At the Round Table Conferences, he provided this explanation for his reasoning:

I don't mind untouchables if they so desire, being converted to Islam or Christianity. I should tolerate that, but I cannot possibly tolerate what is in store for Hinduism if there are two divisions set forth in the villages. Those who speak of the political rights of the untouchables don't know their India, don't know how Indian society is today constituted and therefore I want to say with all the emphasis that I can command that if I was the only person to resist this thing that I would resist it with my life.

Gandhi achieved some success through his hunger strike. Dalit activists faced pressure from the Hindu population at large to end his protest at the risk of his ailing health. The two sides eventually came to a compromise where the number of guaranteed seats for Untouchables would be increased at both central and provincial levels, but there would be a common electorate.

The 1950 national constitution of India legally abolished the practice of untouchability and provided measures for positive discrimination in both educational institutions and public services for Dalits and other social groups who lie within the caste system. These are supplemented by official bodies such as the National Commission for Scheduled Castes and Scheduled Tribes.

Despite this, instances of prejudice against Dalits still occur in some rural areas, as evidenced by events such as the Kherlanji massacre.

ANNIHILATION OF CASTE

Annihilation of Caste is an undelivered speech written in 1936 by DR B. R. Ambedkar (also known as baba saheb) who fought against the country's practice of untouchability. It was later self-published by the author.

BACKGROUND

In a letter dated 12 December 1935, the secretary of the *Jat-Pat Todak Mandal* (Society for the Abolition of Caste system), an anti-caste Hindu reformist group organisation based in Lahore, invited B. R. Ambedkar to deliver a speech on the caste system in India at their annual conference in 1936.^[2] Ambedkar wrote the speech as an essay under the title "Annihilation of Caste" and sent in advance to the organisers in Lahore for printing and distribution. The organisers found some of the content to be objectionable towards the orthodox Hindu religion, so intemperate in the idiom and vocabulary used, and so incendiary in promoting conversion away from Hinduism, that they sought the deletion of large sections of the more controversial content endangering Brahmanical interests. They wrote to Ambedkar seeking the removal of sections which they found, in their words, "unbearable.". Ambedkar declared in response that he "would not change a comma" of his text. After much deliberation, the committee of organizers decided to cancel their annual conference in its entirety, because they feared violence by orthodox Hindus at the venue if they held the event after withdrawing the invitation to him. Ambedkar subsequently published 1500 copies of the speech as a book on 15 May 1936 at his own expense as Jat-Pat Todak Mandal failed to fulfill their word.

In the essay, Ambedkar criticised the Hindu religion, its caste system and its religious texts which are male dominant and spreading hatred and suppression of female interests. He argued that inter-caste dining and inter-caste marriage is not sufficient to annihilate the caste system, but that "the real method of breaking up the Caste System was... to destroy the religious notions upon which caste is founded

GANDHI'S SUPPORT

In July 1936, Mahatma Gandhi wrote articles under the title "A Vindication Of Caste" in his weekly journal (Harijans) in which he commented on Ambedkar's address:

The readers will recall the fact that Dr. Ambedkar was to have presided last May at the annual conference of the Jat-Pat-Todak Mandal of Lahore. But the conference itself was cancelled because Dr. Ambedkar's address was found by the Reception Committee to be unacceptable. How far a Reception Committee is justified in rejecting a President of its choice because of his address that may be objectionable to it is open to question. The Committee knew Dr. Ambedkar's views on caste and the Hindu scriptures. They knew also that he had in unequivocal terms decided to give up Hinduism. Nothing less than the address that Dr. Ambedkar had prepared was to be expected from him. The committee appears to have deprived the public of an opportunity of listening to the original views of a man, who has carved out for himself a unique position in society. Whatever label he wears in future, Dr. Ambedkar is not the man to allow himself to be forgotten.

Later editions and translations

In the second edition of his book, Ambedkar replied to Gandhi's comments. This edition was published in 1937 as *Annihilation of Caste: With a Reply to Mahatma Gandhi*. He published a third edition in 1944; it included another essay, "Castes in India: Their Mechanism, Genesis and Development", which had been presented at a seminar in New York in 1916.

In 2014, an annotated edition was released by Navayana, a New Delhi-based publishing house, with an introduction by Arundhati Roy titled “The Doctor and the Saint”.

Annihilation of Caste was translated into Tamil with the help of Periyar and published in 1937. Segments were continuously published in the rationalist Tamil magazine Kudi Arasu.

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Women Empowerment in India

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INTRODUCTION

In society, women have been assumed to be a weaker gender for many centuries. Breaking this barrier and getting equal access to men can be called women empowerment.

Women empowerment is a movement that strives to eliminate the social, economic, and political divide between men and women. The term 'women empowerment' only came into existence in the 19th century. Empowerment itself means 'giving power out.' Women have been considered a weaker gender worldwide for thousands of years. Although India gained independence, women were still not given equal socio-economic status. Therefore, the Government of India and other non-government bodies work toward the overall development of women in our society.

The United Nations termed the period from 1975 to 1985 the Decade for Women. Additionally, 2001 was considered the 'International Year for Women's Empowerment', which was also adopted by India.

TYPES OF WOMEN EMPOWERMENT

Women's empowerment is necessary for the overall development of society. Here are the types of empowerment that focus on different issues women face.

Social Empowerment

This type of empowerment talks about the social differences women have gone through. India has made a lot of progress after its independence. Still, in a few places, women face injustices regarding health, family decisions, marriage decisions, childbirth, etc. Having an equal say in all of these matters can be a way to give women social empowerment and not limit them to a certain place.

Educational Empowerment

Since historical times, education has been one of the most important ways for women to acquire equal socio-economic status. Women were denied the right to education in previous times. Even today, female literacy rates across India tend to be lower than in other nations. As a result, it is the need of the hour to grant women access to education to help them study and become the breadwinners of the family.

Women should be given free and compulsory education to understand their rights and duties in society. Girls that are allowed to attend school and keep learning can grow up to become upstanding citizens of India. Beti Bachao Beti Padhao was launched with the idea that women can only be saved if they are educated.

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Economic Empowerment

Financially independent women are seen as powerful people. Having equal access to work opportunities and participating in all kinds of markets can help women break down the barriers of inequality and defy traditional gender roles. Another important way to empower women financially is to enable them to make their own decisions in the way they run their homes.

Many organisations have realised the importance of economic empowerment and are actively working towards making women entrepreneurs and setting up microfinance facilities. Creating more employment opportunities for women can also reduce poverty in the country.

Political Empowerment

Politics is one of the strongest and most compelling ways to make a difference in society. It gives women the confidence and skills required to be equal to men in society. Moreover, the participation of women in political activities is critical to creating a sustainable government body.

India has witnessed a lot of strong female politicians over the past few decades. Indira Gandhi, Prathiba Patil, and Nirmala Sitharaman are a few examples of strong women in Indian politics.

Psychological Empowerment

Even though a large population of women are strong and independent, they still cannot step out of their homes alone at night without worry. Women are vulnerable to various crimes such as harassment, exploitation, rape, and honour killing. Not only are these a threat to their survival, but they also have lasting psychological effects that can affect a woman's confidence.

Psychological empowerment allows women to live a life where they are not controlled by fear. It entails creating a space where women are free to be themselves without fearing for their safety and well-being.

CHALLENGES FACED BY WOMEN

- Women from all classes, religions, castes and ethnic backgrounds experience day to day life challenges in multiple ways.
- Low levels of education & Skill, Healthcare services and facilities are not easily accessible to them.
- Experience high levels of violence at home and outside.
- Caste-based discrimination is faced even in urban area.
- SCs, STs, and Muslim women lag behind in almost all key socio-economic indicators of development.
- Numerous socio-cultural, psychological and economic factors make them vulnerable and marginalised.
- Widows experience alienation, social taboos, limited freedom to remarry, insecure property rights, social restrictions on living arrangements, restricted employment opportunities, emotional and other forms of violence and lack of social support.
- Elderly Women face abuse, including physical abuse.
- Health needs are neglected and poor nutrition and food intake makes them more vulnerable.
- Disabled girls are less likely to attend schools than disabled boys.
- Sexual abuse is quite common especially among women who are mentally challenged.

- Women in Sex Work face discrimination, experience social exclusion, stigmatization and lack access to basic services and support systems. Healthcare, housing, livelihood opportunities, protection from violence etc are not accessible to them.
- Lack of access to Public spaces like park market schools and workplaces. Lack tangible and intangible infrastructure such as last Mile public transport, access to toilets and basic amenities, child care facilities for working Mothers, Healthcare etc.

STEPS TAKEN BY THE GOVERNMENT

- Beti Bachao Beti Padhao to address the declining Child Sex Ratio.
- PM Matru Vandana Yojana (PMMVY) Providing Cash incentives for improved health and nutrition to Pregnant and nursing mothers.
- Scheme for Adolescent Girls aims at girls in the age group 11-18, to empower and improve their social status through nutrition, life skills, home skills and vocational training.
- Pradhan Mantri Mahila Shakti Kendra scheme to promote community participation through the involvement of Student Volunteers for the empowerment of rural women.
- National Crèche Scheme to provide day-care facilities to children of the age group of 6 months to 6 years of working women who are employed.
- Rashtriya Mahila Kosh (RMK) to provide micro-credit to poor women for various livelihood support and income-generating activities at concessional terms.
- Swadhar Greh to provide relief and rehabilitation to destitute women and women in distress.
- Ujjawala, a Comprehensive Scheme for the prevention of trafficking and for rescue, rehabilitation, reintegration and repatriation of victims of trafficking for commercial sexual exploitation.
- Working Women Hostels for ensuring safe accommodation for women working away from their place of residence.
- One-Stop Centre (OSC) and Women Helpline (WH) are being implemented to facilitate access to an integrated range of services including medical aid, police assistance, legal aid/ case management, psychosocial counselling and temporary support services to women affected by violence.
- Gender Budgeting Scheme is being implemented as a tool for mainstreaming gender perspective at various stages of planning, budgeting, implementation, impact assessment and revisiting of policy/programme objectives and allocations.
- Protection of Women from Domestic Violence Act 2005
 - Protection against all forms of Violence: Physical, Economic, Social, and Psychological.
 - Immediate Support to women victims: Shelter, Medical facility, Protection, Compensation.
 - Maintenance orders as well as orders for temporary Custody of Children.
- Emergency Response Support System Set up under Nirbhaya Fund.
- Mahila Police Volunteers, to report the incidences of violence against women.
- Extending Maternity Leave duration From 12 weeks to 26 weeks.
- Mahila e-Haat, online digital marketing Platform for women.
- New Passport Rules, Submission of father's name is not mandatory, Does not need to Submit her/his marriage/divorce Certificates.
- Dowry Prohibition Act, 1961, Penalizes Giving & taking.
- SABLA Scheme, Providing life Skills and Supplementary nutrition to out of School girls - Working Women Hostel.

- Sexual Harassment electronic-Box (SHe-Box) - Women Safety Division in Ministry of Home Affairs.
- National database on Sexual offenders, include name, address, Photograph and fingerprint details of those Convicted in Sexual assault Cases.
- To ensure economic independence of women through skill development and vocational training, the Government has also introduced the Skill India Mission.
- There are schemes like Pradhan Mantri Mudra Yojana and Stand Up India, Prime Minister's Employment Generation Programme (PMEGP), for helping the women to set up their own enterprise.
- Under the Swachh Vidyalaya Mission, it was ensured that all schools have at least one functional toilet for girls.
- Pradhan Mantri Ujjwala Yojna (PMUY) aims to safeguard the health of women by providing them with clean cooking fuel and also from drudgery of collecting firewood.
- The Mahatma Gandhi National Rural Employment Guarantee Act, 2005 (MGNREGA) mandates that at least one third of the jobs generated under the scheme (MGNREGS) should be given to women.
- The Government of India has also decided to implement the Umbrella Scheme for Safety, Security and Empowerment of Women as an integrated women empowerment program under the name 'Mission Shakti', for addressing the issues of women on a life-cycle continuum basis and for making them equal partners in nation-building through convergence at different levels of governance and a participative approach.
- The National Education Policy (NEP), 2020 prioritises gender equity and envisions ensuring equitable access to quality education to all students, with a special emphasis on Socially and Economically Disadvantaged Groups (SEDGs).

STEPS NEED TO BE TAKEN

- Provide loans, infrastructure and market facilities for women's cooperatives and groups, and marketing of their products.
- Recruit women into all levels of the police force, and increase their numbers in the police force.
- Training and awareness programmes for women representatives in the Panchayati Raj institutions.
- Review and update current schemes to assess their effectiveness in terms of social indicators.
- MGNREGS should be enhanced in Adivasi areas, with greater focus on works that empower women in direct and indirect ways.
- Ensure safe migration and prevent trafficking.
- Effective implementation of the inter-state migration act and trafficking laws.
- Registration of property including land jointly in the name of wife and husband at the time of marriage itself should be made mandatory.
- Social security support should also be expanded to all single women and universalized.
- Ensure children of sex workers to have access to education, nutrition and healthcare.

WAY FORWARD

- Stricter laws are not enough, time bound disposal of justice essential to prevent Crimes against Women.
- Need to address the special needs of single women such as widows, separated, divorced, never-married and deserted women including women-headed households and single women living within households.

- When we empower the women in a family, we empower the entire house-hold. When we support women's education, we ensure that the entire family is educated. When we facilitate her good health, we help keep the entire family healthy. When we secure her future, we secure the future of the entire home.

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Research Trends in Human Resource Management

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WHAT IS HUMAN RESOURCE MANAGEMENT?

HR management describes the approaches involved in optimising a company's workforce so they can meet their business goals. The term is an abbreviation of Human resource management, and the practice covers many elements including recruiting employees, onboarding, performance, pay, and benefits, through to training, retention, compliance, creating policies, and employee relations.

HR management systems, also known as human resource management systems or HRM solutions, describes the software platforms designed to streamline and automate these various HR processes within organisations. These systems contain a wide range of functions, including applicant tracking, employee onboarding, performance management, time and attendance tracking, benefits admin, and more.

By leveraging these systems, HR staff can focus on other areas that need their human input such as strategic HR initiatives and enhancing employee experience.

Basic HR management solutions may offer services covering recruitment, workplace benefits and payroll, while more advanced software is likely to include talent management, support with international compliance and sophisticated analytics.

PURPOSE OF HUMAN RESOURCE MANAGEMENT (HRM)

Companies use HRM to invest in employees, boost job satisfaction, and improve employee performance. The methodology behind HRM recognises the value employees bring to an organisation, also known as human capital. Investing in employees and strategically supporting their needs can improve job satisfaction, resulting in greater success in their role within an organisation.

Well-trained, competent, valued, employer-supported employees will likely have the skills and motivation to accomplish the organisation's goals. This might include tuition reimbursement programs, on-the-job training, or mentorships within an organisation that can help employees develop their talents and boost productivity. HRM aims to create a highly skilled workforce and increase confidence and competence, motivating employees to contribute.

HRM has a strong focus on company culture and job satisfaction. Much of what motivates employees comes from the culture in which they work. Building and maintaining company culture can be challenging to measure and quantify, but it's an essential function of HRM to retain and recruit employees.

HRM also protects employees. Human resource (HR) professionals manage legal documents, policies, and regulations, identify what applies to their organisation, and find effective ways to educate employees and enforce company policy.

HRM aims to be an ally or partner to employees. HRM emphasises employee development whilst protecting employees from discrimination, workplace hazards, and unfair compensation.

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5 BASIC ELEMENTS OF HUMAN RESOURCE MANAGEMENT (HRM)

HRM includes:

- Recruiting new hires
- Evaluating employee performance
- Ensuring fair compensation and benefits
- Training employees and supporting education and development
- Protecting the health and safety of all employees

These are critical cornerstones of the work of HRM professionals. From crafting a job posting to providing continuing education options, HRM functions at all stages of an employee's journey with an organisation.

To be an effective HRM professional, you will need a mix of personal and technical skills like recruitment strategies, creating compensation plans, and communication and team building.

1. Recruitment

An effective recruitment process is at the foundation of HRM. If you can recruit good talent, you can build on their skills and invest in employees for years to come as they add value to the organisation. Equally important is company culture. You want employees who add to the culture of the organisation. Some common recruiting tools HRM may use include job aggregators like Naukri, Indeed or Foundit, video interviewing, or even social media sites like LinkedIn.

2. Evaluation and performance management

HRM uses data to track employee performance to ensure a highly trained and capable workforce. The data compiled can also be used to change staff training methods, implement a merit-based system for raises, and more. HRM professionals use formal measures like performance reviews and informal techniques like interviews or surveys.

3. Compensation

Compensation means salary, commission, benefits, time off, and other non-monetary benefits. HRM uses the industry standard to set salary, commission rates, and benefits. This ensures fairness and allows for a consistent company standard. Some organisations may use performance reviews to adjust an employee's salary.

4. Employee Development and Learning

Engaged employees are effective employees. HRM understands the importance of a workforce that is challenged but also supported. Most employees want opportunities for advancement and to feel competent and valued in what they bring to an organisation.

Part of HRM is providing employees with these learning opportunities. This might include tuition reimbursement programs, on-the-job training options, conferences, conventions, or certification programs. Aside from individual learning, HRM can also use employee development and knowledge to help employees adapt to organisational changes, such as system upgrades, technology shifts, and new policies.

5. Employee Health and Safety

The safety and well-being of an organisation's employees are critically important aspects of HRM. Employee health and safety covers a lot, such as safety against harassment, discrimination,

or bullying in the workplace. It can mean physical security that would involve building fire code compliance. It can also mean adherence to labour laws that protect an employee's rights in the workplace and cybersecurity or safeguarding an employee's personal information.

A lot goes into protecting all aspects of employees' health and safety, and it is an HRM professional's job to ensure that protection. HRM professionals may do this by installing security cameras, enforcing internet usage rules, implementing a zero-tolerance policy, or creating restricted access areas.

BENEFITS OF USING HR MANAGEMENT

In ever-evolving workplaces, organisations can use HR management solutions to automate tasks and free up the time of HR professionals to focus on more strategic areas. In this section, we explore the advantages of human resource management software in detail.

- **Enhanced recruitment processes**

With HR management systems, companies can gain access to powerful tools that simplify and enhance hiring processes. While automated applicant tracking systems enable efficient candidate screening, CV sifting, and job posting management; the recruitment cycle can be sped up with streamlined interview scheduling and communication tools that ensure a seamless experience for both employers and candidates. By harnessing these features, businesses are supported to attract talent and to promptly make well-informed hiring decisions.

- **Effective people management**

HR management systems provide comprehensive employee databases, empowering organisations to effectively manage their workforce. These systems offer a centralised platform to store and access crucial employee information, including personal details, performance evaluations, training records, and leave management. By having all relevant data readily available, HR teams can easily track employee progress, identify skill gaps, and facilitate targeted development plans. Evaluating performance is important because it not only fosters employee growth through constructive feedback, but also serves as a guide for raises, promotions and dismissals.

- **Optimised workforce productivity**

Efficiently utilising the potential of every employee is important for organisational success. HR management systems enable companies in India to optimise workforce productivity in multiple ways. The software facilitates goal setting, performance tracking, and feedback mechanisms, ensuring employees stay aligned with company objectives. Additionally, automated time and attendance tracking minimise the risk of human error and promote accountability.

- **Higher employee retention**

Employee engagement and retention are key factors for building a loyal and motivated workforce. HR management systems offer features such as employee self-service portals, performance recognition tools, and communication platforms that enhance employee engagement. By facilitating transparent and open communication, recognising achievements, and promoting a positive work culture, these systems could contribute to higher levels of job satisfaction and employee retention rates.

- **Reduced redundancies**

HR management systems provide real-time insights into workforce data, enabling organisations to identify and eliminate costly redundancies. By analysing information related to job roles, skills, and workload distribution, businesses can optimise their workforce structure, ensuring efficient resource allocation and making redundancies less likely.

- **Built-in compliance support**

Compliance with employment laws and regulations is crucial for businesses operating in India. HR management systems offer features specifically designed to ensure regulatory compliance. These systems facilitate accurate record-keeping, automate compliance-related processes, and generate reports to assist with audits. By leveraging the capabilities of these systems, organisations can align with employment laws, mitigate risks, and foster a culture of transparency and accountability.

- **Data-driven decision making**

Data plays a vital role in strategic decision-making. Advanced HR management systems gather and analyse vast amounts of employee-related data, generating valuable insights. By leveraging analytics and reporting tools, businesses can make informed decisions regarding talent acquisition, workforce planning, and performance management.

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In-Service Teacher Training

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ABSTRACT

It is the education a teacher receives after he has entered the teaching profession and after he had his education in a Teacher's college. It includes all the programmes-educational social or others, in which the teacher takes vital part. It also includes all the extra education which the teacher received at different institutions by way of refresher courses and all the travels and visits which he undertakes.

"A teacher can never truly teach unless he is still learning himself. A lamp can never light another lamp unless it continues to burn its own flame."

-R.N. Tagore.

NEED AND IMPORTANCE

It may be noted that the predictive value of the Teacher Education Course is no longer a matter of concern today. On the other hand, it is being recognized as a continuous process, coextensive with teaching. That is why the Adiseshiah Committee put emphasis on the organisation of in service training courses for existing teachers in schools on a mass scale in addition to pre-service education. But, yet it can be treated as a corrective and pace-setting programme for the stage of general education for which it is designed.

FOLLOWING ARE THE NEEDS AND IMPORTANCE OF IN-SERVICE TEACHER TRAINING PROGRAMME

Every Teacher a student

Education is a life-long process. The teacher should continue to learn throughout his life. According to R.N. Tagore, "A teacher can never truly teach unless he is still learning himself. A lamp can never light another lamp unless it continues to burn its own flame." Hence, no man or woman should decide to teach unless he or she is determined to learn, because a true teacher is a student all through his life.

Life-Long Education

The International Commission on Education has further strengthened the need of in-service training by giving a new concept of life-long education. This report states, "Every individual must be in a position to keep learning throughout his life. The idea of life-long education is the key-stone of the learning society."

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For Professional Growth

In-service training is most essential for the professional growth of the teacher. He needs to renovate his experience, refresh his knowledge, develop a wider outlook, benefit by the experiences of others, acquire new information and hence reoriented himself

Education is Dynamic

Education is dynamic which is always changing. Educational theories which were considered true twenty years back, no longer hold good today. Therefore, a teacher who received his training twenty years back, must receive new training today. He must remain in touch with latest trends in education. He must have the up-to-date knowledge of new problems, new methods, new techniques in education.

TRAINING IN DEMOCRATIC LIVING

When the teachers meet in seminars or workshops, they develop a sense of security; a like-mindedness, a team spirit and a feeling of belongingness. So, in toto, the teachers get a training in democratic way of living.

According to Kothari commission, a teacher who unlike an ordinary worker, acts as a master, crafts man, an artist, a strategist and a powerful motivator. The environs of a classroom are enlivened by the inspiring, dynamic, enthusiastic, encouraging, skillful and dedicated teacher. It is he who shapes the destiny of students and that of the future citizens who eventually shape the destiny of the country. Such a teacher only can successfully inculcate among children values that strengthen the ideals of social justice, equity, secularism and pluralism.

By its very definition, a professional, including a teacher is a lifelong learner because of his association with scientific knowledge which keeps growing and so opportunities have to be afforded to ensure that he keeps learning and developing throughout his professional life. This is precisely the responsibility of teacher education system which is more than a mere combination of two of its major components i.e. pre-service teacher preparation and in-service education.

Professional preparation and professional development of teachers is a continuous process. It begins with the selection of an aspirant teacher and includes his initial preparation induction into the profession and his continuous development throughout his teaching career. The formulation of policy and design of teacher preparation and continuing professional development should optimally take into account the whole spectrum of teacher learning.

PRE-SERVICE TEACHER EDUCATION, MEANING AND SIGNIFICANCE

Pre-service education of teacher means, education of teachers before they enter into service as teacher. During this period of teacher education programmes, teaching practice goes side by side, while they are getting knowledge about theory papers.

A good deal of improvement in the teacher education programme is needed. Pre-service education is carried on for preparing different types of teachers. Pre-service teacher preparation is a collection of unrelated courses and field experience. Research based curriculum development of pre-service teacher education is yet to take roots. These programmes are intended to support and enhance teacher learning instill in them a greater degree of self confidence. The beginning teachers in this case learn from their practice and from the culture and norms of the unique school settings where in they have been placed and interact with these cultures.

It is important for teacher educators to learn the methodology of how to get in touch with the core qualities of a good teacher and how they can stimulate these qualities in student teachers. This will lead to a deeper involvement in the learning process of teacher educators as well as student teachers. The inclusion of appropriate content knowledge about essential qualities of a good teacher in relevant theory papers and practice of effective domain related traits in school situation for a longer duration could help promote these traits in student teachers. The teacher education programme needs to allow the space where in a teacher's personality could be developed as someone who is reflective, introspective and capable of analyzing his or her own life and the process of education at school so that after becoming a teacher, he becomes an agent of change.

Pre-primary Teacher Education Programme.

Here teachers are trained for teaching children of pre-primary classes. This type of teacher training is generally called nursery teacher training (N.T.T). Teacher training institute of this type are existing in different states. At Mussorie, there is Montessori teacher training programme in one institution. That type of training institutes are affiliated to association Montessori international. There are pre-basic teacher training schools which prepare teachers for pre-primary schools. These institutes are recognized by Hindustani Falimi sangh, Wardha. Some state governments also conduct this type of teacher training programmes. The universities of Jabalpur and Baroda run pre-primary teacher training course leading to certificate. At Chandigarh education department U.T. Administration is running such a course which is duly recognized by U.T Administration. In the state of Haryana about two decades back Haryana government had given affiliation for running this course of teacher training to Sohan Lal D.A.V college of education, Ambala city. But then it was closed down by the government after the lapse of two-three years. At present a few schools and colleges of education in the state of Haryana are running one year N.T.T course meant for girls only who have qualified +2 examination. The said course is recognized by D.A.V college managing committee, New Delhi.

Primary Teacher Training Institutes

Primary teacher training institutes prepare teachers for teaching to the children of primary courses. These institutes prepare the students for junior basic training certificate (J.B.T). This training has been very popular almost in all the states earlier this training was meant for male and female teachers who were matriculates. Recently some modifications have been made for giving training of J.B.T. After passing J.B.T the teacher is able to earn a teaching diploma. Now the minimum qualification for training has been raised to 10+2 examination. In the states of Punjab and Haryana, this type of teacher training is sanctioned to government teacher training schools (or) district institute of education and training (D.I.E.T) with the revision of grades of all type of teachers, J.B.T training centers attract students of higher calibers and they possess higher qualifications

The National Commission of Teachers has recommended the introduction of integrated four year course for matriculates which will enable the teachers to earn teaching diploma for teaching primary classes

Languages Proficiency Teachers

This type of teacher training programme prepares teachers for teaching Hindi, Punjabi and Sanskrit. This training is meant for those who are 10+2. It helps them to earn a teaching certificate called O.T (Hindi), O.T (Punjabi), O.T (Sanskrit) etc. This type of teacher training programme has been popular in government as well as non government institutes. At present, this course is being

run in a very few institutes. The government has almost withdrawn its sanction to private recognized institutions.

College of Education for Secondary Teachers

Teacher training for secondary schools is given in the government as well as non-government colleges of education. These colleges prepare teachers for middle, high (or) secondary classes. Generally in these colleges it is one year course after B.A/B.Sc or M.A/M.Sc.

With the revision of grades of teachers, the college of education has started attracting students with good qualifications. In some states like Punjab, Rajasthan, entrance test have been introduced. In the state of Haryana, The minimum qualification for competing in the admission to B.Ed is 50% marks in B.A/B.Sc or M.A/M.Sc. Besides, entrance test is also held. Marks in both are added up and then merit list is prepared.

Regional Colleges Of Education

N.C.E.R.T started its own regional colleges of education in four regions of the country to meet the shortage of teachers for technical subjects such as agriculture, commerce, fine arts, home science, etc. The different regional colleges of education are as under:-

- (i) **Regional College of Education, Ajmer:-**
It is meant for U.P, Haryana, Delhi, Punjab, Himachal Pradesh and Jammu Kashmir. (Northern region)
- (ii) **Regional College of Education. Mysore**
It is meant for south region which includes Andhra Pradesh, Karnataka, Tamilnadu and Kerala.
- (iii) **Regional College of Education, Bhopal**
It is meant for western states such as Maharashtra, Madhya Pradesh and Gujarat
- (iv) **Regional College of Education, Bhubneswar**
It is meant for eastern states such as Assam, Manipur, Bihar, West Bengal and Tripura.

Training Institutions for Special Subject Teachers

The following training institutions prepare special subject teachers such as music, drawing, painting, fine arts, home science, etc.

- (a) Viswa Bharathi University, Santhnikethan (W.Bengal)
- (b) Institute of Art education, Jumia mitia, Delhi.
- (c) Government school of art, Luck now
- (d) Kala kshetra, Adayar, Madras
- (e) One year diploma in physical education for graduates at Govt: physical college of education, Patiala

Institute for Post Graduate Teacher Education

- (a) **One Year M.ED Course:** - this course is meant for those who have already passed B.Ed. It is carried in the universities in some selected colleges of education.

- (b) **M.A in Education:** - Like other M.A it is a two year course for graduates. It is generally run by different universities. M.A in education is considered equal to M.Ed.

Post graduate diploma in education, N.C.E.R.T, and some universities are running post graduate diploma courses for greater efficiency of teachers. A few such courses are in the field of research

methodology, educational and vocational guidance evaluation, audio-visual aids, social education, distances education etc. These courses are mostly for teachers who have passed B.Ed.

Special courses for teaching English are conducted by control institute of English and foreign languages, Hyderabad and regional institute of English.

Correspondence Course

Correspondence courses for teacher education have been started by some universities and colleges. The four regional colleges of education under N.C.E.R.T were the first to start this course. It is 14 month courses including four months training during two summer vacation.

H.P University, Simla started B.Ed and M.Ed courses in 1972. After one year, B.Ed courses through correspondence were stopped. Jammu University, the B.Ed correspondence course by Jammu University was meant only for in-service teachers. In south, Annamalai University is running B.Ed and M.Ed correspondence course. Punjab University, Patiala also started B.Ed and M.Ed correspondence courses. But new B.Ed by correspondence on large scale is banned by N.C.T.E

In-service Teacher Education – Meaning

The moment a teacher has completed his training in a college of education, it does not mean that he is now trained for all times to come. A teaching degree, like B.Ed makes him enter into service as a teacher. Thereafter his job continues well only if he continues his studies everyday in the classroom situations and outside the classroom, he comes across problems and side by side he is expected to sort them out. There is need of more and more knowledge, more and more education for making him a better teacher.

There are formal and informal programmes of in-service education organized from time to time. The higher authorities concerned with education want to ensure that the standards of education are properly maintained. That is possible only if the teachers refresh their knowledge and keep it up to the mark. The different agencies, therefore keep on organizing teacher education programmes for enriching the knowledge of teachers and also for overall proficiency and betterment.

According to Lawrence, "In-service education is the education a teacher receives after he has entered to teaching profession and after he has had his education in a teacher's college. It includes all the programmes – educational, social and others in which the teacher takes a virtual part, all the extra education which he receives at different institutions by way of refresher and other professional courses and travels and visits which he undertakes.

HISTORY OF IN-SERVICE TEACHER EDUCATION

In-service education and training of teachers has its own historical roots. Its journey from pre-independence to post independence period is characterized by numerous policy statements recommendations of different commissions regarding its content and strategies for implementation it has grown from a concept to a process and gained its importance for preparing teachers towards professional growth and development. The root of in-service education can be traced back to pre-independent period of 1904 in Lord Curzon's resolution of educational policy which stated, "The trained students whom the college was sent out should be occasionally brought together again in seeing that the influence of the college makes itself felt in the school." Hartog committee and sergeant committee referred to in-service education as refresher courses and recommended for their organization on a continuing basis. The secondary education commission was more specific in recommending the programme of extension services for secondary teachers.

NEED AND IMPORTANCE OF IN-SERVICE TEACHER EDUCATION

In our country, the trend is that once a teacher has joined service as a teacher, he continues to be so, through he may or may not study. It is not like that in countries like U.S.A. There the teacher has to face the screening committee to his re-appointment as a teacher after two or three years. In-service education is badly needed for all types of teachers in India. The following points indicate its need and importance.

Education- A Lifelong Process

The teacher who does not study side by side can't remain a good teacher. Training of a teacher is a lifelong process. He should continue making efforts in this direction for the whole life. Rabindra Nath Tagore has rightly stated, "A lamp can never light another lamp unless it continues to burn its flame." According to secondary education commission "However, excellent the programme of teacher training may be, it does not by itself produce an excellent teacher. Increased efficiency will come through experience critically analyzed and through individual and group effort and improvement.

Professional Growth

Every teacher is expected to be professionally bound, for the professional growth, he always needs the guidance and help of others. The efficiency of the teachers must be covered up. So the teacher need be up to the mark in every way.

Education is Dynamic

Education is very dynamic. It depends upon the society which is fast changing. Due to the advancement in the field of science and technology, there is explosion of knowledge. Accordingly the curriculum and syllabus are also being changed with a good speed. Continuous in-service education of the teacher can save the teacher from facing dire consequences.

Makes Democratic

In-service education helps the teacher in becoming fully democratic. By in-service education programmes, the teacher is able to meet people of all types and he is also able to share his experience with others.

PROGRAMMES OF IN-SERVICE TEACHER EDUCATION

Seminar- In a seminar some problems of education are taken up and there is collective thinking. Discussions are held and conclusions are arrived at all under the guidance of some experts.

Refresher Courses: - A refresher course means an educational programme organized for refreshing the knowledge of in-service teacher. Generally they acquire the teachers with the new development in the field of education. With the coming up of new education policy, refresher courses were arranged all around for teachers of different categories.

Workshops: - Workshops are organized for giving in-service education to teachers. They involve more of practical work and less theoretical discussion. These types of programmes are more useful for the teachers. The teachers have to work practically and come out with final materials to be seen by others. Organization of workshops consumes more time than a seminar or conference.

Conference: - In a conference, there is a broad discussion of subjects of practical interest. Generally there is a central theme around which several sub topics are given. Teachers as per their interest, present paper at the time of conference. The session ends with the concluding remarks of the president

Study Groups: - Forming study groups and using them as a technique for in-service education for teachers can work wonders. A group of teachers of the same subject and a subject expert in the college of education are combined and start working. They choose some topics of common interest (or) it may be a problem related to their teaching subject. Discussion is started under guidance and they continue thinking, studying and discussing that subject. If need arises, someone may be invited for extension lecture. The study groups may be meeting once in a week or even once in a month.

A Study Centre of Professional Writings: - Generally the materials are not under the reach of teachers. The college of education, the extension service departments can help in this direction. Various publications of N.C.E.R.T, some good books, materials produced by different centers of education may be produced in the college library. The study of reading materials will help the teacher to acquire sufficient knowledge in their subjects.

Experimental Schools: - The College of education should have their demonstration school and experimental school. These are actually practicing schools where some experiences can be performed. Whatever is taught in theory, which is put into practice by carrying out experiments?

The experimental schools become centers of learning for in-service teachers. Innovations done in these schools may be advocated among the teaching staffs of other schools.

Regional colleges of education affiliated to N.C.E.R.T have their experimental schools where those colleges are showing leadership to the working teachers of other schools in their areas. Other colleges have their practicing schools but they don't have any experimental schools or demonstration schools.

CORRESPONDENCE COURSES

Correspondence courses can be designed for giving in-service education to teachers. A few universities have already started working in the area of in-service teacher education programmes. Central Institute of English and Foreign Languages at Hyderabad provides post graduate certificate course and diploma course through correspondence.

Other Programmes: - A few programmes for in-service education of teachers are suggested below:-

- Educational tours
- Radio broadcast
- Film shows
- T.V programmes
- Extension lecture for teachers
- Exhibitions
- Exchange of teachers

Provision of In-service Education: - Different institutions are functioning where there is a provision of in-service education of teachers. Some of them are doing commendable work in this field.

State Institute of Education (SIE): - In different states, SIE have been set up which cater to the need of in-service education only. They organize seminars, workshops, etc.

State Institute of Science: - In some states, they have set up institutes for in-service education of science teachers. They make efforts for developing scientific attitudes among the teachers. Science exhibitions are also conducted there which attract large number of children from the state. Thus it's a great source of inspiration for teachers and their students.

REGIONAL INSTITUTE OF ENGLISH

Regional institute of English has been set up in different regions of the country. They have their affiliation with Central Institute of English and Foreign languages; Hyderabad. These institutes impact four month certificate course in teaching English to in-service teachers. The institutes gives scholarship to the trainees and the teachers are paid full salary by the schools where they are employed. These institutes are working for efficiency and improvement of English teachers

CONCLUSION

“Good education requires good teachers” that it becomes essential that the most capable and appropriate be recruited into the teaching profession, provided with high quality pre-service programme of teacher education, and then offered opportunities to upgrade their knowledge and skills over the full length of their career. It is, therefore, essential that there is major reorientation of teacher education to ensure that teachers are furnished with the necessary knowledge and skills to cope with the new demands placed on them. It is strange to note that too often teachers are helpless in front of machines which refuse to work. How undignified it is for the teacher to be thwarted by machines

With the increased capacity of communication technology, language will become a very powerful instrument. The teacher-education programme should be strengthened to develop language competency among our teacher-taught. The modern time demands multi lingual competence including the new computer languages that are bound to emerge with expansion of computer-technology.

Continuing teachers and other educators which commences after initial professional education is over and which leads to the improvement of professional competence of educators all throughout their careers.

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The Effectiveness of Microteaching

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ABSTRACT

Micro-teaching is a teacher training and faculty development technique whereby the teacher reviews a recording of a teaching session, in order to get constructive feedback from peers and/or students about what has worked and what improvements can be made to their teaching technique. Micro-teaching was invented in 1963 at Stanford University by Dwight W. Allen, and has subsequently been used to develop educators in all forms of education.

In the original process, a teacher was asked to prepare a short lesson (usually 20 minutes) for a small group of learners who may not have been his/her own students. This was then recorded on video. After the lesson, the teacher, teaching colleagues, a master teacher and the students together viewed the videotape and commented on what they saw happening, referencing the teacher's teaching objectives. Watching the video and getting comments from colleagues and students provide teachers with an often intense "under the microscope" view of their teaching.

A review of the evidence for micro-teaching, undertaken by John Hattie as part of his Visible Learning project, found it was the 6th most effective method for improving student outcomes

Teaching isn't an easy profession. Teachers must possess the skills necessary to teach young students and keep them engaged and attentive throughout a class. The last few years have seen some significant changes in the contents of teaching courses.

Teaching courses come with a test that aspiring teachers must clear to become teachers. Trainee teachers are evaluated based on certain skills that they should possess to become teachers. Examiners, students, externals and co-teachers are present to evaluate them. This test is known as micro-teaching. Micro-teaching skills are essential in teacher training courses. These skills help determine an aspirant's future. There are different types of micro-teaching skills that to-be teachers must learn to become successful.

In this article, we'll talk about teaching skills in micro-teaching and why they're essential.

WHY ARE MICRO-TEACHING SKILLS IMPORTANT?

The different types of micro-teaching skills play a significant role in the professional development of teachers. Here are a few points why micro-teaching skills are essential:

- Trainee teachers get feedback from video records, supervisors or peers directly, which helps them improve and develop their skills
- Microteaching allows a trainee teacher to choose a lesson or topic that they feel comfortable teaching. Microteaching doesn't affect the students in any way if a teacher fails to teach effectively
- Microteaching helps teachers prepare themselves well in advance and get themselves ready to face a real classroom. Through micro-teaching skills training, teachers learn to become more confident and efficient before they venture into the real world of teaching

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Micro-teaching techniques play a critical role in developing knowledge and attitude in teachers, but most importantly, it equips teachers with certain essential skills. These skills are essential for the modern classroom.

WHAT ARE THE SKILLS IN MICRO-TEACHING?

If you're wondering what are the skills in micro-teaching, take a look at the list below. Different types of micro-teaching skills are essential for a trainee to become a teacher. Some of the microlearning skills are as follows:

1. The skill of introduction
2. The skill of explaining
3. The skill of questioning
4. The skill of stimulus variation
5. The skill of reinforcement
6. The skill of illustration
7. The skill of blackboard writing
8. The skill of achieving closure
9. The skill of demonstration

Now that you've got a basic idea of the skills in micro-teaching, let's dive deeper into each one of them.

TYPES OF MICRO-TEACHING SKILLS

The skills that come together to make micro teaching effective are several in number. The most prominent of them are:

The Skill of Introduction

First on the list of the kinds of micro-teaching skills is the skill of introduction. Teachers must possess the skill of giving students a great introduction before they begin teaching a lesson or topic. It's an art that helps engage students and tell them exactly what they can expect from a lesson. Teachers must provide their students with a framework that they can work upon. It's a great way to ensure that students understand what a topic or lesson is about. Through the introduction skill, teachers can use interesting or engaging words to get their students hooked on and interested in a topic from the very beginning. Without a good introduction, teachers won't be able to capture their students' attention.

Micro-teaching skills of introduction involve using previous student knowledge and the right device while trying to introduce a lesson. Teachers must avoid any irrelevant statements or discontinuity.

The major elements of micro-teaching skills of introduction are:

- Maximum use of students' previous knowledge
- Using the appropriate device
- Maintaining continuity
- Relevant statements

The Skill of Explaining

Next on the list of teaching skills in microteaching is the skill of explanation. The skill of explanation is an intellectual activity that teachers must possess when it comes to micro-teaching skills. Ideas,

phenomena and concepts must be communicated well to students to help them understand a topic well. Teachers should give examples by highlighting relationships among different events and ideas.

Teachers must be able to relate facts with other sets of facts to help promote better understanding. Teachers need to learn microlearning skills like explaining to make students understand concepts and ideas properly. A teacher who can explain well is able to make a topic or lesson effective.

THE Skill of Questioning

The art of questioning is another important micro-teaching skill that teachers must have. The questioning skill is a technique that helps put meaningful, relevant, specific, clear and precise questions to students. Questioning is a skill used to test the understanding and knowledge of students. By using the skill of questioning, teachers can judge students' knowledge and get a better understanding of whether students have understood a particular topic. It also helps teachers try out different ways of teaching to make students understand topics faster. After questioning, if a teacher realizes that students haven't understood a topic well, they can try to explain things easier for a better grasp.

The Skill of Stimulus Variation

Teaching skills in microteaching are essential to succeed as a teacher. The skill of stimulus variation is a teaching technique used to keep students engaged in a topic or lesson by changing the teaching behavior. It's used to capture a student's attention by using different stimuli in the class for maximum response.

"A stimulus is something that evokes a functional reaction in tissues. It has a touching effect on the learner. What to change, when to change and how to change requires skill on the part of the teacher for securing and sustaining attention at a high level. Such a skill is named as the skill of stimulus variation."

The main elements of stimulus variation skills are

- Movement
- Gesture
- Change in speech pattern
- Focusing
- Change in interaction style
- Oral-visual switching
- Pausing
- Students' active participation

The Skill of Reinforcement

The skill of reinforcement is another important component of microlearning skills. Teachers use this skill to encourage responses from their students using non-verbal actions, such as nods and smiles, or verbal praises. It's a response technique based on the concept of feedback. The reinforcement skill helps to reinforce student behavior using positive reinforcers rather than negative ones for maximum participation.

The Skill of Illustration

The skill of illustration is also known as the skill of interpretation. It's used when the skill of explanation doesn't work. When a teacher fails to make their students understand a concept with the skill of explanation, they must use the skill of illustration. Through illustration, they can motivate

and stimulate their students to help them grasp the ideas and concepts being taught. A teacher may also use specific and personal examples to illustrate a topic for better understanding.

The Skill of Blackboard Writing

Blackboard writing is another essential skill of micro-teaching. It's used to shift focus, grab attention and highlight vital terms and concepts. Teachers can use the skill of blackboard writing to draw attention. It's a good technique that teachers can use to bring about clearness in concepts and perceptions. It also helps add variety to a lesson.

The Skill of Achieving Closure

Just like the skill of introduction, the skill of achieving closure is also essential. Introducing a topic or lesson is easy, but giving a good closure to a topic can sometimes be tricky. Teachers should ensure they're closing a topic systematically and clearly. They must give enough assignments to their students to help them remember the topic or lesson well without overburdening them.

The Skill of Demonstration

Demonstration in teaching helps make things meaningful and simpler for students. It helps teachers link learning with real-life situations. Demonstration describes and explains principles, concepts and ideas to students by showing them devices, experiments or specimens. It helps create a lively environment in the classroom.

Micro-teaching skills help determine whether teachers are trained and well-groomed to carry out their duties effectively. They're a replica of real-life classroom teaching and personality development training given to aspiring teachers. Teaching skills in micro-teaching help teachers develop self-confidence, speech modulation and expressive abilities. They learn time management, improve body language, imbibe a positive attitude and improve communication skills, which are very important when taking up teaching as a profession.

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Action Research

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Educational research provides a vast landscape of knowledge on topics related to teaching and learning, curriculum and assessment, students' cognitive and affective needs, cultural and socio-economic factors of schools, and many other factors considered viable to improving schools. Educational stakeholders rely on research to make informed decisions that ultimately affect the quality of schooling for their students. Accordingly, the purpose of educational research is to engage in disciplined inquiry to generate knowledge on topics significant to the students, teachers, administrators, schools, and other educational stakeholders. Just as the topics of educational research vary, so do the approaches to conducting educational research in the classroom. Your approach to research will be shaped by your context, your professional identity, and paradigm (set of beliefs and assumptions that guide your inquiry). These will all be key factors in how you generate knowledge related to your work as an educator.

Action research is an approach to educational research that is commonly used by educational practitioners and professionals to examine, and ultimately improve, their pedagogy and practice. In this way, action research represents an extension of the reflection and critical self-reflection that an educator employs on a daily basis in their classroom. When students are actively engaged in learning, the classroom can be dynamic and uncertain, demanding the constant attention of the educator. Considering these demands, educators are often only able to engage in reflection that is fleeting, and for the purpose of accommodation, modification, or formative assessment. Action research offers one path to more deliberate, substantial, and critical reflection that can be documented and analyzed to improve an educator's practice.

PURPOSE OF ACTION RESEARCH

As one of many approaches to educational research, it is important to distinguish the potential purposes of action research in the classroom. This book focuses on action research as a method to enable and support educators in pursuing effective pedagogical practices by transforming the quality of teaching decisions and actions, to subsequently enhance student engagement and learning. Being mindful of this purpose, the following aspects of action research are important to consider as you contemplate and engage with action research methodology in your classroom:

- Action research is a process for improving educational practice. Its methods involve action, evaluation, and reflection. It is a process to gather evidence to implement change in practices.
- Action research is participative and collaborative. It is undertaken by individuals with a common purpose.
- Action research is situation and context-based.
- Action research develops reflection practices based on the interpretations made by participants.
- Knowledge is created through action and application.
- Action research can be based in problem-solving, if the solution to the problem results in the improvement of practice.
- Action research is iterative; plans are created, implemented, revised, then implemented, lending itself to an ongoing process of reflection and revision.
- In action research, findings emerge as action develops and takes place; however, they are not conclusive or absolute, but ongoing (Koshy, 2010, pgs. 1-2).

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In thinking about the purpose of action research, it is helpful to situate action research as a distinct paradigm of educational research. I like to think about action research as part of the larger concept of living knowledge. Living knowledge has been characterized as “a quest for life, to understand life and to create... knowledge which is valid for the people with whom I work and for myself” (Swantz, in Reason & Bradbury, 2001, pg. 1). Why should educators care about living knowledge as part of educational research? As mentioned above, action research is meant “to produce practical knowledge that is useful to people in the everyday conduct of their lives and to see that action research is about working towards practical outcomes” (Koshy, 2010, pg. 2). However, it is also about:

creating new forms of understanding, since action without reflection and understanding is blind, just as theory without action is meaningless. The participatory nature of action research makes it only possible with, for and by persons and communities, ideally involving all stakeholders both in the questioning and sense making that informs the research, and in the action, which is its focus. (Reason & Bradbury, 2001, pg. 2)

In an effort to further situate action research as living knowledge, Jean McNiff reminds us that “there is no such ‘thing’ as ‘action research’” (2013, pg. 24). In other words, action research is not static or finished, it defines itself as it proceeds. McNiff’s reminder characterizes action research as action-oriented, and a process that individuals go through to make their learning public to explain how it informs their practice. Action research does not derive its meaning from an abstract idea, or a self-contained discovery – action research’s meaning stems from the way educators negotiate the problems and successes of living and working in the classroom, school, and community.

While we can debate the idea of action research, there are people who are action researchers, and they use the idea of action research to develop principles and theories to guide their practice. Action research, then, refers to an organization of principles that guide action researchers as they act on shared beliefs, commitments, and expectations in their inquiry.

REFLECTION AND THE PROCESS OF ACTION RESEARCH

When an individual engages in reflection on their actions or experiences, it is typically for the purpose of better understanding those experiences, or the consequences of those actions to improve related action and experiences in the future. Reflection in this way develops knowledge around these actions and experiences to help us better regulate those actions in the future. The reflective process generates new knowledge regularly for classroom teachers and informs their classroom actions.

Unfortunately, the knowledge generated by educators through the reflective process is not always prioritized among the other sources of knowledge educators are expected to utilize in the classroom. Educators are expected to draw upon formal types of knowledge, such as textbooks, content standards, teaching standards, district curriculum and behavioral programs, etc., to gain new knowledge and make decisions in the classroom. While these forms of knowledge are important, the reflective knowledge that educators generate through their pedagogy is the amalgamation of these types of knowledge enacted in the classroom. Therefore, reflective knowledge is uniquely developed based on the action and implementation of an educator’s pedagogy in the classroom. Action research offers a way to formalize the knowledge generated by educators so that it can be utilized and disseminated throughout the teaching profession.

Research is concerned with the generation of knowledge, and typically creating knowledge related to a concept, idea, phenomenon, or topic. Action research generates knowledge around inquiry in practical educational contexts. Action research allows educators to learn through their actions with the purpose of developing personally or professionally. Due to its participatory nature, the process of action research is also distinct in educational research. There are many models for

how the action research process takes shape. I will share a few of those here. Each model utilizes the following processes to some extent:

- Plan a change;
- Take action to enact the change;
- Observe the process and consequences of the change;
- Reflect on the process and consequences;
- Act, observe, & reflect again and so on.

DEFINITIONS OF ACTION RESEARCH AND EXAMPLES

At this point, it may be helpful for readers to have a working definition of action research and some examples to illustrate the methodology in the classroom. Bassey (1998, p. 93) offers a very practical definition and describes “action research as an inquiry which is carried out in order to understand, to evaluate and then to change, in order to improve educational practice.” Cohen and Manion (1994, p. 192) situate action research differently, and describe action research as emergent, writing:

essentially an on-the-spot procedure designed to deal with a concrete problem located in an immediate situation. This means that ideally, the step-by-step process is constantly monitored over varying periods of time and by a variety of mechanisms (questionnaires, diaries, interviews and case studies, for example) so that the ensuing feedback may be translated into modifications, adjustment, directional changes, redefinitions, as necessary, so as to bring about lasting benefit to the ongoing process itself rather than to some future occasion.

Lastly, Koshy (2010, p. 9) describes action research as:

a constructive inquiry, during which the researcher constructs his or her knowledge of specific issues through planning, acting, evaluating, refining and learning from the experience. It is a continuous learning process in which the researcher learns and also shares the newly generated knowledge with those who may benefit from it.

These definitions highlight the distinct features of action research and emphasize the purposeful intent of action researchers to improve, refine, reform, and problem-solve issues in their educational context. To better understand the distinctness of action research, these are some examples of action research topics:

EXAMPLES OF ACTION RESEARCH TOPICS

- Flexible seating in 4th grade classroom to increase effective collaborative learning.
- Structured homework protocols for increasing student achievement.
- Developing a system of formative feedback for 8th grade writing.
- Using music to stimulate creative writing.
- Weekly brown bag lunch sessions to improve responses to PD from staff.
- Using exercise balls as chairs for better classroom management.

ACTION RESEARCH IN THEORY

Action research-based inquiry in educational contexts and classrooms involves distinct participants – students, teachers, and other educational stakeholders within the system. All of these participants are engaged in activities to benefit the students, and subsequently society as a whole. Action research contributes to these activities and potentially enhances the participants’ roles in the education system. Participants’ roles are enhanced based on two underlying principles:

- communities, schools, and classrooms are sites of socially mediated actions, and action research provides a greater understanding of self and new knowledge of how to negotiate these socially mediated environments;
- communities, schools, and classrooms are part of social systems in which humans interact with many cultural tools, and action research provides a basis to construct and analyze these interactions.

In our quest for knowledge and understanding, we have consistently analyzed human experience over time and have distinguished between types of reality. Humans have constantly sought “facts” and “truth” about reality that can be empirically demonstrated or observed.

Social systems are based on beliefs, and generally, beliefs about what will benefit the greatest amount of people in that society. Beliefs, and more specifically the rationale or support for beliefs, are not always easy to demonstrate or observe as part of our reality. Take the example of an English Language Arts teacher who prioritizes argumentative writing in her class. She believes that argumentative writing demonstrates the mechanics of writing best among types of writing, while also providing students a skill they will need as citizens and professionals. While we can observe the students writing, and we can assess their ability to develop a written argument, it is difficult to observe the students’ understanding of argumentative writing and its purpose in their future. This relates to the teacher’s beliefs about argumentative writing; we cannot observe the real value of the teaching of argumentative writing. The teacher’s rationale and beliefs about teaching argumentative writing are bound to the social system and the skills their students will need to be active parts of that system. Therefore, our goal through action research is to demonstrate the best ways to teach argumentative writing to help all participants understand its value as part of a social system.

The knowledge that is conveyed in a classroom is bound to, and justified by, a social system. A postmodernist approach to understanding our world seeks knowledge within a social system, which is directly opposed to the empirical or positivist approach which demands evidence based on logic or science as rationale for beliefs. Action research does not rely on a positivist viewpoint to develop evidence and conclusions as part of the research process. Action research offers a postmodernist stance to epistemology (theory of knowledge) and supports developing questions and new inquiries during the research process. In this way action research is an emergent process that allows beliefs and decisions to be negotiated as reality and meaning are being constructed in the socially mediated space of the classroom.

THEORIZING ACTION RESEARCH FOR THE CLASSROOM

All research, at its core, is for the purpose of generating new knowledge and contributing to the knowledge base of educational research. Action researchers in the classroom want to explore methods of improving their pedagogy and practice. The starting place of their inquiry stems from their pedagogy and practice, so by nature the knowledge created from their inquiry is often contextually specific to their classroom, school, or community. Therefore, we should examine the theoretical underpinnings of action research for the classroom. It is important to connect action research conceptually to experience; for example, Levin and Greenwood (2001, p. 105) make these connections:

- Action research is context bound and addresses real life problems.
- Action research is inquiry where participants and researchers cogenerate knowledge through collaborative communicative processes in which all participants’ contributions are taken seriously.
- The meanings constructed in the inquiry process lead to social action or these reflections and action lead to the construction of new meanings.
- The credibility/validity of action research knowledge is measured according to whether the actions that arise from it solve problems (workability) and increase participants’ control over their own situation.

Educators who engage in action research will generate new knowledge and beliefs based on their experiences in the classroom. Let us emphasize that these are all important to you and your work, as both an educator and researcher. It is these experiences, beliefs, and theories that are often discounted when more official forms of knowledge (e.g., textbooks, curriculum standards, districts standards) are prioritized. These beliefs and theories based on experiences should be valued and explored further, and this is one of the primary purposes of action research in the classroom. These beliefs and theories should be valued because they were meaningful aspects of knowledge constructed from teachers' experiences. Developing meaning and knowledge in this way forms the basis of constructivist ideology, just as teachers often try to get their students to construct their own meanings and understandings when experiencing new ideas.

CLASSROOM TEACHERS CONSTRUCTING THEIR OWN KNOWLEDGE

Most of you are probably at least minimally familiar with constructivism, or the process of constructing knowledge. However, what is constructivism precisely, for the purposes of action research? Many scholars have theorized constructivism and have identified two key attributes (Koshy, 2010; von Glasersfeld, 1987):

- Knowledge is not passively received, but actively developed through an individual's cognition;
- Human cognition is adaptive and finds purpose in organizing the new experiences of the world, instead of settling for absolute or objective truth.

Considering these two attributes, constructivism is distinct from conventional knowledge formation because people can develop a theory of knowledge that orders and organizes the world based on their experiences, instead of an objective or neutral reality. When individuals construct knowledge, there are interactions between an individual and their environment where communication, negotiation and meaning-making are collectively developing knowledge. For most educators, constructivism may be a natural inclination of their pedagogy. Action researchers have a similar relationship to constructivism because they are actively engaged in a process of constructing knowledge. However, their constructions may be more formal and based on the data they collect in the research process. Action researchers also are engaged in the meaning making process, making interpretations from their data. These aspects of the action research process situate them in the constructivist ideology. Just like constructivist educators, action researchers' constructions of knowledge will be affected by their individual and professional ideas and values, as well as the ecological context in which they work (Biesta & Tedder, 2006). The relations between constructivist inquiry and action research is important, as Lincoln (2001, p. 130) states:

much of the epistemological, ontological, and axiological belief systems are the same or similar, and methodologically, constructivists and action researchers work in similar ways, relying on qualitative methods in face-to-face work, while buttressing information, data and background with quantitative method work when necessary or useful.

While there are many links between action research and educators in the classroom, constructivism offers the most familiar and practical threads to bind the beliefs of educators and action researchers.

EPISTEMOLOGY, ONTOLOGY, AND ACTION RESEARCH

It is also important for educators to consider the philosophical stances related to action research to better situate it with their beliefs and reality. When researchers make decisions about the methodology they intend to use, they will consider their ontological and epistemological stances. It is vital that researchers clearly distinguish their philosophical stances and understand the implications of their

stance in the research process, especially when collecting and analyzing their data. In what follows, we will discuss ontological and epistemological stances in relation to action research methodology.

Ontology, or the *theory of being*, is concerned with the claims or assumptions we make about ourselves within our social reality – what do we think exists, what does it look like, what entities are involved and how do these entities interact with each other (Blaikie, 2007). In relation to the discussion of constructivism, generally action researchers would consider their educational reality as socially constructed. Social construction of reality happens when individuals interact in a social system. Meaningful construction of concepts and representations of reality develop through an individual's interpretations of others' actions. These interpretations become agreed upon by members of a social system and become part of social fabric, reproduced as knowledge and beliefs to develop assumptions about reality. Researchers develop meaningful constructions based on their experiences and through communication. Educators as action researchers will be examining the socially constructed reality of schools. In the United States, many of our concepts, knowledge, and beliefs about schooling have been socially constructed over the last hundred years. For example, a group of teachers may look at why fewer female students enroll in upper-level science courses at their school. This question deals directly with the social construction of gender and specifically what careers females have been conditioned to pursue. We know this is a social construction in some school social systems because in other parts of the world, or even the United States, there are schools that have more females enrolled in upper level science courses than male students. Therefore, the educators conducting the research have to recognize the socially constructed reality of their school and consider this reality throughout the research process. Action researchers will use methods of data collection that support their ontological stance and clarify their theoretical stance throughout the research process.

Koshy (2010, p. 23-24) offers another example of addressing the ontological challenges in the classroom:

A teacher who was concerned with increasing her pupils' motivation and enthusiasm for learning decided to introduce learning diaries which the children could take home. They were invited to record their reactions to the day's lessons and what they had learnt. The teacher reported in her field diary that the learning diaries stimulated the children's interest in her lessons, increased their capacity to learn, and generally improved their level of participation in lessons. The challenge for the teacher here is in the analysis and interpretation of the multiplicity of factors accompanying the use of diaries. The diaries were taken home so the entries may have been influenced by discussions with parents. Another possibility is that children felt the need to please their teacher. Another possible influence was that their increased motivation was as a result of the difference in style of teaching which included more discussions in the classroom based on the entries in the dairies.

Here you can see the challenge for the action researcher is working in a social context with multiple factors, values, and experiences that were outside of the teacher's control. The teacher was only responsible for introducing the diaries as a new style of learning. The students' engagement and interactions with this new style of learning were all based upon their socially constructed notions of learning inside and outside of the classroom. A researcher with a positivist ontological stance would not consider these factors, and instead might simply conclude that the dairies increased motivation and interest in the topic, as a result of introducing the diaries as a learning strategy.

Epistemology, or the *theory of knowledge*, signifies a philosophical view of what counts as knowledge – it justifies what is possible to be known and what criteria distinguishes knowledge from beliefs (Blaikie, 1993). Positivist researchers, for example, consider knowledge to be certain and discovered through scientific processes. Action researchers collect data that is more subjective and examine personal experience, insights, and beliefs.

Action researchers utilize interpretation as a means for knowledge creation. Action researchers have many epistemologies to choose from as means of situating the types of knowledge they will generate by interpreting the data from their research. For example, Koro-Ljungberg et al., (2009) identified several common epistemologies in their article that examined epistemological awareness in qualitative educational research, such as: objectivism, subjectivism, constructionism, contextualism, social epistemology, feminist epistemology, idealism, naturalized epistemology, externalism, relativism, skepticism, and pluralism. All of these epistemological stances have implications for the research process, especially data collection and analysis

Again, Koshy (2010, p. 24) provides an excellent example to illustrate the epistemological challenges within action research:

A teacher of 11-year-old children decided to carry out an action research project which involved a change in style in teaching mathematics. Instead of giving children mathematical tasks displaying the subject as abstract principles, she made links with other subjects which she believed would encourage children to see mathematics as a discipline that could improve their understanding of the environment and historic events. At the conclusion of the project, the teacher reported that applicable mathematics generated greater enthusiasm and understanding of the subject.

The educator/researcher engaged in action research-based inquiry to improve an aspect of her pedagogy. She generated knowledge that indicated she had improved her students' understanding of mathematics by integrating it with other subjects – specifically in the social and ecological context of her classroom, school, and community. She valued constructivism and students generating their own understanding of mathematics based on related topics in other subjects. Action researchers working in a social context do not generate certain knowledge, but knowledge that emerges and can be observed and researched again, building upon their knowledge each time.

RESEARCHER POSITIONALITY IN ACTION RESEARCH

In this first chapter, we have discussed a lot about the role of experiences in sparking the research process in the classroom. Your experiences as an educator will shape how you approach action research in your classroom. Your experiences as a person in general will also shape how you create knowledge from your research process. In particular, your experiences will shape how you make meaning from your findings. It is important to be clear about your experiences when developing your methodology too. This is referred to as researcher positionality. Maher and Tetreault (1993, p. 118) define positionality as:

Gender, race, class, and other aspects of our identities are markers of relational positions rather than essential qualities. Knowledge is valid when it includes an acknowledgment of the knower's specific position in any context, because changing contextual and relational factors are crucial for defining identities and our knowledge in any given situation.

By presenting your positionality in the research process, you are signifying the type of socially constructed, and other types of, knowledge you will be using to make sense of the data. As Maher and Tetreault explain, this increases the trustworthiness of your conclusions about the data. This would not be possible with a positivist ontology. We will discuss positionality more in chapter 6, but we wanted to connect it to the overall theoretical underpinnings of action research.

ADVANTAGES OF ENGAGING IN ACTION RESEARCH IN THE CLASSROOM

In the following chapters, we will discuss how action research takes shape in your classroom, and we wanted to briefly summarize the key advantages to action research methodology over other types of research methodology. As Koshy (2010, p. 25) notes, action research provides useful methodology for school and classroom research because:

ADVANTAGES OF ACTION RESEARCH FOR THE CLASSROOM

- research can be set within a specific context or situation;
- researchers can be participants – they don't have to be distant and detached from the situation;
- it involves continuous evaluation and modifications can be made easily as the project progresses;
- there are opportunities for theory to emerge from the research rather than always follow a previously formulated theory;
- the study can lead to open-ended outcomes;
- through action research, a researcher can bring a story to life.

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Open Educational Resources-Way Forward

Saloni Gupta*

ABSTRACT

Open Educational Resources are very useful for teaching, learning, and evaluating. It is widely used for research purposes. It can be easily developed and maintained by the teachers, instructors researchers, and students. It is very significant for open learning systems and distance learning systems. For delivering excellent teaching in the classroom, it is very useful.

It was developed in 2002 through UNESCO for the development of higher education. The open educational resource is freely accessible, openly licensed text, Structurally useful for teaching, etc. According to Wikipedia. OER as digital materials that can be reused for teaching. Learning and research work that allows uses of the material that world is not easily permitted under copyright alone.

Open educational resources are somewhat different from open learning, in that they are primarily content, while open learning includes both content and educational services, such as specially designed online materials, in-built learner support and assessment.

Open educational resources cover a wide range of online formats, including online textbooks, video recorded lectures, YouTube clips, web-based textual materials designed for independent study, animations and simulations, digital diagrams and graphics, some MOOCs, or even assessment materials such as tests with automated answers. OER can also include Powerpoint slides or pdf files of lecture notes. In order to be open educational resources, though, they must be freely available for at least educational use.

PRINCIPLES OF OER

David Wiley is one of the pioneers of OER. He and colleagues have suggested (Hilton et al., 2010) that there are five core principles of open publishing:

- **re-use:** The most basic level of openness. People are allowed to use all or part of the work for their own purposes (for example, download an educational video to watch at a later time);
- **re-distribute:** People can share the work with others (for example, send a digital article by-email to a colleague);
- **revise:** People can adapt, modify, translate, or change the work (for example, take a book written in English and turn it into a Spanish audio book);
- **re-mix:** People can take two or more existing resources and combine them to create a new resource (for example, take audio lectures from one course and combine them with slides from another course to create a new derivative work);
- **retain:** No digital rights management restrictions (DRM); the content is yours to keep, whether you're the author, an instructor using the material, or a student.

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Users of OER though need to check with the actual license for re-use, because sometimes there are limitations, as with this book, which cannot be reproduced without permission for commercial reasons. For example, it cannot be turned into a book for profit by a commercial publisher, at least without written permission from the author. To protect your rights as an author of OER usually means publishing under a Creative Commons or other open license.

CREATIVE COMMONS LICENSES

This seemingly simple idea, of an ‘author’ creating a license enabling people to freely access and adapt copyright material, without charge or special permission, is one of the great ideas of the 21st century. This does not take away someone’s copyright, but enables that copyright holder to give permission automatically for different kinds of use of their material without charge or any bureaucracy.

- CC BY Attribution: lets others distribute, remix, tweak, and build upon your work, even commercially, as long as they credit you for the original creation. This is the most accommodating of licenses offered. Recommended for maximum dissemination and use of licensed materials;
- CC BY-SA: lets others remix, tweak, and build upon your work even for commercial purposes, as long as they credit you and license their new creations under the identical terms. This is particularly important if your work also includes other people’s materials licensed through the Creative Commons;
- CC BY-ND: allows for redistribution, commercial and non-commercial, as long as it is passed along unchanged and in whole, with credit to you;
- CC BY-NC: lets others remix, tweak, and build upon your work non-commercially, and although their new works must also acknowledge you and be non-commercial, they don’t have to license their derivative works on the same terms;
- CC BY-NC-SA: lets others remix, tweak, and build upon your work non-commercially, as long as they credit you and license their new creations under the identical terms;
- CC BY-NC-ND: the most restrictive of the six main licenses, only allowing others to download your works and share them with others as long as they credit you, but they can’t change them in any way or use them commercially.

Sources of OER

There are many ‘repositories’ of open educational resources (see for instance, for post-secondary education, MERLOT, OER Commons, and for k-12, Edutopia). The Open Professionals Education Network has an excellent guide to finding and using OER.

However, when searching for possible open educational resources on the web, check to see whether or not the resource has a Creative Commons license or a statement giving permission for re-use. It may be common practice to use free (no cost) resources without worrying unduly about copyright, but there are risks without a clear license or permission for re-use. For instance, many sites, such as OpenLearn, allow only individual, personal use for non-commercial purposes, which means providing a link to the site for students rather than integrating the materials directly into your own teaching. If in any doubt about the right to re-use, check with your library or intellectual property department.

Limitations of OER

The take-up of OER by instructors is still minimal, other than by those who created the original version. The main criticism is of the poor quality of many of the OER available at the moment – reams

of text with no interaction, often available in PDFs that cannot easily be changed or adapted, crude simulation, poorly produced graphics, and designs that fail to make clear what academic concepts they are meant to illustrate.

Falconer (2013), in a survey of potential users' attitudes to OER in Europe, came to the following conclusion:

The ability of the masses to participate in production of OER – and a cultural mistrust of getting something for nothing – give rise to user concerns about quality. Commercial providers/publishers who generate trust through advertising, market coverage and glossy production, may exploit this mistrust of the free. Belief in quality is a significant driver for OER initiatives, but the issue of scale-able ways of assuring quality in a context where all (in principle) can contribute has not been resolved, and the question of whether quality transfers unambiguously from one context to another is seldom [addressed]. A seal of approval system is not infinitely scale-able, while the robustness of user reviews, or other contextualised measures, has not yet been sufficiently explored.

If OER are to be taken up by others than the creators of the OER, they will need to be well designed. It is perhaps not surprising then that the most used OER on iTunes University were the Open University's, until the OU set up its own OER portal, OpenLearn, which offers as OER mainly textual materials from its courses designed specifically for online, independent study. Once again, design is a critical factor in ensuring the quality of an OER.

Hampson (2013) has suggested another reason for the slow adoption of OER, mainly to do with the professional self-image of many faculty. Hampson argues that faculty don't see themselves as 'just' teachers, but creators and disseminators of new or original knowledge. Therefore their teaching needs to have their own stamp on it, which makes them reluctant to openly incorporate or 'copy' other people's work. OER can easily be associated with 'packaged', reproductive knowledge, and not original work, changing faculty from 'artists' to 'artisans'. It can be argued that this reason is absurd – we all stand on the shoulders of giants – but it is the self-perception that's important, and for research professors, there is a grain of truth in the argument. It makes sense for them to focus their teaching on their own research. But then how many Richard Feynmans are there out there?

There is also considerable confusion between 'free' (no financial cost) and 'open', which is compounded by lack of clear licensing information on many OER. For instance, Coursera MOOCs are free, but not 'open': it is a breach of copyright to re-use the material in most Coursera MOOCs within your own teaching without permission. The edX MOOC platform is open source, which means other institutions can adopt or adapt the portal software, but institutions even on edX tend to retain copyright. However, there are exceptions on both platforms: a few MOOCs do have an open licence.

There is also the issue of the context-free nature of OER. Research into learning shows that content is best learned within context (situated learning), when the learner is active, and that above all, when the learner can actively construct knowledge by developing meaning and 'layered' understanding. Content is not static, nor a commodity like coal. In other words, content is not effectively learned if it is thought of as shovelling coal into a truck. Learning is a dynamic process that requires questioning, adjustment of prior learning to incorporate new ideas, testing of understanding, and feedback. These 'transactional' processes require a combination of personal reflection, feedback from an expert (the teacher or instructor) and even more importantly, feedback from and interaction with friends, family and fellow learners.

The weakness with open content is that by its nature, at its purest it is stripped of these developmental, contextual and 'environmental' components that are essential for effective learning. In other words, OER are just like coal, sitting there waiting to be loaded. Coal of course is still a very valuable product. But it has to be mined, stored, shipped and processed. More attention needs to be

paid to those contextual elements that turn OER from raw 'content' into a useful learning experience. This means instructors need to build learning experiences or environments into which the OER will fit.

HOW TO USE OER

Despite these limitations, teachers and instructors are increasingly creating open educational resources, or making resources freely available for others to use under a Creative Commons license. There are increasing numbers of repositories or portals where faculty can access open educational resources. As the quantity of OER expands, it is more likely that teachers and instructors will increasingly be able to find the resources that best suit their particular teaching context.

There are therefore several choices:

- take OER selectively from elsewhere, and incorporate or adapt them into your own courses;
- create your own digital resources for your own teaching, and make them available to others (see for instance Creating OER and Combining Licenses from Florida State University);
- build a course around OER, where students have to find content to solve problems, write reports or do research on a topic (see the scenario at the beginning of this chapter);
- take a whole course from OERu, then build student activities and assessment and provide learner support for the course.

Learners can use OER to support any type of learning.

NATURE OF OPEN EDUCATIONAL RESOURCES

1. It is a basic guide.
2. It is a digital resource.
3. It produces innovative thoughts in the mind of the individual.
4. It covers both uses of reuse repurposing and modification of the resources.
5. It includes free use for educational purposes by the teacher and learner.
6. It encompasses all types of digital media.
7. It is a public domain that is open for all.
8. It is referred to as educational adapting & sharing.
9. It gives a wide variety of materials from which to build a class.

PURPOSE OF OPEN EDUCATIONAL RESOURCES

1. To support the practicing teaching in their professional development.
2. To support the practicing teacher in the development of a classroom teaching program.
3. To engage the teacher for delivering satisfactory teaching toward the learner
4. To help the teacher for delivering the curricular activities on a continuous basis.
5. To make quality curricular resources available to all high school teachers.

IMPORTANT OF OPEN EDUCATIONAL RESOURCES(OER)

1. Open Educational Resources are a way to make sure every student has access to course material with the cost taken out of the education.
2. OER is useful in improving education across the globe.
3. It offers free access to some of the world's best courses.
4. OER allows us to bring excellent teaching-learning materials into our educational system.
5. It offers equal access to knowledge and re-usability.
6. It provides self-paced learning.

7. It offers flexibility in study time i.e anywhere and any time the learner can study.
8. It provides access to a huge amount of study materials.
9. It's accessible and affordable for all
10. It helps in the enhancement of content knowledge.
11. OER are adaptable and allow others to reproduce them for their use.
12. It helps in advancing knowledge and widening participation.
13. OER helps in one's own professional advancement for teaching.
14. It promotes lifelong learning.
15. It constructs the gap among formal, informal and non-formal education.
16. It offers for sharing and reusing resources.
17. OER promotes informal learning...

MERITS OF OPEN EDUCATIONAL RESOURCES

1. Text books and course materials are free to students.
2. Instruction can be picked up, what the students want to use for their course.
3. Every instruction can remix and reuse according to the content.
4. It creates collaborative attitudes among the people.
5. Content of material may be more than textbooks.

DEMERITS OF OPEN EDUCATIONAL RESOURCES

1. There exists inconsistent quality control.
2. There exists inconsistency across the content area within a discipline.
3. It is not helpful on web-based resources for solving the potential problems.
4. There is an unrealistic expectation from the administrators.
5. It takes more time which is not applicable for the teachers.

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Analysis of the Indian National Education Policy 2020

Priyanka*

ABOUT NATIONAL EDUCATION POLICY (NEP) 2020

The National Policy on Education was framed in 1986 and modified in 1992. Since then several changes have taken place that calls for a revision of the Policy.

The NEP 2020 is the first education policy of the 21st century and replaces the thirty-four year old National Policy on Education (NPE), 1986. Built on the foundational pillars of Access, Equity, Quality, Affordability and Accountability, this policy is aligned to the 2030 Agenda for Sustainable Development and aims to transform India into a vibrant knowledge society and global knowledge superpower by making both school and college education more holistic, flexible, multidisciplinary, suited to 21st century needs and aimed at bringing out the unique capabilities of each student.

SALIENT FEATURES OF THE NEP 2020

School Education

Ensuring Universal Access at all levels of school education

NEP 2020 emphasizes on ensuring universal access to school education at all levels- pre school to secondary. Infrastructure support, innovative education centres to bring back dropouts into the mainstream, tracking of students and their learning levels, facilitating multiple pathways to learning involving both formal and non-formal education modes, association of counselors or well-trained social workers with schools, open learning for classes 3, 5 and 8 through NIOS and State Open Schools, secondary education programs equivalent to Grades 10 and 12, vocational courses, adult literacy and life-enrichment programs are some of the proposed ways for achieving this. About 2 crore out of school children will be brought back into main stream under NEP 2020.

Early Childhood Care & Education with new Curricular and Pedagogical Structure

With emphasis on Early Childhood Care and Education, the 10+2 structure of school curricula is to be replaced by a 5+3+3+4 curricular structure corresponding to ages 3-8, 8-11, 11-14, and 14-18 years respectively. This will bring the hitherto uncovered age group of 3-6 years under school curriculum, which has been recognized globally as the crucial stage for development of mental faculties of a child. The new system will have 12 years of schooling with three years of Anganwadi/ pre schooling.

NCERT will develop a National Curricular and Pedagogical Framework for Early Childhood Care and Education (NCPFECCE) for children up to the age of 8. ECCE will be delivered through a significantly expanded and strengthened system of institutions including Anganwadis and pre-schools that will have teachers and Anganwadi workers trained in the ECCE pedagogy and curriculum. The planning and implementation of ECCE will be carried out jointly by the Ministries of HRD, Women and Child Development (WCD), Health and Family Welfare (HFW), and Tribal Affairs.

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Attaining Foundational Literacy and Numeracy

Recognizing Foundational Literacy and Numeracy as an urgent and necessary prerequisite to learning, NEP 2020 calls for setting up of a National Mission on Foundational Literacy and Numeracy by MHRD. States will prepare an implementation plan for attaining universal foundational literacy and numeracy in all primary schools for all learners by grade 3 by 2025. A National Book Promotion Policy is to be formulated.

Reforms in school curricula and pedagogy

The school curricula and pedagogy will aim for holistic development of learners by equipping them with the key 21st century skills, reduction in curricular content to enhance essential learning and critical thinking and greater focus on experiential learning. Students will have increased flexibility and choice of subjects. There will be no rigid separations between arts and sciences, between curricular and extra-curricular activities, between vocational and academic streams.

Vocational education will start in schools from the 6th grade, and will include internships.

A new and comprehensive National Curricular Framework for School Education, NCFSE 2020-21, will be developed by the NCERT.

Multilingualism and the power of language

The policy has emphasized mother tongue/local language/regional language as the medium of instruction at least till Grade 5, but preferably till Grade 8 and beyond. Sanskrit to be offered at all levels of school and higher education as an option for students, including in the three-language formula. Other classical languages and literatures of India also to be available as options. No language will be imposed on any student. Students to participate in a fun project/activity on 'The Languages of India', sometime in Grades 6-8, such as, under the 'Ek Bharat Shrestha Bharat' initiative. Several foreign languages will also be offered at the secondary level. Indian Sign Language (ISL) will be standardized across the country, and National and State curriculum materials developed, for use by students with hearing impairment.

Assessment Reforms

NEP 2020 envisages a shift from summative assessment to regular and formative assessment, which is more competency-based, promotes learning and development, and tests higher-order skills, such as analysis, critical thinking, and conceptual clarity. All students will take school examinations in Grades 3, 5, and 8 which will be conducted by the appropriate authority. Board exams for Grades 10 and 12 will be continued, but redesigned with holistic development as the aim. A new National Assessment Centre, PARAKH (Performance Assessment, Review, and Analysis of Knowledge for Holistic Development), will be set up as a standard-setting body.

Equitable and Inclusive Education

NEP 2020 aims to ensure that no child loses any opportunity to learn and excel because of the circumstances of birth or background. Special emphasis will be given on Socially and Economically Disadvantaged Groups (SEDGs) which include gender, socio-cultural, and geographical identities and disabilities. This includes setting up of Gender Inclusion Fund and also Special Education Zones for disadvantaged regions and groups. Children with disabilities will be enabled to fully participate in the regular schooling process from the foundational stage to higher education, with support of educators with cross disability training, resource centres, accommodations, assistive devices, appropriate technology-based tools and other support mechanisms tailored to suit their needs. Every

state/district will be encouraged to establish “Bal Bhavans” as a special daytime boarding school, to participate in art-related, career-related, and play-related activities. Free school infrastructure can be used as Samajik Chetna Kendras

Robust Teacher Recruitment and Career Path

Teachers will be recruited through robust, transparent processes. Promotions will be merit-based, with a mechanism for multi-source periodic performance appraisals and available progression paths to become educational administrators or teacher educators. A common National Professional Standards for Teachers (NPST) will be developed by the National Council for Teacher Education by 2022, in consultation with NCERT, SCERTs, teachers and expert organizations from across levels and regions.

School Governance

Schools can be organized into complexes or clusters which will be the basic unit of governance and ensure availability of all resources including infrastructure, academic libraries and a strong professional teacher community.

Standard-setting and Accreditation for School Education

NEP 2020 envisages clear, separate systems for policy making, regulation, operations and academic matters. States/UTs will set up independent State School Standards Authority (SSSA). Transparent public self-disclosure of all the basic regulatory information, as laid down by the SSSA, will be used extensively for public oversight and accountability. The SCERT will develop a School Quality Assessment and Accreditation Framework (SQAAC) through consultations with all stakeholders.

HIGHER EDUCATION

Increase GER to 50 % by 2035

NEP 2020 aims to increase the Gross Enrolment Ratio in higher education including vocational education from 26.3% (2018) to 50% by 2035. 3.5 Crore new seats will be added to Higher education institutions.

Holistic Multidisciplinary Education

The policy envisages broad based, multi-disciplinary, holistic Under Graduate education with flexible curricula, creative combinations of subjects, integration of vocational education and multiple entry and exit points with appropriate certification. UG education can be of 3 or 4 years with multiple exit options and appropriate certification within this period. For example, Certificate after 1 year, Advanced Diploma after 2 years, Bachelor's Degree after 3 years and Bachelor's with Research after 4 years.

An Academic Bank of Credit is to be established for digitally storing academic credits earned from different HEIs so that these can be transferred and counted towards final degree earned.

Multidisciplinary Education and Research Universities (MERUs), at par with IITs, IIMs, to be set up as models of best multidisciplinary education of global standards in the country.

The National Research Foundation will be created as an apex body for fostering a strong research culture and building research capacity across higher education.

REGULATION

Higher Education Commission of India(HECI) will be set up as a single overarching umbrella body the for entire higher education, excluding medical and legal education. HECI to have four independent verticals - National Higher Education Regulatory Council (NHERC) for regulation, General Education Council (GEC) for standard setting, Higher Education Grants Council (HEGC) for funding, and National Accreditation Council(NAC) for accreditation. HECI will function through faceless intervention through technology, & will have powers to penalise HEIs not conforming to norms and standards. Public and private higher education institutions will be governed by the same set of norms for regulation, accreditation and academic standards.

RATIONALISED INSTITUTIONAL ARCHITECTURE

Higher education institutions will be transformed into large, well resourced, vibrant multidisciplinary institutions providing high quality teaching, research, and community engagement. The definition of university will allow a spectrum of institutions that range from Research-intensive Universities to Teaching-intensive Universities and Autonomous degree-granting Colleges.

Affiliation of colleges is to be phased out in 15 years and a stage-wise mechanism is to be established for granting graded autonomy to colleges. Over a period of time, it is envisaged that every college would develop into either an Autonomous degree-granting College, or a constituent college of a university.

MOTIVATED, ENERGIZED, AND CAPABLE FACULTY

NEP makes recommendations for motivating, energizing, and building capacity of faculty through clearly defined, independent, transparent recruitment, freedom to design curricula/pedagogy, incentivising excellence, movement into institutional leadership. Faculty not delivering on basic norms will be held accountable

TEACHER EDUCATION

A new and comprehensive National Curriculum Framework for Teacher Education, NCFTE 2021, will be formulated by the NCTE in consultation with NCERT. By 2030, the minimum degree qualification for teaching will be a 4-year integrated B.Ed. degree. Stringent action will be taken against substandard stand-alone Teacher Education Institutions (TEIs).

MENTORING MISSION

A National Mission for Mentoring will be established, with a large pool of outstanding senior/retired faculty – including those with the ability to teach in Indian languages – who would be willing to provide short and long-term mentoring/professional support to university/college teachers.

FINANCIAL SUPPORT FOR STUDENTS

Efforts will be made to incentivize the merit of students belonging to SC, ST, OBC, and other SEDGs. The National Scholarship Portal will be expanded to support, foster, and track the progress of students receiving scholarships. Private HEIs will be encouraged to offer larger numbers of free ships and scholarships to their students.

OPEN AND DISTANCE LEARNING

This will be expanded to play a significant role in increasing GER. Measures such as online courses and digital repositories, funding for research, improved student services, credit-based recognition of MOOCs, etc., will be taken to ensure it is at par with the highest quality in-class programmes.

ONLINE EDUCATION AND DIGITAL EDUCATION:

A comprehensive set of recommendations for promoting online education consequent to the recent rise in epidemics and pandemics in order to ensure preparedness with alternative modes of quality education whenever and wherever traditional and in-person modes of education are not possible, has been covered. A dedicated unit for the purpose of orchestrating the building of digital infrastructure, digital content and capacity building will be created in the MHRD to look after the e-education needs of both school and higher education.

TECHNOLOGY IN EDUCATION

An autonomous body, the National Educational Technology Forum (NETF), will be created to provide a platform for the free exchange of ideas on the use of technology to enhance learning, assessment, planning, administration. Appropriate integration of technology into all levels of education will be done to improve classroom processes, support teacher professional development, enhance educational access for disadvantaged groups and streamline educational planning, administration and management

PROMOTION OF INDIAN LANGUAGES

To ensure the preservation, growth, and vibrancy of all Indian languages, NEP recommends setting an Indian Institute of Translation and Interpretation (ITI), National Institute (or Institutes) for Pali, Persian and Prakrit, strengthening of Sanskrit and all language departments in HEIs, and use mother tongue/local language as a medium of instruction in more HEI programmes.

Internationalization of education will be facilitated through both institutional collaborations, and student and faculty mobility and allowing entry of top world ranked Universities to open campuses in our country.

PROFESSIONAL EDUCATION

All professional education will be an integral part of the higher education system. Stand-alone technical universities, health science universities, legal and agricultural universities etc will aim to become multi-disciplinary institutions.

ADULT EDUCATION

Policy aims to achieve 100% youth and adult literacy.

FINANCING EDUCATION

The Centre and the States will work together to increase the public investment in Education sector to reach 6% of GDP at the earliest.

OUTCOMES OF NEP 2020

- Universalization from ECCE to Secondary Education by 2030, aligning with SDG 4
- Attaining Foundational Learning & Numeracy Skills through National Mission by 2025
- 100% GER in Pre-School to Secondary Level by 2030
- Bring Back 2 Cr Out of School Children
- Teachers to be prepared for assessment reforms by 2023
- Inclusive & Equitable Education System by 2030
- Board Exams to test core concepts and application of knowledge
- Every Child will come out of School adept in at least one Skill
- Common Standards of Learning in Public & Private Schools

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Role of Curriculum in Character Building of Students

Md. Arshad Hussain*

INTRODUCTION

In the modern educational landscape, the focus on academic achievement often overshadows the importance of character education. While academic success is undeniably crucial, it is equally essential to recognize the significance of nurturing students' character traits and values. Character education goes beyond imparting knowledge and skills; it instills virtues such as integrity, empathy, resilience, and responsibility, which are fundamental for personal growth and societal well-being. This essay delves into the profound value of character education in shaping individuals into ethical, compassionate, and responsible citizens.

BUILDING MORAL FOUNDATIONS

Character education serves as the cornerstone for building moral foundations that guide individuals' actions and decisions. In an increasingly complex and interconnected world, where ethical dilemmas abound, cultivating moral character traits becomes imperative. Through deliberate instruction, modeling, and practice, schools can instill values such as honesty, fairness, and respect, which form the bedrock of a just and harmonious society.

Moreover, character education fosters empathy and compassion, encouraging students to understand and appreciate diverse perspectives and experiences. By nurturing a sense of empathy, schools cultivate a culture of inclusivity and mutual respect, laying the groundwork for meaningful interpersonal relationships and collaborative problem-solving.

PROMOTING SOCIAL AND EMOTIONAL WELL-BEING

In addition to moral development, character education plays a vital role in promoting social and emotional well-being among students. In today's fast-paced and often stressful academic environments, students face myriad pressures and challenges that can impact their mental health and resilience. Character education equips students with the emotional intelligence and coping skills needed to navigate life's ups and downs with grace and resilience.

Through initiatives such as mindfulness practices, conflict resolution training, and peer support programs, schools create supportive environments where students feel safe, valued, and empowered to express themselves authentically. By addressing the social and emotional dimensions of learning, character education fosters a positive school climate conducive to academic success and holistic development.

FOSTERING CITIZENSHIP AND CIVIC ENGAGEMENT

Character education extends beyond the individual level to cultivate active citizenship and civic engagement. By instilling values such as civic responsibility, social justice, and environmental stewardship, schools empower students to become informed and engaged members of their

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communities. Through service-learning projects, community service initiatives, and participatory democracy programs, students learn the importance of contributing to the common good and advocating for positive change.

Moreover, character education nurtures a sense of civic identity and belonging, fostering a deep appreciation for democratic values and principles. By encouraging critical thinking, responsible decision-making, and respectful dialogue, schools prepare students to actively participate in civic life and contribute to building a more just and equitable society.

Character education holds immense value in shaping individuals into ethical, compassionate, and responsible citizens. By building moral foundations, promoting social and emotional well-being, and fostering citizenship and civic engagement, character education equips students with the values, skills, and attitudes needed to thrive in an ever-changing world. As educators, parents, and policymakers, it is incumbent upon us to prioritize character education alongside academic achievement, recognizing that the cultivation of virtuous character traits is essential for the flourishing of individuals and societies alike.

WHAT DOES CHARACTER EDUCATION COVER?

There's no chalked-down curriculum for character education in school. Using any approach to learning, there are different theories on how to instill positive values and character traits within students. Please note, this will differ according to culture and the age of the students you are imparting character education to. However, there are, certain general principles that character education advocates agree upon. The 11 Principles of Character Education as outlined by Character.org provides a helpful summary of this idea.

1. Educators promote core ethical and performance values to instill good character in students.
2. A comprehensive definition of character, which includes thoughts, emotions, and actions.
3. Educators use an intentional, proactive, and comprehensive approach to character development.
4. To support this process, schools create caring and supportive communities.
5. Educators encourage students to develop morally and provide opportunities to grow morally.
6. Schools create a challenging academic environment to help students develop character.
7. Educators foster self-motivation in students.
8. Educators and all school staff are part of an ethical learning community and adhere to the same values that they teach.
9. Schools foster leadership values.
10. Schools engage parents and other members of the community as partners in character-building efforts.
11. Schools regularly assess their culture, their staff and their overall success at fostering character development.

As you can derive from the above list, character education involves an exhaustive approach that includes a robust academic curriculum, a dedicated staff, and a partnership with parents and the wider community. Compared to traditional education systems, an educational system that incorporates character learning is more challenging. This is because building character is a more complicated and wider-reaching goal. With the potential to yield outstanding results, character education helps students become ethical and responsible citizens.

THE ROLE OF EDUCATORS IN CHARACTER BUILDING

People often assume that parents are responsible for fostering values in children rather than educators. Since school is the place where your child will spend maximum time in the day, the school

environment will foster these traits with time. Though parents certainly have a vital role to play in this regard, they can't carry this responsibility alone. Hence, a school has to put in combined efforts along with the parents in a seamless manner to achieve this challenging goal.

You cannot deny that by the time your children starts schooling, he/she has already developed many personality traits. These traits can be as simple as saying a thank you when someone gives you something or saying sorry when you hurt someone. In school, as kids interact with their peer students and teachers, they have many opportunities to learn valuable lessons.

Educators who ignore character-building are overlooking a crucial opportunity to help students grow into responsible adults. Under this model, educators work closely with parents and the rest of the community as partners in character development.

THE COMPONENTS OF CHARACTER EDUCATION

A person's character is comprised of learned principles and beliefs, and certain shared values exist across diverse cultures. These positive character traits benefit the individual and his or her community.

Character education involves teaching and reinforcing:

- Moral and ethical values,
- Social skills,
- Emotional intelligence,
- Citizenship and civic virtue, and
- Self-discipline and self-control.

A character education curriculum teaches students to show empathy and compassion toward their peers. These students work collaboratively despite differences of opinion or background. These skills prepare students for the world they'll face after the classroom. Students can refine social skills and expand their emotional intelligence with impactful character education. Students develop healthy coping mechanisms and learn how to manage their emotions.

THE ROLE OF TEACHERS AND PARENTS IN CHARACTER DEVELOPMENT

An effective character education curriculum involves collaborative efforts between educators and parents. To maximize the impact of a character education curriculum, the school and parents must uphold similar values. Parents must reinforce the concepts learned at school while teachers and administrators communicate and work in partnership to support the parents in this shared goal.

By doing this, schools can reinforce the value of character education. Students receive similar instruction both at home and at school, leading to a more effective learning experience.

Parents or teachers can incorporate character development in a student's life at home and school by:

- Facilitating goal setting and accessing progress,
- Encouraging volunteering within the neighborhood, school, or community,
- Reinforcing respect, communicating with peers and other adults, and holding students accountable.

THE BENEFITS OF AN IMPACTFUL CHARACTER EDUCATION

The benefits of character education are vast and include cultivating positive relationships and social interactions. This creates a well-rounded and responsible citizen. Character education encourages students to succeed beyond the classroom.

Character education is important for a school community, too. Schools that value character education see students performing higher academically. Students can also resolve interpersonal conflicts and have fewer disciplinary issues. They have positive social interactions and collaborate well. They are motivated, confident students who grow into honorable citizens of a community.

HOW TO TEACH CHARACTER EDUCATION USING POSITIVE ACTION CURRICULUM?

During more than two decades of active study, researchers have found that character development can be taught effectively in the classroom and has the potential to radically change commonly held beliefs about education and youth development.

As many educators know, youth development, academic performance, and character development are all interrelated. Positive Action works within these dynamics and teaches students how to think about themselves by encouraging healthy introspection.

This instruction comes at a critical time in students' development. While these subjects are popular with philosophers and sociologists, it's difficult to explain these interrelated topics in a manner that can be easily understood by students. The TAF Circle simplifies these concepts into a cycle that is easily grasped by students of all ages.

Students understand the concepts of a thought, an action, and a feeling. Yet childhood development efforts fail to link these concepts in a logical way. While the interplay between these concepts may seem obvious to most adults, students often lack the analytical ability to discover these dynamics on their own.

Positive Action presents a logical method for students to think about these abstract concepts. The philosophy and the TAF Circle are simple distillations of basic human behavior.

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MSME Loan Schemes Available in Bihar

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BACKGROUND

Post the era of global economic meltdown, the micro, medium and small enterprises (MSMEs) have emerged as key players in the industry segment for their overall growth implications. Specifically, in developing countries such as India, MSMEs are only a second next to agricultural sector, in terms of employability of the large population. Due to their high capital- labor ratios and low capital investments relative to large industries, MSMEs are known to stimulate economic growth, employment, incomes, and export innovation in a developing economy (Dey, 2014). Besides creation of public goods and services, the promotion of small businesses would enable use of technology and local resources in an efficient manner. The ability of the MSMEs to use local resources, generate profits and export products only demonstrate their resilience in managing external shocks (Das, 2017). As per the estimates of the Ministry of MSME, Government of India, MSME sector nearly employs over 90 million people nearly constituting 30 per cent of India's GDP, and 40 per cent of the total exports. Therefore, supporting entrepreneurs in SMEs to establish a network of globally competitive business will go a long way in industrialization of rural areas and assist in poverty reduction (Manna and Mistri, 2017). The prioritization of the government towards reviving entrepreneurship in the country has been encouraging in India. At the national level, the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006 was a step towards defining specific roles of the small enterprises. The quantum of investment in plant machinery, equipment for manufacturing provides the basis for classification of MSMEs as notified by the Ministry of MSME, vide S.O. 1642 (E) dated 9th September 2006.

Table 1-Classification of MSMEs by Quantity of Investments

Size Category	Enterprises engaged in	
	Investment in Plant and Machinery (Manufacturing Sector)	Investment in Equipment (Service Sector)
Micro	Does not exceed twenty-five lakh rupees	Does not exceed ten lakh rupees
Small	More than twenty-five lakh rupees but does not exceed five crore rupees	More than ten lakh rupees but does not exceed two crore rupees
Medium	More than five crore rupees but does not exceed ten crore rupees	More than two crore rupees but does not exceed five crore rupees

Source: Gazette Online, 2006

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AN OVERVIEW OF BIHAR'S PERFORMANCE IN MSME SECTOR

In a predominantly rural state like Bihar, with high incidence of poverty, growth of MSMEs are crucial to generate sustainable employment and income opportunities. In Bihar, more than 95 per cent of the industries are small in nature. The Industrial Policy of Bihar (2016) has outlined an industrial growth of 15 per cent per annum while the Bihar Start up Policy of 2017 envisages creation of conducive regulatory environment through infrastructure, credit, and policy support for promoting entrepreneurship in the state. The units of processing, food, fruit and vegetable, poultry, animal feed; manufacturing of electrical products, timber, ceramics, iron and steel, and plastic form the ecosystem of modern MSMEs in Bihar. Supplementing these units with an investor friendly environment with the implementation of *Udyog Samwad* portal can revitalize the growth of this sector in Bihar. A state wise comparison of the distribution of MSMEs across major states of India in two different time periods, given in Figure 1, reveals that Bihar constituted about 5.4 per cent of the total MSMEs in the country as per the NSS 73rd Round (2015-16).

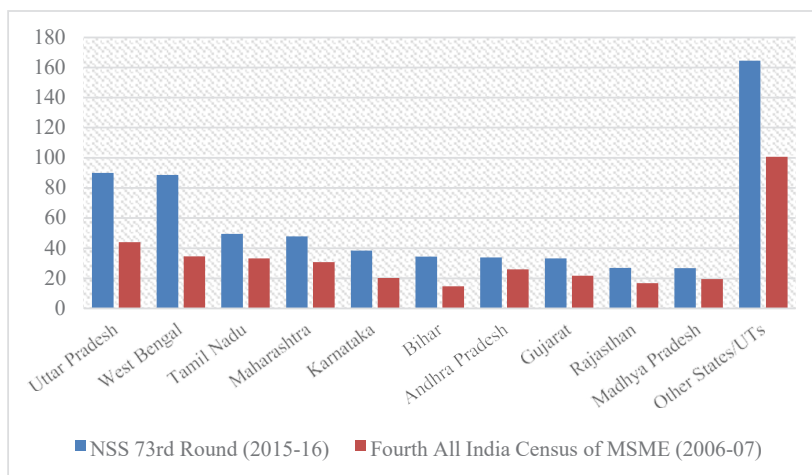


Figure 1: Distribution of MSMEs Across Major States in India

Source: Annual Report 2017-18, Ministry of Micro, Small and Medium Enterprises, Government of India

Since the implementation of the Udyog Aadhaar registrations of MSMEs in September 2015 with a view to simplify the online registration procedure for small businesses, the number of MSME registrations have gone up in Bihar. As per the latest data of the National Portal for Registration of Micro, Small & Medium Enterprises, Bihar is the second highest in the country with nearly 11.8 per cent of the total registrations, next to Maharashtra, comprising of 97.6 per cent of micro units out of the total MSMEs in the state. Clearly, the discrepancy between the total number of registrations between data on existing industrial units and Udyog Aadhaar registrations is of concern.

GOVERNMENT SCHEMES FOR MSMES

The government is committed to promotion and development of MSME sector in India through various schemes and programmes.

Employment Generation and other Credit Support Schemes

Prime Minister's Employment Generation Programme (PMEGP): The PMEGP is a credit linked subsidy programme of the Ministry of Micro, Small and Medium Enterprises, Government of India, implemented by the Khadi and Village Industries Commission (KVIC) functioning as the nodal agency at the national level and through state KVIC directorates, State Khadi and Village Industries Boards (KVBs), District Industries Centres (DICs) and banks. This credit assistance is only for new projects with a view to increase the wage-earning capacity of the artisans and enable sustainable employment opportunities and encourage self-employment in rural and urban areas.

Credit Guarantee Trust Fund for Micro and Small Enterprises (CGT SME): The Ministry of Micro, Small and Medium Enterprises and Small Industries Development Bank of India (SIDBI) are jointly implementing this scheme. It offers a collateral free loan upto the limit of Rs. 100 lakhs for individual MSE on payment of guarantee fee to the bank by the MSE, for both new and existing enterprises. Further, in case of non-compliance of payment of loans, the scheme offers rehabilitation facility to such MSMEs.

Interest Subsidy Eligibility Certificate (ISEC): ISEC scheme primarily aims to mobilize funds from banking institutions for the khadi industries. As per the ISEC Scheme, credit at a concessional rate of interest of 4 per cent per annum towards working capital is made available to the Khadi institutions.

Development of Khadi, Village and Coir Industries

Specific schemes for popularising, marketing, and development of Khadi, Village and Coir industries, providing financial assistance and training to enhance incomes and skills of industrial artisans and rural entrepreneurs respectively is a major step to develop traditional industries. The schemes also aim at increasing the welfare of rural women artisans by generating self-employment opportunities in rural areas by providing financial assistance to procure machines and equipment. Some of these schemes are Market Promotion and Development Scheme (MPDA), Coir Vikas Yojana (CVY), Revamped Scheme of Fund for Regeneration of Traditional Industries (SFURTI), Coir Industry Technology Upgradation Scheme (CITUS), Science and Technology (S&T) for Coir. Skill Upgradation & Mahila Coir

Yojana (MCY), Export Market Promotion (EMP), Domestic Market Promotion Scheme (DMP), Trade and Industry Related Functional Support Services (TIRFSS), and Welfare Measures (Pradhan Mantri Suraksha Bima Yojana (PMSBY). It is noteworthy to mention that the

Technology Upgradation and Quality Certification

Financial Support to MSMEs in ZED Certification Scheme: To ensure improvement and supporting the Make in India initiative, the scheme promotes Zero Defect and Zero Effect (ZED) manufacturing among MSMEs to enhance the quality of products and processes. Besides the subsidies of 80, 60 and 50 per cent respectively for micro, small and medium enterprises, additional subsidy of 5 per cent will be provided for SC/ST/Women across all small manufacturing enterprises having Udyog Aadhar.

A Scheme for Promoting Innovation, Rural Industry & Entrepreneurship (ASPIRE): This scheme aims to promote the entrepreneurship culture by promoting innovative business solutions to strengthen competitiveness of MSME sector and reduce unemployment. Through the technical and research institutes, ASPIRE seeks to implement incubation and commercialization of Business Ideas programme.

National Manufacturing Competitiveness Programme (NMCP): Under the NMCP, there are a wide range of schemes linked to enhance the competitive strength of SMEs by providing credit subsidy for additional investment for upgradation of technology and infrastructure, building awareness on Intellectual Property Rights (IPR) and adoption of bar codes, and nurture innovative business ideas and indigenous technology. These schemes are Credit Linked Capital Subsidy for Technology Upgradation, ISO 9000/ISO 14001 Certification Reimbursement, Marketing Support/Assistance to MSMEs (Bar Code), Lean Manufacturing Competitiveness for MSMEs, Design Clinic for Design Expertise to MSMEs, Technology and Quality Upgradation Support to MSMEs, Entrepreneurial and Managerial Development of SMEs through Incubators, Enabling Manufacturing Sector to be Competitive through QMS&QTT and Building Awareness on Intellectual Property Rights (IPR).

Marketing Promotion Schemes

To encourage MSMEs to access national and international markets, various market promotion schemes have been launched in India. International Cooperation, Marketing Assistance Scheme and Procurement and Marketing Support Scheme (P&MS) aim at providing credit access to participate and organize buyer-seller meets, intensive campaigns, exhibitions, and

trade fairs. These opportunities are intended to educate and create awareness on various facets of business development among the Indian MSMEs.

Organisation of exhibitions abroad and participation in international exhibitions/ trade fairs

Skill Development and Training Programmes

Entrepreneurship and Skill Development Programme (ESDP) is a specific programme for the youth, aimed to nurture the weaker sections of society, including SC/ST/Women/PH by providing a stipend of Rs. 500 per month to train the youth on various aspects of industrial activity required for setting up of MSMEs. Further, for the purpose of creation and strengthening of infrastructure for entrepreneurship and skill development training programmes, the national level training institutes under the ministry of MSME will be given capital grants under the scheme called **Assistance to Training Institutions (ATI)**.

Infrastructure Development Programme

Micro & Small Enterprises Cluster Development (MSE-CDP): This scheme envisages supporting MSMEs through a cluster development approach to enhance their productivity and competitiveness and capacity building by providing financial assistance for establishment of Common Facility Centres (CFCs) for testing, training centres, R&D, and create/upgrade infrastructural facilities (IDs) in the new/existing industrial areas/clusters of MSE's such as power distribution network, water, telecommunication, drainage and pollution control facilities, roads, banks, raw materials, storage and marketing outlets, common service facilities and technological backup services for MSEs in the new/existing industrial estates/areas.

UNION BUDGET 2019-20: FOCUS ON MSMES

The Union Budget of 2019-20 has called for prioritization of investments to boost both the enterprises and entrepreneurship in rural and urban areas of India. Various schemes to enhance liquidity for small enterprises in line with the initiative of 'Make in India' have been launched. The budget 2019 has laid out special focus on traditional industries such as bamboo, honey, and Khadi clusters to increase their productivity and competitiveness. Under the Scheme for Fund for Upgradation and

Regeneration of Traditional Industries (SFURTI), 100 new clusters will be setup during 2019-20, to enable 50,000 artisans to join the economic value chain. Common Facility Centres (CFCs) will be set up to increase productivity, profitability, and capability of traditional industries in a cluster-based approach.

A major step towards increasing digitization of businesses and discouraging cash transactions, the government proposed to levy two per cent Tax Deducted at Source (TDS) on bank account withdrawals exceeding Rs. 1 crore on an annual basis. To minimize the delay in filing of bills and payments, a payment platform for MSMES is under consideration. The introduction of a dedicated online portal to provide easy access to credit for MSMEs upto Rs. 1 crore within 59 minutes is a big step to enhance credit delivery to these small enterprises.

Under the Scheme for Promotion of Innovation, Rural Industry and Entrepreneurship' (ASPIRE), impetus is given to set up 80 Livelihood Business Incubators (LBIs) and 20 Technology Business Incubators (TBIs) to develop 75,000 skilled entrepreneurs in agro-rural industry sectors in 2019-20. Encouragement to entrepreneurs among the sections of SC, ST and women through provisions of bank loans under the Stand-up India Scheme will continue upto 2025. The initiation of the retail pension benefit scheme for 3crore small shopkeepers, retail traders, and self-employed whose age is between 18-40 years with a GST annual turnover less than 1.5 crores under the Pradhan Mantri Karam Yogi Man Dhan would nearly benefit more than 3 crore small traders.

The Interest Subvention Scheme envisages a 2 per cent interest subvention for all GST-registered MSMEs, for both fresh and incremental loans. For this, Rs. 350 crores has been allocated for FY 2019-20. The revamping of Pradhan Mantri Mudra Yojana (MUDRA) is being viewed to enhance financial inclusion and entrepreneurship among non-farm small and micro enterprises. Under this scheme, a collateral-free loan of upto Rs. 10 lakh will be given for entrepreneurs. Also, the public sector banks will be provided nearly 70 lakh crores to improve their lending capacity to MSMEs.

CONCLUSION

Undoubtedly, the MSME industry is critical to creating jobs and income opportunities for the economy of Bihar. These small units require a steady source of funding to meet the working capital expenses, buying equipment, upgrading technology or capacity building of entrepreneurs. Since MSME sector has a major role to play in contribution to GDP and exports, removing regional disparities and adopt innovative technology, providing a reliable source of capital funding is crucial for their growth. The primary responsibility of promotion and development of MSMEs lies within the purview of the State governments. Therefore, it is crucial to increase their visibility and viability by capitalizing on access to national and international markets through creation of a business-friendly policy environment

MSME LOAN SCHEMES AVAILABLE IN BIHAR

Bihar is one of the fastest-growing states in India and has a vibrant MSME sector. Bihar has always been an important centre of trade and commerce historically. Still, in the modern context, the availability of funds for the development of industries and commerce has been absent acting as a major hindrance in the socio-economic development of the state. The government of Bihar has launched various loan schemes to support the growth of MSMEs in the state. These schemes provide financial assistance to entrepreneurs and MSMEs to help them set up or expand their businesses. In this blog, we will discuss some of the popular loan schemes available for MSMEs in Bihar.

Following is the list of top MSME loan schemes available in Bihar:

MUKHYA MANTRI UDYAMI YOJANA

This scheme is aimed at providing financial assistance to young entrepreneurs through loans. The loan can be availed for setting up a new business. The scheme also offers a 5% interest subsidy on the loan for the first five years. Following are the other highlights of the scheme:

Loan amount	Up to 10 lakhs
Interest subsidy	5%
Loan tenure	Up to 7 years
Educational qualification	Minimum 10th passed
Age	Between 18 and 40 years

MUKHYAMANTRI YUVA SWAROZGAR YOJANA

It is a scheme launched by the Bihar government to encourage entrepreneurship among the youth. The scheme provides financial assistance to eligible candidates to set up their business ventures. The scheme covers all types of industries, including MSMEs. Following are some of its highlights:

Loan amount	Up to 10 lakhs
Interest rate	2%-4%
Loan tenure	Up to 7 years
Margin money requirement	10% of the project cost
Age	Between 18 and 40 years

CREDIT LINKED CAPITAL SUBSIDY SCHEME (CLCSS)

Credit Linked Capital Subsidy Scheme was launched in October 2000 by the Government of India. This scheme provides necessary funds to MSMEs for upgrading their existing technologies. Enterprises can use this scheme to upgrade their existing plant and machinery and increase profit. This scheme has no upper loan limit, but the subsidy is calculated on the loan amount sanctioned for P&M purchase only. The following are its main features:

Loan amount	No upper limit
Subsidy	15% of the loan amount
Annual guarantee fee	0.75%-1.0%
Loan tenure	Flexible tenure depending upon the repayment capacity

PRADHAN MANTRI MUDRA YOJANA (PMMY)

The Pradhan Mantri MUDRA Yojana (PMMY) is a flagship central government scheme launched in 2015. It provides micro-loans to non-corporate, non-farm micro and small enterprises in both rural and urban areas.

PMMY offers loans under three categories, depending on the stages of business growth and funding needs:

- Shishu Mudra: Up to Rs. 50,000
- Kishore Mudra: Rs. 50,001 to Rs. 5 lakh
- Tarun Mudra: Rs. 5 lakh to Rs. 10 lakh

MUDRA loans are availed through various financial institutions, including Public sector banks, Private sector banks, Regional Rural Banks, Small Finance Banks, Microfinance Institutions, and Non-Banking Financial Companies (NBFCs).

Unlike other loan schemes, PMMY doesn't have specific criteria for age, gender, tenure, interest rates, etc. All these factors can vary based on the category of the loan and the policies of the lending institution.

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

PMEGP is a credit-linked subsidy scheme administered by the Ministry of Micro, Small and Medium Enterprises (MSME), which aims at creating job opportunities by establishing micro-enterprises. The main target of this scheme is Women, Traditional and prospective artisans and Unemployed youth. The following are some of its main features:

Age	Minimum age of 18
Interest rate	Between 11% -12% depending on the bank
Loan tenure	3-7 years
Education qualification	VIII standard pass
Maximum Loan amount	Rs. 1 Crore
Subsidy	15% to 35%

CREDIT GUARANTEE FUND TRUST FOR MICRO AND SMALL ENTERPRISES (CGTMSE).

CGTMSE is a joint initiative launched in 2000 by the Ministry of Micro, Small and Medium Enterprises (MSME), the Government of India, and the Small Industries Development Bank of India (SIDBI). It encourages financial institutions to provide collateral-free credit schemes to micro and small enterprises. In case of any default, the bank can file a claim with CGTMSE. The following are some of its main features:

Loan amount	Up to 5 crore
Collateral	Not required
Loan tenure	5-10 years
Annual Guarantee fee	0.37%-1.35%
Age	Minimum age of 18

STAND-UP INDIA

Stand-up India is a central government scheme launched in 2016. It provides bank loans for entrepreneurship among women and members of Scheduled Castes (SCs) and Scheduled Tribes (STs). Existing businesses cannot avail loans through this scheme, as these are provided for starting

new businesses. These loans are provided through various banks, including scheduled commercial banks, regional rural banks (RRBs), and small finance banks.

This scheme provides loan amounts ranging from Rs. 10 lakhs to Rs. 1 crore. The interest rates and tenure vary depending on the nature of the business and other factors such as the nature of the business, credit policies of the lender, etc.

SIDBI MAKE IN INDIA SOFT LOAN FUND FOR MICRO, SMALL, AND MEDIUM ENTERPRISES (SMILE)

SMILE is a scheme launched by the central government to provide financial assistance to 25 Identified sectors under the 'Make in India' initiative. This scheme promotes the 'Make in India' initiative among entrepreneurs. SMILE provides adequate funding for the setting up of new enterprises and also for the expansion of existing ones. The following are some of its main features:

Loan tenure	Maximum 10 years
Loan amount	From Rs.10 lakhs to Rs.25 lakhs
Interest rates	Depending on enterprises' requirement
Nature of loan	Quasi-equity and term loans

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An Overview of Indian Logistic Sector: Obstacles and Prospects

Dr. Dhiraj Raghunath Ovhal*

ABSTRACT

A country's economic success relies heavily on logistics, which encompasses the strategic planning and coordination of resource acquisition, storage, and distribution to their final destination. The logistics industry is crucial to India's dynamic economy, facilitating the efficient distribution of goods and services across the country's vast terrain. For achieving **its ambitious goal of a US\$ 5.5 trillion GDP by 2027, India must transform its logistics sector. As of 2023, India stands as the world's fifth-largest economy with a GDP of approximately US\$ 3.7 trillion.** Effective supply chain solutions are essential to support international companies and draw in investments. Effective logistics management involves evaluating the performance of potential suppliers and distributors, giving countries a competitive advantage in international trade. The logistics sector plays a crucial role in global supply chains, encompassing transportation, inventory management, information flow, and customer service. Its efficiency impacts not only a country's domestic supply chain but also its global standing, ultimately determining businesses' ability to meet demand and stay competitive.

Keywords: Logistic sector, Supply Chain Management, GDP,

INTRODUCTION

India's logistics sector is a significant contributor to the country's economy, accounting for approximately 14.4% of GDP and supporting over 22 million livelihoods. **In 2017, the Department of Commerce set up a logistics division, headed by the Special Secretary to the Government of India, to boost the sector's growth.** The division aims to improve the sector through policy reforms, procedural enhancements, identification of bottlenecks, and technology adoption. The sector comprises various stakeholders, including export promotion councils, government agencies, and private entities, with an estimated value of Rs. 15.1 lakh crore in 2019. However, the sector is largely unorganized, with 99% consisting of small-scale operators. Despite this, India has made notable progress in trade-related logistics, as reflected in its improved scores in the UNESCAP's Global Survey on Digital and Sustainable Trade Facilitation, from 63.4% in 2015 to 90.3% in 2021, indicating significant advancements in digital and sustainable trade facilitation.

LEADS 2021 Overall State-wise Rankings (Top 10)

Sr.No	State	Logistic Share
1	Gujarat	3.66
2	Haryana	3.52
3	Punjab	3.51
4	Tamil nadu	3.36

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5	Maharashtra	3.32
6	Uttar Pradesh	3.25
7	Odisha	3.20
8	Karnataka	3.18
9	Andhra Pradesh	3.17
10	Telangana	3.14

Source: Ministry of Commerce and Industry

SIGNIFICANCE OF THE STUDY

The logistics sector plays a crucial role in the Indian economy, contributing significantly to its overall growth and development. It contributes about 13-14% to India's GDP. As the economy grows and industrial activities expand, the logistics sector's role in driving economic growth becomes even more significant. The logistics sector is a major source of employment in India, directly and indirectly supporting millions of jobs. This includes positions in transportation, warehousing, inventory management, supply chain coordination, and more. This research paper is attempting to analysis the Challenges and Opportunities of Logistic sector of India and government policies to boosts logistic sector of India.

RESEARCH METHODOLOGY

This research paper uses **a qualitative methodology, featuring a comprehensive literature review and case study analysis.** The data has **been gathered from various interdisciplinary sources.** It is mainly consists of reports collected about Logistic sectors from Government of India's Ministry of Commerce and Industry publications, Research papers from academic journals on logistics and supply chain management, Industry reports, Case studies from logistics companies and industry association.

OBJECTIVES

The primary objective of this study is to investigate the key dimensions of Logistic sector and its implications on Indian Economy. The study aims to

The objectives of study are as follow

1. To study the Logistic Sector of India.
2. To study the Opportunities of Indian Logistic sector
3. To study the Challenges of Indian Logistic sector
4. To study Government's Role towards the Development of the Logistics Sector

OPPORTUNITIES FOR INDIAN LOGISTIC SECTOR -

The Indian logistics sector holds significant opportunities for growth and transformation, driven by economic developments, policy reforms, and technological advancements.

Infrastructure Development

Government Initiatives: Projects like the Bharatmala Pariyojana (for road development) and Sagarmala (for port modernization) aim to improve connectivity and reduce logistics costs. These initiatives offer opportunities for investment and collaboration between public and private sectors.

Technological Advancements

Digital Transformation: The adoption of digital technologies such as IoT, AI, machine learning, and block chain can revolutionize the logistics sector by improving supply chain visibility, optimizing routes, and enhancing decision-making. Startups and tech companies have opportunities to develop and deploy innovative solutions tailored to logistics challenges.

Automation and Robotics

The use of automation in warehousing and material handling, as well as robotics in last-mile delivery, presents significant opportunities to increase efficiency, reduce costs, and meet the growing demands of e-commerce.

Data Analytics

Leveraging big data and predictive analytics can help logistics companies forecast demand, manage inventory, and optimize operations, leading to more efficient and responsive supply chains.

Policy Reforms

National Logistics Policy: The Indian government's National Logistics Policy aims to reduce logistics costs, improve infrastructure, and promote seamless movement of goods across the country. This policy framework offers opportunities for businesses to align with new standards, benefit from streamlined regulations, and participate in initiatives aimed at improving the logistics ecosystem. and also Public-Private Partnerships (PPP) under this government's focus on public-private partnerships for infrastructure development presents opportunities for private companies to invest in and operate logistics infrastructure, including roads, railways, ports, and airports.

E-commerce Growth

Expanding E-commerce Market: The rapid growth of e-commerce in India, driven by increasing internet penetration and consumer demand, creates significant opportunities for logistics providers specializing in last-mile delivery, express logistics, and fulfillment services.

Sustainability and Green Logistics

Sustainable Practices: There is a rising demand for environmentally friendly logistics solutions, such as the use of electric vehicles, green warehousing, and sustainable packaging. Companies that invest in green logistics can gain a competitive edge and align with global sustainability standards.

Government Incentives

The Indian government's push for sustainability, including incentives for adopting clean energy and reducing carbon emissions, offers opportunities for logistics companies to invest in green technologies and practices.

Multimodal Transportation

Integration of Transport Modes: Developing multimodal logistics solutions that integrate road, rail, air, and waterways can enhance efficiency and reduce costs. The government's focus on multimodal transport hubs and corridors creates opportunities for companies to develop integrated logistics services.

Global Supply Chain Integration

Positioning India as a Global Manufacturing Hub: With global companies looking to diversify their supply chains, India has the opportunity to become a key player in global logistics. Companies can leverage India's strategic location and growing manufacturing base to provide integrated logistics solutions for international trade.

Job Creation

As the logistics sector expands, it will create numerous job opportunities across various levels, from entry-level positions to specialized roles in supply chain management, offering employment opportunities across the country.

Investment and Financing Opportunities

Growing Interest from Investors: The logistics sector in India is attracting significant interest from domestic and international investors. Private equity firms, venture capitalists, and institutional investors see potential in areas such as logistics technology, warehousing, and transportation.

Urban Logistics and Smart Cities

Urbanization and Smart City Projects: The rapid urbanization and development of smart cities in India present opportunities for innovative urban logistics solutions, including smart transportation systems, micro-fulfillment centers, and urban delivery networks.

CHALLENGES OF INDIAN LOGISTIC SECTOR:-

The Indian logistics sector faces several significant challenges that hinder its efficiency and growth. The following are challenges

Infrastructure Deficiencies

Inadequate Transport Networks: India's road, rail, and port infrastructure is often insufficient to handle the growing demand for logistics services. Many regions lack reliable and well-maintained roads and the rail network suffer from congestion and outdated technology. Congestion at major Indian ports frequently causes delays in cargo handling and raises logistics costs

Limited Warehousing Facilities

There is a shortage of modern, efficient warehousing facilities, particularly in tier-2 and tier-3 cities. This limits the ability to manage inventory effectively and meet the growing demands of e-commerce and retail sectors.

Regulatory and Policy Issues

Complex Regulatory Environment: The logistics sector in India is regulated by multiple government agencies, leading to overlapping regulations and bureaucratic hurdles. **Such complexity can lead to delays, inefficiencies, and higher costs**

Taxation Challenges

Despite the implementation of the Goods and Services Tax (GST), tax-related challenges persist, particularly with compliance and procedural complexities for logistics companies operating across multiple states.

High Logistics Costs

Inefficiencies in the Supply Chain: The fragmented nature of India's logistics sector leads to inefficiencies, such as high fuel costs, underutilized transport capacities, and delays. These inefficiencies contribute to higher logistics costs, making Indian goods less competitive in the global market.

Dependence on Road Transport

A significant portion of freight movement in India relies on road transport, which is often less cost-effective and less efficient compared to rail or multimodal transport options.

Technological Adoption

Slow Digitalization: While there has been progress in adopting technology in the logistics sector, the pace of digitalization remains slow. Many logistics companies, particularly small and medium enterprises (SMEs), lack the resources or expertise to implement advanced technologies like IoT, AI, and block chain.

Skilled Workforce Shortage

Lack of Specialized Training: The logistics sector faces a shortage of skilled labor, particularly in specialized areas such as supply chain management, warehouse operations, and transport logistics. There is a need for more targeted training and development programs to build a competent workforce.

Environmental and Sustainability Concerns

High Carbon Emissions: The logistics sector is a significant contributor to carbon emissions in India, particularly due to the heavy reliance on road transport. There is increasing pressure to adopt more sustainable practices, such as the use of electric vehicles and green logistics solutions.

Urbanization and Traffic Congestion

Challenges in Last-Mile Delivery: Rapid urbanization and increasing traffic congestion in major cities create significant challenges for last-mile delivery, leading to delays and higher costs and **Space Constraints in Urban** logistics face challenges due to space constraints for warehousing, distribution centers, and parking for delivery vehicles, particularly in densely populated cities.

GOVERNMENT'S FRAMEWORK FOR ADVANCING THE LOGISTICS SECTOR

National Logistics Policy

The forthcoming National Logistics Policy aims to boost economic growth and corporate competitiveness by creating an efficient, eco-friendly, and cost-effective logistics network. Goals include reducing logistics costs from 14% to 9-10% of GDP, establishing a unified e-logistics platform, and enhancing skill development and employment opportunities for MSMEs.

National Logistics Law

A proposed national logistics law seeks to standardize regulations and support the "One Nation, One Market" vision by introducing a single bill of lading for all transportation modes and a unique logistics account number, simplifying processes and improving operational flexibility.

Logistics Master Plan

The new Logistics Master Plan focuses on location-based strategies to improve intermodal and multimodal transport. It aims to consolidate projects and coordinate infrastructure development, such as pipelines and optical fiber networks, under an Inter-Ministerial Committee to ensure alignment with state and local logistics plans.

National Multimodal Facilities and Warehousing

The initiative to develop Multimodal Logistics Parks (MMLPs) involves creating a national registry of these facilities, setting standards for warehousing, streamlining clearance processes, and implementing a rating and certification system to enhance infrastructure efficiency and quality.

National Logistics Workforce Strategy

This strategy aims to improve workforce capabilities by building on existing skill development centers, promoting cross-sectoral knowledge sharing, and developing a skilled workforce to support logistics sector growth.

CONCLUSION

Transforming India's logistics sector is vital for boosting economic growth and enhancing global competitiveness. The sector, a cornerstone of India's economy, faces significant challenges including outdated infrastructure, high logistics costs, and regulatory hurdles. Inadequate transport networks, congestion at ports, and a fragmented warehousing system contribute to inefficiencies and increased costs. Regulatory complexities, despite improvements like GST, add layers of bureaucracy, while slow adoption of technology impedes progress. The government's initiatives are driving the logistics sector's growth, achieving greater efficiency through a multimodal transport and warehousing network. Digitalization is enhanced communication, reducing errors and boosting productivity. A robust monitoring system with regular audits ensures effective policy implementation and corrective actions. However, substantial opportunities for transformation exist. Government initiatives such as the National Logistics Policy aim to streamline operations and reduce costs. Infrastructure projects like Bharatmala and Sagarmala focus on modernizing road networks and ports, which can alleviate congestion and enhance connectivity. Embracing technological advancement such as digitalization, automation, and data analytics can revolutionize logistics operations, improving efficiency and transparency.

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Realizing the Vision of Inclusive Artificial Intelligence Beyond Bias

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ABSTRACT

Artificial Intelligence (AI) systems have revolutionized decision-making processes across various sectors. However, these systems often replicate existing societal biases, raising significant ethical concerns and hindering the potential for inclusive AI. This paper is an attempt to explore the challenges of bias in AI, its implications for social justice, and the strategies needed to develop AI systems that are inclusive. By reviewing a wide array of current literature and case studies, this research aims to propose a comprehensive framework for creating inclusive AI that integrates ethical principles, technical solutions, and policy interventions.

INTRODUCTION

Artificial Intelligence (AI) holds transformative potential across various fields, including healthcare, criminal justice, and employment. These advancements promise enhanced efficiency, improved decision-making, and new opportunities for innovation. However, as AI systems become increasingly integrated into critical decision-making processes, concerns about their fairness and inclusivity have intensified. Bias in AI, often stemming from the data sets and algorithms that drive these systems, can inadvertently perpetuate and even exacerbate existing social inequalities.

In healthcare, Obermeyer et al. (2019) highlighted significant racial bias in AI algorithms used to predict patient health risks. Their study found that Black patients were less likely to be referred for additional care compared to white patients with identical health profiles, due to the biased training data used in the algorithm. Similarly, a study by Rajkomar et al. (2018) revealed that AI systems designed to assist in diagnosing diseases can exhibit disparities in accuracy across different demographic groups, potentially leading to unequal treatment outcomes.

In the criminal justice system, concerns about bias have been raised regarding AI-driven risk assessment tools. A well-known study by Angwin et al. (2016) at ProPublica revealed that the COMPAS algorithm, widely used to predict the likelihood of recidivism, was twice as likely to falsely flag Black defendants as future criminals compared to their white counterparts. This finding underscores how AI can inadvertently reinforce systemic racial biases, with profound implications for the fairness of judicial processes.

In employment, AI-driven recruitment tools have also come under scrutiny. A study by Raghavan et al. (2020) demonstrated that algorithms used in hiring processes often favor candidates from majority groups, reflecting and reinforcing gender and racial biases present in historical hiring data. This bias can limit opportunities for underrepresented groups and perpetuate existing inequalities in the workforce.

Given these challenges, this paper seeks to explore the current landscape of AI with respect to bias, drawing on recent studies and examples to highlight the extent of the issue. It further suggests

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potential solutions for mitigating bias, such as improving data diversity (Buolamwini & Gebru, 2018), enhancing algorithmic transparency (Diakopoulos, 2016), and incorporating ethical considerations into AI design and deployment (Jobin, Ienca, & Vayena, 2019). Finally, the paper discusses strategies for fostering an inclusive AI ecosystem that prioritizes fairness and equity, ensuring that the benefits of AI are accessible to all without reinforcing societal inequities.

UNDERSTANDING BIAS IN AI

Bias in AI arises from various sources, including biased data, algorithmic design, and the broader socio-technical context. AI systems, though often perceived as objective, can reflect and reinforce societal prejudices if not carefully managed.

AI systems that rely heavily on data are particularly vulnerable to bias if the training data contains historical injustices or demographic imbalances (Ntoutsis et al., 2020). The data used in AI training can capture and perpetuate existing biases, leading to prejudiced outcomes in decision-making processes (Leavy et al., 2020).

A study conducted by Nishant et al., (2023) reflects that the algorithms themselves can introduce bias, especially when designed without considering the diversity of the population they serve. The formal rationality embedded in AI algorithms often lacks the contextual understanding required to make fair decisions, leading to biased outcomes even when technical accuracy is achieved.

Sinwar et al., (2023) reports that the socio-technical environment in which AI systems operate can further perpetuate bias. AI systems can inadvertently amplify existing biases within society, affecting marginalized groups disproportionately.

IMPLICATIONS OF AI BIAS

The implications of bias in AI extend far beyond technical failures; they raise critical issues of social justice and equity.

AI models in healthcare can exacerbate existing health disparities if they misrepresent certain populations or fail to account for the diversity in patient demographics. For instance, AI systems have been shown to perform poorly on minority populations, leading to unequal treatment outcomes (Flores et al., 2023).

AI systems used in criminal justice, such as predictive policing tools, can unfairly target certain demographic groups, reinforcing systemic inequalities (Rejmaniak, 2021). These systems often rely on historical crime data, which may reflect and perpetuate existing biases in law enforcement practices (Lloyd, 2018).

AI in employment screening can introduce bias by favoring certain demographic groups over others. AI systems can perpetuate gender, racial, and socioeconomic biases if not carefully monitored and adjusted (Cohen, 2019).

STRATEGIES FOR ACHIEVING INCLUSIVE AI

Ethical AI Design and Governance

To address the pervasive challenges of bias, AI systems must be designed with ethical considerations at the forefront. This involves embedding principles of fairness, transparency, and accountability into AI development processes. As AI technologies increasingly influence critical societal functions, ensuring that these ethical principles guide AI development is essential for creating systems that are not only technically robust but also socially responsible.

Fairness and Inclusivity in AI Frameworks

Ethical AI requires the creation and implementation of frameworks that prioritize fairness and inclusivity. These frameworks should be integrated into every stage of the AI lifecycle, from data collection and processing to algorithm design, testing, and deployment. Coates and Martin (2019) argue that a proactive approach to embedding ethical considerations into AI development can help prevent the amplification of biases and promote more equitable outcomes. Similarly, Barocas, Hardt, and Narayanan (2019) emphasize the importance of algorithmic fairness as a foundational component of AI ethics, urging the adoption of technical solutions such as fairness constraints and bias mitigation techniques.

In addition, the IEEE Global Initiative on Ethics of Autonomous and Intelligent Systems (2019) provides a comprehensive set of guidelines for ethically aligned design, advocating for the consideration of human rights, well-being, and transparency in AI systems. These guidelines stress the need for continuous monitoring and evaluation of AI systems to ensure that ethical standards are maintained throughout the AI's operational life.

Diversity in AI Development Teams

Ensuring that AI development teams are diverse is a crucial strategy for mitigating bias. Diverse teams bring a wide range of perspectives, experiences, and cultural insights to the design process, which can help identify and address potential biases that might otherwise go unnoticed. Weber (2019) highlights that teams composed of individuals from different demographic backgrounds are more likely to produce AI systems that are fairer and more inclusive, as they can better anticipate the diverse needs and challenges faced by various user groups.

This idea is supported by the findings of West, Whittaker, and Crawford (2019), who examined the impact of gender diversity on AI outcomes. Their study revealed that AI systems developed by gender-diverse teams were less likely to exhibit gender biases, leading to more balanced and equitable AI applications. Moreover, Binns et al. (2018) argue that involving individuals with varied expertise, including ethicists, social scientists, and community representatives—can contribute to more holistic and inclusive AI design, reducing the risk of unintentional harm to marginalized communities.

Transparency and Accountability in AI Systems

Transparency and accountability are vital components of ethical AI design. Transparent AI systems allow users and stakeholders to understand how decisions are made, which is critical for building trust and ensuring that AI operates in a manner that aligns with societal values. Accountability mechanisms, such as audit trails and impact assessments, ensure that AI developers and organizations are responsible for the outcomes of their systems. Doshi-Velez and Kim (2017) advocate for the use of interpretable models and explainable AI (XAI) techniques to enhance transparency, making it easier to detect and correct biases in AI systems.

Additionally, Diakopoulos (2016) emphasizes the role of algorithmic accountability reporting, where independent audits and assessments can identify and mitigate biases in AI systems. By establishing clear lines of responsibility and ensuring that AI systems can be scrutinized by external parties, organizations can foster greater accountability and reduce the potential for biased outcomes.

Collaborative Governance and Regulation

The governance of AI should involve collaboration between various stakeholders, including governments, industry leaders, academics, and civil society. Collaborative governance ensures

that diverse perspectives are considered in the formulation of policies and regulations that guide AI development and deployment. Jobin, Ienca, and Vayena (2019) stress the importance of international cooperation in establishing ethical AI guidelines, as AI technologies often cross national borders and affect global populations.

Furthermore, Cath et al. (2018) argue that multi-stakeholder approaches to AI governance, which include the participation of marginalized communities, can lead to more equitable and just AI systems. These approaches ensure that the voices of those most likely to be impacted by AI are heard and considered in decision-making processes, leading to policies that are more reflective of societal needs.

Technical Solutions for Bias Mitigation

The challenge of mitigating bias in AI has spurred the development of several technical strategies, including bias detection tools, algorithmic fairness techniques, and the adoption of diverse data collection practices. As AI systems become increasingly embedded in decision-making processes across various sectors, ensuring their fairness and inclusivity is paramount. Advanced techniques for detecting and correcting bias in AI models are essential for preventing these systems from inadvertently favoring certain groups over others.

BIAS DETECTION TOOLS AND FAIRNESS-AWARE MACHINE LEARNING

One of the primary approaches to addressing bias in AI is through the development and implementation of bias detection tools. Mehrabi et al. (2019) provide a comprehensive overview of fairness-aware machine learning techniques, which are designed to identify and mitigate bias within AI models. These techniques include methods such as adversarial debiasing, which uses adversarial networks to reduce bias in training data, and re-weighting, which adjusts the importance of different data points to ensure a more balanced representation. Additionally, Fairness Constraints (Corbett-Davies & Goel, 2018) allow developers to impose fairness criteria directly on the learning algorithm, ensuring that the model adheres to predefined fairness standards during training.

ALGORITHMIC FAIRNESS TECHNIQUES

Algorithmic fairness techniques have also been proposed to reduce bias in AI. One approach is to incorporate fairness metrics into the loss functions used during the training of AI models. For example, Hardt, Price, and Srebro (2016) introduced the concept of “equalized odds,” which requires that the error rates of an AI model are similar across different demographic groups. This method ensures that the model does not disproportionately impact any particular group. Another method, proposed by Zemel et al. (2013), involves learning a fair representation of the data by transforming it into a space where sensitive attributes, such as race or gender, are less likely to influence the model’s predictions. These techniques are crucial for promoting equity in AI applications.

DIVERSE DATA COLLECTION PRACTICES

The collection and use of diverse data sets are fundamental to reducing bias in AI. AI models trained on homogenous data are prone to reflect the biases inherent in that data, leading to biased outcomes. Sloan and Warner (2020) emphasize the importance of using data that represents the full spectrum of society to create more accurate and fair systems. They argue that incorporating data from underrepresented groups not only improves the generalizability of AI models but also enhances their ability to make equitable decisions. Furthermore, Binns (2018) discusses the role of

“data provenance” in ensuring that the origins and characteristics of data sets are well-understood, enabling developers to identify and mitigate potential biases before they affect model performance.

ROBUSTNESS AGAINST BIAS THROUGH ENSEMBLE LEARNING

Another promising approach to bias mitigation is the use of ensemble learning techniques. Ensemble learning, which involves combining multiple models to improve performance, can also help mitigate bias by averaging out the biases present in individual models. Liu, Li, and Wong (2019) explored the use of ensemble methods to address bias, demonstrating that combining predictions from multiple models can lead to more robust and fair outcomes. By leveraging diverse models that are trained on different data subsets or that use different algorithms, developers can reduce the risk of bias in the final decision-making process.

ONGOING CHALLENGES AND FUTURE DIRECTIONS

While these technical strategies provide valuable tools for bias mitigation, ongoing challenges remain. For instance, the complexity of AI models can make it difficult to fully understand and address the sources of bias. Selbst et al. (2019) highlight the need for interdisciplinary collaboration between AI developers, ethicists, and social scientists to address the ethical implications of AI bias. Future research should focus on developing more transparent and interpretable AI models, as well as exploring the societal impacts of AI deployment to ensure that these technologies contribute to a more equitable and inclusive future.

Policy Interventions and Regulation

There are several studies and perspectives that provide a broader understanding of the necessary strategies to promote fairness, transparency, and inclusivity in AI systems.

Strengthening Regulatory Frameworks

Regulatory frameworks are essential in ensuring that AI systems are developed and deployed with fairness and inclusivity in mind. As noted by Weyerer & Langer (2020), such frameworks should include specific guidelines for bias detection, reporting, and remediation. Building on this, other studies have emphasized the importance of comprehensive regulations that go beyond technical fairness to include socio-economic impacts.

For example, **Barocas, Hardt, & Narayanan (2019)** suggest that regulations should account for the socio-technical nature of AI systems, recognizing that biases in AI often stem from the broader socio-economic contexts in which these technologies are developed and used. They argue for a regulatory approach that considers both the technical and social dimensions of AI, including the potential for systemic biases that arise from data collection practices and model deployment contexts.

Global and Collaborative Efforts

Global collaboration is critical for developing standards that transcend national borders, ensuring that AI systems are inclusive and ethical on a global scale. Dankwa-Mullan & Weeraratne (2022) discuss the importance of international organizations in setting ethical AI standards. In support of this, **Floridi et al. (2018)** argue for a coordinated global approach to AI ethics, which includes not only setting standards but also fostering cross-cultural dialogue to address the diverse values and norms that shape perceptions of fairness and inclusivity in AI.

Additionally, **Binns (2018)** highlights the role of international cooperation in addressing the challenges of AI ethics, particularly in contexts where AI systems are deployed across different regulatory environments. Binns emphasizes the need for interoperability in ethical standards and the development of mechanisms for mutual recognition of AI ethics certifications across borders.

Incorporating Human Rights Frameworks

Another key aspect of inclusive AI is the integration of human rights frameworks into AI governance. **Latonero (2018)** argues that AI policies should be grounded in human rights principles, ensuring that AI systems do not infringe on the rights of individuals, particularly marginalized communities. This perspective is echoed by **Cath et al. (2018)**, who propose a human rights-based approach to AI regulation, where policies are designed to protect against discrimination, uphold privacy, and ensure accountability in AI decision-making.

Public Engagement and Accountability

Public engagement is crucial in developing AI systems that are truly inclusive. **O'Neil (2016)**, in her book "Weapons of Math Destruction," discusses how lack of transparency and accountability in AI systems can lead to harmful consequences, particularly for vulnerable populations. To address this, **Eubanks (2018)** advocates for greater public involvement in AI policy development, ensuring that those most affected by AI systems have a voice in the regulatory process.

Education and Capacity Building

Finally, education and capacity building are essential for achieving inclusive AI. **Whittlestone et al. (2019)** argue that policymakers, developers, and the general public need to be educated about the ethical implications of AI. They suggest that regulatory frameworks should include provisions for ongoing education and capacity building, ensuring that all stakeholders are equipped to understand and address the ethical challenges posed by AI technologies.

CONCLUSION

Realizing the vision of inclusive AI requires a multifaceted approach that addresses both the technical and ethical dimensions of AI development. By embedding fairness into the design, deployment, and governance of AI systems, it is possible to transcend the limitations of biased AI and harness its potential for the greater social good. Collaborative efforts across disciplines and sectors are essential to ensure that AI serves as a tool for inclusion rather than exclusion.

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English ‘The Lingua Franca’

Dr. Jwala Singh Chaudhary*

Lingua franca is a language that is adopted as a common language amongst the speakers whose native languages are different. The term ‘Lingua Franca’ was first used during the Middle Ages to describe a French -and Italian - based jargon, or pidgin, that was developed by Crusaders and traders in the Eastern Mediterranean and characterized by the invariant forms of nouns, verbs and adjectives. Lingua Franca language used as a means of communication between populations speaking vernaculars that are not intelligible.

English language has taken the place of lingua franca in various fields - business, science, technology, aviation, entertainment and diplomacy etc.. India is a linguistically diverse country with hundreds of languages spoken across its regions. English serves as a common language that bridges the linguistic diversity in the country and allows people from different regions to communicate with one another. As India continues to modernize and globalize, proficiency in English is seen as a valuable skill that can help individuals adapt to the changing economic and social landscape.

It's estimated that almost 7000 different languages are spoken around the world. 90 percent of these languages are used by less than one lakh people. Every language has its own place and importance but English language is a lingua franca and predominantly important in the modern world where numerous people are working and living in multicultural environments. As the primary language of International communication, it allows people from different countries to connect and share their ideas, feelings and emotions. It has a unifying effect globally. India is a multilingual country where English language and Hindi language play important roles in its linguistic landscape. It's relevant to mention that in Indian context, it has been observed that a lot of English scholars have been good at speaking and writing Hindi at par with the Hindi scholars. For instance: Dr Harivansh Rai Bachchan, who was a great English scholar and professor at English department (from 1941 to 1957) in the Allahabad University and he spent two years at St. Catherine's College, Cambridge, completing a Ph. D. on W.B. Yeats ; he was quite good and adept at Hindi language. He was a renowned litterateur and poet of Hindi. “Madhusaalaa” is his famous poem in Hindi.

Many native language lovers have been trying to glorify their own languages over English but the importance and relevance of English can't be ignored, underrated and taken for granted due to certain pertinent reasons. Although Hindi and Sanskrit as languages are adorable and worth learning, yet, English, as a language, is preferable over other languages in certain contexts in India for some remarkable reasons :

English was introduced to India during the British colonial period and has been used extensively in administration, education and business. It has led to the establishment of English as a language of prestige and opportunity. Moreover, it's a global language and is widely used in international business, science, technology and diplomacy. Proficiency in English can open up opportunities for Indians to work in multinational companies and communicate with people from diverse parts of the world. It's a unifying language.

English is often regarded as a language that provides better access to quality education, job opportunities and social mobility. Many prestigious academic institutions in India use English as the medium of instruction, and proficiency in English. It is often a requirement for certain jobs. Even the

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tourist guides, taxi drivers etc. who are good at English, they earn more money than those who don't know English.

In some circles, proficiency in English is associated with social status and sophistication. People who speak English fluently are perceived as more educated or cosmopolitan. Even the Hindi preachers and Hindi speaking leaders use English sentences sporadically.

English-language in media, including newspapers, television channels, and online content in English, is widely consumed in India.

English is necessary for personal growth and development. Studying English can help you get a job.

Therefore, English as a lingua franca is a name given to the language in its worldwide function. This kind of communication, that is, Lingua Franca English that is predominantly used by non-native speakers, is sociolinguistic reality.

Fintech and Digital Financial Services: Enhancing Financial Inclusion in India

Dr. Jaya Bhandari*

ABSTRACT

Financial inclusion is a crucial element of sustainable economic growth, particularly in a vast and diverse nation like India. Historically, the Indian financial system has faced challenges in reaching rural and economically disadvantaged communities, resulting in many being excluded from formal financial services. The emergence of fintech (financial technology), however, has brought forth innovative solutions that mitigate the shortcomings of traditional banking systems. This paper examines the significant role that fintech and digital financial services play in advancing financial inclusion across India. It explores how mobile banking, digital wallets, and online lending platforms have broadened access to financial services, making them more affordable, accessible, and efficient for underserved groups. The study underscores the rapid increase in digital financial transactions and the substantial shift in the credit landscape, where fintech lending platforms have become essential for providing credit to small and medium enterprises (SMEs) and individuals who lack conventional credit histories. While notable progress has been made, the study also addresses the ongoing challenges, including digital literacy, access to technology, and concerns about data security, which must be overcome to fully realize financial inclusion. The study's findings highlight the need for continued collaboration among policymakers, financial institutions, and fintech companies to tackle these obstacles and ensure that the advantages of fintech are fairly distributed across all segments of the population.

Keywords: Financial Inclusion, Fintech, Digital Financial Services, Mobile Banking, India.

INTRODUCTION

Financial inclusion has become a vital element in the wider framework of sustainable economic development in India. It involves providing access to financial services and ensuring timely and sufficient credit availability for vulnerable groups, including weaker sections and low-income populations, at a cost they can afford. Historically, India's financial system has been characterized by a significant gap between the banking sector and the rural and economically disadvantaged populations. This gap has been a persistent challenge, hindering the economic empowerment of a large segment of the population.

*"The Reserve Bank of India (RBI) defines financial inclusion as **The process of ensuring access to appropriate financial products and services needed by vulnerable groups such as weaker sections and low-income groups at an affordable cost fairly and transparently by mainstream institutional players**" (Reserve Bank of India, 2024).*

The government and regulatory bodies have launched various initiatives such as "the Pradhan Mantri Jan Dhan Yojana (PMJDY)" to bridge this gap. Despite these efforts, traditional banking

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infrastructure has struggled to penetrate remote and rural areas, leaving a significant portion of the population unbanked or underbanked.

In recent years, the advent of fintech (financial technology) has introduced a transformative approach to financial inclusion in India. Fintech companies leverage technology to provide financial services that are more accessible, affordable, and efficient, thereby addressing many of the challenges posed by the traditional banking system. According to a report by “NITI Aayog (2022), *India has the highest fintech adoption rate globally, with 87% of the population using at least one fintech service, significantly contributing to the country’s financial inclusion goals.*”

The intersection of fintech and financial inclusion represents a promising avenue for economic development, particularly in a diverse and populous country like India. This paper explores the role of fintech and digital financial services in enhancing financial inclusion, examining how these innovations have been adopted across various segments of the population and the challenges that remain in ensuring widespread access.



Role of Fintech in Driving Financial Inclusion

Fintech has played a transformative role in advancing financial inclusion in India by utilizing technology to close the gap between traditional financial services and the unbanked population. Fintech companies have developed a variety of innovative products and services that are not only accessible and affordable but also highly efficient, effectively addressing the barriers that have long excluded large portions of the population from the formal financial system. These obstacles include the geographical limitations of conventional banks, high transaction fees, and the lack of financial products tailored to low-income individuals.

One of fintech’s most significant impacts on financial inclusion has been the widespread adoption of mobile banking and digital wallets. These platforms enable users to conduct financial transactions via their mobile phones, reducing reliance on physical bank branches and extending financial services to remote and underserved regions. Consequently, mobile banking has become a key component of financial inclusion efforts, particularly in rural areas of India. According to a report by the World Bank (2018), mobile money services have “*played a crucial role in providing access to financial*

services to more than 300 million people globally, with India being one of the largest beneficiaries of this revolution.”

In addition to mobile banking, fintech has also introduced peer-to-peer (P2P) lending platforms, microloans, and microinsurance products that cater specifically to the needs of low-income individuals and small businesses. These services provide crucial financial support to those who may not have access to traditional credit due to lack of collateral or credit history. For example, the growth of P2P lending platforms in India has facilitated easier access to credit for small and medium enterprises (SMEs), which are often overlooked by traditional banks due to perceived risks. As noted by Raj et al., (2020), *“Fintech has democratized access to credit, enabling SMEs and individuals in rural areas to secure loans that would otherwise be unattainable through conventional banking channels.”*

Furthermore, the integration of biometric identification through Aadhaar has enhanced the ability of fintech services to verify and onboard customers swiftly and securely. This has been particularly beneficial in expanding access to government subsidies and welfare payments, ensuring that financial benefits reach the intended beneficiaries directly. The World Economic Forum (2024) highlights that *“the use of Aadhaar in digital financial services has significantly reduced fraud and leakage, thus enhancing the effectiveness of financial inclusion initiatives.”*



Research Problem

Despite significant strides in financial inclusion through government initiatives and traditional banking efforts, a substantial portion of India's population remains excluded from formal financial systems. This exclusion is particularly pronounced among the rural and economically disadvantaged populations, who face barriers such as limited access to banking infrastructure, lack of financial literacy, and socio-cultural challenges. While the advent of fintech has introduced innovative solutions that promise to address these gaps, there remain critical questions about the effectiveness of these technologies in reaching the unbanked and underbanked populations.

The central research problem this study aims to address is the extent to which fintech and digital financial services have succeeded in enhancing financial inclusion in India. Specifically, the study seeks to investigate whether these technologies are truly reaching and benefiting the intended segments of the population or if certain groups continue to be marginalized. Additionally, the research will explore the challenges and barriers that still prevent widespread adoption of fintech solutions, particularly in rural areas where financial exclusion is most acute.

Given the rapid growth of fintech in India, understanding its actual impact on financial inclusion is essential for policymakers, financial institutions, and technology providers. This study will contribute to the existing literature by providing empirical evidence on the role of fintech in driving financial inclusion, identifying the factors that facilitate or hinder its adoption, and offering insights into how these challenges can be overcome to ensure broader and more equitable access to financial services across the country.

Research Objectives

- (i) To analyze the impact of fintech and digital financial services on financial inclusion in India.
- (ii) To identify the key drivers and barriers to fintech adoption in enhancing financial inclusion.

Research Questions

- (i) How has fintech contributed to financial inclusion in India?
- (ii) What are the main challenges faced by the unbanked population in accessing fintech services?

Significance of the Study

The significance of this study lies in its potential to highlight the critical role that fintech plays in bridging the financial inclusion gap in India. Financial inclusion is essential for fostering economic growth, reducing poverty, and promoting social equity. Despite the efforts of traditional banking institutions and government initiatives, a considerable portion of India's population, particularly in rural and marginalized communities, remains outside the formal financial system. This exclusion not only limits their access to financial services but also restricts their ability to participate fully in the economic opportunities available in the country.

Fintech has emerged as a powerful tool in addressing these challenges by offering innovative, technology-driven solutions that make financial services more accessible, affordable, and user-friendly. The importance of fintech in this context cannot be overstated. By leveraging mobile technology, digital payment platforms, and other financial technologies, fintech companies have the potential to reach the unbanked and underbanked populations, providing them with the tools needed to improve their financial well-being.

This study is significant because it will provide empirical evidence on how fintech is reshaping the landscape of financial inclusion in India. It will analyze the extent to which fintech has succeeded in bringing financial services to those who were previously excluded and identify the factors that have facilitated or hindered this process. The findings of this study will be valuable for policymakers, financial institutions, and fintech companies as they work to develop and implement strategies that further enhance financial inclusion.

Moreover, by identifying the challenges that still exist in achieving full financial inclusion, this study will offer recommendations on how these barriers can be overcome. Understanding the importance of fintech in bridging the financial inclusion gap is crucial for ensuring that all segments of the population have equal access to financial services, which in turn can contribute to broader economic development and social stability in India.

LITERATURE REVIEW

Overview of Financial Inclusion

Financial inclusion involves ensuring that both individuals and businesses have access to useful and affordable financial products and services—such as transactions, payments, savings, credit, and insurance—that are provided responsibly and sustainably. The World Bank (2018) describes financial inclusion as “access to a comprehensive range of financial services at affordable costs, offered by various financial institutions to everyone, including disadvantaged groups.” It is widely regarded as a crucial factor in alleviating poverty, driving economic growth, and fostering social inclusion. By allowing individuals and businesses to fully engage with the financial system, financial inclusion empowers people, particularly those in underserved or marginalized communities, by equipping them with the resources to manage risks, invest in their futures, and enhance their overall quality of life. The importance of financial inclusion extends beyond individual benefits; it also plays a significant role in the broader economic development of a country. Inclusive financial systems contribute to the stability and efficiency of the financial sector, increase economic participation, and promote equitable growth. As noted by Demirgüç-Kunt et al. (2018), “Greater financial inclusion can boost job creation, reduce inequality, and spur innovation in developing economies.” Furthermore, financial inclusion is closely linked to several of the United Nations’ Sustainable Development Goals (SDGs), particularly those related to poverty reduction, economic growth, and gender equality.

The concept of financial inclusion has a long history in India, dating back to the post-independence era when the government recognized the need to expand the reach of the formal financial sector to the rural and economically disadvantaged populations. The nationalization of major commercial banks in 1969 marked a significant step towards financial inclusion, as it aimed to extend banking services to underserved areas and promote equitable distribution of credit. This period saw the establishment of rural bank branches and the introduction of priority sector lending to ensure that credit was available to agriculture, small industries, and other vital sectors of the economy (RBI, 2008).

Despite these early efforts, financial inclusion remained a challenge in India for several decades, with large segments of the population still lacking access to formal financial services. The situation began to change more rapidly in the 2000s, with the advent of technology and a renewed focus on inclusive growth. The launch of the Pradhan Mantri Jan Dhan Yojana (PMJDY) in 2014 represented a watershed moment in India’s financial inclusion journey. PMJDY aimed to provide universal access to banking facilities, with a basic bank account for every household, along with access to credit, insurance, and pension services. According to the Ministry of Finance (2020), the scheme has resulted in the opening of over 400 million bank accounts, significantly expanding the reach of formal financial services in the country.

The introduction of Aadhaar, India’s biometric identification system, further facilitated financial inclusion by enabling the creation of digital identities for millions of previously unbanked individuals. The linkage of Aadhaar with bank accounts, subsidies, and other financial services has streamlined the delivery of benefits and reduced leakages, making financial services more accessible and transparent. The rise of fintech has played a crucial role in addressing the remaining gaps in financial inclusion, especially in rural and remote areas where traditional banking infrastructure is limited. The historical context of financial inclusion in India thus reflects a continuous evolution towards greater inclusivity, driven by a combination of policy initiatives, technological innovations, and a growing recognition of the importance of integrating all citizens into the formal financial system.

Role of Fintech

Fintech Service	Description	Impact on Financial Inclusion	Case Study	Citation
Mobile Banking	Mobile banking allows users to perform financial transactions via mobile devices, eliminating the need for physical bank visits.	- Increased access to banking services in rural and remote areas.	Case Study: BHIM (Bharat Interface for Money)	(NPCI, 2020)
		- Enabled real-time transactions, bill payments, and money transfers, reducing the dependency on cash.	- Launched by the National Payments Corporation of India (NPCI), BHIM is a mobile app that facilitates quick and secure UPI transactions.	(Reserve Bank of India, 2019)
			- As of 2020, BHIM has over 150 million registered users, many of whom are first-time digital banking users, contributing significantly to financial inclusion.	
Digital Wallets	Digital wallets allow users to store money digitally and make payments for goods and services without physical cash.	- Promoted cashless transactions and increased the convenience of digital payments.	Case Study: Paytm	(Paytm, 2021)
		- Helped integrate small businesses and unbanked individuals into the formal economy.	- Paytm is one of India's leading digital wallets with over 400 million users.	(KPMG, 2019)
			- It has played a pivotal role in driving digital payments, especially after the demonetization in 2016, by offering cashbacks and easy-to-use payment interfaces.	

Fintech Service	Description	Impact on Financial Inclusion	Case Study	Citation
Online Lending	Online lending platforms connect borrowers with lenders via digital platforms, bypassing traditional banking processes.	- Provided access to credit for individuals and small businesses who lack formal credit histories.	Case Study: Lendingkart	(Lendingkart, 2020)
		- Enabled faster loan approval and disbursement, often within 24 hours.	- Lendingkart provides collateral-free loans to SMEs across India.	(IFC, 2021)
			- Since its inception, Lendingkart has disbursed over 120,000 loans to small businesses, many of which are in rural and semi-urban areas, enhancing financial inclusion.	
Peer-to-Peer (P2P) Lending	P2P lending platforms allow individuals to lend money directly to other individuals or small businesses, with terms negotiated online.	- Increased access to credit for those excluded from traditional financial institutions.	Case Study: Faircent	(Faircent, 2021)
		- Lowered the cost of borrowing and provided better returns for lenders.	- Faircent is one of India's largest P2P lending platforms, connecting lenders directly with borrowers.	(PwC, 2019)
			- The platform has helped thousands of borrowers secure loans that they might not have received through traditional banking channels, promoting greater financial inclusion.	

Fintech Service	Description	Impact on Financial Inclusion	Case Study	Citation
Microinsurance	Microinsurance provides low-cost insurance products designed specifically for low-income individuals.	- Enabled financial protection for economically vulnerable groups against risks such as illness, death, and natural disasters.	Case Study: BIMA	(BIMA, 2020)
		- Increased awareness and penetration of insurance products in rural areas.	- BIMA offers affordable insurance products to low-income populations through mobile technology.	(Insurance Regulatory and Development Authority of India, 2021)
			- Operating in several states, BIMA has provided insurance coverage to millions of people who were previously uninsured.	

RESEARCH METHODOLOGY

The research methodology for this study is based on the analysis of secondary data to explore the role of fintech in enhancing financial inclusion in India. Secondary data analysis involves utilizing existing data that has been previously collected for various purposes, and repurposing it to address the specific research questions of this study. The data sources include journal articles, government publications, reports from industry bodies, and publicly available datasets.

Journal articles and academic publications from reputable databases such as JSTOR, Springer, and Elsevier will be crucial in providing theoretical frameworks, historical context, and empirical findings relevant to fintech and financial inclusion. These sources will offer insights into the academic discourse on the impact of fintech on economic development, the challenges associated with financial inclusion, and the effectiveness of various fintech models.

In addition to academic sources, government publications and reports will play a significant role in this research. Data and reports from institutions such as the Reserve Bank of India (RBI), the Ministry of Finance, and NITI Aayog will be used to obtain authoritative information on the state of financial inclusion in India, the regulatory environment for fintech, and the outcomes of government-led financial inclusion initiatives like the Pradhan Mantri Jan Dhan Yojana (PMJDY). These reports often contain valuable statistics and analysis that are crucial for understanding the broader context of fintech's impact on financial inclusion. Publications from industry bodies, such as the National Payments Corporation of India (NPCI) and the Internet and Mobile Association of India (IAMAI), will be consulted to gain insights into the fintech industry's growth, challenges, and innovations. These

sources will provide a practical perspective on how fintech companies are addressing the financial inclusion gap and the specific services that have been most effective in reaching underserved populations. Finally, publicly available datasets from government organizations, such as the World Bank’s Global Findex Database and the RBI’s financial inclusion statistics, will be analyzed to provide empirical evidence on the reach and impact of fintech services across different demographic segments. By triangulating data from these various sources, the study aims to present a comprehensive and well-rounded analysis of how fintech is driving financial inclusion in India.

RESULTS

The results of the analysis based on recent data provide a detailed overview of the impact of fintech on financial inclusion in India, highlighting the significant growth in mobile banking, digital wallets, and online lending platforms. The data illustrates a substantial increase in both mobile banking and digital wallet transactions from 2017 to 2021, with mobile banking transactions rising from 250 million in 2017 to approximately 1.2 billion in 2021. Similarly, digital wallet transactions grew from 180 million in 2017 to around 1.05 billion in 2021. This trend indicates the rapid adoption of digital financial services, driven by the accessibility and convenience these platforms offer.

In addition to the growth in transactions, the comparison between traditional bank loans and fintech lending platforms reveals a significant shift in the credit market. While traditional banks showed a modest increase in loans disbursed from 400 million in 2018 to 450 million in 2021, fintech lending platforms experienced a substantial rise from 120 million loans in 2018 to 300 million by 2021. This data underscores the growing role of fintech in providing access to credit, particularly for small and medium enterprises (SMEs) and individuals who are often excluded from traditional banking services.

Table-1: Growth in Mobile Banking and Digital Wallet Transactions (2017-2021)

Year	Mobile Banking Transactions (millions)	Digital Wallet Transactions (millions)
2017	250	180
2018	375	300
2019	562	480
2020	850	700
2021	1200	1050

Source: <https://www.npci.org.in/>

Table-2: Traditional Bank Loans vs Fintech Lending (2018-2021)

Year	Traditional Bank Loans (millions)	Fintech Lending (millions)
2018	400	120
2019	420	180
2020	430	240
2021	450	300

Source: [https://www.maanaveeya.org/partner-details/89398/lendingkart-finance-limited-\(lfl\)](https://www.maanaveeya.org/partner-details/89398/lendingkart-finance-limited-(lfl))

DISCUSSION

This study reveals a transformative shift in the financial landscape of India, driven largely by the rapid adoption of fintech services such as mobile banking, digital wallets, and online lending platforms. The significant growth in transactions, as evidenced by the data, underscores the critical role that fintech has played in enhancing financial inclusion, particularly among underserved and previously unbanked populations. This transformation is not just about increasing the number of transactions but also about democratizing access to financial services, making them more accessible, affordable, and user-friendly for a broader segment of the population. The data on mobile banking and digital wallet transactions demonstrate how these technologies have penetrated even the most remote areas, enabling individuals to participate in the financial system without the need for physical bank branches. The exponential growth in digital wallet usage, for instance, highlights the success of these platforms in fostering a cashless economy and integrating small businesses and low-income individuals into the formal financial system. This shift towards digital payments is particularly significant in the context of India's large informal economy, where cash has traditionally been the dominant medium of exchange. By providing a convenient and secure alternative to cash, fintech has not only increased financial inclusion but also enhanced the efficiency and transparency of financial transactions.

Moreover, the comparison between traditional bank loans and fintech lending platforms illustrates a critical development in the credit market. The substantial rise in fintech lending, particularly to small and medium enterprises (SMEs), indicates that these platforms are filling a crucial gap left by traditional banks, which often perceive SMEs as high-risk due to lack of collateral or credit history. Fintech lending platforms, by leveraging technology to assess creditworthiness through alternative data, have democratized access to credit, enabling a wider range of individuals and businesses to obtain the financial support they need to grow and thrive. This development is particularly important for rural and semi-urban areas, where traditional banking infrastructure is often limited or nonexistent. However, while the data indicates significant progress, it also highlights some ongoing challenges. Despite the rapid growth in fintech adoption, there are still barriers to achieving full financial inclusion, particularly in terms of digital literacy and access to technology. The digital divide remains a significant obstacle, with many rural and low-income individuals lacking the necessary skills or resources to fully utilize fintech services. Concerns about data security and privacy could potentially hinder the widespread adoption of these technologies, particularly among more vulnerable populations who may be wary of digital transactions.

CONCLUSION

In conclusion, This study emphasizes the significant impact of fintech on advancing financial inclusion in India. The swift adoption of mobile banking, digital wallets, and fintech lending platforms has greatly increased access to financial services, particularly for underserved and unbanked populations. These technologies have broadened financial access, promoting greater economic participation and enhancing the efficiency and transparency of financial transactions, especially in rural and semi-urban regions. Despite the notable progress made by fintech, challenges such as the digital divide, limited digital literacy, and concerns about data security must still be addressed to achieve comprehensive financial inclusion. Ongoing collaboration among policymakers, financial institutions, and fintech companies is essential to overcoming these obstacles and ensuring that the benefits of fintech are fairly distributed across all segments of the population. Ultimately, fintech has the potential to fulfill its promise of financial inclusion by equipping individuals with the tools and knowledge needed to succeed in the digital economy.

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Indian Higher Education: Reforms

Supriya Singh*

ABSTRACT

“Education is the most important tool for development. India with its ancient heritage of imparting education through Gurukul system created institutions of higher learning of international repute. In spite of this there is crisis in all sectors of education. India has taken major steps in solving the issues and problems in all sectors of education, particularly in Higher Education. National Knowledge Commission was set up by the then Prime Minister Dr. Manmohan Singh to prepare a blueprint to tap into the enormous reservoirs of our Knowledge Base so that our citizens can face the challenges of the 21st century. The Indian higher education system has undergone rapid expansion. Reforms in higher education are consistent with excellence and inclusiveness of deprived sections of its societies. Indian education system has power for empowering the underprivileged and deprived. This paper is an attempt to analyze India's efforts to reform higher education.”

Key Points: Crises in Higher Education, Policy Initiatives in India, National Knowledge Commission, Reforms

Knowledge has been recognized as the key driving force in the 21st century. India's ability to emerge as a globally competitive player will depend on its knowledge resources and Knowledge Base. Education is the backbone of a nation for progress, peace, prosperity and development. Development in education will dictate the destiny of India in 21st century, says NKC. Our nation is inheritor of a rich civilization and a victim of western culture. The Vedic education was confined to elite class of the society, later spread of Buddhism and Jainism enriched education and it is now available to everyone. Despite this the lack of inclusiveness still persists in Indian education system. Literacy and educational improvements of disadvantaged groups can increase their ability to resist oppression, says Paulo Freire. Indian Constitution made a historic contribution of Article-21-A to include right to education to provide Free and Compulsory Education to children to the age group of 6 to 14 years from all categories of human societies.

CRISES IN HIGHER EDUCATION:

There are several crises in higher education system in India at its all levels viz. Enrolment (GER), Curricula, Pedagogy, Value Inculcation, Use of Technology and ICT, Partnership (PPP), Funding, Governance, Assessment and Accreditation. already existing challenges for Indian higher education are access, equity and quality. We want to be pioneers of a higher education model that is not just the best in the world, but the best for the world, delivering social, economic and intellectual value par excellence. The opportunities for higher education are not enough as per our needs. The quality of higher education in most of our universities, colleges, schools and other institutions require improvement. Pedagogy is ineffective and lacks in innovativeness. Gross Enrolment Ratio in higher education is poor. Indian Education System has faulty Examination System. Expenditure on higher

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education in India is inadequate. We are in the 21st century with 19th century regulatory architecture. Still we are busy to decide do's and don'ts for education viz. whether we should teach the students up to VIII standard in such a way to let them at least pass by their own due to sincere efforts by each and every one (teachers, student and parents) or let them fail without bothering about their failure, future, level of depression, level of disappointment, level of harassment etc. It is a big question mark in the Indian System of Education that our education system is unable to impart at least 33% marks to failed student during a quite big duration of one academic year. The main crises are:

- Expansion and Extension of Higher Education
- Excellence in Research and Development in Higher Education
- Assessment and Evaluation in Higher Education
- Value Inculcation in Higher Education
- Regulatory Mechanism and Governance
- Inclusion in Higher Education
- To make the universities as centres of excellence
- Lack of industry-aligned professional education
- Excellence in Higher Education

POLICY INITIATIVES IN INDIA

During the last decade, the education sector has dominated economy. Despite many national programs and reforms, by central and state governments with Private Public Partnership, the higher education sector is in a state of greater flux. We have enhanced capacity; we lag in quality to become globally competitive in the times of rapid social, cultural, political, ethical and economic changes driven by technological progress, liberalization, privatization, globalization and demographic changes. In this context, the FICCI Higher Education Committee has endeavored to create the 'Vision 2030' for Higher Education in India. Year 2030 marks 80 years of constitutional democracy, 40 years of economic liberalization, and 20 years of accelerated educational reforms. By 2030, India will be amongst the youngest nations in the world with nearly 140 million people in the college going age group. By 2030, the already existing challenges for Indian higher education access, equity and quality will only be greatly exacerbated unless we significantly transform our higher education model. A transformative and innovative approach would be required across all the levels of higher education. Some initiatives have been taken by government like Strengthening of colleges and Universities under RUSA, establishing National Knowledge Commission, new Central Universities, Polytechniques, National Skill Development Centres, IITs, IIMS and other institutions of national importance.

NATIONAL KNOWLEDGE COMMISSION

Government of India constituted "National Knowledge Commission (NKC)" on June 13, 2005 as a high level advisory Body under the Chairmanship of Sam Pitroda to advise the government on policies related to education, research and reforms needed to make India competitive in the world knowledge economy. At the heart of NKC's mandate are five key areas related to ACCESS, CONCEPTS, CREATION, APPLICATIONS and SERVICES to build a knowledge society. Under these five focus areas we have covered various subjects related to Right to Education, Language, Translation, Transliteration, Libraries, National Knowledge Network, Portals, Health Information Network, School Education, Vocational Education and Training, Higher Education, more enrolments in Math and Science, Professional Education, Quality Researches, Open and Distance Education, Open Education Resources, Intellectual Property Rights, Legal Framework for Public Funded Research, National Science and Social Science Foundation, Innovation, Entrepreneurship, Traditional Health

systems, Agriculture, Enhancing Quality of Life and E-governance. National Knowledge Commission is an Indian think-tank. National Knowledge Commission covers issues like building excellence in the education system to meet the challenges in the 21st century, creation of knowledge and knowledge society, improve the management of institutions engaged in Intellectual Property Rights, knowledge applications and delivery of services etc. The Commission addressed issues of a comprehensive reform of higher education. In December 2006, the Commission brought out a “Report to the Nation 2006”. It includes the following recommendations submitted to the Prime Minister:

- Libraries
- Knowledge
- E-governance
- Translation
- Languages
- National Portal of India

The Commission underlined the deep crisis in higher education in India and recognized the need for reforms in higher education. Some of the major areas under work are Higher Education, Vocational Education, Entrepreneurship, Inclusive Education and School Education. The recommendations of the National Knowledge Commission on Higher Education focused on expansion, excellence, research and inclusion. The National Knowledge Commission made very specific recommendations on expansion of the system, maintaining excellence and making it inclusive for every segment of population in the country. NKC has recommended a very massive expansion by suggesting creation of 1500 universities. Some other important recommendations of NKC on expansion include change in the system of regulation for higher education, increase in public spending and diversifying sources of financing. The Knowledge Commission advocates reforms of existing universities by restructuring curricula once in three years, supplementing the annual examinations with Continuous and Comprehensive Evaluation (CCE), transition to a course credit system, improving pedagogy, monitoring and upgrading the infrastructure like libraries, laboratories and connectivity to internet, preservation of autonomy, to make the hub of research and promotion of accountability in governance.

YASHPAL COMMITTEE

The Ministry of Human Resource Development, Government of India set up the Committee, under the chairmanship of eminent physicist and former Chairman of UGC, Prof. Yashpal, to guide the efforts at reforms process. This Committee known as the Committee to Advise on Renovation and Rejuvenation of Higher Education advised a different structure and role for single regulatory authority as already envisaged in the National Policy of Education (1986) and the Plan of Action (1992), called The National Commission for Higher Education and Research (NCHER).

INNOVATION IN SCIENCE PURSUIT FOR INSPIRED RESEARCH (INSPIRE):

It is a Flagship scheme of the Department of Science and Technology, Government of India, to promote careers in scientific research among students. It Supports more than 800,000 awards (for age group of 10-15 years), ~ 150,000 internships (for age group of 16-17 years), 28,000 scholarships for undergraduate studies in the sciences (for age group of 17-22 years), 2,150 research fellowships for doctoral research and 270 faculty awards for post doctoral researchers. it signed partnerships with 29 school boards to attract youth to study science courses at undergraduate and postgraduate levels.

KISHORE VAIGYANIK PROTSAHAN YOJANA (KVPY)

It is a National Program of Fellowships in Basic Sciences, initiated and funded by the Department of Science and Technology, Government of India. It aims to attract interested students at an early stage (those studying in Class XI onwards to first year undergraduates taking basic science courses) to pursue research-based careers in science.

REGULATORY MECHANISM AND GOVERNANCE

The regulatory mechanism needs an overhaul in the context of expansion and emerging paradigm of any knowledge society. National Knowledge Commission has underlined the over-regulation but under-governed nature of regulatory regime. The present system is presided over by a University Grants Commission and 13 other professional Councils like All India Council of Technical Education, Medical Council of India, Pharmaceutical Council of India, Dental Council of India etc. NKC perceiving confusion and overlap in mandates of multiplicity of regulatory agencies has recommended establishment of an Independent Regulatory Authority for Higher Education (IRAHE). IRAHE conceptualized by NKC is to be set up by an Act of Parliament and would be the only agency authorized to accord degree granting powers. National Assessment and Accreditation Council (NAAC) has been established by UGC for this purpose. In higher education, regulators perform five functions:

1. License to grant degree.
2. Accreditation: quality bench marking.
3. Disbursement of public funds.
4. Access
5. License to practice professions.

TRANSFORMATION REQUIRED

- The planned expansion of a differentiated university system to solve the problems of Infrastructure and Resources
- To encourage the students to be Reflexive and Thoughtful Learners
- Enabling the students to 'learn to learn' and to be Life Long Learners & Active Players
- Students should learn the access of knowledge through Massive Open Online Courses (MOOCS)
- Research and Development: development-oriented research
- The transition to a learner centered paradigm of education
- Partnership: Strengthen industry-academia linkages
- To maintain the highest standards of ethics and accountability
- Career-focused institutions
- Research-focused institutions
- Intensive use of technology
- Curricula: industry-oriented, Multidisciplinary to get holistic exposure, skill-based, promote continuing education & entrepreneurship
- Pedagogy: learner- centred, Blended Learning Model using MOOCS
- Flipped classroom model

- Reforms in governance: promote self-regulation
- To fetch the Gap between the needs of the Industry, the availability & the society
- Infrastructure- digital based
- Reforms in faculty: Develop a hub-and-spoke model for faculty development and exchange
- Funding: outcome-based public and Alumni funding
- Increase in Gross Enrolment Ratio

INCLUSION: THE CORE OF REFORMS

The critical need for inclusive model of reforms in education is not only a necessity to fulfill the aspiration of deprived population but also an imperative need if India is to achieve its fullest potential. A just and fair knowledge society cannot be established without adequately addressing the serious issues raised by the disparities. A society which keeps a large section of its people in a state of deprivation or where all its citizens do not enjoy equality of opportunity to develop themselves can never be in a state of stable equilibrium. Providing assured access to higher education is the best way to empower the excluded sections of society.

HIGHER EDUCATION MODEL

Indian Higher Education Model should be as follows:

Attitude +Skills+ Knowledge(ASK) = Quality & Productivity to fulfill the need of the following Knowledge Pentagon:

- Access to Knowledge
- Delivery of Knowledge
- Application of Knowledge
- Creation of Knowledge
- Preservation of Knowledge

CONCLUSION

India has emerged as a regional hub of education and attracts global learners from all over the world. India seems to have indeed entered a golden age for higher education. Many progressive steps taken in 12th, 13th and 14th Five Year Plans have come to fruition. The country has emerged to be a global magnet for aspiring learners, and a role model for high quality affordable educational systems. The three tiers of Indian universities produce among the best-in-class knowledge creators, problem solvers and process managers, who also display deep social, cultural and ecological sensitivity, are collaborative leaders and responsible citizens. It would be appropriate to remind all stake holders that India has the grain of a rich ancient heritage to achieve the highest standards in education and research and to contribute to mankind to peace and progress. To build a 21st century model for higher education that is of high quality, yet equitable and affordable, and makes India a role model for a higher education system that is not just the best in the world but the best for the world. But the consensus on affirmative action and the 'mantra of inclusion' would provide the necessary political will since Indian History will not forgive us if we do not set right curriculum structure, right procedural and that keeps our youth away from acquiring the right Knowledge and potential Skills leading to the right career. This is the right time to act and reform. Efforts are to be made by all stakeholders involved i.e. Academia, Students, Parents, Society, Industry, PPP, FDI and Government.

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Educational Management and Educational Leadership

Surbhi Kumari*

EDUCATIONAL MANAGEMENT: DEFINITION AND GENERAL CONCEPTS

The concept of management overlaps with other similar terms, leadership and administration. Management is famous and used for instance in Great Britain, Europe as well as Africa, on the other hand, the term administration is preferred in the United States, Canada, and Australia.

The concept of leadership is of tremendous interest in most countries in the developed World at the present times. Management refers to the set of actions and tasks in relevance to application of the highest order of organization and effectiveness to use resources within to achieve the objectives of the organization.

Educational management may even be considered a (logy) by itself when it comes to the management of educational organizations. In essence, educational management is all about factual application of management principles in education fields. In the words of Mr. Gerald Ngugi Kimani it is plain as observe that educational administration and management are two applied fields of study.

Educational management is an applied field of management. One can therefore deduce that educational management refers to the application of theory and practice of management to the field of education or educational Institutions. Educational administration is a process of acquiring and allocating resources for the achievement of predetermined educational goals.

FUNCTIONS OF EDUCATIONAL MANAGEMENT

The process of educational management consists of five basic functions; a manager uses these functions to achieve educational organization goals and objectives. Most of the authors agreed on the following five functions of the educational management:

- Planning
- Organization
- Directing
- Coordination
- Controlling
- Evaluation

Educational management has three major field study area, they are

- Human resource, through the student, the educational personnel, and the stakeholder and community as an education service user.
- Learning resource, such as tools through the planning which will be used as a media or curriculum.
- Facility and finance resource, as supporting factors which make the education held well.

The scope of educational management is related to

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- Development related goals
- Planning and implementing the programmes
- Administration
- Solving the problems
- Professional development
- Evaluation and its consequences.

The job of educational administrators

1. Critical administrative responsibility areas
 - Goal attainment
 - Maintaining the school's cultural
2. Critical administrative processes
 - Planning
 - Organizing
3. Critical administrative skills
 - Technical

There are seven factors which can be conceptualized in the synthesis of knowledge in educational administration.

- Functions
- Skills
- Ethics
- Structure
- Operational areas
- Context
- Issues

Table-1: Comparison between Management & Administration

Basis for Comparison	Management	Administration
Meaning	An organized way of managing people and things of a business organization is called the Management.	The process of administering an organization by a group of people is known as the Administration.
Authority	Middle and Lower Level	Top level
Role	Executive	Decisive
Area of operation	It works under administration.	It has full control over the activities of the organization.
Applicable to	Profit making organizations, i.e.business organizations.	Government offices, military, clubs,business enterprises, hospitals, religious and educational organizations.
Decides	Who will do the work? And How will it be done?	What should be done? And When is should be done?
Work	Putting plans and policies intoactions.	Formulation of plans, framing policies and setting objectives

Basis for Comparison	Management	Administration
Focus on	Managing work	Making best possible allocation of limited resources.
Key person	Manager	Administrator
Represents	Employees, who work for remuneration	Owners, who get a return on the capital invested by them.

EDUCATIONAL MANAGEMENT AND EDUCATIONAL LEADERSHIP

Leadership is a process of influence leading to the fulfillment of the preset targets. It involves motivating and supporting others towards a whole vision for the school, the foundations of which are built on clear personal and professional values. Management is the realization of the policies of the school and the efficient and effective maintenance of the school's current activities. Some say, "Managers manage tasks, but leaders lead people," and "Management is doing things right, but leadership is doing the right things."

EDUCATIONAL LEADERSHIP

Educational Leadership means 'the ability of an accomplished person to influence others to achieve an objective.' Leadership in its core is about paving a path for person/people to take part for something extraordinary to be realized. The term effective leadership refers "to the ability of successfully integrating and expanding the available resources within the internal and external environment to reach organizational or societal goals." Leadership is a process of influence leading to the achievement of desired purposes. Successful leaders develop a vision for their schools based on personal and professional values. They articulate this vision at every opportunity and influence their staff and other stakeholders to share the vision. The philosophy, structures and activities of the school are geared towards the achievement of this shared vision. Leadership needs at least two central factors which related inside. They are power and authority, plus the interaction of people in groups. The leader must have a vision and strong character to influence his followers. Educational leadership is defined as occurring when someone takes the initiative to facilitate the following conditions for implementing change in teaching and learning. They must be making opportunities to allow participants to develop personal understandings and to form social groups to allow for mutual support during the change process. They also must have encouragement to reflect on practice.

Table-2: Comparison between Leadership & Management

Basis for Comparison	Leadership	Management
Definition	Leadership means "the ability of an individual to influence, motivate, and enable others to contribute toward the effectiveness and success of the organizations of which they are members."	Management comprises directing and controlling a group of one or more people or entities for the purpose of coordinating and harmonizing that group towards accomplishing a goal.

Basis for Comparison	Leadership	Management
Personality Styles	Are often called brilliant and mercurial, with great charisma. Yet, they are also often seen as loners and private people. They are comfortable taking risks, sometimes seemingly wild and crazy risks. Almost all leaders have high levels of imagination.	Tend to be rational, under control problem solvers. They often focus on goals, structures, personnel, and availability of resource toward persistence, strong will, analysis, and intelligence.
Orientation	People-oriented	Task-oriented
Focus	Leading people	Managing work
Outcomes	Achievements	Results
Approach to tasks	Simply look at problems and devise new, creative solutions. Using their charisma and commitment, they excite, motivate, and focus others to solve problems and excel.	Create strategies, policies, and methods to create teams and ideas that combine to operate smoothly. They empower people by soliciting their views, values, and principles. They believe that this combination reduces inherent risk and generates success.
Approach to risk	Risk-taking	Risk-averse
Role in decision-making	Facilitative	Involved
Styles	Transformational, Consultative & Participative	Dictatorial, Authoritative, Transactional, Autocratic, Consultative and Democratic
Power through	Charisma & Influence	Formal authority & Position
Organization	Leaders have followers	Manager have subordinates

GOALS OF EDUCATIONAL LEADERSHIP

- To train the prospective Teacher/Mentor/Instructor to practice strategic leadership that promotes a vision, mission, values, beliefs and goals for 21st century Institutes/ schools
- To provide the prospective Teacher/Mentor/Instructor with the knowledge of best instructional and Institute/school practices that result in an environment of accountability and high standards for all students
- To provide a program of study that enhances the prospective Teacher/Mentor/ Instructor's understanding of the role culture contributes to Institutes performance, student learning, and the achievement of collective goals
- To develop the prospective Teacher/Mentor/Instructor's skills to create an Institute professional learning community which empowers teachers with distributive leadership.
- To develop the prospective Teacher/Mentor/Instructor's managerial leadership skills in budgeting, staffing, problem solving, and communicating in order to meet the 21st century needs of every classroom
- To facilitate the development of the prospective Teacher/Mentor/Instructor's external development leadership skills that will enhance parent/community/business engagement, support and ownership in the Institute

- To develop the prospective Teacher/Mentor/Instructor's micro political leadership skills to facilitate social cohesion and shared decision making among staff.

EDUCATION TEAM BUILDING

A climate of trust and cooperation is essential for effective student learning. Too many schools these days, however, report problems of:

- **Despondency.** Lack of a common purpose.
- **Disconnection.** Students and teachers can often feel disconnected. They can lack a common bond with each other and the school as a whole. Cooperation and collaboration between teachers and students is the key to high performing school systems.
- **Group Dynamics.** Individuals and groups can feel like outsiders in their own school.
- **Hostility & Aggression.** Unresolved conflicts can lead to fear, bullying, and worse.
- **Intolerance.** School communities can suffer from lack of tolerance and understanding, because of poor communication.
- **Low Morale.** Teachers that don't feel support or listened to, often suffer from low morale and job satisfaction. Similarly, students that don't feel listened to are more likely to misbehave.

PROFESSIONAL TEAM BUILDING IN SCHOOLS

Schools are turning to professional team building services as a way to build a positive culture of success and collaboration. In school different programs provide a sense of connection and improved communication skills that can improve job satisfaction and morale.

Effective team building leads directly to better communication. As a team, students, teachers and administrators start pulling in the same direction. The result is better learning, higher morale and increased performance.

TEAM BUILDING FOR TEACHERS

- **School Administration.** Administrators can learn to improve their interactions with students and teachers, build trust and improve efficiency.
- **Subject Departments.** Department heads and their faculty team can learn to trust each other and work toward a common goal.
- **ClassLevel Teams.** Those on the firing line with youngsters can improve their conflict resolution skills, learn to trust themselves and others, and increase their problem-solving skills and improve conflict resolution.

TEAM BUILDING FOR STUDENTS

Students' bodies and brains are continuing to develop at pace much faster than any of us. This is the perfect time to demonstrate problem-solving and communication skills that will stand them in good stead in and out of the classroom. Students have different type of teams such as:

- **Sports Teams:** Team building exercises show them that the results they want flow naturally from better cooperation and communication.
- **Student Groups:** School groups of all types learn how to trust and work toward a common goal, while having fun.
- **Extracurricular Activities:** Students learn that listening, talking and trusting help in every area of life.

EDUCATION LEADERSHIP TRAINING

- Educational systems need effective leadership in both school districts and in school administration. Effective education leadership training, beyond professional team building, can help improve decision making and communication.
- Head of the school has find effective ways to connect with teachers, staff and students. This helps them make more effective decisions and gives faculty a sense that someone is hearing them.

MENTORING

Mentoring entails informal communication, usually face-to-face and during a sustained period of time, between a person who is perceived to have greater relevant knowledge, wisdom, or experience (the mentor) and a person who is perceived to have less.

PROCESS

Mentoring is a process for the

- informal transmission of knowledge,
- social capital, and
- the psychosocial support perceived by the recipient as relevant to work, career, or professional development;



IMPORTANCE

A good mentor can help the mentee become more effective at work, learn new skills, develop greater confidence, and make better decisions for their overall career growth.

Mentors report many benefits as well, including satisfaction from seeing others develop; expanded generational and cultural perspectives; strengthening of technical, leadership, and interpersonal skills; and continuing to experience new ideas and insights.



MENTORING TECHNIQUES OR MODELS

One-on-One Mentoring: It is the most traditional of all the types of mentoring. Only the mentor and mentee are involved in this type of mentoring, and it is usually a more- experienced individual paired with a less-experienced or much younger mentee.

Group Mentoring: In this model, one or several mentors work with a group of mentees. Schools and youth programs often apply this model because there may not be enough time or resources to have one mentor for each participant.

Peer Mentoring: Participants in this model are from the same role or department or have shared or similar experiences, whether in their professional or personal lives. These peer's pair up to offer support for each other. This can be a group or a one- on-one mentoring relationship.

Distance or E-Mentoring: With such advanced technology, the mentorship relationship no longer has to be face-to-face. Using online software or even email, participants in this type of mentoring can connect virtually without losing the personal touch.



Reverse Mentoring: This mentoring relationship is flipped from the traditional model. Instead of a senior professional mentoring a more junior employee, the junior employee mentors a more senior professional. This relationship is usually for the younger or more junior professional to teach the skills or a new application or technology to the more senior one.

Speed Mentoring: This type of mentoring is a play on speed dating and usually occurs as part of a corporate event or conference. The mentee has a series of one-on-one conversations with a set of different mentors and usually moves from one mentor to the next after a brief meeting. The mentee should come prepared with questions for advice from the senior level professionals.

MENTORING IN EDUCATION

Mentoring in education involves a relationship between two people where the mentor plays a supportive and advisory role for the student, the mentee. This relationship promotes “the development and growth of the latter’s skills and knowledge through the former’s experience.”

In many secondary and higher secondary schools, mentorship programs are offered

- to support students in program completion,
- confidence building and
- transitioning to further education or the workforce.

There are also peer mentoring programs designed specifically to bring under-represented populations in different ways

- **Resiliency:** Resilience is “the ability to withstand and rebound from disruptive life challenges” and has been found to be a very useful method when working with students of low socioeconomic backgrounds who often encounter crises or challenges and suffer specific traumas. Education and students’ performance and achievement in school are directly affected by these challenges, so certain negative psychological and environmental situations that students from lower socioeconomic backgrounds disproportionately encounter provide a framework for explaining the achievement gap. Resiliency does not provide a solution to the struggles and trauma that these students are experiencing, but instead focuses on giving them the tools to adapt to these situations and respond to them in a way that avoids a negative outcome and enables them to emerge stronger and to learn from the experience.

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 - * **Malik, A.P. (1998).** *Education Policy and Perspective*. New Delhi: Allied Publishers.
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