



**PROBLEM SOLVING ABILITY AND ACADEMIC ACHIEVEMENT IN CHEMISTRY
AMONG THE HIGHER SECONDARY SCHOOL STUDENTS
AT SALEM DISTRICT**

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ABSTRACT

The study was intended to know the level of problem solving ability and academic achievement in chemistry among the higher secondary school students at Salem district. The tool was developed by the investigator with four point rating scale the options such as strongly agree, agree, disagree and strongly disagree. Out of which the most suitable must be selected by giving a tick mark against the space provided. For academic achievement in chemistry, the questionnaire was prepared based on the blue print. The fifty questions were separated into a knowledge, understanding, application and skills. This study belongs to Normative Survey method. The sample comprises of 160 higher secondary students of which 80 boys and 80 girls were selected randomly from both government and government aided higher secondary schools of Salem district, Tamilnadu. The back ground variables used are gender and locality of students. The findings of this study are as follows. 1. There is a significant difference between the higher secondary school students with respect to gender and locality in their academic achievement in chemistry. 2. There is a significant relationship between the higher secondary school students in their problem solving ability and academic achievement in chemistry.

INTRODUCTION

Problem solving is a mental process which is the concluding part of the larger problem process that includes problem finding and problem shaping where problem is defined as a state of desire for the reaching of a definite goal from a present condition that either is not directly moving toward the goal, is far from it or needs more complex logic for finding a missing description of conditions or steps toward the goal. Problem-solving is a mental process that involves discovering, analyzing and solving problems. The ultimate goal of problem-solving is to overcome obstacles and find a solution that best resolves the issue. The best strategy for solving a problem depends largely on the unique situation. In some cases, people are better off learning everything they can about the issue and then using factual knowledge to come up with a solution.



NEED AND IMPORTANCE OF THE STUDY

World health organization has recommended training in life skills in adolescence education programme which is implemented by UNICEF, UNESCO, NCERT, and MHRD. This programme highlights learning for life which includes getting started, knowing myself, communication and relationship, decision making and problem solving, coping with emotions and growing up. Problem solving ability plays a vital role in preparing the adolescent to set realistic goals and think of solutions needed to reach these goals.

With advancement in socio economic and technological fields in the life of the individual is becoming more and more complex. The responsibility of the school especially at the secondary level becomes increasingly important to develop scientific attitudes in students. So that they may solve their problems independently for better adjustment in future complex society and also, they will get high score in academic achievement in chemistry.

STATEMENT OF THE PROBLEM

The problem of the present study is stated as “**Problem Solving Ability and Academic Achievement in Chemistry among the Higher Secondary School Students at Salem District**”.

OBJECTIVES OF THE STUDY

1. To find out the level of the problem solving ability and academic achievement in chemistry among higher secondary students.
2. To find out the difference between gender and locality of higher secondary students in their problem solving ability and academic achievement in chemistry.
3. To find out the significant relationship between the higher secondary students in their problem solving ability and academic achievement in chemistry.

HYPOTHESES OF THE STUDY

The hypotheses were framed for the above objectives.

SCOPE OF THE STUDY

The topic is an investigation on the problem solving ability and the academic achievement in chemistry among the higher secondary school students. This study will be of great help for the educationalists particularly for students how to learn and how to apply, is a great challenge for everyone. The problem solving ability may differ from person to person. Similarly, the knowledge attained and skill developed



in the school subjects usually designated by test scores or by marks assigned by teachers or by practice. In this context, the investigator attempts to evaluate the modular instruction on the problem solving ability and academic achievement in chemistry among the higher secondary school students.

DELIMITATIONS OF THE STUDY

1. The sample chosen has been restricted to only 160 higher secondary school students in the Salem district of TamilNadu.
2. The gender and locality only taken as back ground variables

REVIEW OF RELATED LITERATURE

The investigation carried out by **Indira Sharma (2007)** revealed that there is a positive relationship exists among achievement, problem solving ability and scientific attitude. The sample consisted of 240 students of XI class of Government aided Hindi medium school. **Umadevi M.R. (2009)** revealed that there is no significant difference in problem solving ability of boys and girls. There is a positive relationship between problem solving ability and academic achievement of IX standard students. **Beal (2012)** studied the Messages, this findings suggest that students can be assisted to adopt better problem solving strategies through relatively simple changes to a technology-based learning environment. **Hen et al,(2012)** studied the Interplay between Cognitive and Motivational Variables in a Supportive Online Learning System for Secondary Physical Education. The present study also explored the relationships between students' motivational, cognitive, and met cognitive strategy use and online performance. In total, 178 tenth-grade students participated in the study.

SAMPLES FOR THE STUDY

The sample comprises of 160 higher secondary students of which 80 boys and 80 girls were selected randomly from both government and government aided higher secondary schools of Salem district, Tamilnadu. The investigator collected the responses of higher secondary students of each school.

TOOLS USED FOR THE STUDY

The problem solving ability questionnaire was developed by the investigator with four point rating scale the options such as strongly agree, agree, disagree and strongly disagree. Out of which the most suitable must be selected by giving a tick mark against the space provided. For academic achievement in chemistry, the



questionnaire was prepared based on the blue print. The fifty questions were separated into a knowledge, understanding, application and skills.

RELIABILITY AND VALIDITY OF THE TOOL

To ensure the validity of the tool the investigator used content validity by getting judgment about the statements in the tools from the teachers, teacher educators and experts in the of education. The reliability of the tool was found to be 0.81by test and re-test method. .

ANALYSIS AND INTERPRETATION OF THE DATA

Table - 1

Level of problem solving ability and academic achievement in chemistry

Samples	N	Problem solving ability	Academic achievement
Higher secondary students	160	84.63%	67.75%

The above table -1 shows that the problem solving ability level of higher secondary school students was 84.63% and their academic achievement in chemistry level was 67.75%.

Table -2

Significant difference between the background variables of higher secondary school students on the basis of their problem solving ability

Variables	Category	N	Mean	S D	t-value	Significant at 0.05 level
Gender	Male	80	85.75	8.90	2.52	S*
	Female	80	85.06	7.77		
Locality	Rural	22	82.54	9.03	1.98	S*
	Urban	138	85.78	8.21		

S*-Significant

The above table -2 reveals that the calculated't' values 2.52and 1.98were greater than the table value 1.98 at 0.05 level of significance. Hence the framed null hypotheses were not accepted. Thus there was significant difference between gender and locality of higher secondary school students based on problem solving ability.



Table - 3

Significant difference between the background variables of higher secondary school students on the basis of their academic achievement in chemistry

Variables	Category	N	Mean	S D	t- value	Significance at 0.05 level
Gender	Boys	80	63.00	5.80	2.72	S*
	Girls	80	72.40	6.42		
Locality	Rural	22	67.32	5.12	1.98	S*
	Urban	138	67.98	7.80		

S*-Significant

From the above table -3we inferred that the calculated't' values 2.72and 1.98were greater than the table value 1.98 at 0.05 level of significance. Hence the framed null hypotheses were not accepted. Thus there was significant difference between gender and locality of higher secondary school students based on academic achievement in chemistry.

Table - 4

Coefficient of correlation between the problem solving ability and academic achievement in chemistry among the higher secondary school students

Variables	N	Co-efficient of correlation	Level of significance
Academic achievement in chemistry	160	0.840	0.138*
Problem solving ability			

S*-Significant

The above table- 4shows that the calculated't' value is higher than the table value of 0.138 at 0.05 level of significance.So, there is a significant relationship between the problem solving ability and academic achievement in chemistry among the higher secondary school students. Hence, the null hypothesis is not accepted.

MAJOR FINDINGS OF THE STUDY

The problem solving ability level of higher secondary school students was 84.63% and their academic achievement in chemistry level was 67.75%



There is a significant difference between the higher secondary school students in their problem solving ability and academic achievement in chemistry. There is a significant difference between the higher secondary school students with respect to gender and locality in their academic achievement in chemistry. There is a significant relationship between the higher secondary school students in their problem solving ability and academic achievement in chemistry.

DISCUSSION AND CONCLUSION

From the findings the students between boy and girl results reveals that there is significant difference with respect to problem solving ability and academic achievement in chemistry. This is may be due to the reason that girl students are more thinking ability and continuous efforts. From the findings the students between rural and urban results reveals that there is significant difference with respect to problem solving ability and academic achievement in chemistry for urban students. This is may be due to the reason that urban students are more aware of the importance of education than their counterparts.

It was concluded that there is a positive relationship between problem solving ability and academic achievement in chemistry among the higher secondary school students. **EDUCATIONAL IMPLICATIONS**

More opportunities in thinking and allow boys to interpret symbols, concepts and various aids. Teacher must give home works and assignments which will boost their thinking and result in better academic achievement. For the rural students reasoning ability test, puzzles, role play and intelligence were given to improve their problem solving ability and academic achievement.

SUGGESTIONS FOR FUTURE STUDY

- The present study was confined to the higher secondary school students. In future the study may be extended to college students.
- This study was confined only to 4 schools in Salem district. In future, the study may be conducted by taking state level and covering the larger sample.
- The study could be made on problem solving ability and academic achievement of B.Ed. student teachers.

CONCLUSION

The concept of the problem solving ability has recently received considerable attention and has come to be regarded as a new measure of success in any profession and life. Problem solving ability is to be assessed by judging one's ability



to learn, capacity to adapt to new environment and efficiency to solve problems. From the investigation, there is a positive relationship between the higher secondary school students in their problem solving ability and academic achievement in chemistry. Hence, the improvement in academic achievement in chemistry, high level of problem solving ability has to be developed among students.

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PERFORMANCE OF GOVERNMENT SCHEMES TOWARDS HANDLOOM SECTOR WITH REFERENCE TO ANDHRA PRADESH

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Abstract:

The handloom sector has a unique place in Indian economy and plays a vital role in the economic development of the rural poor. It is one of the largest economic activities providing direct employment to over 63 lakhs persons engaged in weaving out of this, more than 50 percent are women and majority of them are low caste and extremely poor, working in small family units. This sector contributes nearly 20 percent of the total production of the cloth produced in the country and also adds substantially to the export earnings.

Keywords: *economic development, rural poor, weaving, substantial*

Introduction:

The weavers are known to manufacture exclusive saris with intricate and distinctive designs in Andhra Pradesh. Every piece woven is often different from others. Every piece symbolizes a job done carefully by the artisan. There are about 3.40 lakhs Handloom weavers depending on weaving and allied activities. Out of which approximately 50 percent are covered under 1182 Weavers Cooperative Societies in the State. Handloom industry is credited with perpetuating the rich Indian cultural heritage. Andhra Pradesh is one of the leading states in the country having large traditional base of handloom industry and produces most exotic items of handloom fabric with traditional designs and techniques brought down from generation to generation.

Need of the study:

The handloom is the largest cottage industry with a position next only to agriculture in providing employment to rural artisans with low capital investment and environment friendly and also adaptable to the changing tastes, trends, designs, techniques, fashion etc. The condition of handlooms sector in Andhra Pradesh is not in favor due to diverse reasons. Despite several measures taken by the government by the way of institutional support and direct financial assistance to the handloom weavers, they have been in miserable state due to myriad problems and are sustaining continuous losses. Therefore, there is a need to study methodically the challenges faced by weavers and various schemes implemented by both state and central government.

Literature:



Handloom industry faces a serious crisis, owing to competition from cheap power loom cloth from other states, scarcity of quality yarn, price escalation of yarn, dyes, and chemicals and other raw materials, high cost of production, absence of diversified product range (Valii, 2015). Handlooms is an ancient industry and source of livelihood for many villages in India. Its spread varies in style, practice and scale throughout the country. In recent regions it is has a proficiency industry, while in others its establishment is localized, where it is a family based activity. While hand woven fabrics are well sought national level and global level, weavers currently remain marginalized and often impoverished (Asachi, 2014). Most of the weaver societies failed in achieving the desired results and most of them are either dormant or defunct. The crisis in the industry become alarming and it has reached to such a stage that some weavers committed suicide due to the poverty (Naidu, 2014). Majority of cooperative societies in three districts of Andhra Pradesh opined that shortage of raw yarn is the major problem followed by lack of financial support and marketing facilities. It is clear that not a single cooperative society is free from above said problems in the area of stud (Emmanuel, 2012). Indian weavers subsist on low wages, are highly indebted, uneducated and carry an impending risk of insecure livelihood and starvation. The crisis of weavers has reached a situation where significant numbers of weavers are been forced to give up their traditional skills and take up employment as construction workers, rickshaw-pullers, vendors etc. in urban areas consequently resulting in impoverished urban slums (Dogra, 2009)

Methodology:

In order to evaluate challenges faced by handloom weavers and to identify the welfare schemes being implemented by government, data has been collected from both primary and secondary sources. To prepare a comprehensive frame work of this study, Primary data was collected from office of the director for handlooms, Govt. of Andhra Pradesh and through examination of various annual reports and renewed information from other agencies, Secondary data were collected from books, journals and other published reports.

Objectives of the study:

1. To explore the present status of Handloom Industry in Andhra Pradesh.
2. To probe various challenges faced by handloom weavers.



3. To study various schemes implemented by both state and central governments.

Analysis

1. Challenges faced by handloom weavers in Andhra Pradesh:

The handloom industry everywhere in the country has been struggling for its survival. The industry suffered from low productivity, lack of needed marketing structure, required volume of cotton and inadequate modernization of production processes and so on. In Andhra Pradesh, handloom weaving which had been providing live hood to the rural poor is now in the deteriorating stage due to many factors. Some of the factors that caused to the crisis were the following:

1. Shortage, non-availability of raw materials:

Scarcity and inadequate supply of yarn has been affecting the performance of handloom industry adversely. The supply of the major input in the handloom sector, hank yarn, has been unreliable and irregular. It was primarily due to the steep increase in prices of yarn that the handloom industry had to taste four spells of crisis in the years 1984, 1986, 1988 and 1991.

2. Rising Input Costs:

Increased prices of inputs have been a key problem across centers of handloom production. The problem is far more acute for individual weavers. Cotton yarn is the major input for handloom weaving. In recent years, there has been a phenomenal rise in the prices of yarn. During 1986 to 1990, the yarn prices increased from 50 percent to 130 percent. There was an immediate raise in yarn price after the 1991 budget, and again an increase of almost 50 percent between December 1993 and March 1994.

3. Increased cost of Production:

As a result of increase in raw material prices, cost of production of handloom fabric also increases. Go swami in his study stated that the handloom production is about 22 per cent more expensive compared with power loom production.

4. Rise of spinning industry and fall of handlooms:

The reasons for the consistent and faster decline of this industry in Andhra Pradesh are many. The spinning mills have been growing steadily in the state producing the required low count yarns that are mostly used in the home textiles.

5. Shift from Handlooms to Power Looms:



There is perceptible shift from handlooms to power looms over the few decades. Some of the handloom weavers have been converting their handlooms to power looms as the viability of handlooms has been diminishing very fast in the last couple of decades.

6. *Lack of Technology Development:*

Weaving is continuous to be a traditional and hereditary occupation. The weavers are following traditional methods of production and design due to lack of exposure, awareness and knowledge over changing technologies, methods and the requirements. The production capacity of these looms is low and the job is tedious. This sector encounters tough competition from superior quality products available at cheaper prices from the organized sectors.

7. *Marketing related issues:*

The industry has been pursuing the sales oriented philosophy. Inadequate marketing services and facilities have resulted in periodical accumulation of stocks, resulting in unemployment among weavers

a. *Lack of availability of market information:* There is no reliable information available regarding the market for handloom products. This creates hurdles at the market end resulting in unsatisfied customers. The weavers are unaware of the market demand and new designs and colures because of the lack of customer feedback. This hampers their creativity and innovation.

b. *Lack of awareness about the product features:* Handloom cloth is very soft and good for skin. It is non-allergic synthetic fibers. The use of vegetable dye makes it health friendly. One of the greatest characteristic is its flexibility to adapt according to the customer's choice. It is more preferable because of its fine quality and added embroidery. Customers are not educated of these qualities of handloom products.

c. *Insufficient Promotion and Advertisement of Handloom:* Handloom sector is far lagging behind in promotion and advertising of its product as compared to the other textile sector. Generally, the promotion is only through exhibitions and fairs with limited outlets. Hence the customer purchases only when available and switches to the other competitive products when it is unavailable.

d. *Lack of Quality Standardization:* The handloom is famous for the production of the finest quality of cloth. It uses the unique selling proposition in many cases like carpets, furnishings and fine designs. However the quality and standardization of



the product is not regularly mentioned and there is no procedure for checking the quality standards of the products like durability, shrinking etc.,

e. Improper Management of Handloom Logistics: Handloom logistics should be done in a scientific way. There should be precise calculation of stock keeping and cost incurred in maintaining a huge stock. There should not be any blockaded of money and subsequently the interest burden. Generally inefficiency occurs in case of finished products supply. Due to lack of improper marketing, the huge stock is blocked with marketers. Some of the co-operatives end up in loss because of mismanagement.

f. Unable to exploit export potentiality: There is vast export potential for handloom products. But its potential is not fully exploited. Functioning of handloom export promotion council should be geared up.

g. Netha Bazars: which supposed to serve as marketing facility for the small and marginal independent weavers are not serving the purpose they ought to serve. They should provide a direct link between the weavers and the consumer. But their very basic concept is forgotten and they are like any other commercial complex without any benefit to the small weavers.

8. Financial Problem: Handloom industry is one such delicate organization, which has been totally capital-starved at all the time.

a. Budget allocations: Allocations for handlooms in national and state budgets are being reduced. These allocations are much disproportionate to the industry's requirements and its employment potential.

9. Organizational Problems: In spite of the continuous efforts over the last four decades the co-operatives could not attract the total weavers of the country. A majority is still working under middlemen. They do not have a right to produce either the cloth of their liking or to fix the price of the product. Either the master weavers or the middlemen will decide everything.

10. Poor Institutional Management: The Handlooms sector was encouraged to adopt a co-operative model and the government policy facilitated the formation and running of Primary Cooperative Societies at the village/taluka level and Apex Societies at the State level. Besides, State Handloom Corporations were also promoted with a view to supporting individual weavers. Unfortunately, several Apex Societies /Handloom Corporations have become dormant due to a host of reasons such as financial losses, lack of professional management, over-staffing and



poor marketing and distribution channels. These organizations are, therefore, not able to arrange for sufficient work for the weavers' community, which has further adversely affected the health of the Primary Cooperative Societies.

11. *Unfair practices of Power looms:* The power looms were able to misuse the concession given to handlooms and function under the cover of handlooms. Handloom products are increasingly being copied by power looms and able to produce at a low cost due to rapid technological developments.

12. *Infrastructure and Investment:* Investment in handloom sector has thus far been limited to input supply costs. There is no investment on sartorial growth, while there have been some piecemeal projects such as work shed-cum-housing and project package schemes, they merely perpetuate the existing conditions. Common facilities have not been developed such as go downs, credit facilities (banks in the vicinity), roads, proper sanitation, etc., have not been provided anywhere.

13. *Information gap:* As the handloom industry is still unorganized, there has been limited information flow between buyers and sellers and as such, weavers are often not familiar with the variety in usage of fabrics and thus find themselves unable to respond to dynamic market trends or suggestions by designers/ marketing agencies.

14. *Fictitious co-operatives:* There are also many fictitious cooperatives, established for the sole purpose of gaining access to subsidies. At present the creation of new weaver cooperatives is prohibited and existing cooperatives can no longer take new members.

15. *Poor Performance of the co-operatives:* The failure of APCO, the cooperative apex body, is another factor explaining the poor performance of the cooperatives. APCO has been consistently defaulting since 1998 on its payments for the stocks procured. When APCO does not pay up, the societies are caught in a severe bind – their working capital would drop, production levels would fall and the cash credit limit for the subsequent year would decrease.

16. *Changes in tastes:* According to Go swami (1990, p. 2503), „more and more people in lower and middle income groups prefer synthetics and blended cloth – which is another way of saying that they do not prefer handlooms“ .

17. *Designs and Patenting:* Handloom designs are not protected. As a result, investors are not interested lest they end up with the risk and those who copy the



benefits. Protection options include development of handloom/silk/jute marks and registration under Geographical Indications Act.

18. *Design improvements:* While there are suggestions that handloom sector should increase its design in response to changes in the market, the bottlenecks are many. The lack of change is not due to the weaver not being amenable to change, as is bandied. Rather, it is due to unwillingness of the investor to take risks and provide incentive to weavers for effecting the change. This apart, government has been providing substantial grants to the National Institute of Fashion Technology (NIFT) to provide design support to handloom cooperatives, but nothing much has come of it.

19. *Impact of National Textile policy:* Protection for handloom against unequal competition from mills and power looms has previously been the cornerstone of our textile policy. This has been knocked out and with it any possibility of saving the handloom industry, with all its significance for rural employment. Not only all capacity restrictions have been withdrawn on mills and power looms but all conceivable financial, fiscal and other assistance has been offered to enable them to occupy the market rapidly, leaving little space for the handlooms except for some controlled space."

20. *Failures in implementation of government schemes:* Lack of information to weavers regarding various Government policies and schemes under implementation, is a significant cause for the dwindling fortunes of the weaver community. Sometimes, the implementing agencies and the concerned Governments Departments may not possess complete information, resulting in critical gaps in implementation. a. Failed in policy implementation The two main measures in the national textile policy meant to protect the handloom sector are 1) The reservation of a number of products exclusively for handlooms, and 2) the obligation on spinning mills that 50% of the yarn produced should be hank yarn meant for handlooms. Both policies are poorly implemented. The Hank Yarn Obligation Order is also poorly enforced. Although 50% of the yarn production should be hank yarn, in reality it is only half of this. Moreover, a part of the hank yarn is delivered to the power looms and rewound. There is also a mismatch between the delivered hank yarn and the types that are required by handlooms. Since 1991, yarn is also increasingly exported. More than 85% of this yarn export is of the hank yarn type.



21. *Research needs:*

Extensive research into technological and organizational aspects of the handloom industry is necessary. Rarely have the research needs of the handloom industry been pursued systematically. Research institutes undertaking technical research into each stage of the weaving process, including pre-loom processes are required, since it is in these early stages that the need for technical improvement is most keenly felt. Research and documentation of designs as well as of existing markets also need to be undertaken

II. Schemes implanted by both state and central governments:

Handlooms form a precious part of the generational legacy and shows the richness and diversity of our country and the artistry of the weavers. It is virtually impossible for any industry to remain relevant for centuries but the handloom industry in India has been surviving since time immemorial. It is popularly believed that this industry has survived due to the monetary and regulatory interventions of the both state and central government.

I. Central Schemes

1. Revival, Reform and Restructuring (RRR) Package

The Revival, Reform and Restructuring (RRR) Package for Handloom sector announced by Government of India in November, 2011, as a new centrally sponsored plan scheme with a total outlay of Rs. 3884 crore. The implementing agency is

NABARD, loan waiver and Recapitalization Assistance to viable & potentially viable Apex WCS & Primary WCS and Loan Waiver to Individual Weavers, SHGs, JLGs and Master Weavers by all Banks. Share of Government of India & Government of AP 75: 25 (Apex societies), 80: 20 (Primary societies / Individual Weavers / SHGs, etc.)

Relief provided under the scheme:

- * Repayment of 100% of principal and 25% interest as on date of loan becoming NPA which is overdue as on 31.3.2010 and 75% Overdue interest and 100% Penal interest, if any, to be written off by the Banks.
- * Waiver of overdue loans of Individual Weavers (IWs) from Banks up to Rs. 50,000 per individual.
- * Strengthening of PWCS by Capacity Building, Computerization, and Technical up gradation, etc.
- * Interest Subvention at 3% to all Banks on fresh loans.



* Credit Guarantee to fresh finance (to be implemented by Credit Guarantee Trust for Micro & Small Enterprises of SIDBI) [Guarantee fee @1% and Annual Service fee @0.5% to be borne by Govt. of India].

Table: PWCS claims approved by SIMRC(March 2015)

Source: Directorate of Handlooms and Textiles, Hyderabad.

Table 1.1 presents data related to claims approved by state and district level monitoring and review committee (SIMRC) towards primary weavers cooperative societies (PWCS) loans to the various districts in the state.

Sl. No.	Name of the Dist.	No. of PWC S	No. of members	NDR & Recapitalization Assistance		
				Govt. of India Share	State Govt. Share	Total
1.	Srikakulam	33	6793	10198224	2549555	11899957
2.	Vizianagaram	9	1770	6039494	1508898	7237693
3.	Visakhapatnam	3	916	2303915	575979	2879894
4.	East Godavari	39	12913	58668510	14796157	123359877
5.	West Godavari	15	3578	5374300	1343569	6086053
6.	Krishna	12	2234	1153958	288490	1267143
7.	Guntur	40	9120	46141035	11963283	48892201
8.	Prakasam	31	9083	3152134	1740141	4506204
9.	Nellore	23	4062	1422222	1189665	2611887
10.	Chittoor	21	2037	3668044	5920319	9430277
11.	Kadapa	161	19288	275457229	53141728	302499836
12.	Ananthapur	85	9613	150971280	37736819	158513843
13.	Kurnool	17	2693	55327658	13831913	69095955
Total		489	84100	619878003	146586515	748280820

Table: Individual loans approved SIMRC (March 2015)



Sl. No.	Name of the Dist.	No. of Accounts	Overdue loans recommended by SIMRC		
			Govt. of India share	State Govt. share	Total
1	2	3	4	5	6
1.	Srikakulam	394	2930736	73269	3004005
2.	Vizianagaram	66	408668	102165	510833
3.	Visakhapatnam	120	1815187	453801	2268988
4.	East Godavari	560	9231416	2307859	11539275
5.	West Godavari	41	411010	102752	513762
6.	Krishna	450	6040058	1509997	7550055
7.	Prakasam	116	1462923	365738	1828661
8.	Nellore	66	1057478	264373	1321851
9.	Chittoor	722	14796723	3699184	18495907
10.	Guntur	162	4332495	1083124	5415619
11.	Kadapa	4322	61127067	15281751	76408818
12.	Kurnool	51	1106348	276587	1382935
13.	Ananthapur	668	11287948	2821985	14109933
Total		7738	116008057	28342585	144350642

Source: Directorate of Handlooms and Textiles, Hyderabad

Table 1.2 depicts data related to claims approved by state and district level monitoring and review committee (SIMRC) towards individual loans to the various districts in the state.

2. Comprehensive Financial Package to Handloom Sector

New Centrally Sponsored Scheme implemented from the Year 2011-12. It includes:

a. *Weaver's Credit Cards (WCC)*: The objective of this scheme is to provide adequate and timely assistance from the Banking Institutions for investment needs as well as for working capital. Weavers' Credit Card will be issued for an upper limit of up to Rs.2.00 lakh for Individual Weavers with the expected average off take in the range of Rs.30, 000 to 50,000 per Card. But the amount enhanced from Rs.50, 000/- to



60,000/- for the year 2014 – 15. All Weavers and Ancillary Workers are eligible to avail this scheme. The beneficiaries under the Scheme will be issued with a Photo Weaver Credit Card (WCC) for identification and indicating sanctioned limit and validity period of credit facility. The Credit Card would normally be valid for 3 years subject to an annual review by the Bank.

b. *Interest subsidy:* Rate of Interest 6 percent for period of 3 years and Interest Subvention will be capped at 7 percent. The Interest Subvention is for 3 annual cycles from the date of first disbursal. Interest Subvention will not be available after the date on which a loan becomes NPA, if any. Funds will be placed with NABARD for the same.

c. *Credit Guarantee:* The credit guarantee fund trust for micro and small enterprises (CGTMSE) provides 85 percent guarantee cover to credit facilities including term loan and working capital facilities sanctioned by its member lending institutions to eligible units in the Micro and Small Enterprises Sector including Handloom Sector.

d. *Margin Money:* Government of India will provide margin money Rs. 10,000 per Weaver to the Bank and balance if any, will be borne by the weaver. Normally no margin money will be required for limits up to Rs.25, 000.

e. *Ten percent subsidy on Hank yarn under Mill Gate Price Scheme:* The Scheme was introduced in 1992-93 with the objective of providing all types of yarn to the handloom weavers' organizations at the mill gate prices. National Handloom Development Corporation (NHDC), a Government of India undertaking is the only agency authorized to implement the scheme. Ten percent Price Subsidy on the yarn supplied by the NHDC and agencies during the year. The Yarn Depot Managers can avail benefits of reimbursement of Transportation Charges of 2.50 percent and Depot Maintenance Charges of 2.50 percent from National Handloom Development Corporation (NHDC). The scheme also extended to SHGs, Weaver Entrepreneurs and Individual Weavers. The Implementing Agency is NHDC. Target given to the Andhra Pradesh State under the scheme is 75, 600 out of this 27,447 Yarn Pass books have been issued by the NHDC, Hyderabad.

District wise information about yarn pass books issued is presented in the table 1.3 it can be observed that Ananthapur district occupied first place in view of yarn pass books issued with 14,246 followed by Prakasam and Guntur districts.

Table: District wise position of issue of Yarn Pass

Sl. No.	Name of the Dist.	Issued
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1.	Srikakulam	697
2.	Vizianagaram	232
3.	Visakhapatnam	328
4.	East Godavari	1775
5.	West Godavari	152
6.	Krishna	1590
7.	Guntur	2445
8.	Prakasam	2755
9.	Nellore	788
10.	Chittoor	1240
11.	Kadapa	415
12.	Ananthapur	14255
13.	Kurnool	835
	Total	27507

Source: Directorate of Handlooms and Textiles, Hyderabad

Supply of Hank Yarn in the state

Government of India launched Mill Gate Price Scheme to make available all types of yarn at Mill Gate Price to eligible Handloom Weavers so as to facilitate regular supply of basic raw material (Yarn) to the Handloom Sector and to help utilize the full employment potential of the sector. All APEX Organizations, Primary Handloom Weavers Cooperative Societies and Handloom Development Centers under IHDS Clusters are eligible to avail the benefit. National Handloom Development Corporation Ltd., (NHDC) is the Implementing Agency.

Benefits under the scheme

Transport Charges at 2.5 percent is being provided to agencies on the value of Yarn purchases or actual transport charges whichever is less. Depot Maintenance Charges at 2.5 percent is being provided to the agencies on the value of yarn purchased. NHDC has sanctioned (130) yarn depots under Mill Gate Price Scheme as on 31.03.2013.

3. **Integrated Handloom Development Scheme (IHDS):** The DCH, New Delhi have introduced Integrated Handloom Development Scheme (IHDS) in 2007-



08. The Scheme has been implemented during XI Plan (2007-08 to 2011-12) and will be implemented. Objective of the scheme is focusing on formation of Handloom Weavers Group as a visible entity; develop the Handloom Weavers Groups to become self-sustainable; Inclusive approach to cover weavers both Cooperative and Outside Co-operative Fold; Skill Up-gradation of Handloom Weavers/ Workers to produce diversified products with improved quality to meet the market requirements.

4. Integrated Handloom Cluster Development Scheme (IHCDS): Two Clusters i.e. Madhavaram in Kadapa and Chirala in Prakasam Districts have been implemented through APCO with an Outlay of Rs.2.00 Crore per Cluster under Integrated Handloom Cluster Development (IHCD) Scheme with the financial assistance sanctioned by Govt. of India.

5. Comprehensive Handloom Development Scheme (CHDS): Government of India has introduced a new scheme i.e. Comprehensive Handloom Development Scheme (CHDS) which is one of the components of National Handloom Development Programme (NHDP) for its implementation during the 12th Plan. The scheme has been formulated by merging the components of three schemes namely Integrated Handlooms Development Scheme (IHDS), Marketing and Export Promotion Scheme (MEPS) and Diversified Handloom Development Scheme (DHDS) implemented during XI Five year Plan, with an objective of integrated and holistic development of the Handloom Sector. This includes subcomponents 1) Cluster Development Program, 2) Handloom Marketing Assistance, 3) Development and strengthening of the Handloom Institution, 4) Handloom Census, 5) Implementing Innovative Ideas and 6) Publicity, Advertisement, Monitoring, training and evaluation of the scheme.

A. Cluster Development Program: The following components are included under the scheme

- i. *Marketing Incentive:* For the purpose of MI claim, Handloom Mark is compulsory i.e. the societies selling their products should necessarily use handloom mark. The MI would be given on the sale of handloom products, using handloom mark only. The societies will purchase the yarn from NHDC. For buying yarn from open market, the societies will need NOC from NHDC.



- ii. *Consolidation of Clusters*: Consolidation refers to filling the gaps in the clusters taken up during the tenth and eleventh Plan so that they sustain after the Government exit.
- iii. *New Handloom Clusters*: Under the Scheme, new handloom clusters, preferably in the areas which are not covered so far will be taken up.
- iv. *Definition and Geographical area of cluster*: Cluster is defined as a geographical area having concentration of handlooms. These handlooms could be located in close proximity in two adjoining villages, blocks, districts etc.
- v. *New Group approach projects*: Handloom weavers, who are not covered by clusters will be benefitted under the Group Approach Projects, which will be implemented in a project mode for development of handloom weavers in a contiguous geographical area, which have similar production characteristics. A group will have 10-50 weavers. Average financial assistance per beneficiary ranging from Rs.10, 000to Rs.30, 000. Duration of implementation of the group approach project will be 2 years.
- vi. *Comprehensive mapping of the infrastructure requirement of handloom clusters / pockets*: To prepare comprehensive plan for infrastructure development in handloom clusters/pockets of India, an independent agency will be engaged to carry out comprehensive mapping of infrastructure gaps/requirement in the handloom clusters/pockets so that phase-wise development/ consolidation work in clusters can be taken up.

Conclusion

Despite several measures taken by the government by the way of institutional support and direct financial assistance to the handloom weavers, they are suffering miserably due to myriad problems and are sustaining continuous losses. At present, most of the weavers are living below the poverty line. The main problems being faced by them are unemployment and mounting debts, along the other problems faced by the handloom industry. The crisis in the industry became alarming and it had reached to such a stage that some weavers committed suicides, whereas some weavers leaving their artistic weaving and migrate to other occupations.

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**AWARENESS LEVEL AMONG THE RESPONDENT INFORMATION
SEEKERS (CITIZONS) - ON IMPLEMENTATION OF RIGHT TO INFORMATION
ACT (RTI), 2005:**

*** MOHANA RAO.K ** DR.V.VENKATESWARLU**



Abstract

The purpose of the present study was to analyze the awareness level among information Seekers on Right to Information Act (RTI) in Guntur district of Andhra Pradesh. To achieve the purpose of the study, 300 information Seekers respondents were randomly selected as sample by using multi stage random sampling. For this Questionnaire design was carried out as research design in the study. The Interview Schedule focuses on the primary Information which are related to the Seekers such as who seeking information under RTI Act. The appropriate statistical analysis was carried with the help of using popular statistical package SPSS. The results of the study indicate that the respondents have adequate awareness in RTI Act. This result of the study will be relevant and significant.

INTRODUCTION

Government of India have made The **Right to Information Act (RTI)** -2005 "to provide for right to information for citizens" replacing the erstwhile Freedom of information Act, 2002. The Act applies to all States and Union Territories of India except Jammu & Kashmir. According to the Act, any citizen may ask for information from a "public authority" (a body of Government or "instrumentality of State") which is mandated to reply expeditiously or within thirty days. The Act also mandates every public authority to computerize their records for wider dissemination of information so that the citizens need minimum recourse to request for information formally. This law has been passed by Parliament on 15 June 2005 and came into force on 12 October 2005. Information disclosure in India was restricted by the Official Secrets Act 1923 and various other special laws, which the new RTI Act relaxes. It codifies a fundamental right of citizens.

The main aim of the Right to Information Act is to empower the citizens, promote transparency and accountability in the working of the Government, contain corruption, and make our democracy work for the people in real sense. It is needless to say that an informed citizen is better equipped to keep necessary vigil on the instruments of governance and make the government more accountable to the governed. The Act is a big step towards making the citizens informed about the activities of the Government.

The Oxford Dictionary defines information "Facts provided or learned about something or someone". The word "information" has its origin from Middle



English also in the sense 'formation of the mind, teaching', via Old French from Latin *information* (*n-*), from the verb *informare*.

The right to information has been recognized as a fundamental human right, intimately linked to respect the inherent dignity of all human beings. The right to information is also a crucial underpinning of participatory democracy –ARTICLE 19 has described information as "the oxygen of democracy" – for without information citizens cannot possibly make informed electoral choices or participate in decision-making processes. The right to information is also essential to accountability and good governance; secrecy is a breeding ground for corruption, abuse of power and mismanagement. No government can now seriously deny that the public has a right to information or that fundamental principles of democracy and accountability demand that public bodies operate in a transparent fashion.

Origin of the RTI Act

The Right to Information has not come on a platter and there have been many activists whose continuous struggle and efforts and movements have brought about this change. The famous Mazdoor Kissan Shakti Sanghathan movement of Rajasthan in May 1990 led by Smt. Aruna Roy or the attempts of Shri. Harsh Mandar the then Divisional Commissioner of Bilaspur (M.P) in 1996 to throw open the registers of Employment Exchange and the records of public distribution system to the citizens, the agitation led by Shri. Anna Hazare in Maharashtra in 2001 as well as the agitation by an NGO in a small place like Bhilangana blocks in Tehri Gadhwal are other examples. The intervention by Supreme Court brought about the by Shri. H.D. Shouri about the freedom of information bill in 2002 also deserves mention. Some of the State like Tamilnadu, Goa, Rajasthan, Maharashtra, Delhi, Madhya Pradesh, Assam and J&K had their own Right to Information Acts prior to National Act in 2005.

Mazdoor Kisan Shakti Sangathan (MKSS), set-up in 1990, as a grass-root organization to work for examining, evaluation and diagnosing socio-economic programmes through the interaction of Bureaucracy and people in Rajasthan.

This led to the emergence of institutions meant for public hearing called Jan Sunwais. This institution became the focal point to hear the public on important public issues which exposed corrupt practices and wrong priorities in Panchayats. The Jan Sunwais had chain effects, i.e. people's participation became a reality and this led them to audit the activities of Panchayats. Its first meeting took place at



KOT Kirana on the 2nd of December, 1994. Jan Sunwais concentrated to ensure transparency, responsiveness, social audit and redressal of grievances. Kuldip Nayar in Hindu (January 18, 1997) rightly observed: "I must admit I had never imagined the ramifications of the right to information. I could not imagine the new grounds which the MKSS has broken in Rajasthan. They have exercised the right to have free access to muster registers, muster rolls, account books and vouchers of the government funds spent on public work. It is not an easy way through the thicket of rules and regulations of sanction and secrecy".

OBJECTIVES OF THE STUDY

The main objectives of the study have been carried out with the following Objectives:

1. To study the Socio-economic profile of the respondents in Guntur District.
2. To ascertain the level of awareness among the respondent information seekers and the Officers with regard to RTI.

Statement of the Problem

Until 2005, an ordinary citizen had no access to information held by a public authority. Even in matters affecting legal entitlements for such subsidized services as food for work, wage employment, basic education and health care etc; it was not easy to seek the details of decision making process that affected or harmed. Without access to relevant information, it was not possible for a common man to participate in a debate on political and economic options or choices available to him/her for realizing socio-economic aspirations.

The Constitution of India has guaranteed (u/s 19) the freedom of expression and speech. Even then a citizen had no legal right to know about the details of public policies and expenditures. And, therefore, it was not possible for a common man to observe and scrutinize the public actions with a view to providing feedback for rectifying the deficiencies in policy planning and the execution of programmes.

RESEARCH METHODOLOGY

The research methodology of the present study and it is the backbone of research activity. Multi-stage Random Sampling Method was adopted in the present study. The study concentrated on the Government departments where the RTI Act has been implemented. The responses of 300 Information Seekers citizen respondents used to understand the respondents perceptions about functioning of



Right to Information Act and their reaction to this important legislation. A total of 30 information providers namely Public Information Officers (PIOs) and Assistant Public Information Officers (APIOs) were selected from 5 departments from each mandal. 15 department's information from three mandals enabled the researcher to process and learns from the administrative angle.

For selection of the respondents, a **three step wise process** was used to draw the sample respondents of information seekers. In the First stage, 3 mandals were selected at the rate of one mandal per one Revenue division. In the second stage, 5 departments which are very prominent and also important among all other departments were selected. While selecting the departments, the number of transactions and also frequent interface between officials and public was also kept in mind. In the third stage, a total of 1948 applicant's names registered under RTI Act in the register for information covering five departments in three mandals during the period 2006 to 2012 were enrolled. Among these, 15.40 respondent applicants were selected from each department covering five departments in a mandal. Therefore a total of 15 departments from all three mandals covered; a total of 300 respondents were selected (Information seekers) by using stratified random sample technique.

MAJOR FINDINGS

- ❖ The major findings of the study are revealed that the majority (64.7 %) of information seeker respondents who are applied for information under RTI act were found to be residing in urban areas while 35.3 percent of the respondents residing in Rural area.
- ❖ Majority of the respondents (77.7%) were found to be males where as remaining 22.3% of the respondents were females. It is observed that there are more males than females enrolled for information under RTI Act.
- ❖ Majority (49.7 %) of the respondents were found to belong to the OC community followed by BC 25.3%, SC 23.0 % whereas only 2% of the respondents were observed as others.
- ❖ The applicants under the study, age ranges between 34 and 65 years. The average mean age is found to be 45.05 and standard deviation is 7.00120.
- ❖ As regards the education 77 percent of the respondents are mostly graduates along with arts group respondents and they are enrolled for information under RTI.



- ❖ Awareness about RTI, it is clear that 61.3 percent of the citizens came to know about RTI Act from the print media. Whereas 17 percent citizens came to know about RTI Act from the electronic media i.e. TV, Internet etc. While 21.7% of the respondents come to know by peer Group and NGOs.
- ❖ Majority (51.5%) of the respondent citizens revealed that they were aware about the some of the issues relating to RTI Act whereas 20.1% and 28.4% of the respondents expressed that can't say and not aware of RTI Act respectively.

CONCLUSION

With the advent of the Right to Information Act, citizens have found a tool to bring in transparency and accountability at all levels of governance. In particular, the Right to Information Act has a much higher impact on the quality of life of the poor and marginalized section of the society. However, the power of the Act is still to be fully realized. The citizens, government, media and civil society organizations need to do a lot to attain the intended objective of the Act and to address various issues and constraints in accessing the information under the Act. Right to Information Act has adequate teeth to bring in transparency and reduce corruption. At the same time it accepted that the Act has not yet reached the stage of implementation which was envisioned. However, it is still a matter of pride that we have given to ourselves, a tool which has the potential to usher in transparency, and reduce corruption. While the awareness of the importance of transparency has indeed increased manifold, infrastructure needs to be built around it to allow it to work better. At the same time, the key to increasing accountability of public authorities lies in bringing about attitudinal changes – which is something that takes time.

The Right to Information Act of India clearly states in its very preamble, “democracy requires an informed citizenry and transparency of information which are vital to its functioning and also to contain corruption and to hold governments and their instrumentalities accountable to the governed.” Without information being made available to the people, there can be no democracy. A short experience of the implementation of the Act reveals that government machinery is not sincere and thus avoids providing correct information because of the fear of being exposed. Citizens alone feel handicapped in approaching the Information Commissions as they have no faith in these machines. Most of the persons working in these



commissions are those who themselves in their service career never worked for the poor. Today's state of affairs is because of their being in administration. We have to have people on these commissions who have proved their worth in different walk of life. Citizens are not organized so as to put pressure to get information for the benefit of society.

The right to access to information is intended to promote peoples participation and improve the quality of life of the people especially the poor and disadvantaged group. The administration would be careful to make optimum use of allocated resources otherwise they may have to face action if they are found guilty through the information asked by the people. The right to information is essential and basic for effective functioning of democracy. Today's plutocracy would change and usher real democracy in theory and practice as it would promote transparency, responsiveness and good governance. The functioning of government would become a partnership between government and people wherein people would enjoy equal status with the government. It will break the vicious circle of secrecy wherein vested interests enjoy the fruits of development causing political instability and concentration of wealth.

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**A STUDY OF THE LEVEL OF ASPIRATIONS AMONG THE
ADOLESCENTS (+2 STUDENTS)**

*** DR.NALAMOTU VENKATESWARLU**

Abstract

The present study was undertaken to study the level of aspiration of adolescent in relation to gender, locale and stream. The study was conducted on a sample of 200 students (100 boys and 100 girls) of +2level students randomly selected from rural and urban schools from science and arts stream of Dharmapuri District in Tamil Nadu. To test the level of aspiration, Level of Aspiration Measure Developed by Dr. Mahesh Bhargava and Late Prof. M.A. Shah was administered. The



findings of the study revealed that no significant difference was found in the level of aspiration of adolescent boys and girls but significant difference was found in the level of aspiration of rural and urban adolescents. The study further showed that no significant difference was found in the level of aspiration of science and arts stream adolescents. It is suggested that teachers should develop a positive attitude, encouragement and sense of vision among the adolescents.

Key Words: Aspiration, Adolescents, Gender, Locale, Stream

The age of Enlightenment, the age of reason and the age of progress have given place to the age of anxiety. Economic recessions, racial prejudices, population explosion, terrorism, nuclear war and acid rain - all these are sufficient to keep humanity in a state of perpetual insecurity and anxiety. It is harbinger to the prosperity of humanity. So our educational system must change its goals, objectives, and strategies according to the new patterns of globalized context. It should provide freedom, promote new technological knowledge, dignity, and ensure liberation of mind of the individual. While people of all ages aspire for something, aspirations are especially strong during the senior secondary stage. Typically adolescence is a time of idealism and romanticism. It is a time of dreaming about the future when the adolescent aspires to reach the moon and confidentially expects to do so. On the other hand similarly adolescence is a complex and often difficult period in development both for adolescents and for their families. Because of rapid physical, physiological and cognitive changes, and by an accelerating succession of urgent social demands, adolescents face formidable challenges in the essential task of deciding who they are, what they are going to be, and how they are going to get these. Impulsivity, misbehaving, ill mannerism, lying, disinterest in studies, disobedience, high in attentiveness, and argumentation, etc. are some problem behaviour characteristics among adolescents. Aspiration means the goal the individual sets for himself in a task which has intense personal significance for him or in which ego is involved. The dictionary meaning of the word aspiration is "to desire eagerly to a certain higher goal and to lower up". Webster's Third International Dictionary defined (1976) aspiration is strong desire fore realization (as an ambition, idea or accomplishment). Backer (1987) referred level of aspiration as individual strives for a particular goal or level of achievement. Aspirations are strong desires to reach something high or great. Young people's aspirations guide the students learn in their future.



Aspiration reflects individuals' ideas of their possible selves, what they would like to become, what they might become, and what they do not wish to become. Realizing aspirations requires the investment of time, energy, and resources - both from the young person and from others. Trusty and Niles (2004) found that career aspirations have a significant positive relationship with students' achievement and that higher expectations lead to higher educational and occupational attainment. Sharma, Kaushik (2008) investigated level of aspirations and home conditions of distant learners in the context of their sex. Finding revealed that the male distant learners have high level of aspiration as compared to female distant learners. Female distant learners have better home conditions as compared to male distant learners.

Adolescence is the period of career selection. The child has to make decision about the subjects he/she wants to study. In the present era of globalization, there is fierce competition in every sphere of life. On academic side, there is no place anywhere for the average and below average students. Excellence in the academic achievement becomes the pre requisite for each career what so ever it may be. Level of aspiration plays an important role in moulding child's character, personality and career selection. Adolescents aspire for those careers which hold high status in the society. They may or may not have the capabilities of doing it. Parental and peer pressures too help in raising the level of aspiration. This in turn prompts the adolescents to mould their ways of studying to meet the target they have set. Aspirations are the pool of individual constructed alternative dreams, hopes and desires for one's future and continually modified by both internal and external influence. When adjusted to reflect and conform to individual and social realities, aspirations become goals and serve as motivation for behaviour designed to reach those goals. It is felt that boys have higher aspiration than the girls. It is also felt that urban students have higher degree of aspiration, than the rural students. All the conclusions lack adequate scientific evidence higher to accept or to reject. No level of aspiration can help unless consistent and persistent efforts are done to reach the target. The present study intends to investigate this angle and will go a long way to study the level of aspiration in relation to gender, locale and stream.

Objectives



1. To study the difference between the level of aspiration of adolescent boys and girls.
2. To study the difference between the level of aspiration of rural and urban adolescents.
3. To study the difference between the level of aspiration of science and arts stream adolescents.

Sample

The study was conducted on 200 students (100 boys and 100 girls) of +2 level students randomly selected from rural and urban senior secondary school students from science and arts stream of Dharmapuri District in Tamil Nadu.

Measures

Level of Aspiration Measure Developed by Dr. Mahesh Bhargava and Late Prof. M.A. Shah.

Statistical Techniques

Mean, SD and t-test were employed to find the difference in level of aspiration of different categories of samples like boys, girls, rural and urban, science and arts students.

Results and Discussion

Table 1: Difference between level of aspiration of adolescent boys and girls

Category	No. of students	Mean	SD	t-ratio
Boys	100	83.45	20.67	1.55
Girls	100	78.03	25.98	

Table 1 the statistical findings revealed that the mean score of boys is 83.45 with S.D. 20.67 and mean score of girls is 78.3 with S.D. 25.99. the mean score of boys students is higher than the mean score of girls students. The t-value 1.55 has been found to be not statistically significantly. Therefore the hypothesis that there is significant difference between the level of aspiration of adolescent boys and girls is rejected. The reason may be due to the fact that these days male and females are equally career oriented parents are provided equally opportunities of education both for boys and girls for their career advancement. So it is natural that the level of aspiration of girls is almost equal to the boys in the present study.

Table 2: Difference between level of aspiration of rural and urban adolescents

Category	No. of students	Mean	SD	t-ratio
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Rural	100	70.51	26.66	9.068**
Urban	100	94.89	0.71	

**Significant at 0.01 level

Table 2 shows that the mean score of level of aspiration of rural students is 70.51 with S.D. as 26.66 and mean score of urban students is 94.89 with S.D. as 0.71. The mean score of level of aspiration of urban is higher than the mean score of level of aspiration of rural students. The t-ratio is 9.068 which is significant at 0.01 level. So it is found that level of aspiration of urban students is higher than level of aspiration of rural students. Hence the hypothesis that there is significant difference between level of aspiration of rural and urban adolescents is accepted. Reasons for the result may be due the fact that parental ambitions influence the level of aspiration of the children. In cities parents are educated and they always expect more from their children than the rural parents. Moreover, the educational environment is a good contributing factor in this regard. The better facilities for education like good schools, excellent coaching centers, well equipped libraries supported by latest information technology and competent teachers prompt them to have higher level of aspiration.

Table 3 :Difference between level of aspiration of science and arts stream adolescents

Category	No. of students	Mean	SD	t-ratio
Science	100	82.7	22.93	.072
Arts	100	80.35	23.11	

In table 3 the statistical findings revealed that the mean score of science students is 82.7 with S.D. as 22.93 and mean score of arts students is 80.35 with S.D. as 23.11. The mean score of science students is higher than the mean score of arts students. The t-ratio is 0.72 which is not found to be significant. Therefore the hypothesis that there is significant difference between the level of aspiration science and arts stream adolescents is rejected. The reasons may be due to the fact that not only science stream students are goal oriented but, Arts students are also goal oriented. Arts stream students have many opportunities for their career advancement. These days there are various type of competitions in which arts stream students can compete. So they aspire towards their destination and they have almost equal level of aspiration of science stream students.



Conclusions

The study revealed that there is no significant difference between the level of aspiration of adolescent boys and girls. Urban adolescents have higher level of aspirations than their rural counterparts. There is significant difference between the level of aspiration of science and arts stream adolescents.

Educational Implications of the study

The findings of the study are significantly useful for the teachers, parents, policy makers and society at large. They will be able to set appropriate goals for the students studying in rural areas properly integrating child's capabilities with the aspiration and plan properly for meeting those targets. Teacher should motivate parents to promote the development of their children and should create an environment which stimulates higher aspirations. Parents have to promote their children aspirations to a high level, through proper support and care. The educational process should be aimed at developing ambition, dreams, goals, expectations, and aspirations among children. This can be achieved among children. This can be achieved by acquainting teachers, parents, policymakers, and curriculum designers, with the real meaning of 'aspirations', and the ways and means of developing and nurturing aspiration activities.

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GROWTH AND PERFORMANCE OF TEXTILE INDUSTRY IN INDIA-AN OVERVIEW

** DR. M. SASI BHUSHAN*

India's textiles sector is one of the oldest industries in Indian economy dating back several centuries. Even today, textiles sector is one of the largest contributors to India's exports with approximately 11 per cent of total exports. The textile industry is also labor intensive and is one of the largest employers. The textile industry has two broad segments. First, the unorganized sector consists of handloom, handicrafts and sericulture, which are operated on a small scale and through traditional tools and methods. The second is the organized sector consisting of spinning, apparel and garments segment which apply modern machinery and techniques such as economies of scale. The ambiguity was not



strikingly reflected in the textile policy. The textile policy attempted to promote mills and handlooms simultaneously and consequently, ended up in contributing to sickness of mills and decimation of handlooms. A third sector, namely power looms, came up to push both sectors on the back foot and ran away with all incremental demand of textiles. It can be debated how far the ascendancy of power looms was policy induced or an outcome of gradual development of a different pattern of industrial organizations. This paper highlights the growth and prospects of textile industry in India

Key words: Ambiguity, Economy, Export, Growth, Policy

Introduction

The textile industry employs about 40 million workers and 60 million indirectly. India's overall textile exports during FY 2015-16 stood at US\$ 40 billion. The Indian textiles industry is extremely varied, with the hand-spun and hand-woven textiles sectors at one end of the spectrum, while the capital intensive sophisticated mills sector at the other end of the spectrum. The decentralized power looms/ hosiery and knitting sector form the largest component of the textiles sector. The close linkage of the textile industry to agriculture (for raw materials such as cotton) and the ancient culture and traditions of the country in terms of textiles make the Indian textiles sector unique in comparison to the industries of other countries. The Indian textile industry has the capacity to produce a wide variety of products suitable to different market segments, both within India and across the world.

The earliest evidence of weaving comes from impressions of textiles and basketry and nets on little pieces of hard clay, dating from 27,000 years ago and found in Dolni Vestonice in the Czech Republic. The development of textile and clothing manufacture in prehistory has been the subject of a number of scholarly studies since the late 20th century. These sources have helped to provide a coherent history of these prehistoric developments. Evidence suggests that humans may have begun wearing clothing as far back as 100,000 to 500,000 years ago.

Historical perspective of Textile Industry in India

The record of ancient and medieval Indian textiles exists mostly in literature and sculpture. There is archaeological evidence of a cotton textile industry at Mohenjo-Daro in the Indus Valley around 3000 B.C and a few fragments survive from much later periods. Most of the extant textiles are dated after the seventeenth century, because the monsoon climate has been very destructive to



early specimens. The Greeks with Alexander the Great wrote of the fine flowered muslins and robes embroidered in gold they had seen in India. They may also have seen the cotton fiber that grew on trees.

Indian textiles were more important to the Dutch and the English than to the Portuguese. The Dutch East India Company was chartered in 1597, the East India Company in 1600. Their ships went first to India with bullion to exchange for the cotton textiles that could be bartered for spices in the Malay Archipelago. Eventually, the Dutch gained a monopoly in Indonesia, with trade centered in Java, and the English withdrew to India to establish trading stations known as "factories." One of the intentions of the East India Company was to sell English woollens in Asia, but broadcloth was never more than a novelty in India. By 1649 the British were sending chintz and cheap cotton calico to England. Much was for re export to America, the Near East, West Africa, and the slave plantations in the West Indies.

A four-cornered trade developed. The East India Company shipped calicos to London where they were sold to the Royal Africa Company. The latter shipped them in turn to West Africa as *guinea-cloth* to be bartered for people. These slaves, and any remaining cloth, were shipped to the West Indies and exchanged for sugar, cotton, and tobacco-all cargoes bound back for England.

Methodology

This paper was fully based on secondary sources of data. The secondary data have been collected from various annual reports of Ministry of Textiles, Government of India, Foreign Trade Statistics of India, Journal, Magazines and Websites. This paper covers a period of 10 years from 2004 to 2014. Percentage and growth rate have been used to evaluate the production, consumption and exports of textiles products in India.

Overview of Textile Industry in India:

The Indian textile industry is one the largest and oldest sectors in the country and among the most important in the economy in terms of output, investment and employment. The sector employs nearly 35 million people and after agriculture, is the second-highest employer in the country. Its importance is underlined by the fact that it accounts for around 4% of Gross Domestic Product, 14% of industrial



production, 9% of excise collections, 18% of employment in the industrial sector, and 16% of the country's total exports earnings. With direct linkages to the rural economy and the agriculture sector, it has been estimated that one of every six households in the country depends on this sector, either directly or indirectly, for its livelihood. A strong raw material production base, a vast pool of skilled and unskilled personnel, cheap labour, good export potential and low import content are some of the salient features of the Indian textile industry. This is a traditional, robust, well-established industry, enjoying considerable demand in the domestic as well as global markets.

Cotton textiles continue to form the predominant base of the Indian textile industry, though other types of fabric have gained share in recent years. In 1995-96, the share of cotton and manmade fabric was 60% and 27% respectively. More recently, cotton fabrics accounted for 46% of the total fabric produced in 2005-06, while man-made fibers held a share of 41%. This represents a clear shift in consumer preferences towards man-made fabric.

Table 1: Production Performance of Textiles Industry in India

(Million Kgs)

Year	Cotton	Man-made	Silk	Wool	Jute
2004-05	4131 (100)	2132 (100)	16.50 (100)	44.6 (100)	1746 (100)
2005-06	4097 (99.18)	2147 (100.70)	17.30 (104.5)	44.9 (100.6 7)	1843 (105.50)
2006-07	4760 (115.23)	2510 (117.72)	18.50 (112.12)	45.2 (101.3 4)	1942 (111.22)
2007-08	5219 (126.34)	2754 (129.17)	18.30 (110.91)	43.9 (98.43)	1935 (110.82)
2008-09	4930 (119.34)	2483 (116.46)	18.40 (111.51)	42.8 (95.96)	1763 (100.97)
2009-10	5185 (125.51)	2791 (130.90)	19.70 (119.40)	43.10 (96.63)	2010 (115.12)



2010-11	5763 (139.51)	2834 (132.92)	20.40 (123.63)	43.00 (96.41)	1805 (103.38)
2011-12	6001 (145.27)	2697 (126.50)	23.10 (140.00)	44.40 (95.98)	1967 (112.60)
2012-13	6205 (150.21)	2634 (123.54)	23.10 (140.00)	44.40 (95.98)	1967 (112.6)
2013-14	6630 (160.49)	2601 (121.99)	23.10 (140.00)	44.4 (95.98)	1967 (112.6)

Source: Annual Reports of Ministry of Textiles (from 2004-05 to 2013-14)

Table 1, shows the variety wise production performance of textile industry in India. In this concern, cotton production was showing increasing trend from number 4131 million kgs in 2004-05 to number 6630million kgs in 2013-14, except the year 2005-06 and 2008-09. The growth rate of the cotton production was 160 percent during the study period. Under the manmade production was increased from 2132million kgs in 2004-05 to 2834 millon kgs in 2010-11. In the subsequent years, it has decreased to 2601 million kgs in 2013-14. The growth rate of the manmade production was 122 percent during the decade. The silk production was increased slowly from 16.5 million kgs in 2004-05 to 23.1 million kgs in 2013-14. No changes in the production performance of silk products during the last three years of the study period. The growth rate of the silk production was 140 percent. The wool and jute production was showing fluctuating trend during the whole study periods. The wool production was decreased from 44.6 million kegs in 2004-05 to 44.4 million kgs 2013-14. The growth rate was below the base value of the study period. The jute production was increased from 1746 million kgs in 2004-05 to 1967 million kgs in 2013-14. The growth rate was nearly 113 percent. Among the four varieties, the cotton production was stand in the first position, the silk production stand in the second place, the manmade and jute stand in the third and fourth place of the textile production. The wool production was showed poor performance during the study period.

India's Textiles Consumption

The consumption of the selected textile products are given in Table -2. The consumption was analyzed in the kilograms of millions.

Table 2: Consumption of Textiles Products in India



(Million Kgs)

Year	Cotton	Man made	Silk	Wool	Jute
2004-05	3316 (100)	2133 (100)	24.9 (100)	129.4 (100)	1273 (100)
2005-06	3723 (112.27)	2135 (100.90)	25.7 (103.21)	135.1 (104.40)	1376 (108.09)
2006-07	3945 (118.97)	2281 (106.94)	24.1 (96.78)	144.8 (111.90)	1406 (110.44)
2007-08	4027 (121.44)	2450 (114.86)	26.3 (105.62)	137.0 (105.87)	1403 (121.73)
2008-09	3893 (117.40)	2397 (112.37)	26.8 (107.63)	108.6 (83.92)	1284 (100.86)
2009-10	4403 (139.37)	2511 (117.72)	27.0 (108.43)	111.4 (86.09)	1441 (113.20)
2010-11	4413 (133.08)	2408 (112.89)	26.2 (105.22)	137.8 (106.49)	1355 (106.44)
2011-12	3972 (119.78)	2236 (104.83)	26.2 (105.22)	137.8 (106.49)	1355 (106.44)
2012-13	4473 (134.89)	2073 (97.19)	26.2 (105.22)	137.8 (106.49)	1355 (106.44)
2013-14	4866 (146.74)	1955 (91.65)	26.2 (105.22)	137.8 (106.49)	1355 (106.44)

Source: Annual Reports of Ministry of Textiles (from 2004-05 to 2013-14)

Table 2, exhibits the consumption of textile products in India, among the fine varieties, the cotton consumption was increased from 3316 million kgs in 2004-05 to 4866 million kgs in 2013-14. The growth rate of the consumption was nearly 147 percent during the study period.

The manmade consumption was decreased from 2133 million kgs in 2004-05 to 1955 million kgs in 2013-14. The growth rate of manmade consumption was less than the base value of the study period. Under the silk consumption shows



increasing trend from 24.9 million kgs in 2004-05 to 26.2 million kgs in 2013-14. The growth rate was 105 percent during the decade. The wool consumption was increasing from 129.4 million kgs in 2004-05 to 137.8 million kgs in 2013-14. But the production performance of wool was very low to compare the other products of textiles during the study period. Under the Jute consumption was shows the increasing trend from 1273 million kgs in 2004-05 to 1355 million kgs in 2013-14. The growth rate of the wool and jute consumption was same position in the study period. The Textiles exports basket consists of Ready-made garments, Cotton textiles, Textiles made from man-made fibers, Wool and Woolen goods, Silk, Handicrafts, Coir, and Jute. Further, the export basket consists of variety of items: cotton yarn and fabrics, wool and silk fabrics, man-made yarn and fabrics, etc., of which man-made textiles and silk showed the highest growth rate. The selected textile products export performance was given in Table-3.

Table 3: Export of Textiles Industry in India (Value US\$ Million)

Year	Cotton	Man made	Silk	Wool	Jute
2004-05	3544 (100)	2057 (100)	595 (100)	417 (100)	276 (100)
2005-06	4601 (129.82)	2040 (99.17)	693 (116.47)	456 (109.35)	296 (107.24)
2006-07	5564 (156.99)	2399 (116.62)	706 (118.65)	424 (101.68)	260 (94.20)
2007-08	6859 (193.54)	3177 (154.44)	658 (110.59)	443 (106.23)	328 (118.84)
2008-09	4803 (135.52)	3325 (161.64)	685 (115.12)	484 (116.06)	303 (109.78)
2009-10	5711 (161.14)	3971 (193.04)	597 (100.34)	470 (112.70)	218 (78.98)
2010-11	5792 (163.43)	4705 (228.73)	632 (106.22)	442 (105.99)	460 (166.66)
2011-12	6808	5631	473	508	457



	(192.10)	(273.74)	(79.50)	(121.82)	(165.57)
2012-13	7524 (212.30)	5043 (245.16)	406 (68.24)	418 (100.23)	387 (140.21)
2013-14	8887 (250.76)	5694 (276.81)	398 (66.89)	424 (101.67)	424 (153.62)

Source: Annual Report of Ministry of Textiles (from 2004-05 to 2013-14)

Table 3 shows the exports of textiles products in India. Out of the selected products, the cotton export shows the increasing trends from US\$3544 million in 2004-05 to US\$8887 million in 2013-14. The growth rate of the cotton export was 251 percent. The manmade product export was increased from US\$2057 million in 2004-05 to US\$5694 million in 2013-14. The growth rate was 277 percent during the study period. Under the silk export was decreased from 595US\$million in 2004-05 to US\$398 million in 2013-14. The Wool and Jute exports was also showing fluctuating trend during the study period.

Importance of Textile Industry in India:

The Indian textiles industry is set for strong growth, buoyed by strong domestic consumption as well as export demand. The most significant change in the Indian textiles industry has been the advent of man-made fibers (MMF). India has successfully placed its innovative range of MMF textiles in almost all the countries across the globe. MMF production recorded an increase of 10 per cent and filament yarn production grew by 6 per cent in the month of February 2014. Blended and 100 per cent non-cotton yarn production increased by 6 per cent during February 2014 and by 8 per cent during the period April 2013–February 2014. Cloth production by mill sector registered a growth of 9 per cent in the month of February 2014 and of 6 per cent during April 2013–February 2014. In Cloth production by power loom and hosiery increased by 2 per cent and 9 per cent, respectively, during February 2014. The total cloth production grew by 4 per cent during February 2014 and by 3 per cent during the period April 2013–February 2014. Textiles exports stood at US\$ 28.53 billion during April 2013–January 2014 as compared to US\$ 24.90 billion during the corresponding period of the previous year, registering a growth of 14.58 per cent. Garment exports from India are expected to touch US\$ 60 billion over the next three years, with the help of government support.



Problems Faced by the Textile Industry in India

Sickness is widespread in the cotton textile industry. After the engineering industry, the cotton textile industry has the highest incidence of sickness. As many as 125 sick units have been taken over by the Central Government. Sickness is caused by various reasons like the problems mentioned below. The plant and machinery and technology employed by a number of units are obsolete. The need today is to make the industry technologically up-to-date rather than expand capacity as such. This need was foreseen quite some time back and schemes for modernization of textile industry had been introduced. The soft loan scheme was introduced a few years back and some units were able to take advantage of the scheme and modernize their equipment. However, the problem has not been fully tackled and it is of utmost importance that the whole industry is technologically updated. Not many companies would be able to find resources internally and will have to depend on financial institutions and other sources. Government regulations like the obligation to produce controlled cloth are against the interest of the industry. During the last two decades the excessive regulations exercised by the government on the mill sector has promoted inefficiency in both production and management. This has also resulted in a colossal waste of raw materials and productive facilities. For example, the mills are not allowed to use filament yarn in warp in order to protect the interest of art silk and power loom sector which use this yarn to cater to the affluent section of society.

Trends of the Textile industry in India:

India is the second highest producer of cotton after China contributing about 21.5% of world production. In case of jute, India is the largest producer contributing about 64% of world jute production. In case of silk, India is a distant second to China, contributing 15.5% of world production. During the year 2010-11, Readymade Garments accounted for almost 39% of the total textiles exports. Apparel and cotton textiles products together contributed nearly 73% of the total textiles exports. India's textiles products, including handlooms and handicrafts, are exported to more than a hundred countries. However, the USA and the EU, account for about two-thirds of India's textiles exports. The other major export destinations are China, U.A.E., Sri Lanka, Saudi Arabia, Republic of Korea, Bangladesh, Turkey, Pakistan, Brazil, Hong-Kong, Canada and Egypt etc. An investment of Rs.64,900 crores is required to set up



world-class process houses in the country. A broad break up of investments of Rs.1, 75,259 crores is as under in the table: 3

Table 4: Investment in Textile and Garment Industry estimated by CRISIL

Sector	Investments (Rs. In Cr.)
Spinning	42,655
Weaving	31,034
Knitting	5,670
Processing	64,900
Garmenting	31,000
Total	1,75,259

Source: CRISIL-Assuming a Debt Equity Ratio of 1.5:1, the Equity requirement is about Rs. 56000 Crores and Debt Requirement of Rs.84000 Crores.

Textile is the major employer in the manufacturing sector and accounts for 16.8 percent of all manufacturing employment in 2009-10 though it has observed a declining trend from 18 per cent in 1999-2000. Over the decade the sector has observed a jobless growth.

Table 5: Share of Textile Sector's Employment in Manufacturing Sector and Overall Economy

Sectors	Employment (Millions)		
	1999-00	2004-05	2009-10
Share of Textile in Manufacturing (%)	17.8	18.1	16.8
Share of Textile in Total (%)	1.98	2.21	1.83
Total Employment (in millions)	396.76	457.46	460.22

Source: NSSO and IAMR Concept Paper

The current study identifies the factor causing the jobless growth in textile sector which is the major employer in manufacturing sector of the economy.

Government Initiatives about Textile Industry in India:

The Indian government has come up with a number of export promotion policies for the textile sector. It has allowed 100 per cent FDI in the Indian textile sector under the automatic route.



The Indian textiles industry, currently estimated at around US\$ 108 billion, is expected to reach US\$ 223 billion by 2021. The industry is the second largest employer after agriculture, providing employment to over 45 million people directly and 60 million people indirectly. The Indian Textile Industry contributes approximately 5 per cent to India's Gross Domestic Product (GDP), and 14 per cent to overall Index of Industrial Production (IIP). The Indian textile industry has the potential to reach US\$ 500 billion in size according to a study by Wazir Advisors and PCI Xylenes & Polyester. The growth implies domestic sales to rise to US\$ 315 billion from currently US\$ 68 billion. At the same time, exports are implied to increase to US\$ 185 billion from approximately US\$ 41 billion currently.

Investments

The textiles sector has witnessed a spurt in investment during the last five years. The industry (including dyed and printed) attracted Foreign Direct Investment (FDI) worth US\$ 1.85 billion during April 2000 to March 2016. Some of the major investments in the Indian textiles industry are as follows:

Trident Group, one of the leading manufacturers and exporters of terry towel, home textile, yarn and paper in India, has entered into a partnership with French firm Lagardere Active Group, to launch a premium range of home textiles under the renowned French lifestyle brand Elle Décor in India.

Raymond Group has signed a Memorandum of Understanding (MoU) with Maharashtra government for setting up a textile manufacturing plant with an investment of Rs 1,400 crore (US\$ 208.76 million) in Maharashtra's Amravati district.

Reliance Industries Ltd (RIL) plans to enter into a joint venture (JV) with China-based Shandong Ruyi Science and Technology Group Co. The JV will leverage RIL's existing textile business and distribution network in India and Ruyi's state-of-the-art technology and its global reach.

Giving Indian sarees a 'green' touch, Dupont has joined hands with RIL and Vipul Sarees for use of its renewable fibre product Sorona to make an 'environment-friendly' version of this ethnic ladies wear.

Snapdeal has partnered with India Post to jointly work on bringing thousands of weavers and artisans from Varanasi through its website. "This is an endeavor by Snapdeal and India Post to empower local artisans, small and medium



entrepreneurs to sustain their livelihood by providing a platform to popularize their indigenous products,” said Mr Kunal Bahl, CEO and Co-Founder, Snapdeal.

Welspun India Ltd (WIL), part of the Welspun Group has unveiled its new spinning facility at Anjar, Gujarat - the largest less than one roof in India. The expansion project reflects the ethos of the Government of Gujarat’s recent ‘Farm-Factory-Fabric-Fashion-Foreign’ Textile Policy, which is aimed at strengthening the entire textile value-chain

Policy Sector

- Technology Up gradation Fund Scheme has infused investment of more than INR 2500 Billion in the industry. Support has been provided for modernization and up gradation by providing credit at reduced rates and capital subsidies.
- Scheme for Integrated Textile Parks provides world class infrastructure to new textile units. To date, 57 Textile Parks have been sanctioned with an investment of INR 60 Billion. By 2017, 25 more Textile Parks are to be sanctioned.
- Integrated Processing Development Scheme for sanctioning processing parks has been initiated. INR 5 Billion has been earmarked for this scheme.
- Integrated Skill Development Scheme has provided training to 1.5 Million people to cover all sub-sectors of textiles such as Textile and Apparel, Handicrafts, Handlooms, Jute and Sericulture.

Various Committees Recommendations about Textile Sector in India:

Instead of giving any facility or financial help to the power looms industry the governments appointed various committees to find out the problems of textile industry in the country. Kanungo committee (1954), Ashok Mehta Committee (1964), Siva Raman Committee (1974) were appointed by the government to study the problems. Among them, the only committee of Ashok Mehta recommended in a true manner and in sympathetic way for the power loom industry. It was the first committee which advised the government to include the power loom sector in Five Year Economical Development Plan. It also granted the power loom industry its social status. Keeping in mind the need to upgrade the skills of textile workers/handloom weavers, develop competitiveness in the textile industry and increase employability, the Ministry of Textiles, Government of India has launched Integrated Skill Development Scheme (ISDS). Integrated Skill Development Scheme (ISDS) has been launched with the objective to build the capabilities of those



institutions that currently provide training and skill development programs in the textile and apparel sectors (this includes Jute and Handicraft).

Conclusion

The future for the Indian textile industry looks promising, buoyed by both strong domestic consumption as well as export demand. With consumerism and disposable income on the rise, the retail sector has experienced a rapid growth in the past decade with the entry of several international players like Marks & Spencer, Guess and Next into the Indian market. The organized apparel segment is expected to grow at a Compound Annual Growth Rate (CAGR) of more than 13 per cent over a 10-year period. Exchange Rate Used: INR 1 = US\$ 0.0149 as on September 21, 2016

- The current study identifies the factor causing the jobless growth in textile sector which is the major employer in manufacturing sector of the economy.
- It has observed that Apparel and cotton textiles products together contributed nearly 73% of the total textiles exports. India's textiles products, including handlooms and handicrafts, are exported to more than a hundred countries.
- It has observed that in case of jute, India is the largest producer contributing about 64% of world jute production. In case of silk, India is a distant second to China, contributing 15.5% of world production.
- It is suggested that textile companies will have to strengthen its shareholders funds and working capital to compete and enhancing its current performances in growing textile in global business environment.
- It has suggested that some policy measures to make the Indian textiles industry globally competitive for enhancing the exports of textiles and clothing from our country.
- It is suggested that Research should be conducted on natural fibres other than cotton and man-made fibers.
- It is suggested that Capital assistance and modernization of textile engineering units are prime requirements.
- It is suggested that there is a need for FDI in textiles machinery sector which is inadequate to meet the demand.
- It is suggested that centers for training of employees should be established in order to take full advantage of the manpower.



- It is suggested that modernization of mills is a must. R&D in Textile Machinery for technological up gradation.

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**DESCRIPTORS FOR BASIC HUMAN VALUES LIKE TRUTH, LOVE, PEACE,
GOODNESS, BEAUTY ETC.,**

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Man struggled to transcend the limitations of the senses and sought perfection from the time immemorial. This led him to the search inward rather than sensual pleasures from outside. The purification of inner faculties led our ancestors to the supreme truth. According to them the fundamental principles were truth, goodness and beauty. They always searched for higher meanings of life originated in the concepts of values, ethics and morality. The search continues and would be a perennial process.

The process of inculcation of ethical values, and value education continued an integral part of civilized society. In fact they are natural and essential for enculturation. The evolution theory of science is meaningless in the case of human beings, if it was not preceded by involution - an internal evolution. According to Vivekananda (1896) "Each involution presupposes an evolution and each evolution



an involution". He believed that education has a vital role in the progress of society and shaping the future of humanity by curing the evils in society. Kalam (2008) cites "man need to take the onus of his further evolution into his own hands and grow from being a narrow, sense bound entity to a universal being with boundless sympathy, love and spirit of service". Also to Huxley (2006) "Evolution becomes less and less organic and more and more psycho social and cultural". "Unless men increase in wisdom as much as in knowledge, increase of knowledge will be increase of sorrow" - Russel (2006).

Almost all religions agree on the nature of the human being. Hindu tradition proclaims that human beings are children of God and all are divine beings "Amritasya Putraha". "Man is God's viceroy on earth", Islam affirms. Christianity believes that Man is God's workman on earth". Similar ideas can be seen in Jainism "Man is the creation of God, made in the likeness of God" Jains contend. Sikhism which originated in the later centuries see 'God as the soul of man, his eternal nature'. The Chinese philosopher Confucious says "Heaven has made man good; His original nature is good". Man's divine nature is seen in Zorastranism, "The One created man to be like Him" Zorasthustres. In the modern times Khalil Gibran, in his book 'The Prophet' told the parents, "The child is through you and from the God".

All these basic statements about God and man underscore the unity of religions in the goodness inherent in human beings. If divinity is the obverse of human being the reverse is beastliness. It is value that turn the beastliness to divinity. "Human beings are essentially value configuration and not knowledge configurations. Knowledge is mere instrumentality. It is education that provides and strengthens values in human's life." Mukhopadhyaya (2010). What is needed is the enthroning of quality over quantity in the evolutionary process, Huxley(1964). Values in life under writes and guarantees intellectual and moral life of man.

The term education has a very wide connotation. Philosophers from Yajnavalkya (circa 1000 BC) to Mahatma Gandhi (1869 - 1948 AD) in the East and from Socrates (469 - 399 BC) to Dewy (1859 - 1952) in the West have given the meaning of education in accordance with their philosophies of life. Hence a vast vista of concepts and definitions has been emerged in the field of education.

Every country of the world formulated an educational system to mould their younger generation and to achieve their national goals; in this system of formal



education, a systematic and graded type of experiences which transform an individual to a modern citizen is essential.

As an ancient civilization, India had an educational system which was mainly based on spirituality and ethical values. Even from foreign countries many knowledge seekers came to the great learning centers of India like Nalanda and Thakshasila. But in modern times education became mass education instead of class education. As a result of it the value priorities of our educational system were diminished.

An educational system, if it really aims at making human life peaceful and happy, ought to pay unstinted attention, special care and constant focus on thoughts, motives, attitudes, actions and finally on values in the life of human beings. Now we are under the spell of knowledge explosion. In spite of this knowledge explosion human sufferings and sorrows are forever on the increase. We have sacrificed values on the altar of knowledge and the knowledge on the altar of wealth. The maxim "education makes a man perfect" has become meaningless. Hence there is a value crisis.

Nowadays, politicians and planners stress the importance of a vision. Our former President Dr.A.P.J.Abdul Kalam, is a protagonist of this visionary planning. Could this vision be a nation with degraded values? Education without values will be a waste and life burden. It is said that a nation could be strong only if the character of the people of the nation is reformed. For this purpose value education is an indispensable device.

Even after introducing a republican constitution for more than 60 years, democracy fails to achieve its goals in its true spirit. It is alleged that some national leaders involve in antinational activities and become the shame of the country before international community. Many of the recent judgment of the supreme court of India prove this. All are in a cut throat competition. Everybody wants to move with the Introduction changing times. The end result is tension, exhaustion and frustration. It is evident that we have advanced in the area of science and technology. But it is also seen that values which are cherished very dearly have deteriorated. From a country which promulgated Ahimsa from Sri Buddha to Gandhiji we often hear the reports of Himsa. We have to regain our moral, ethical, social and spiritual values through our system of education. The prime need of the hour is to reinstate righteous conduct and non violence. So we must bring in an



educational system which can cultivate values individually and collectively. Let our education be an instrument for regaining our age old values.

The very many committees constituted after independence one after the other, put forward various recommendation for the enhancement of moral qualities. Committees on religious and moral education under the Chairmanship of D.Prakasha, Education Commission (1964 – 1966), National policy on Education (1986) and amended in (1992), Acharya Ramammorthy Committee (1990), Committee under the chairmanship of Janardhana Reddy (1991) and Parliamentary standing committee (1999) have stressed the need for a value oriented education in the country. The programs and actions were of no avail and it is very disappointing that the value crisis continues as such. We need well chalked out and strategic approach to remedy this issue.

In olden days religion was the medium for cultivating values. But in modern times, religions are fast loosening its biddings. The knowledge and power gained through the medium of education is misused by the vested interests for their selfish motives. Even the so called well educated persons involve in antisocial activities. Various media reports show that Corruption is rampant even among some high administrators who have high, general and professional degrees. The terrorists and Introduction Introduction 6 extremists get all support from some intelligentsias who have high educational qualifications.

There are different kinds of fanaticism in our country. Besides religious and communal fanaticism, there is regional and linguistic fanaticism. The basic values of justice and human dignity are at stake. One should compromise one's interest with that of the society and the nation. We should develop a new code of conduct based on compromise. We must feel that others' well being is our well being. The sorrow of the other is of my sorrow too. The education that we impart from our institutions should cultivate such an emotional frame of mind among learners.

India is fast growing from an under developed country to a developed country. The progress in the field of science and technology has revolutionized the day to day life of each and every citizen. In the same momentum of growth the erosion of values also happens. The values can be safeguarded only with an educational system embedded in values. So educationists as well as teachers must keep in mind the imperatives of the modern society. The individuals must be a best fit in the



future society and the unifying force should be the values they gained in the period of education.

VALUES

Values, the abstract concept, change from subject to subject, context to context, society to society and nation to nation. The Oxford Dictionary describes it as 'worth of something when compared with something else.' Etymologically, the word value derived from its Latin root "Valerie" means to be strong and vigorous. Whatever is good is considered as valuable. In India Sathyam, Shivam and Sundaram (truth, goodness and beauty) are eternal values.

Philosophy, in a wider sense is the branch of study of different values. From the life and thoughts of Socrates to modern philosophers, the crux of their thoughts was ethics and values. They are learned throughout the globe. The values are mainly intended for the excellence and upliftment of man. Values change undesirable behaviour to desirable behaviour. Assimilation of values helps the learner in personal and social life. Values control the impulses, incentives, tastes, temperaments and attitudes of an individual. Value has acquired a lot of meanings and it has been transformed very significantly in modern times. The term has been diminished its transcendental use in philosophy. The term has been used widely in economics, philosophy, social sciences and humanities. It percolates to all form of arts, literature, sculpture and painting.

It was the German philosophers like Rudolf Hermann Lotze, Albert Ritschi (1884) and Nitzche who tried to expand the notion of value in a wider sense. The transcendental qualities like goodness, righteousness, justice, virtue, moral judgement, truth etc., were part of the general theory of value. This idea got its maturity in the writings of the two Austrian philosophers, Alexius meinong (1853 – 1920) and Christian Von Ehrenfels (1859 to 1932) . The terms like literary value, democratic value, life value, education value etc., came into prevalence after them. There are acceptable and non acceptable values or desirable and undesirable values. The values that are not acceptable can be termed as negative values. They are evils and the society does not promote them.

According to Chilana (1987) Indian Culture is based on values like kind heartedness, self control, universal brotherhood, honesty and respect to others faith. The deterioration of these values resulted in indiscipline and destructive mentality.



Chilana suggests that these values shall be incorporated into our curriculum. He stressed the necessity of a value based curriculum. The values which the society cherishes decide the culture of the society. The strength of the values of the people give the nation a place in the comity of nations. Values permeate the whole human life from womb to tomb. It decides the quality of the people and ultimately of the country. The needs, the urges, the aspirations of an individual shall be fulfilled on the basis and with the help of desired values. In the words of John Dewey "The value means primarily to prize, to esteem to appraise and to estimate". It means the act of achieving something, holding it and also the act of passing judgment upon the nature of values as compared with something else. Values give meaning and strength to a person's character occupying a central place in life. A person who has more desirable values is held in high esteem by the society. Thus values are the strength of a person as well as the society. Values influence one's thoughts, feelings and actions. They are the torch which guides an individual to the right destination.

EDUCATION AND VALUES

Education and values are interdependent and inseparable. Education without values has no roots. So values should be the part and parcel of all system of education. It is seen that the goal set by the society, and the system of values given through education has wide gaps. It also does not go hand in hand with the content of the classroom lessons.

Gandhiji stressed the fullness of man, development of personality and self development. The father of the nation considers value education as the supreme type of education that contributes to the growth and development of personality. He wanted to arouse and awaken the inherent divinity in all individuals. He was a devout Hindu. But he stood for dissemination of cultural values of all the religions. He found that education would be the serene means for cultivation of knowledge, for purity of mind and perfection of character. Gandhiji wanted purity of personal life to be an indispensable condition for building a sound education. Truth and Ahimsa were the two pillars of his teaching, both interdependent and inseparable. Values are sometimes inherited and most often acquired and inculcated. The healthy family, its environment, ambience, tradition and culture, decide the cherishment of values. Individuals of indomitable values play pivotal roles in keeping up the society in high spirit. Indeed they are the backbone of the society. There the society withstands maladjustment and abuse.



Basic human values should be inculcated deliberately in the young minds from early school age. Planned and sustained efforts are to be made for this purpose. The youth should understand that the personal integrity is more important than their personal needs. They should be ready to sacrifice their personal needs for the benefits of their group. They should have the courage to take the right choice even at the risk of giving personal benefits away. One should act with integrity, honesty, courage and generosity without any personal prejudice.

Knowledge and skill are not the only requisites to lead a successful life. It is a positive attitude and a service mind which determine the success. One should be sympathetic towards others miseries and be ready to renounce personal gains.

Sri Satya Sai Baba was a great exponent of education in human values. He emphasized the need for practical examples and action in all educational institutions to achieve human values. Persons who give stimulus and encouragement are needed to achieve these goals. The world cannot be changed by mere preaching. Teachers and elders are to practice disciplines and regulate life. When they fully imbibe human values, students will automatically follow them. According to him mere repeating of words like Sathya, Dharma, Santi, Prema and Ahimsa will not do any good. Righteous conduct, Truth, Peace, Love and Non Violence are the five major Human values in which we can include all the other values. They are directly connected with human personality – intellectual, physical, emotional, psychic and spiritual. A righteous conduct embedded in truth leads to peace. Love dawns in the depth of peace leads to non violence.

If education is for man making and character building, we need value oriented education. If education is for training mind and body, value based education is essential. If education is quest for the nobler aims that integrate culture and technology values have an inseparable part in it. If education is liberating the mind of man from fear, inertia, ignorance and superstition value must be an integral part of it.

The youth of the twenty first century are at cross roads. Its age old beliefs, customs and practices are put to acid tests at the advancement of science and technology. Far reaching socio- cultural and political changes are taking place around them. There are few role models to be imitated. People practice double standards for their selfish ends. The hypocrites find out new meaning for human dignity and human rights. "Today everybody is striving to acquire wealth, power



and pelf” Patel states. Preservation of culture is one of the proclaimed aims of education. Value education enables children to preserve whatever is good and worthwhile. It helps them to have a ear to others opinions. At the same time value education is not at all value imposition but making values as an integral part of character. John Dewy considers education as the life itself. So education devoid of values means life devoid of moral virtues. To make life meaningful we should have an education that is oriented in values.

The National Education Policy (1986) expresses its growing concern over the erosion of essential values. It also is concerned with the increasing cynicism in society. So education should be a forceful tool for the cultivation of social and moral values. India is a culturally plural society. Education should foster universal and eternal values. Value education should help to eliminate obscurantism, religious fanaticism, violence, superstition and fatalism. Indeed education has the role of keeping up our heritage and national goals.

CONCLUSION :

On implementing the above necessity of value education the national curriculum frame work emphasized value education as an integral part of school curriculum (NCF, POA 1992, 8-9-13). The frame work highlighted the values drawn from national goals, universal perception, ethical considerations and character building. The main concern is the creation of a human society and balanced individuals. For the inculcation of values like honesty, truthfulness, courage, conviction, straightforwardness, fearlessness, tolerance, love for justice, dependability and compassion, the Programme of Action (POA), chalked out, programmes for implementation.

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INCULCATING THE VALUE OF UNITY THROUGH TEACHING OF SOCIAL SCIENCE BY MODULE FOR TEACHERS

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Abstract

Value degeneration has become a universal phenomenon of our society. We get to hear more of corruption, scandals, murders, violence, and negative news than the positive ones. Disorder seems to be the order of the day. In order to bring harmony and happiness in the society revitalization of values is the need of the hour. Encompassing values in the education system is one of the most effective ways through which deterioration of values can be stopped. Value education is a planned programme that focuses on development of values and building comprehensive individuals. Values can be taught through number of approaches one of them can be through developing a module for teachers in Social Science integrated with values. The objectives of the study were to develop, implement and study the effectiveness of the module for teaching Social Science in terms of conceptual knowledge, perception of values and value practice of the value Unity. The study was conducted in five phases. A



Quasi-experimental design was followed. Convenience sampling technique was used to select the sample which consisted of 30 students from class IX of two schools of Vadodara city thereby forming the experimental and control group. Value Knowledge test and Perception scale were constructed and administered to gather the quantitative data and for qualitative data, a diary was given to the teachers to observe value practice in students. Mean SD, Mann-Whitney U-test was used for quantitative data analysis and data collected through observation for value practice in students was analysed qualitatively. The findings revealed that the module developed for teachers for inculcation of values in students through teaching of Social Science was effective as the students had a higher conceptual knowledge and a higher perception of the value of Unity. Through the observation, it was found that students showed value practice in their behaviour.

Keywords: *Value Education, Module, Social Science*

Introduction

The growth and development of any society depends on its sturdy foundation, which is deeply rooted in the value system of that society. A society with a strong value system can face any and all challenges of times. A society devoid of strong values will succumb to the challenges of time. *Values are deeply associated to experiences that form them, different experiences may bring out different values and hence values have the ability to be adapted to the changing experiences and consequently they change, treating certain things as right, desirable and worthy. Values then are fundamental principles which help us to distinguish between good, bad and just, they help us in all round enrichment. Beck (1999) believed that the concept of value is based on balancing of activities that encourages human esteem and happiness. In Hill's (2004) opinion, individuals and society consider values as top priorities and attached them to certain beliefs and experiences in order to decide how they shall live and what they shall treasure. Values can be simply understood as any actions that are in good faith, beneficial to society and humanity at large. There has been a transition in values and believe system in our society, the advancement in science and technology that brought the industrial revolution, seems to have brought this changeover to the point of defying our ancient moral standards. (Bhatnagar, 1984) noticed the deterioration of values in families due to the rapid growth in the industrial sector, Socio-economic status of a child, wrecked family and nuclear family all have added to children's poor activism. The present*



education system too gives importance to intellectual development than to perceptual development which may be one of the major reasons for decline in values and believe system in society today. Value education may seem an answer to arrest the present scenario of fast degenerating values. Value education is a meticulous educational programme designed to instill values in students. It acts as a catalyst to enhance a strong sense of conception and perception in different values. Values when conceived and perceived appropriately reflect in behaviour thus building and sustaining a positive milieu. Presently, imparting of value education is limited to lectures on values, ethics, morality etc. There are fewer efforts made to bring about an internal change in an individual in our existing education system. The attributes like inquiring, nurturing, venturing and seeking are disappearing. State Council of Education Research & Training (SCERT 2006) observed that there is no scope for the enrichment of cognitive resources of the child such as questioning, observation, inquisitiveness and expression.

Values can be taught through many ways like Moral Reasoning approach, Analysis approach, direct method, conventional approach and many more. Value education through integrated approach is one more significant approach for an all-encompassing personality. While the teacher is teaching the subject, she has to integrate values simultaneously; the teacher's inventiveness is very crucial. Suitable values can be identified from the content of the lesson and then can be related to the part in which the chosen values are to be thought. All subjects are value loaded; values have to be recognized, drawn to the students' attention, and strengthen them through many teaching method and activities.

Great emphasis on developing new learning techniques has been given. Knight (2000) argues for innovative techniques to be designed in order to maximize the chance that learners will experience coherence, progression and deep learning. Teaching values through modules made for teachers can be a novel mean. Modules for the teachers have a set of clear instructions on how to implement and teach with the help of module in the class. There is no extra planning or a long training session required for the teachers. The motivation behind module teaching process is that important educational problems can be easily addressed as modules support effective learning and are extremely flexible in execution. Moreover, modules are developed methodically around the need of the learners; teaching with the aid of a module can help teachers develop a holistic and profound learning in students.



Teaching module can be best defined as well conceived independent "units" of content. It is a small package of material for teaching with key element of observable objectives, a series of learning activities and space for appraisal. The litness is the principal characteristic of a module which aids integration of any discipline.

Though values can be taught through all subjects but Social Science has an immense scope of value integration. According to (Boudon, 2001) values have always been central topic of Social Science. Social Science is a subject which deals with society, values, traditions, compassion, mankind and many more such characteristics. Values like equality, peace, freedom and unity are some of the values that are profoundly present in Social Science. The chapter on Independence in history books is based on the value of unity, had Gandhiji not united the nation against the British Empire, we would have known the taste of freedom today. Unity is the state or quality of being one; oneness or in accord; harmony, regardless of physical or psychological barriers. The main characteristics of unity are freewill, fearlessness and tolerance.

Review of Literature

Ratnakumari (1987) did a study of human values among high school students in Andhra Pradesh in relation to their social economic status and mass media exposure, whereas, Ahmed (2003) focused on a comparative study on values among Science and Arts students at senior secondary level. The major objectives of Ratnakumari's (1987) study were to identify different human values and their interrelatedness with a view to incorporating them in teaching programs. The researcher identified 36 specific human values for excellence in all walks of life and to interrelate with his fellow beings. These values according to the researcher can be suitably built in the academic curriculum of the higher secondary school. Ahmed's (2003) study revealed that there was no significant difference between the students of Science and Arts on all the ten selected values. However, mean score of science students was more on social, democratic, knowledge and power values whereas mean score of Arts students, was more on aesthetic, economic, hedonistic and religious values. Similarly, Dubey (1992) attempted to ascertain the status of value education in Indian education and highlight the educational implications of value education and Sarangi (1994) studied the bases and implication of moral



education in schools. Dubey's (1992) major findings revealed that values such as national integration, brotherhood, secularism, punctuality, have been emphasized. Folk songs and legends that highlight several socially accepted values were missing from the curriculum. The value crisis was due to lack of ideal leadership, neglect of affective domain in education and corrupt practices in the society. Sarangi's (1994) objective was to study the extent of utilization of moral education and the interest of children in moral education. His findings showed that there is a necessity of imparting moral education at primary school level. The activities in the morning such as speech on moral education, stories of specific character, inspiring sentences from culture and literature, discussions social service programmes are organised for awakening moral values and instilling good behaviour, cooperation and helpfulness among children. Moral talks and questions – answer methods are useful in imparting moral education. Newspapers, magazines radio broadcasts and tapes are used by the teachers for moral education. Thakkar (2005) conducted a case study on the values incorporated in the English textbook and reflections of teachers and students of std. XI', his major findings revealed that personal value is the highest occurring value; while environmental value was the least. The teachers considered the textbook very important in incorporating values by saying that textbook is having value education in its root.

Significance of the Study

Personal and dogmatic motives have taken preference over the humanitarian concerns and a brisk downfall of values has become common these days. Corruption, immorality, injustice, dishonesty is blatantly prevalent in our society. Value crisis, seems to be a stark observable fact of our times and therefore, there is an urgent need to take immediate steps to deter the spread of this menace. Understanding the fast value deterioration scenario, Gujarat at Secondary, Higher Secondary Education Board and CBSE introduced Continuous Comprehensive Evaluation (CCE); here a holistic assessment of a student is done which includes co-scholastic area of life skills, attitudes, sports and games as well as co-curricular activities, of which values is an essential part. However, there is no planned or orderly teaching of these aspects. For this reason, it becomes important that effective sustainable tools are provided to the teachers that will aid them to successfully teach values to students. There may be a need for many ways through



which values can be given essential consideration, but the teachers most of the time are hard pressed for time and their concern is more towards completing the course. Teachers may be interested in student-centric kind of teaching instructions but developing activities that bring together values with the content of the subject, and at the same time cover the appropriate subject content may be hectic and time consuming. Therefore, conscious efforts are to be made towards building programs that take away the time restriction and stress from the teachers and students. Ready instructional materials in the form of modules, where values are well integrated with the subjects may prove beneficial for teachers to impart values effectively. The teachers' role in creating an environment of learning, support and motivation is vital; it is the teacher who can encourage the students to construct positive meanings. The modules, therefore, are based on students' perspective where they can relate, examine and get involved learning process. In conclusion, the key aim of modules is integration into the subject smoothly.

According to NCF (2005) Social Sciences encompasses diverse concerns of society, it plays a very important role in sensitising children towards the study of man and his interactions with his social and physical environment in the past, present and emerging future. Values can very easily be incorporated with Social Science and hence, to develop values in students effectively, a module developed by integrating different topics of Social Science can prove to be a valuable means. There are several researchers who have worked in the field of value education. These researches are based on many themes around values with focus and objectives being diverse. The investigator post review of literature found no studies which focused explicitly on planned module for teachers to inculcate values through teaching of Social Science for class IX students.

Objectives

- 1) To develop a module for teaching of Social Science.
- 2) To implement the developed module for teaching of Social Science through Integrated Approach for the development of value of Unity.
- 3) To study the effectiveness of the module for teaching Social Science in terms of
 - 1) conceptual knowledge
 - 2) perception of value
 - 3) value practice

Hypotheses



Null hypotheses were formulated and tested at the significance level of 0.05.

1. There will be no significant difference between the mean gain scores of the students of control and experimental group of class IX in the conceptual knowledge of the value Unity.
2. There will be no significant difference between the mean gain scores of the students of control and experimental group of class IX in the perception of the value Unity.

Methodology

Quasi experimental research design was used for the study. The Pretest-Posttest Non- Equivalent-Control Group Design was followed in this research.

Sample

The sample was selected by the convenience sampling technique. Two schools of Baroda city affiliated to Gujarat Secondary and Higher Secondary Education Board were selected for the study. One section of standard IX students of one school was used as the control group and another section of class IX students of the second school was used as the experimental group and each group consisted of 50 students. An achievement test was administered to both the experimental and control group students as a pre- test. One to one matching was done and the final sample consisted of 30 students in the control and experimental group.

Tools used

An Achievement test was constructed for Social Science of standard IX of the second semester of academic year 2013-14. It consisted of 14 objective type of questions (14 Marks), short type of questions (12 Marks) and essay type of questions (4 Marks.) Internal choice was given in short and essay type of questions .The total marks for the test was 30.

A Value Knowledge Test was constructed for students to study their conceptual knowledge in the value of Unity. This consisted of open ended items related to the meaning, definition and characteristics of the value. The total number of questions was four. A total of 10 marks were given to the value, making to a total of 10 marks. The Value knowledge test had a reliability coefficient of 0.66, when tested for test-re-test reliability.

A Perception Scale was constructed for students to study their perception of the value Unity. The marks allotted to the value were 25 thus making it a total of 25 marks. It consisted of five situations for each value respectively. Each



situation had five close ended alternatives. Students had to make tick marks (✓) in one appropriate alternative given out of five alternatives. The five alternatives had strongly positive polarity, positive polarity, neutral polarity, negative polarity, strongly negative polarity. The scores for the alternatives ranged from 1 to 5, 1 for strongly negative polarity and 5 for the strongly positive polarity. The perception scale showed a reliability coefficient of 0.73 when tested for test-retest reliability.

In order to monitor the behaviour of students, observation was used to study value based practice in students. Teacher was given a diary to note down their actions and behaviours related to various values. The observation was done on the value based practices displayed by the students during the school hours.

Development of Module:

The module for Social Science was developed for the teacher to inculcate values in students of standard IX. A thorough content analysis of the Social Science text book of standard 9, for second semester from December to April of the academic year 2013-14, was done. Identification of sub topics from chapters was done that had full potential for value integration of Unity. A general introduction to the module was given in the beginning and the module was further divided chapter wise with chapter names in accordance with the text book. An introduction to the chapter with general and instructional objectives was stated.

A chapter overview along with lesson content integrated with the value identified with the subtopic of the chapter was specified. An interactive session was designed with some leading set of questions / video clippings that would motivate the students to identify the value and discuss the meaning, definition and characteristics of that particular value that was identified in the subtopic of that chapter. Short simple stories were acknowledged that highlighted the values in the subtopic of that chapter, which was then followed by a short discussion through some pre-designed questions based on the stories. At the end of the session some activities such as role play, quizzes, poem or story writing/telling, poster making skit and many more activities were designed that connected to the value discussed.

Procedure

The study was conducted in five phases. In the first phase, the module was developed according to the various steps described in the module development section. An orientation of six hours was given to the Social Science teacher which



included a demonstration for using the developed module to teach Social Science by the integrated approach. In the second phase, an achievement test in Social Science, value knowledge test and perception scale were administered to the control and experimental group as a pre-test. In the third phase the experimental group was taught Social Science by their teacher with the help of the developed module in the second semester i.e. December to April of 2014-2015. The teacher used the developed module for the purpose of teaching the value of unity and social science concepts. During this course the teacher of the experimental group made specific observations in the diary, in connection to value practice in students. Simultaneously the control group was taught Social Science by the traditional method using their Social Science text book without the use of module. In the fourth phase, value knowledge test and value perception scale were administered to both control group and the experimental group as a post-test. The collected data was analyzed quantitatively using non-parametric statistics, which included Mean SD, and Mann-Whitney U-test. The mean gain scores were calculated by finding the difference between post-test and pre-test scores of the experimental and control group. The data collected through observation for value practice in students was analysed qualitatively.

Results and Discussion

TABLE 1: MEAN, STANDARD DEVIATION, STANDARD ERROR OF MEAN OF CONTROL GROUP AND EXPERIMENTAL GROUP FOR CONCEPTUAL KNOWLEDGE OF UNITY

Conceptual Knowledge of Unity	N	Mean	Standard Deviation	Standard Error of Mean
Control Group	30	0.6667	0.66089	0.12066
Experimental Group	30	3.5333	0.50742	0.09264

TABLE 2: SUMMARY OF MANN-WHITENEY U-TEST FOR CONCEPTUAL KNOWLEDGE OF UNITY FOR CONTROL GROUP AND EXPERIMENTAL GROUP STUDENTS WITH THE NUMBER OF SAMPLE, SUM OF RANKS, U-VALUE, AND Z-VALUE AND PROBABILITY

Students	N	Sum of Ranks	U-Value	Z- Value	Probability(p)
Control Group	30	465.00	0.000	-6.842	0.000



Experimental Group	30	1365.00			
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From the table 1, it was found that the mean gain score of students for the conceptual knowledge of the value Unity of the control group and the experimental group were 0.6667 and 3.5333 respectively. The standard deviation from the gain score for the conceptual knowledge of the value Unity in students was found to be 0.66089 and 0.50742 for control group and experimental group respectively. The standard error of mean was 0.12066 and 0.09264 for the respective group. Comparing the means it was found that the mean of experimental group was higher than the control group. From the standard deviation it was observed that the control group was more heterogeneous than the experimental group. The higher mean score of experimental group in value knowledge of the value Unity in comparison to control group may be attributed to the module created for teachers to inculcate values in students through teaching of Social Science. To find whether the difference in the mean was significant or by chance and to test the null hypothesis i.e. H_0 "there will be no significant difference between the mean gain scores of the students of control and experimental group of class IX in the conceptual knowledge of the value Unity", Mann-Whitney U-test was used, as the sample taken was by convenience sampling technique.

From the table 2, it was found that the sum of ranks of the control group and the experimental group students in the conceptual knowledge of the value Unity were 465.00 and 1365.00 respectively with 30 students in each group. The U-value and z value were found to be 0.000 and -6.842 respectively.

Referring the table for normal probability (Table A of Siegel, 1956) under null hypothesis (H_0) of z, for $z \leq -6.842$, the two tailed probability was found to be 0.000 which was lesser than our decided $\alpha=0.05$. Hence the null hypothesis H_0 , i.e. "there will be no significant difference between the mean gain scores of the students of control group and experimental group of class IX in the conceptual knowledge of the value Unity", was rejected. Therefore, it was clear that the control group and the experimental group students differed significantly in terms of their conceptual knowledge in the value of Unity. From table 1, it was established that the mean gain score of the experimental group were more than the mean gain score of the control group that could be attributed to the module that was developed for teachers to inculcate values in students through teaching of Social Science.



Hence it can be concluded, that conceptual knowledge of the students in the experimental group was stochastically higher than the students in the control group due to the module developed for teachers for value inculcation in students through teaching of Social Science.

TABLE 3: MEAN, STARNDARD DEVIATION, STANDARD ERROR OF MEAN OF CONTROL GROUP AND EXPERIMENTAL GROUP FOR PERCEPTION OF THE VALUE UNITY

Perception of Value Unity	N	Mean	Standard Deviation	Standard Error of Mean
Control Group	30	1.7333	2.44855	0.44704
Experimental Group	30	5.9667	1.73172	0.31617

TABLE 4: SUMMARY OF MANN-WHITENEY U-TEST FOR PERCEPTION OF THE VALUE UNITY FOR CONTROL GROUP AND EXPERIMENTAL GROUP STUDENTS WITH THE NUMBER OF SAMPLE, SUM OF RANKS, U-VALUE, AND Z-VALUE AND PROBABILITY

Students	N	Sum of Ranks	U-Value	Z- Value	Probability(p)
Control Group	30	530.00	65.000	-5.727	0.000
Experimental Group	30	1300.00			

From the table 3, it was found that the mean gain score of students in the perception of the value Unity of the control group and the experimental group were 1.7333 and 5.9667 respectively. The standard deviation from the gain score for the conceptual knowledge of the value Unity in students was found to be 2.44855 and 1.73172 for control group and experimental group respectively. The standard error of mean was 0.44704 and 0.31617 for the respective group. Comparing the means it was found that the mean of experimental group was higher than the control group. From the standard deviation it was observed that the control group was more heterogeneous than the experimental group. The higher mean score of experimental group in the perception of the value Unity in comparison to control group may be attributed due to the module developed for teachers to inculcate



values in students through teaching of Social Science. To find whether the difference in the mean was significant or by chance and to test the null hypothesis H_0 , i.e. "there will be no significant difference in the mean gain scores of the students of control group and experimental group of class IX in the perception of the value Unity. Mann-Whitney U-test was used, as the sample was taken by convenience sampling technique.

From the table 4, it was found that the sum of ranks of the control group and the experimental group students in the perception of the value Unity were 530.00 and 1300.000 respectively with 30 students in each group. The U-value and Z value were found to be 65.000 and -5.727 respectively. Referring the table for normal probability (Table A of Siegel, 1956) under null hypothesis (H_0) of z, for $z \leq -5.727$, the two tailed probability was found to be 0.000 which was lesser than our decided $\alpha=0.05$. Hence the null hypothesis i.e. "there will be no significant difference between the mean gain scores of the students of control group and experimental group of class IX in the perception of the value Unity", was rejected. Therefore it was clear that the control group and the experimental group students differed significantly in terms of their perception of the value Unity. From table 3 it was established that the mean gain score of the experimental group were more than the mean gain score of the control group that could be attributed to the module that was developed for teachers for value inculcation in students through teaching of Social Science. Hence it can be concluded, that perception of value of the students in the experimental group was stochastically higher than the students in the control group which was due to the module developed for teachers for value inculcation in students through teaching of Social Science.

During the course of implementation of the developed module, the teacher observed and noted in her diary the actions / behaviour based on values displayed by students during the school time. The teacher observed the students during their morning assembly time, Social Science class, while performing tasks in the class, recess time, and on the sports ground. It was observed that some students who played sports specially the team sports, used to blame their team mates if they lost or were unable to score points. The spirit of unity was seen in these students and the blame game which used to happen before was reduced. The students showed better cohesive working in group projects, the work was equally divided in the



group rather than few students taking the onus of the project on themselves. The class showed better unification than the group-ism before.

It was found that the module developed for teachers for inculcation of values in students through teaching of Social Science was effective. A higher conceptual knowledge and higher perception in the value of Unity in students of class IX was developed. The reasons for the efficiency of the module may have been because of the frequent dialogues and interface between the teacher and student participation in activities like group discussions, storytelling, slogan making, poem writing, debates, short skits, poster making, and mock sessions amongst others. These activities were related to the value of Unity that helped in assimilation of this value. This is familiar to Srangi's (1994) study on implication of moral education in schools, where he found that activities in the morning such as speech on moral education, stories of specific character, inspiring sentences from culture and literature, discussions social service programmes are organised for awakening moral values and instilling good behaviour, Moral talks and questions – answer methods are useful in imparting moral education. Newspapers, magazines radio broadcasts and tapes are used by the teachers for moral education. Thakkar's (2005) study on the values incorporated in the English textbook and reflections of teachers and students of std. XI', showed that the textbook is very important in incorporating values as the textbook has value education in its root.

Conclusions

The module developed for teachers for inculcation of values in the students through teaching of Social Science was effective. This study can be a part of a cache of other approaches or methods of teaching values in the schools. There are many ways through which values can be taught to the students such as incidental technique, direct method, Inculcation approach, and many more. The module approach can be one more effective addition to build values in children. The module has a distinctive characteristic of discussion and many activities that sturdily set in the understanding and implication of having holistic life with values. The integration of various topics of the subject in the module is done effectively; this can create an appealing way of teaching, self-motivating, and form an energetic setting in the class room. It breaks the dullness of routine teaching of the subject of Social



Science. The students can connect the subject of Social Science with the different values.

All subjects are value loaded; the curriculum planners can include value based modules in different subjects for teachers. The text book designers can think of innovative ways of designing modules in various subjects. The study can help the teachers in saving time in identifying the values in the subjects and integrating it with the lessons. A ready module can be easily used. The module has the scope of doing improvisation in terms of adding more interesting activities, instructions etc. therefore, module approach can be used in other curricular subjects too.

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ROLE OF ISLAMIC BANKING IN FINANCIAL INCLUSION IN INDIA

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ABSTRACT

Financial inclusion or Inclusive financing is the delivery of full range of financial services, including savings or deposit services, payment and transfer services, credit and insurance at affordable costs to sections of disadvantaged and low-income segments of society. Financial inclusion is now recognized as an important parameter in under developed and developing countries for socio-economic development. It is a proven fact that Economic empowerment precedes Social empowerment. In India, Reserve Bank of India had initiated several measures since independence, to improve financial inclusion through a variety of channels. Scientific studies proved that, conventional banking is unable to reach the desired



targets though there are clear signs of progress towards providing banking facilities to the poor and the disadvantaged.

In contrast, the Islamic economic system encompasses the whole gamut of principles of micro and macro economics, based on the paradigm of socio economic justice in all periods of time and described as the most desirable world economic order. There are many similarities rather common approaches in principle between Islamic finance, inclusive growth and financial inclusion. The article concludes that, Islamic Banking and finance complement financial inclusion in India. Islamic Banking is an alternative model and need of the hour in India which has large Muslim population to enhance financial inclusion of the poor and weaker sections (Muslims as well as Non-Muslims) in the society by developing appropriate financial products on the principles of Islamic Shariah.

INTRODUCTION

The first Islamic Bank in the world was founded in Egypt in 1963, and since then the concept has grown slowly and steadily. Islamic Banking is currently practiced in more than 75 countries worldwide. Two major international holding companies, namely the Dar al-Mal al-Islami Trust and the Al-Baraka Group control a number of Islamic Banks. Most others have been established by associations of individual sponsors. In Iran, Pakistan and Sudan only Islamic Banking is allowed and it was by government initiative and covered all banks in the country. In certain countries such as Bangladesh, Egypt, Indonesia, Jordan and Malaysia, Islamic Banking co-exists with conventional Banking. Islamic Banking is not limited just to Islamic Countries. In August 2004, the Islamic Bank of Britain (IBB) became the first Bank licensed by a non-Muslim country to engage in Islamic Banking. As a Sharia compliant Bank, the source of IBB's funding, profits and business investments must be ethical. IBB offers products and services that are designed in accordance with Sharia principles; it is an inclusive, ethical organization and welcomes customers of all faiths looking for a bank with a transparent, prudent and community-focused approach. Many developed countries of the world, such as Germany, USA, France, Denmark, Luxembourg, Switzerland and Singapore have embraced Islamic Banking as an alternative system. The Kerala State Government has got a go-head from RBI to launch a financial institution following the principles of Islamic finance few months ago and Cheraman Financial Services Limited (CFSL) will be floated by Kerala State Industrial Development Corporation to function as a



NBFC. The robust performance of the Islamic Banking and Finance sector during the recent economic recession has attracted several other countries as well. During the past decade, the assets of Islamic banks have grown at an average rate of 15%. According to estimates, global Islamic Banking assets are \$ 1.1 trillion in 2012 as against \$ 826 billion in 2010. The market share of Islamic Banking by assets is 14% in the Middle East and North African Region and 25% in the Gulf region. In the Gulf region itself, Islamic Banking assets are expected to cross \$ 990 billion by 2015 from \$ 416 billion in 2010.

Typically, Islamic Banks has an equity-based capital structure, which include share holders equity and investment deposits based on profit and loss sharing. The concept is based on a verse of the Holy Quran that says “Allah has allowed only legitimate trade and prohibits interest”. In contrast to regulatory governance of conventional banking by Central Banks, vis-à-vis prudent norms as prescribed by Basel Committee on Banking Supervision (BCBS), Islamic Banks follow the procedures and standards prescribed by the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI).

On micro-economic level, The Islamic banking emphasizes equity and fairness with due diligence to moral and ethical values. On a macro-economic level, it concentrates at social justice, economic prosperity of whole community while reducing concentration of wealth in a few elite people.

Basic principles of Islamic banking

The basic principles of Islamic Banking are sharing of Profit and Loss, Prohibition of Investing in unlawful businesses, Prohibition of Riba (Interest). Sharia rulings says strict prohibition of Riba (interest) and forbidding certain industries, such as adult entertainment, alcohol, and gambling are “haram”, prohibited for investment. Interest free loans (Qard Hasan) are encouraged to spread financial inclusion. All interest-free banks agree on the same basic principles. However, individual banks differ in their application. These differences may be due to various reasons including the laws of the country, objectives of the different banks, individual banks circumstances and experiences, the need to interact with other interest-based banks etc. This is so; financial and business organizations that adhere to the key principles embedded within Islam could be helpful in forging, a more ethical approach that leads to equitable outcomes, improving the prospects for successful business and financial stability.



Operations of Islamic banking

According to Islamic principles, receipt or payment of interest is not allowed. However, Borrowers and Lenders together participate in financing and operations of assets on profit and loss sharing basis on predetermined ratio in advance. It is the profit or loss which guides economic process. In such a system, resource mobilization or creation of liabilities and utilization of those resources or financing of assets by Islamic banks assumes greater importance. As sharing of risk and return is the basic principle of Islamic Banking, Islamic finance has a built-in mechanism to maintain and accumulate certain reserves to compensate losses during high profit periods as well as for deposit insurance, asset diversification and monitoring of projects to reduce the risk for Investment depositors.

All the Islamic Banks operate three kinds of deposits: Savings, Current and Investment.

Savings Accounts: The depositors allow the Bank to use their money for financing. Bank guarantees refund of the deposited money but no profit is promised. Banks provide transaction facilities. In other words, these accounts are treated as almost as Investment accounts but with liberal terms in respect of withdrawals and maintenance of minimum balances etc.

Current Accounts: These accounts are similar to the Current accounts operated by Conventional banks. Bank guarantees the return of nominal deposited money

Investment Accounts: Investments are for a fixed or unlimited period of time and the Investors are entitled to share the profit or loss as pre-determined in advance with the Bank. However Capital is not guaranteed by the Bank.

Islamic Banks financing typically structured along the lines of two types of contracts which are on Profit and loss sharing basis: Joint Venture (**Musharakah**) and Profit-sharing (**Mudarabah**).

Musharakah, is a form of equity financing through Joint Ventures. In this type of contracts, a Bank and an Entrepreneur jointly contribute capital and manage a business entity. Bank assumes the role of an entrepreneur as well as that of a financier. Any profit or loss from the entity is shared in a pre-determined ratio. The joint venture would be a separate legal entity and the bank may come out of the joint venture after a certain period or upon the fulfillment of certain condition.



Mudarabah contracts are profit sharing agreements, in which a bank provides the entire capital needed to finance a project, and the customer provides the expertise, management and labour. The profits are shared by both the parties on pre-determined ratio; however in case of loss, the entire loss need to be borne by Bank.

There are also other financing contracts in Islamic banking but not strictly follow the Profit and loss sharing in nature. They are **Murabahah** (cost plus), **Ijarah** (leasing), **Bai muajjal** (deferred payment sale), **Bai salam** (forward sale) and **Istisna** (contract manufacturing).

Murabahah financing is based on a mark-up (cost plus) principle, in which a bank buy goods and resell them to the customer at a pre-determined price that includes the original cost with a mark-up. This contract is normally done in working capital financing or trade financing.

Ijarah financing is similar to leasing. Bank buys an asset and leases to customer for a certain period on a fixed rental charge. Lessor (Bank) retain the risk of asset ownership.

Bai muajjal financing, which is a variant of Murabahah (cost plus) financing on the basis of a deferred payment sale. The delivery of asset would be immediate to the borrower and the repayment of the price is deferred on an installment or lump-sum basis. The price of the asset is agreed upon at the time of sale. This type of contracts is normally done for house and property financing.

Bai salam is designed based on a forward sale concept. In this method, customer sells certain goods to a bank at a predetermined price and paid by the Bank at the time of contract, but goods are delivered at a future date.

Istisna contracts are based on the concept of commissioned or contract manufacturing, wherein a manufacturer agrees to produce specific goods for future delivery at a pre-determined price.

The acceptability of the above five non-profit and loss sharing modes of financing has been widely debated and disputed by certain Islamic scholars as they are almost similar to conventional methods of interest-based financing.

Islamic Banks also grant No-cost loans at a reasonable percentage out of their total funds to the poor and needy persons such as small farmers, artists, entrepreneurs etc. Over drafts are also arranged up to a certain limit, without any charge to customers.



Islamic Banks & RBI regulations in India

Indian Banks are governed and regulated under Banking Regulations Act 1949, RBI Act 1934, Negotiable Instruments Act 1881 and Co-operative Societies Act 1912. Conventional Banks are permitted to accept deposits from public for lending or investment. Banks provide cheque facility, drafts and other financial services. Financial products and services are interest based and RBI acts as the lender of last resort which is also interest based. Since Islamic banks basic principle is against to interest (Riba), they cannot function under present banking regulations in the country. Another consideration is that, they cannot issue cheques and participate in clearing houses unless they follow CRR and SLR norms which are based on interest concept. Existing legal framework and tax procedures are other issues which do not permit Islamic Banking in India unless certain conditions are modified suiting to the Islamic Banking. A silver lining which is emerging in globalization now is (1) stringent prudential norms, (2) reduction of CRR and SLRs and (3) decontrolling of interest rates.

Islamic banks are licensed under Non Banking Finance Companies Reserve Bank Directives 1997, RBI (Amendment) Act 1997 and operates on sharing profit and loss principles. The broad thrust of the amended Act 1997 is to provide a greater degree of comfort and safety to depositors, while at the same time, fostering the development of a healthy and diversified financial sector. Among the various measures introduced are compulsory registration of NBFCs engaged in financial intermediation, prescription of minimum level of net owned funds, maintenance of certain percentage of liquid assets as percent of public deposits in Government bonds, creation of reserve fund and transfer of certain percentage of profits every year to reserve fund. The regulations also provide measures like credit rating for deposits, capital adequacy, income recognition, asset classification, compulsory credit rating provision for bad and doubtful debts, exposure norms and other measures to keep a check on their financial solvency and financial reporting. A multi-layers' supervisory setup consist of on-site inspection, off-site surveillance, exception reporting by NBFCs' statutory auditors and market intelligence system has been formulated. The NBFCs are also obligated to constitute audit committee, consisting of not less than their members in the Board of Directors, if the deposits exceed RS. 50 crore. They need to follow uniform accounting procedures.



There are several Baitul Mals (Islamic treasury) working in cities as well as in villages across the country. However, only 10 to 15 Islamic Banks with deposits of about RS. 75 crore operating in India. India with an estimated 177 million Muslims, has a large base of awqaf but many of their assets are far from being employed efficiently; their estimated annual income is just 1.63 billion rupees. They cater to the needs of local area except a few of them operate across districts and states. Their sources of funds are limited and operate on small scale and missing the economies of scale.

Challenges for Islamic Banking in India.

Regulatory framework: Islamic Banks are not allowed to accept deposits from the public or offer retail banking services, which need amendments in Indian laws. The interest earned on fixed deposits is subject to TDS as per IT Act 1961, whereas the profit earned on Islamic banking deposits is treated differently.

Supporting infrastructure: As regards partnership by Islamic banks in a firm, the bank has to make sure that the Manager does not shrink his responsibilities or obtain non-pecuniary benefits at the expense of non-participating partners and ensure the veracity of profit statements. This type of monitoring of facts and data in firms in which Islamic Bank invests, could be expensive. Commercial banks borrow from other banks or the RBI to meet their short term funding needs, but Islamic banks can't do so because it involves interest.

Dearth of Professionals: There is a serious dearth of Islamic Banking experts and professionals in the country. Despite the fact there are a few training institutes, they are unable to meet the demand and there is a huge shortage of experienced professionals.

Lack of awareness: There is a lack of awareness about Islamic banking. Most people has unfortunately misunderstood Islamic Banking in India as a religious charitable venture restricted to the country's poverty-ridden and economically downtrodden Muslim community, whereas in Malaysia, UK and elsewhere, 40% of the customers of Islamic Banks are Non-Muslims.

Scale of Operations: The globalization of financial markets would warrant merger of small banks to bring into shape a big bank with modern banking infrastructure. Islamic Banks being small in size, can merge together to make a large bank. Islamic banks need to examine whether they have standardized their functioning with transparency and accountability. In India, Islamic banks mostly limit their



operations in short term and medium term except a few take up long-term finance. The inability to evaluate projects profitability has tended to act against investment financing by these banks. Moreover, borrowers do not observe business ethics which make it difficult to establish cordial bank-clientele relationship which is a key factor for success in Islamic banking. As a result, many Islamic Banks have been closed during the recent years in India.

Advantages of Islamic Banking in India

Economic growth: Emergence of Islamic Banking in India throw open new avenues for inclusive economic growth, not only for Muslim community, but also other communities through equity finance and interest-free banking. Inclusive growth is impossible without financial inclusion. Without financial inclusion, economic development is not a development in real sense. Islamic banking and finance is all about encouraging and facilitating investment in real economic activity and social welfare, while prohibiting investment in unproductive businesses or risky financial products like derivative contracts of the kind which led to the 2008 sub-prime crisis. According the market intelligence and data analysis services provider Grail Research, "Islamic banking is ready fast gaining prominence among the global financial institutions, especially in the backdrop of the banking sector woes impacting the markets like the USA and UK and the concept has a huge potential market in India as well. According to Grail Research Founder and CEO Mr Colin Gounden that, it need to be seen the profitability of Saudi Banks (the world's highest) for reasons why Islamic finance will have strong interest globally as a growth engine for financial services.

Growth of FDI & FII: The introduction of Islamic banking in India will offer Muslims a socio-religiously acceptable mode of finance and investment. Due to globalization and recent financial crisis in USA, UK and other European countries, Doors are opened for Foreign Direct Investment and Foreign Institutional Investment especially from renowned business groups of Gulf countries. India's first sharia-complaint NBFC, Cheraman Financial Services Limited (CFSL) which got license from RBI is looking to tap the Omani market, and indeed the wider Gulf region, for equity to fund a raft of commercial initiatives in India. India with a highest percentage of Muslim population in a non-Islamic country should have tapped the opportunity of FDI and FII long ago especially from the cash rich Middle



East countries where our country has long historical roots and continue to maintain fairly good relations since many centuries.

Free from Exploitation: By adopting true Islamic banking system, a welfare society is created where people are saved from exploitation and their basic needs are met. It is also the core objective of financial inclusion and Inclusive growth in the country. Islamic banking, being a viable alternative to conventional financial system which prone to extreme risks, the interest-free products and services could restore equilibrium in India by providing financial assistance to debt-ridden farmers, labourers, marginalized and disadvantaged segments in the society. Hence, Islamic banking has potential as a tool of financial inclusion in the country.

Role of Islamic Banking in Financial Inclusion

Rangarajan's committee on financial inclusion defines it as: "Financial inclusion may be defined as the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost". Financial services include savings, loans, insurance, credit, leasing, payments etc. RBI has been taking several steps over the past few decades, to improve access to affordable financial services through financial education, awareness and leveraging IT. In India, the focus of the financial inclusion is to ensure a minimum access to savings bank account without frills. But internationally, the financial inclusion has a wider meaning. Banking system and financial market is the key backbone for success in financial inclusion. In the realm of globalization and steady and constant growth of Islamic Banking all over the world even in the recent global financial catastrophe, India ought to think of benefits of Islamic banking and use it as a supplement tool to enhance financial inclusion in the country.

Role of Islamic Banking & Financial inclusion in Inclusive growth

Inclusive growth is intimately related to **pro-poor growth**, particularly with its relative conceptualization that requires that both poverty and inequality be reduced for growth to be pro-poor. The inclusive growth approach takes a longer term perspective as the focus is on productive employment rather than on direct income redistribution, as a means of increasing incomes for poor and weaker sections in the society. While income distribution schemes can allow poor, to benefit from economic growth in the short run, inclusive growth allows them to "contribute to and benefit from economic growth". Apart from addressing the issue



of inequality, the inclusive growth may also make the poverty reduction efforts more effective by explicitly creating productive economic opportunities for the poor and vulnerable sections of the society.

In India, growth with equity is the main focus as part of its development agenda since independence. The 11th five year plan (2007-12) envisions inclusive growth as a key objective. Inclusive growth is impossible without financial inclusion. Financial inclusion is must for economic development. Robust system like Islamic banking is need of the hour for enhancing financial inclusion. The problem of financial inclusion is not only an issue for developing countries. The developed countries like USA and UK too have been affected by it whilst, the type and magnitude differs. When a firm view is taken as that, Islamic Banking is not just to benefit Muslim community in India; Islamic finance, financial inclusion and inclusive growth work comfortably under one umbrella to achieve ultimate common objective of socio-economic development. A lot of the financially excluded people live in rural areas earning a meager income. They usually do not have documents even to open a bank account. Hence, they are dependent on informal sector, and are at the mercy of money lenders, landlords for their financial needs. By making them financially inclusive, Government of India is bringing their financial position less volatile. RBI had taken various steps to enhance banking system for sustainable and equitable growth in a drive for inclusive growth. Some of the steps include the directives to banks to offer no-frills accounts, easier KYC norms, offering GCC cards to the poor, improved customer services etc. It has issued license recently to Kerala Government to launch a financial institution following the principles of Islamic finance which is noteworthy. It has also launched mobile banking for the benefit of the poor. Now-a-days, use of mobile phones is not a new thing to the poor people living in rural villages but, they are not aware of mobile banking. In the paper by Laveesh Bhandari and Sumitha Kale (2008) titled 'Digital Payments and Financial Inclusion' enough emphasis is given to mobile technology advancements and exploring its benefits as a cost effective measure to improve Financial inclusion in the country. In spite of all the progress, it has been observed that the progress is not much considering that quantum of population still living in rural and semi-urban areas. Inter alia, achieving Inclusive growth is a herculean task as bringing 600 and odd million people into the main stream. One of the best ways to achieve inclusive growth is through financial inclusion. It needs to be



highlighted here that, Islamic finance & financial inclusion work together and play a vital role to reduce poverty, employment generation in the country.

Recommendations & Suggestions

Financial inclusion has picked up in India for the last few years due to various initiatives taken by RBI, but it is still far from adequate. Banks need to redesign their products to promote financial inclusion of poor and weaker sections in the society. Islamic Banks are not inferior over conventional banks in this context. They have to make use of advanced IT technology and other rural intermediaries such as SHGs, MFIs, NGOs, and Islamic Institutions etc. Islamic Banking as, it is practiced today is almost similar to conventional banking. Hence, Islamic Banks should be regulated and supervised in a similar manner as conventional banks which in turn help in enhancing financial inclusion in the country. Irrespective of Religion, individuals free to choose to bank with an Islamic Bank and/or a conventional bank. One of the important points of Islamic banking is that it concerns about the viability of the project and profitability of the operation but not the size of the collateral. Good projects which might have been turned down by conventional banks for lack of collateral would be financed by Islamic Banks on a profit-sharing basis. It is especially in this sense that, Islamic Banking is more associated to Financial Inclusion. In many developing countries like India, Development Banks are typically shoulder the responsibility of financial inclusion and inclusive growth. Islamic banks are expected to be more enterprising than their conventional counterparts. By not beginning the process of creating the regulatory infrastructure for Islamic banking in big way, India is losing out on financial opportunities of some consequence. India needs huge investments to put its economy back on tract and to give much needed push to its ambitious infrastructure development plans through financial inclusion. It needs to follow the UK example and introduce new laws to accommodate Islamic banking in the country. The myth that Islamic Banking is only for Muslims must be dispelled. Even years of successful Islamic Banking operations and its drastic growth around the world have failed to demolish this myth. Awareness as Islamic Banking is an alternative, ethical form of banking for all communities ought to be created. Islamic banks should set up 'Risk-funds' to safeguard the interests of depositors in crisis times. They should enlarge their scale of operations through mergers and modernize themselves to compete with their counterparts in conventional banking



system. They should enter into capital market in a bigger way and tap the deposits on the basis of 'Mutual Funds' model and get listed in prominent stock exchanges for marketability and liquidity. The change acceptance and steady growth of Islamic banking in the rural villages make India more vibrant to improve financial inclusion. Micro-finance also offers significant potential for achieving financial inclusion. Financial inclusion has far reaching consequences, which can transform the society duly bringing down social inequality, provided Banking system (Conventional as well as Islamic Banking) act responsibly.

Lastly but not least, India being a secular country, the main focus of Government is socio-economic development and wealth generation activities through financial inclusion to benefit the poor and needy. The time is right, now to accept Islamic Banking into the country as there is considerable difference of opinion, possibly driven by the need to grab a share of the market, between Islamic countries on definitions, standards and operations of Islamic finance. Undoubtedly, financial inclusion can emerge as a profitable business in the long run for Banks. Therefore, policy makers who are responsible about enhancing access to finance or 'financial inclusion' must exploit the potential of Islamic banking on the sidelines and focus on improving the regulatory and financial infrastructure to promote cohesive environment in the country.

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