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Gandhian Vision of Development

Tradition to Transformation



Impact of Financial Technology (FinTech) on the Performance of Traditional Banks



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An International Journal of Education and Research -English Quarterly

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INTERNATIONAL WOMEN'S DAY

International Women's Day, celebrated every year on March 8, holds deep significance in 2026. It is not just a day of celebration, but a call for equality and justice. Recognized globally by the United Nations, this day highlights women's achievements. At the same time, it reminds us of the challenges that still persist. Across the world, women continue to break barriers in every field. From science and politics to sports and entrepreneurship, their impact is undeniable. In India, initiatives like Beti Bachao Beti Padhao have encouraged positive change. More girls are going to school and dreaming bigger than ever before. However, issues such as gender discrimination and safety concerns remain. Equal pay and equal opportunities are still goals yet to be fully achieved. Women in rural areas often face greater obstacles than those in cities.

Digital empowerment is emerging as a powerful tool for change. Education continues to be the foundation of true empowerment. Families and communities must support and uplift women at every step. Respect and equality should not be limited to just one day. Policies must translate into real change on the ground. Every individual has a role in creating a fair society. Empowered women lead to stronger families and nations. This Women's Day, let us renew our commitment to equality.

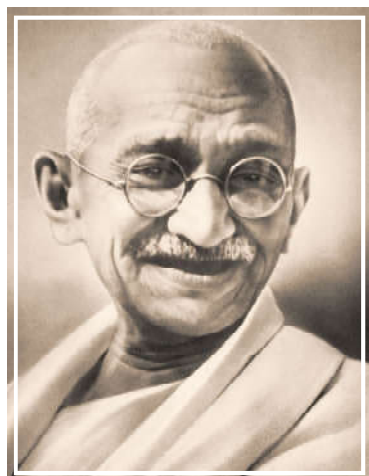
The future depends on how we value and empower women today.

- **Dr. S.B. Yadawad**
Editor

GANDHIAN VISION OF DEVELOPMENT : LESSONS TO ACHIEVE 'ATMANIRBHAR BHARATH'

✉ Dr. Y. S. Balavantagol, Professor, Dept. of Political Science, Rani Channamma University, Belagavi. Karnataka.

ABSTRACT



Gandhi was neither a systematic thinker nor he had claimed so. He was the real saint who taught the world his deepest feelings and realization of truth. Gandhi himself admitted that he was not giving any new philosophy he always used to tell *"There is no such thing as Gandhisim and I don't claim to have originated any new principles or doctrine. I have simply tried in my own way to apply the eternal truths to our daily life and problems. The things I have formed and conclusion I have arrived at are not final. I may change them.... I have nothing to teach to the world. Truth and non-violence are as old as hills."*

Gandhiji vision of development was entirely different. He believed in Swarjya. The concept of Swaraj includes moral, social and political regeneration of the country. Gandhi believed that Swarjya is not merely political independence of Indians. It also meant a change in the economic pattern and political system through moral development of the individual through society as a whole. He was opponent of having a society based on the Western notions of greed and wealth but on moral individuals who cared for each other and followed their spiritual goals. He believed in a more equal society with secular religious groups showing tolerance towards one another. Secularism was the key component of his thinking. He always insisted on self dependent villages with small-scale economic activities. He opposed large-scale means of production as they lead to an increase in inequality and non-harmonious relations between the labours and owners. Atmanirbhar Bharat (Self-Reliant India) is an Indian government initiative launched in 2020, led by PM Narendra Modi, to make India self-

sufficient, focusing on local manufacturing ("Vocal for Local"), strengthening domestic industries, and integrating them globally, especially after the COVID-19 pandemic. Key pillars include economy, infrastructure, systems, vibrant demography, and demand, with reforms in land, labour, liquidity, and laws, alongside initiatives like Production-Linked Incentives (PLI) to boost sectors, aiming for a resilient and globally competitive India. Present paper is an effort to look into the Gandhian vision of development and its relevancy to achieve Atmanirbhar Bharat.

KEY WORDS

- 1) Swarjya.
- 2) Self dependent villages.
- 3) Satyagraha.
- 4) Non-co operation.
- 5) Sarvodaya
- 6) Atmanirbhar Bharat

OBJECTIVES OF THE PAPER

- 1) To know the Gandhian vision of development.
- 2) To know the Gandhian philosophy and principles he preached.
- 3) To study and examine the challenges that post independent India face and their remedies in Gandhian philosophy.
- 4) To suggest younger generation a truthful way of sustainable Atmanirbhar Bharat.

METHODOLOGY

The current paper is descriptive in nature. Most of its information is based on secondary data and information which is gathered from the concerned sources according to need of the research. While preparing this paper many books, articles, papers and web-sites are used/ referred.

INTRODUCTION

Mohandas Karamchand Gandhi, popularly known as

Mahatma Gandhiji or Bapuji was born on 2nd October 1869, at Porandar present Gujrat state in India. His father was a Dewan at the court of the Kathiawar rulers. His mother was a religious lady and influenced deep impact on Gandhiji. In early age Gandhiji was a shy child and spent most time in books. After his primary education he went to England for his higher education. He returned India with a degree in Law. He started his career as a lawyer in Bombay then moved to Katiawar. As he could not had good practice he took up a job with a firm and went to South Africa to assist his client. In South Africa he saw racial discrimination being practiced against black. He started his agitation against racial discrimination and organized Indians living there. He later returned to India and indulged in fight for India's freedom.

Gandhi's personality was greatly shaped by his mother and his nurse Ramba, who were deeply religious ladies. He was also influenced by great Indian epic Ramayan and play Harishchandra. He learnt the lesson of self-reliance and disinterested performance of one's duty from Gita. After from religious Gandhi he was also influenced by Western thinkers like Ruskin, Henry, Leo Tolstoy etc. He learnt the principle of dignity of labour from Ruskin and principle of non-co-operation by Thoreau.

GANDHIAN VISION OF DEVELOPMENT

Gandhiji was not a philosopher in the academic sense of term. His ideas cannot be classed with any of the well-known schools of Indian philosophy. He was a practical idealist. He was an inspired teacher who poured out his deepest feelings and sincere realization of truth. Gandhiji himself admitted that he was not giving any new philosophy and said "There is no such thing as Gandhisim and I don't claim to have originated any new principles or doctrine. I have simply tried in my own way to apply the eternal truths to our daily life and problems. The things I have formed and conclusion I have arrived at are not final. I may change them.... I have nothing to teach to the world. Truth and non-violence are as old as hills."

Self-rule or Swaraj, Non-violence, Swadeshi and Sarvodaya are the main pillars of the thesis he has propounded in the book (in Hind) Swaraj. It is true that Gandhiji never tried to present systematic theory or philosophy. But he preached some fundamental principles which were quite consistent scholars have tried to analyze and present Gandhi's views in a systematic manner, and established that Gandhiji was a all-time great all-round philosopher.

His views towards development was quite different from others. He gave religious touch to economic

prosperity. He considered non-violence, truth and religious life as basic components of development. He gave equal preference to means and ends. This made him special. Gandhiji's development views can be discussed as follows-

1. Swaraj or Self-rule: Gandhiji's views regarding development can be traced in his concept of Swarajya or self-rule. The Swarajya was not simply getting rid of British rule. But an all round awakening. The Swarajya or self-rule as Gandhiji termed it as Kingdom of God or Ramarajya. The aim of all development activities should be to recognize the equality in birth and consequently the right of equal opportunity. By Swarajya Gandhiji meant a two-dimensional concept. A) self-rule for independent Indian nation. B) self-rule for the individual. Development doesn't merely mean economic prosperity. Mutual tolerance must be considered as a golden rule for a true development. Ramarajya conceives of a society in which all its members get equal opportunity to express themselves and in which none suffers under forced opinion. The Swarajya of his dream recognizes no race or religious. He liked it to be 'purnaswarajya'. So everyone get their stakehold in nation development. Gandhiji hadn't had a narrow concept of development. His development was inclusive, not aggressive nor competitive. In the villages there should not be political party system and no election on party based majority rule and society will be free from the evil of the tyranny of the majority.
2. Sarvodaya believes in progress of the all. Every individual should do individual labour and follow the ideal of co operation. One for all, all for one should be the motive of village.
3. Sarvodaya: Sarvodaya means 'universal uplift' or 'progress of all'. It was coined by the Gandhian follower Vinba Bhawe to refer to the struggle/movement to reach out all who were in need. Gandhian followers under took it to ensure that self determination and equality reached the masses and the downtrodden.

PRINCIPLES OF THE SARVODAYA

- Villages are basic units for development. There should not be a single authority regulating everything, power should be rested in all not in one.
- Political power is an instrument to help others, it is a service.
- Self depended villages in all aspects is key feature of Sarvodaya. Every village should produce all its

requirements. Every citizen joined with the spirit of love, fraternity, truth, non-violence and self-sacrifices. Village will function on the basis on the non-violence.

- He opposed large-scale means of production as they lead to an increase in inequality and non-harmonious relations between the labours and owners.
4. Faith in spiritual democracy. Another feature of the ideal state contemplated by Gandhi was spiritual democracy. It would be governed by the voluntary efforts of the individual and would be conducted in accordance with ethical ideals. He favored spiritual democracy because it provided the model for state to improve itself. It shall be based on the willing co-operation of the citizens rather than force. He said that "even the most despotic government cannot stand except for the consent of the governed, which consent is often forcibly procured by the despot. Immediately the subject ceases of fear the despotic force his power is gone." Gandhi held that submission to immoral laws tantamount to participation in evil. He therefore said that a citizen should refuse to co-operate with the laws of the state which were immoral or not good for the common people.

FEATURES OF GANDHIAN DEMOCRACY

- i. Decentralization of power and devolution of power.
- ii. Balancing political power and moral power.
- iii. Secular administration.
- iv. Equal rights, justice, freedom for all without any discrimination
- v. Self governing cooperative federalism.
- vi. Self government at grass root level.

It may be noted that Gandhi's concept of democracy was quite different from general concept of democracy. He asserted "the nearest approach to the purest anarchy would be democracy based on non-violence- in such as state everyone is his own ruler. He rules himself in such a manner that he is never a hindrance to his neighbor. In the ideal state, therefore there is no political power because there is no state".

5. Gandhiji's concept of Trusteeship. Gandhiji's concept of Trusteeship was a innovative concept. The theory of trusteeship is proposed to reverse the evils of capitalism. The main believe of this trusteeship is that surrendering every wealth to God and reusing it only for our need not for greed.

Property according to Gandhiji is a trust and people hold it as its trustee. If an individual has more than what he /she requires, that remains with him/ her as a trust and he /she is a trustee of the 'more' that he/she has. This can be a solution for the conflict between capitalist and labour.

CONCLUSION

Gandhiji's concepts were criticized as too utopian thoughts. C.E.M. Joad says "Gandhi in one-third politician, one-third saint and one-third hum-bug." Doubts have been expressed about the effectiveness of non-cooperation as a weapon to bring about a change in the heart of opponent. Gandhiji's concept of trusteeship seems impracticable. Despite this we can say that his vision of development is not rapid but sustainable. His concept of self depended villages having enough to nurture all can be the solution for many of the modern world problems. His concept of Swarjya can serve political and economic purposes. With this we can conclude that Gandhian views are aptly solutions for Indian challenges even today.

In a nut shell , the Gandhian vision of development offers a sustainable and human-centric blueprint for achieving Atmanirbhar Bharat. By prioritizing Gram Swaraj (village self-sufficiency), local production and the principle of Trusteeship. Gandhi's emphasis on ethical labor and ecological balance addresses contemporary crises of inequality and climate change. Ultimately, becoming truly self-reliant requires more than economic independence, it necessitates a return to grassroots empowerment and moral progress, ensuring that development remains inclusive, decentralized and rooted in the welfare of the last person (Antyodaya).

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TRADITION TO TRANSFORMATION : ARTIFICIAL INTELLIGENCE AND THE NEW PARADIGM OF WOMEN EMPOWERMENT IN INDIA

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ABSTRACT

Artificial Intelligence (AI) holds the potential to transform the landscape of women empowerment, addressing gender inequalities, and creating new opportunities for growth and development. This research paper explores the multifaceted roles of AI in promoting women's education, healthcare, safety, and entrepreneurship, while also identifying the challenges and ethical considerations associated with its implementation. By examining real-world examples and case studies, this paper aims to highlight the profound impact of AI on women's lives globally.

Key words : Artificial Intelligence (AI), Women Empowerment, Education, Healthcare, Safety and Security.

INTRODUCTION

The advent of AI has revolutionized various sectors, driving innovation and efficiency. However, its role in addressing social issues, particularly women's empowerment, has gained significant attention. Women across the world face numerous challenges, including limited access to education, healthcare, and employment opportunities. AI, with its capability to process large amounts of data and deliver personalized solutions, presents an unprecedented opportunity to bridge these gaps and foster an inclusive society. This paper delves into the ways AI can empower women, providing a comprehensive overview of its applications and potential.

REVIEW OF LITERATURE

- **Bhawana Meena (2023)** explores the impact of Artificial Intelligence (AI) on women empowerment in India and examines the potential of AI to address gender disparities, improve access to education and healthcare, empower women economically and promote gender equality. By analyzing various initiatives and case studies, this article highlights the opportunities and challenges of AI in advancing women's rights and fostering their participation in various sectors of Indian society. The findings suggest that AI has the potential to contribute significantly to women empowerment, but careful attention must be paid to address biases and ensure inclusivity.
- **S. Shrestha et al. (2022)** analyses academic publications on gender biases in machine learning and artificial intelligence algorithms, focusing on themes, mitigation, and detection methods. It underscores the challenges faced by algorithm designers and advocates for increased research efforts into methods for detecting and mitigating gender bias. Despite the existence of various mitigation techniques, their widespread adoption remains limited application is limited.
- **Himadri Gogoi (2025)** examine the role of artificial intelligence in enhancing women's safety, agency, and justice in the digital era. to identify challenges such as bias, exclusion, and cyber risks that may limit women's empowerment through AI. Also evaluated the role of policy, governance, and women's participation in shaping inclusive AI systems and proposed the pathways for building gender-sensitive and equitable AI-driven futures.
- **Swapana Meena (May 2025)** examine the intersection of artificial intelligence (AI) and women empowerment in the Indian socio-cultural context through a complete sociological analysis. . The paper concludes with a structured framework for gender-responsive AI implementation across five dimensions: design process, data systems, deployment context, access mechanisms, and

governance structures, offering targeted recommendations for policymakers, technology developers, civil society, and researchers to maximize AI's potential for advancing gender equality while mitigating risks of exacerbating existing inequalities.

- **Dr. Pooja Ramchandani (2024)** investigates the effects of Artificial Intelligence (AI) on women's empowerment in the context of India. It explore into AI's capacity to mitigate gender gaps, enhance educational and healthcare accessibility, bolster women's economic standing, and advocate for gender parity. Through an examination of diverse initiatives and case studies, the article underscores the potential benefits and hurdles associated with AI in propelling women's rights and facilitating their engagement across different domains of Indian society. The results indicate that while AI holds promise for advancing women's empowerment, it necessitates diligent efforts to mitigate biases and uphold inclusivity.

OBJECTIVES OF THE STUDY

1. To study the role of AI in women in various fields.
2. To examine the impact of AI on women empowerment.
3. To assess the potential of AI for women with a case studies.
4. 5. To explore the challenges and opportunities for future growth

DISCUSSION

1. ENHANCING EDUCATIONAL OPPORTUNITIES

AI-powered personalized learning platforms can tailor educational content to individual learning styles, enabling women and girls to overcome barriers to education. For example, platforms like Coursera and Khan Academy use AI algorithms to recommend courses and resources based on user preferences and performance. AI tutors and chatbots offer instant academic support, making learning accessible anytime, anywhere.

2. PROMOTING WORKFORCE INCLUSION

AI can significantly impact workforce inclusion by eliminating biases in hiring processes. AI-driven recruitment tools such as HireVue and Pymetrics assess candidates based on skills and potential rather than gender or background. Moreover, AI can facilitate remote working

environments through project management tools like Trello and Slack, allowing women to balance work and familial responsibilities.

3. SUPPORTING WOMEN'S HEALTH

AI technologies are transforming healthcare by improving diagnostic accuracy and personalizing treatments. AI-powered health apps like Flo and Clue provide women with reliable information on reproductive health, mental wellness, and chronic disease management. These apps empower women to make informed health decisions and access timely medical advice.

4. ENSURING SAFETY AND SECURITY

Safety and security are crucial for women's empowerment. AI-based applications like bSafe and SafeTrek enhance personal safety by offering real-time tracking and emergency response features. AI can also analyze patterns in data to predict and prevent incidents of gender-based violence, enabling authorities to take proactive measures.

5. ENCOURAGING ENTREPRENEURSHIP

AI-driven platforms support women entrepreneurs by providing business insights, market trends, and financial management tools. For instance, platforms like Shopify and Square assist women-led businesses in managing operations and reaching global markets. AI can also facilitate access to microfinance and investment opportunities, breaking down financial barriers that often impede women's entrepreneurial ventures.

6. CHALLENGING CULTURAL AND SOCIAL BARRIERS

AI has the potential to challenge cultural and social norms that hinder women's progress. By promoting positive narratives and showcasing successful female role models through AI-curated content on social media, AI can influence societal attitudes and encourage a more inclusive mindset.

CASE STUDIES AND EXAMPLES

Case Study 1: AI in Education : In rural India, AI-powered educational programs have significantly improved literacy rates among girls. For example, the "Robot Tutor" initiative uses AI to provide personalized learning experiences, helping girls in remote areas access quality education.

Case Study 2: AI in Healthcare : AI-based diagnostic tools have been instrumental in improving women's health outcomes in sub-Saharan Africa. Programs like "AI for

Good" utilize machine learning algorithms to detect early signs of breast cancer, providing timely and accurate diagnoses in regions with limited medical infrastructure.

Case Study 3: AI in Entrepreneurship : In Kenya, AI-driven microfinance platforms have empowered women entrepreneurs by providing access to loans and financial management tools. Platforms like Tala and Branch use AI to assess creditworthiness and offer personalized financial advice, enabling women to grow their businesses.

CHALLENGES AND ETHICAL CONSIDERATIONS

While AI offers immense potential, it also presents challenges that must be addressed. Ensuring data privacy and security is paramount to protect users' sensitive information. Moreover, avoiding algorithmic biases and promoting transparency in AI systems is crucial to prevent discrimination. Policymakers, tech companies, and educational institutions must collaborate to create ethical frameworks that prioritize women's rights and participation.

CONCLUSION

AI has the power to transform women's lives by enhancing educational opportunities, promoting workforce inclusion, supporting health, ensuring safety, encouraging entrepreneurship, and challenging cultural norms. However, realizing this potential requires a concerted effort to address the ethical and practical challenges associated with AI implementation. By harnessing the capabilities of AI, we can pave the way for a more equitable and inclusive society, where women can thrive and contribute to global development.

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NOMADIC COMMUNITIES OF KARNATAKA AND GOVERNMENT WELFARE SCHEMES

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ABSTRACT

The nomadic and semi-nomadic tribes are one of the backward or depressed classes of the country since Independence. They represent the historically disadvantaged section of society that stands at the lowest rung of the social, economical, geographical and political divisions among the members of society. Their position in the society not only distances them from the mainstream society leading to indefinite alienation and isolation but also exposes them to various problems- social injustice, exploitation, violation of rights and forcible conversion. The Central and state governments of India through various programmes and schemes have been making efforts for improving the social, economic and political status of the tribal population. However, even after such efforts, the schemes of the governments are not a panacea for the tribal people. The benefits these schemes have merely reached to the rightful beneficiaries. The schemes launched seem to be only on papers as their implementation and the expected results are far from achieving. This study is focused on the nomadic and semi-nomadic tribes of Bellary district in Karnataka. As per the records, 56 nomadic tribes have spread across many parts of the state, thus becoming second largest state for the population of nomadic tribes.

INTRODUCTION

Tribal communities generally live in relatively inaccessible forest and hilly regions. Their economy is simple and self-reliant. With the inroads of capital and the process of modernization changes occurred in life and livelihood of the tribal communities. Unlike the roles of pre-independent tribal welfare measures, the democratic India approached tribal issues in terms of social justice and socioeconomic development interventions to play supportive role. There has been a shift from capital intensive of centralized economic form to labor intensive and decentralized economy. The recent constitutional amendments intended to offer social justice to the hitherto poor and marginalized sections who were subjected to historic injustice. The unfortunate tribes could not avail the benefits of development like other elite section of Indian society. To bring out a just society the tribal communities have been treated as preferential discriminated groups who remained at the sideline of the national development. Thus, the mainstream of life of the nation has been cited as statutory reference for marginalized section of either by their own endeavor or by the support of the India's democratic, socialistic, republic and sovereign government. Tribal areas in our nation have some distinguished features and the tribal communities are animistic. In the process of development they became subjected to vulnerable in various frontiers. As a part of democratic commitment the

leader, planners and administrators broke their heads to safe guard the interest of the poor and help the tribal to develop through the support of the governments. Many rights protected acts and scheduled enshrined in constitution were enacted through rules and law making agencies. Many development programs were carved out in favor of the vulnerable communities.

The empirical response to the development initiatives were reexamined and newer strategies were created to meet the national goal of making the poor empowered. Due to the changing socio-economic face of the current society, many of them have been forced to give up their peripatetic lifestyle and settle down to earn their livelihood. Nomads have found it increasingly difficult to meet their basic requirements of shelter, security, livelihood etc. Further they have found extremely difficult to gain the acceptance of the societies they have chosen to settle down with. This may be due to cultural difference and the way of upbringing. Out of these problems highly complicated is they are facing is that identity crisis. The nomads are still suffering from the identity crisis because of their wandering life style. This has kept them away from accessibility to government facilities. The present research tries to understand welfare projects in terms of effectiveness of intervention as a process that brought changes in the lives of nomadic and semi-nomadic tribes. In this study, our intention is to focus more on the outcome of development

intervention practices and document the change on socio-economic frontiers accrued in favor of beneficiaries and impact on their ecology, if any.

OBJECTIVES

The specific objectives of this study are to study the economic conditions of nomadic and semi nomadic communities in scheduled caste and scheduled tribe, to examine the participation of nomadic and semi-nomadic tribes in the government schemes, to investigate whether the nomadic and semi-nomadic communities have utilized the government schemes or not, to analyse the hurdles in availing government schemes. Apart from this this study intends to study the details problems of scheduled caste and scheduled tribe nomad Bellary district that stand in the way of development, to present prospect for tribal development and to highlight some suggestion for tribal development.

HYPOTHESIS

The government policies and schemes are improving living standard of tribals. But these policies and schemes are not yet reached in desired destination. The traditional culture value and practices of nomadic communities are affected by non tribals. The nomadic food habits production capacities, way of living, thinking and agricultural activities are traditional. The distinct, rich cultural traditions and heritages of nomadic tribes are related with nature. Indebtness for the cause of agriculture and ownership of land are the two many problems of nomadic communities.

METHODOLOGY

To study the status of development schemes for the welfare of nomadic and semi-nomadic tribes both primary and secondary data are used for the research purpose. Literature survey is completed by referring various journals, books etc. which helps to analyze the data collected through questionnaire. It also helps to draw the conclusion. Primary data shall be collected with the help of structured questionnaire, personal interview, informal and formal discussion and schedule with tribal women. The next stage comprises of data analysis and interpretation. Some statistical tools are used for hypothesis testing. The next stage will be drawing conclusion and suggestion from the data collected. Researcher would personally visit study area and in the first instance and observe geographical area, villages, standard of living, pattern of living, types of houses, education facilities, language spoken by them, culture, festival celebration, irrigation facilities drinking and sanitation facilities, market, hospital. The questionnaire is

very important for study because some times by oral communication micro level information may not be collected but by framing questions it becomes easy to gather appropriate information. The structured questionnaire was frame with certain choices and it was framed in three parts first to gather general information, like family level, occupation etc. Social one of the parameter in participation the political questions are also framed, Economical, an attempt is made by researcher to cover all important questions on every parameter to have deep study and to analyse its impact. To gather the information about tribal history for the study and to have detail note on various strategy of government, social organisations working on field and work done by them the history source is adopted. The researcher has visited various libraries to refer renowned journals and references books on the tribal development and related topics. At the same Govt. Census report and recognized published journals and articles and audit reports and related have also been referred to.

NEW DATA TO BE GENERATED

A simple random sampling method is used by researcher for field survey and collection of data. Simple Random Sampling method would be used and sample size shall be restricted only for taluks of Bellary district. The researcher has selected the sample of men and women from each village. For this age, education, membership of self help group, house wife, working on farm, small business owner etc would be selected for sampling plan and parameters for used for research work Researcher has would use following parameters for analysis of the data collected and these parameters individually were analyzed by framing the question on each of these parameters. There may be many more parameters but researcher has considered the most important parameters for the research and to have detailed analysis on these parameters. Research approach will be qualitative as well as quantitative.

RELEVANCE OF THE STUDY FOR SOCIETY

The socio-economic structure in nomadic tribal communities is markedly different from that of the non-tribals or advanced groups of people. They have a very simple technology, which fits well with their ecological surroundings and conservative outlook. It is a matter of serious concern that in spite of the reservation policy of the government, the weaker sections have not got a proportionate share in the non-agricultural jobs and in fact disparity ratio in case of occupational pattern of workers have further worsened over the years. While the

participation of the scheduled tribes in administration and in public institutions continues to be low, these institutions continued to be dominated by the people not genuinely responsive to the needs and aspirations of the socially deprived sections. The scope of the present study lies in examining the dynamics of tribal development administration and to see as to how they come on the way of either improving or impairing the performance of the development administrative system? Obviously, the study does not intend to evaluate the impact of various development programmes. It rather tries to analyse the pros and cons associated with the formulation and implementation of tribal development programmes from organisational and environmental perspective. The study thus makes a critical analysis of tribal development administration by focusing on the issues like socio-cultural and other environmental and organizational factors and their influence on the functioning of tribal development administration. It examines the personnel policy of the government and their perception and role in tribal development, the problem of corruption and leakages in the delivery process and the role of various agencies in tribal development.

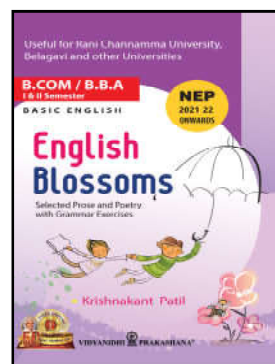
RELEVANCE FOR POLICY MAKING

Though the problems of tribals had attracted the attention of policy makers and social workers much before independence, the whole perspective with regard to the role of state vis-a-vis the tribal people in India underwent a significant change after the adoption of the Constitution. The development interventional out-put in enhancing the quality of life among nomadic tribes is not encouraging. It needs reexamination from the level of policy to the level of implementation to identify where the shoe pinched. The development intervention with regards to education through establishment of tribal hostels for boys and girls and supply of adequate stipends, food, dress and reading material and also medical facility would make a big leap in educational achievement among nomadic tribes. Geographical location and accessibility to the institution still a major concern for the educational development nomadic tribes. The study does not merely describe the facts of development interventions as observed at the grassroots but intends to hope that it might encourage concerned humanitarian scholars, administrators and planners who believe on humanitarian rights of nomadic tribes and study the problems more holistic perspective centering on vital issues of life and living.

OUTCOME

The biggest road block towards the sustainable development of tribal community is the lack of awareness of policies and programmes made for them which need to be strengthen and it can be only possible by enhancing literacy rate among tribals. The government data states that the literacy rate among tribals is 59 per cent. But it is a harsh reality that a large section among these literate tribes is literate for name sake only. They left out their education in the early stage and they don't have much knowledge about the policies and programmes made for them and are unaware of their rights. The governmental policy should not only focus on tribal development but on sustainable development of tribes with their rich culture, customs, traditions and language, as tribal identity lies with their distinct culture and traditions which they have inherited from their ancestors. The tribal community is in urgent need of some specific policies in order to protect and preserve their culture and identity in this era of globalisation. There is no meaning of development at the cost of risking the real identity of scheduled tribes.

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CONSTITUTIONAL LITERACY AND FUNDAMENTAL DUTIES : ROLE OF CITIZENS IN NATION BUILDING

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ABSTRACT

While the Indian Constitution is often celebrated as a transformative living document granting extensive Fundamental Rights, its stability, relevance and the subsequent project of nation-building depend equally on the "Abhayam" (fearlessness) of rights and the "Dharma" (duty) of citizens. Present article analysis the nexus between Constitutional Literacy- the functional knowledge of constitutional values- and the realization of Fundamental Duties under Article 51A. It argues that a mere legalistic approach to duties is insufficient, instead, a "Culture of Constitutionality" must be fostered through education to transform citizens from passive subjects into active architects of the nation. By analyzing constitutional procedures, committee reports (Verma Committee) and contemporary challenges like digital misinformation, this article proposes a roadmap for leveraging constitutional literacy as a primary driver for national progress.

Keywords : Article 51A, Constitutional Literacy, Civic Education, Nation Building.

INTRODUCTION

The Constitution of India-1950 was envisioned by Dr. B.R. Ambedkar not merely as a legal text but as a "pedagogic instrument" for social change. For decades, the legal and social focus was asymmetrical, prioritizing Fundamental Rights. While these rights are the bedrock of individual liberty, an over-reliance on them created a civic culture of entitlement, often neglecting the reciprocal obligations that sustain a collective society. The insertion of Part IV-A (Article 51A) through the 42nd Amendment Act in 1976, following the recommendations of the Swaran Singh Committee, served as a necessary constitutional corrective. By formalizing Fundamental Duties, the state acknowledged that rights do not exist in a vacuum; they are maintained through the duty-bound actions of the citizens.

In the contemporary era "Nation Building" has moved beyond the halls of Parliament. It is now understood as a collaborative endeavor where the state and the citizen are equal partners. The quality of our democracy is no longer judged solely by the robustness of nation's institutions, but by the civic character of its people. However a formidable "literacy gap" persists. Many citizens remain unaware of the nuances within the constitutional text, leading to a disconnect between law and daily life. Consequently, Constitutional Literacy emerges as the essential prerequisite. Without a deep, functional understanding of these values, the performance of Fundamental Duties remains a theoretical ideal rather than a lived reality.

MAJOR FUNDAMENTAL DUTIES MENTIONED IN INDIAN CONSTITUTION

Under the Part IV-A, Article 51A of the Constitution of India the following Fundamental duties were introduced to ensure that citizens act as active participants in the democratic process.

The 11 Fundamental Duties are as follows :

- 1. Abide by the Constitution :** To abide by the Constitution and respect its ideals and institutions, the National Flag, and the National Anthem.
- 2. Cherish Noble Ideals :** To cherish and follow the noble ideals which inspired our national struggle for freedom.
- 3. Uphold Sovereignty :** To uphold and protect the sovereignty, unity, and integrity of India.
- 4. Defend the Country :** To defend the country and render national service when called upon to do so.
- 5. Promote Harmony :** To promote harmony and the spirit of common brotherhood amongst all the people of India transcending religious, linguistic, and regional or sectional diversities; to renounce practices derogatory to the dignity of women.
- 6. Preserve Heritage :** To value and preserve the rich heritage of our composite culture.
- 7. Protect Environment :** To protect and improve the natural environment including forests, lakes, rivers, and wildlife, and to have compassion for living creatures.

- 8. Develop Scientific Temper :** To develop the scientific temper, humanism, and the spirit of inquiry and reform.
- 9. Safeguard Public Property :** To safeguard public property and to abjure violence.
- 10. Strive for Excellence :** To strive towards excellence in all spheres of individual and collective activity so that the nation constantly rises to higher levels of endeavour and achievement.
- 11. Provide Education :** To provide opportunities for education to his/her child or ward between the age of six and fourteen years (Added by the 86th Constitutional Amendment Act in 2002).

THE THEORETICAL FRAMEWORK : RIGHTS AND DUTIES AS TWO SIDES OF A COIN

Constitution makers views rights and duties as "two sides of a coin", it signifies an inseparable correlative relationship. which posits that there can be no right without a corresponding duty. If Citizen A has a "Right," it inherently imposes a "Duty" on Citizen A or the State to respect that right. Without the performance of the duty, the right remains a mere abstraction.

Mahatma Gandhi's philosophy takes this further deep by suggesting a moral priority of duties. By stating that "the true source of rights is duty". Gandhi argued that rights are not inherent entitlements to be demanded to the State, rather the natural byproduct of a duty-conscious society. In this symbiotic framework, the performance of duties creates the social capital and stability necessary for rights to flourish. For instance, the individual right to a clean environment (derived from Article 21) is only realizable if every citizen performs their duty to protect the natural environment (Article 51A(g)). While Part III of the Constitution empowers the individual, Part IV-A ensures that this power is exercised with a sense of social responsibility. This relationship ensures that the exercise of one's liberty does not encroach upon the collective interests of the nation, thereby maintaining a delicate constitutional equilibrium essential for sustained nation-building.

In modern days, duties are often viewed through the lens of *droit-fonction*- rights that are granted to be exercised for a social purpose. In the Indian context, the 11 Fundamental Duties (the 11th added via the 86th Amendment in 2002) serve as a constant reminder that, while the State protects individual liberty, the individual must protect the collective integrity of the nation.

CONSTITUTIONAL LITERACY : THE MISSING LINK

Constitutional literacy extends beyond the mere knowledge of Articles and provisions. It involves internalizing constitutional morality; the values, ethics and democratic spirit underlying the Constitution. According to the Cambridge Core (2023) research on unpacking constitutional literacy it includes an understanding of constitutional norms, historical development and the functioning and behavior of constitutional actors. This kind of literacy promotes informed citizenship, responsible civic engagement and respect for constitutional principles.

In India, the current state of constitutional awareness is alarming. The ambit of constitutional literacy remains uneven and limited. While symbolic knowledge such as reciting the National Anthem is widespread, substantive understanding of constitutional duties is missing. Studies shows poor awareness of other duties mentioned in Article 51A, like 51A (h) which mandates developing scientific temper and humanism in every individual. In the absence of practical literacy, duties become hollow slogans rather than actionable commitments.

FUNDAMENTAL DUTIES AND NATION BUILDING : A PRACTICAL ANALYSIS

Nation-building is a multifaceted process which involves social harmony, economic growth and environmental sustainability of the nation. Article 51A directly addresses these pillars -

- **Social Harmony (Article 51A (e)) :** In a diverse polity, the duty to promote harmony and brotherhood "transcending religious, linguistic, and regional diversities" is the bedrock of internal security.
- **Scientific Temper (Article 51A (h)):** In an age of digital over and misinformation and "fake news," the duty to develop a spirit of inquiry is vital for preserving the rational fabric of the nation.
- **Environmental Protection (Article 51A (g)) :** This is the need of the hour As seen in *M.C. Mehta v. Union of India*, the judiciary has increasingly relied on Fundamental Duties to enforce environmental standards, making every citizen a stakeholder in ecological sustainability and nation-building.

JUDICIAL ACTIVISM AND THE ENFORCEMENT OF DUTIES

Judicial activism has played a significant role in giving normative strength to Fundamental Duties despite their non-justiciable character. Through landmark judgments,

the Supreme Court has treated these duties as guiding principles for governance and statutory interpretation. While courts cannot directly enforce them, they increasingly rely on Fundamental Duties to shape constitutional values, balance individual rights with collective responsibility, and justify reasonable restrictions in the larger public interest.

- **Shri Ranganath Mishra v. Union of India (2003) :** The Court emphasized that Fundamental Duties should not be confined to books; they must be implemented through legal and social sanctions.
- **AIIMS Students Union v. AIIMS (2002) :** The Court held that Fundamental Duties are as important as Fundamental Rights and can be used to interpret ambiguous statutes.

CHALLENGES TO CONSTITUTIONAL LITERACY

Constitutional literacy in India faces multiple structural, economic and social challenges that undermine its effective implementation. Civics education as part of the school education is largely confined to rote memorization, failing to provide the experiential engagement necessary to cultivate active and informed citizenship. Linguistic barriers further restrict access, as the Constitution is predominantly available and interpreted in English and Hindi, limiting deeper understanding among non-native speakers. Additionally, digital platforms frequently circulate oversimplified or misleading interpretations of constitutional rights, neglecting reasonable restrictions and the integral role of corresponding duties.

RECOMMENDATIONS FOR THE WAY FORWARD

To achieve 100% Constitutional Literacy and awareness about fundamental duties and effective nation-building, a multi faceted strategy is required to be implemented.

- **Integrating the Verma Committee Recommendations (1999) :** The government must standardize the teaching of Fundamental Duties in all educational institutions.
- **Constitutional Melas / Festivals and Local Governance :** Gram Panchayats should serve as hubs for constitutional awareness, translating duties into local vernaculars.
- **Corporate Social Responsibility (CSR) :** Encouraging corporations to fund constitutional literacy drives as part of their social responsibility.

CONCLUSION

Nation-building is continuous journey of "striving towards excellence in all spheres not a destination". Constitutional Literacy and Fundamental duties act as the fuel for this journey. When a citizen respects the National Flag, protects a lake, or renounces practices derogatory to women, they are not just performing a legal duty, they are participating in the grand project of nation building. The future of the Republic of India lies not in the hands of the law makers but in the informed, duty-conscious actions of the 1.4 billion citizens.

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CULTURE OF WORSHIPPING HUMAN SOUL- PRACTICES OF VEERASHAIVA COMMUNITY

✍ **Dr. Jyothi K.B., Professor, Government First Grade College, Koratagere, Tumkur District.**

Different religions and religious sects have invented various ways to achieve liberation or moksha. 8 fold path of Bhuddhism, three jewels or rathnatraya-(right faith, right knowledge, and right conduct) of Jainism, Three pillars(namjapa, Kirat Karna, (honest living) and Vand Chakna(sharing and selfless service) of Sikhism , Shatstala Siddantha of Veerasahaivas are a few models . After the powerful intervention of British culture in the 18, 19, and 20th century India, the whole Indian population underwent a collective cultural amnesia which made the Indian culture to remain with the superficial practices, blind beliefs now. The present day religious culture has remained with cultural practices without its soul of logic and rationale under it. This has led to the gradual decline and degeneration of religious practices as well. At this juncture, it is absolutely necessary to collect these practices and recreate them to their fullness in order to understand the past and its existence in the present . These actions help us to recreate, reform and rejuvenate old knowledge systems in and around us. To this effect, I visited the popular Veerashaiva mutts and consecrated places in and around Tumkur. I examined all the activities in these consecrated places - especially the offerings and blessings. Unlike Vedic temples, Veerashaiva temples do not belong to mythological gods and goddesses . They are the holy graves of gurus who have attained Samadi state. Some are the consecrated spaces where the guru stayed for a while and pursued penance and diffused Sharana tatva. Though some Veerashaiva temple complexes has figurines of mythological Hindu gods and goddesses in the main gopuram, the main diety of the temple in the garba gruha is guru himself. These sculptures are constructed to signify the spiritual heights of the yogi or a guru attained on par with the mythological gods. The Veerashaiva temple complexes have carvings of the miracles the guru performed in his life time.

I visited Kare Kurchi, a religious consecrated place in the Bangalore- Honnavar Highway near Kondli cross. It is a seat of Shri Guru Siddarameshwara also called as Gadduge. During his stay in the district, for religious diffusion of Sharanatatva, he stayed in different places of

the district. After he passed away, these places have become consecrated places. Kare Kurchi is one such place. The early morning pooja happens in the stone hollow where the guru stood upturned and performed penance. The food offered to the deity-the guru himself -is raw, soaked overnight pulses. Fruit salad of mixed fruits like apples, palms, bananas, chikkus, with varieties of dry fruits added with honey is a delicacy offered to the guru. Recipes which require pounding, powdering, and kneading are done in the temple premises itself. To put together, early morning fruit diet with coconut , banana offerings, is compulsory for the chief diety- Guru Siddarameshwara. Different forest flowers, leaves, greens, aromatic flowers like Lingada flower, are offered here. Medicinal leaves of Bilvapatre and coconut water are mandatory offerings. Devotees bring these offerings as a sacred duty to the reminiscence of the guru. The red cloth called Kavi is given to the priest of the hollow rock temple in the name of the guru. Rarely, It is not uncommon to see the Bilva fruits and toddy offered at the various selected samadis of various matadeeshas and sacred oxen of the Kare Kurchi mutt. Various matadeeshas who practiced different paths (like staying alive only by consuming fruits, or sacred water)towards moksha will be offered the same in their samadis(sacred graves). The bhasma, vibhooti , sandal wood paste , dhoopa, deepa offered to the guru who manifest in the form of linga are similar to tantric practices

The next consecrated place I visited, was Godekere - another seat of Guru Siddarameshwara. The old practices still continue here. Guru Siddarameshwara believed that Gangamma, - the water goddess is his mother because he experienced drought in Tumkur as well as his home town Solapur in Maharashtra. He never did anything(building of tanks, well, mutts, bridges) without provision of water . He prayed Gangamma first. Even now, in Godekere the Siddarameshwara Gaddige- temple complex , the early morning pooja begins by bringing water(Gangamma) from the hill hollows/ holes in Brahmi Muhurat. The priest has to walk 4 miles on the sacred cloth from the water hollow when the devotees bread open coconut shells and pour fresh coconut water continuously on his feet as he walks with the pot of ganga on his head.

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IMPACT OF FINANCIAL TECHNOLOGY (FINTECH) ON THE PERFORMANCE OF TRADITIONAL BANKS

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ABSTRACT

Financial Technology, or FinTech, has rapidly transformed the financial sector by introducing digital innovations such as mobile banking, online payments, peer-to-peer lending, and blockchain solutions. These innovations have had a profound effect on traditional banks, changing their operational strategies, profitability, and customer service models. This paper examines the impact of FinTech on traditional banks, highlighting both positive and negative effects. It also explores how banks are responding to this digital disruption through partnerships, technological investment, and process innovation. The study concludes that FinTech is reshaping the banking sector rather than replacing it, with collaboration being the key to sustainable growth.

INTRODUCTION

The banking industry has undergone significant transformation in the past decade due to technological advancement. Financial Technology (FinTech) refers to the application of technology to deliver financial services in a faster, more convenient, and cost-efficient manner. Services such as digital payments, mobile banking, online lending platforms, robo-advisory systems, and blockchain-based solutions have reduced the reliance on traditional physical banking.

Traditional banks, which previously depended on branch networks and manual processes, now face increasing pressure to adopt digital solutions. Customers today prefer instant, 24/7 banking services and minimal paperwork. As a result, banks are challenged to innovate while maintaining regulatory compliance, security, and profitability (Arner et al., 2016; Lee & Shin, 2018).

This paper explores the impact of FinTech on traditional banks' performance, including operational efficiency, customer experience, profitability, and market competitiveness.

OBJECTIVES

- To understand the growth and adoption of FinTech in the financial sector.
- To examine how FinTech affects traditional banks' performance.
- To identify challenges and risks posed by FinTech innovations.
- To explore strategies adopted by banks to respond to FinTech disruption.

RESEARCH METHODOLOGY

The study primarily uses secondary data collected from research journals, RBI and World Bank reports, and industry publications. The approach is descriptive and analytical, focusing on understanding trends, performance metrics, and operational impacts of FinTech on banks.

GROWTH OF FINTECH

FinTech has grown rapidly due to smartphone penetration, internet access, and increased digital literacy. Mobile wallets, digital payments, online lending, and blockchain-based solutions are increasingly popular. The COVID-19 pandemic accelerated adoption, as customers preferred contactless, online transactions (Deloitte, 2020; World Bank, 2022).

Investors are increasingly funding FinTech firms because of their innovative models and low operational costs. FinTech has expanded financial inclusion by providing services to rural and underserved populations.

POSITIVE IMPACT OF FINTECH ON TRADITIONAL BANKS

1. Operational Efficiency : FinTech technologies such as automation, artificial intelligence, and cloud computing help banks reduce manual tasks and paperwork. Loan approvals, account management, and transaction processing are faster and more efficient (Puschmann, 2017).

2. Enhanced Customer Experience : Mobile apps and online banking platforms provide convenience, real-time account access, and 24/7 service. This increases customer satisfaction and loyalty (Gomber et al., 2017).

3. Financial Inclusion : FinTech enables banks to reach unbanked and rural populations through digital solutions, mobile banking, and simplified account opening processes.

4. Innovation and New Revenue Streams : Collaborations with FinTech firms allow banks to introduce innovative products such as digital loans, online investments, and virtual credit cards, creating new income sources (Lee & Shin, 2018).

NEGATIVE IMPACT OF FINTECH ON TRADITIONAL BANKS

1. Increased Competition : FinTech companies provide similar financial services at lower costs, particularly in payments, lending, and remittances, reducing traditional banks' market share.

2. Profit Margin Pressure : Digital platforms often charge lower fees than banks, potentially reducing banks' transaction-based revenues.

3. Cybersecurity Risks : The increase in digital transactions exposes banks to online fraud, hacking, and data breaches. Banks must invest heavily in secure systems (Basel Committee on Banking Supervision, 2018).

4. Regulatory Challenges : While banks face strict regulations, some FinTech firms initially had fewer restrictions, creating a competitive imbalance. Regulators are gradually updating frameworks to ensure fairness and security.

IMPACT ON BANK PERFORMANCE

- **Profitability :** FinTech competition reduces income from traditional services, but operational cost reduction through digital adoption balances the effect. Banks embracing technology maintain or increase profitability (Schindler, 2017).

- **Customer Retention :** Banks offering digital services retain customers better. Poor digital infrastructure leads to attrition to FinTech alternatives.

- **Cost Structure :** Automation lowers administrative costs, staffing needs, and branch expenses.

- **Market Share :** Banks adopting digital models remain competitive, while those resisting technology risk declining relevance.

BANKS' RESPONSE TO FINTECH

Traditional banks respond by :

- Developing mobile banking and online platforms.
- Partnering with FinTech firms for technology and innovation.

- Investing in AI, blockchain, and analytics.
- Strengthening cybersecurity.
- Launching digital-only banking units.

Collaboration with FinTech companies is often more sustainable than competing directly, allowing banks to leverage innovation while maintaining trust and regulatory compliance.

DISCUSSION

FinTech is transforming the banking sector rather than eliminating traditional banks. Customers benefit from faster, cheaper, and more convenient services. Banks that invest in digital technologies maintain profitability and market relevance. The future of banking lies in synergy between technology and traditional banking expertise.

CONCLUSION

FinTech has a significant impact on traditional banks. It promotes efficiency, financial inclusion, and innovation but also introduces competition, cyber risks, and regulatory challenges. Banks embracing digital transformation and collaborating with FinTech firms are better positioned to succeed. FinTech reshapes the banking sector, making collaboration and innovation essential for long-term sustainability.

SUGGESTIONS

- Banks should continuously upgrade digital infrastructure.
- Strong cybersecurity measures must be maintained.
- Collaboration with FinTech firms should be encouraged.
- Regulatory frameworks should be updated to ensure fair competition.

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INCLUSION, GENDER EQUALITY IN EDUCATION

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ABSTRACT

A society to live which is free from inequalities and biasedness is the dream of every person, where there is no discrimination on the basis of gender, everyone has equal rights and opportunities, where society is not divided on the basis of socio economic factors. A society which UNESCO has dreamed about and wants to attain by 2030, a society where there is equality among every individual, no discrimination on any basis and no one will be devoid of any education, no poverty, but now the question arises how we can establish that dreamed society, there can be many strategies, which will help to establish that society, government can frame certain laws, implement certain policies and impose certain laws and punishment but are these solutions will be enough to establish that dreamed society permanently, than the answer comes "No" these measures will help to bring changes in the society but they will be for a short duration, for achieving the objective we need strategies that change the thinking level, meta cognitive thinking of the persons.

Education is an important factor in establishing inclusive society in the world, where there is no inequality based on gender. Sustainable Development Goal (SDG) 4 and (SDG) 5 achievable through Equitable and Inclusive Education. Poverty, Child marriages and early pregnancy, Lack of inclusive infrastructure, Persons with disabilities are some of the hurdles in establishing equitable society in the world, Indian society neither is remain untouched by these factors and elements, the gender gap exists in Indian society is a serious issue that mainly impacts girls from low-income families. Educationist at the time of framing Educational Policy 2020, emphasized on 'Equitable and Inclusive Education', which reverberates the idea that no child should be left behind in terms of educational opportunity because of their background and socio-cultural identities. It has taken into account the concerns of the Socio-Economically Disadvantaged Groups (SEDGs), which include female and transgender individuals. In addition, NEP prescribes an approach to gender as a cross-cutting priority to achieve gender equality in education with the partnership of states and local community organisations. Indian government is continuously working in this direction but all these measures are sufficient enough and we need some other approaches or techniques to achieve these objectives.

Key Words: National Educational Policy 2020, Gender, Inclusion, Poverty, Sustainable development, Sustainable development goal 5, Sustainable development goal 4.

Gender refers to the socially constructed roles, relationships, personality traits, attitudes, behaviours, values, relative power, and influence that society ascribes to the two sexes on a differential basis. Gender affects people's lives in numerous ways every day. Gendered expectations, whether of oneself or of others, impact the choices people make. They structure people's relationships and have the power to shape what people believe they can and should accomplish. Gendered power structures distribute and influence power, often resulting in systemic inequalities" (UNESCO, 2021).

Education is essential for establishing inclusive societies where there is no gender-based inequality. Equitable and Inclusive Education is a key to achieving the United Nations 2030 Agenda for Sustainable Development, particularly Sustainable Development Goals (SDG) 4 and 5.

Inclusive and equitable quality education ensures all learners have equal access to all levels of education, equal educational pathways and equal opportunities to apply the outcomes of their education. A world where inclusion

and gender equality are achieved through education allows girls and boys, women and men, and non-binary people to have equal rights and opportunities to education, as well as the power and agency to shape their lives and futures.

In Indian society, persistent Socio-Economically Disadvantaged Groups (SEDGs), socio-cultural identities, geographical identities, disabilities, and socio-economic conditions are still a major problem that primarily affects these groups' from being educated and attaining equality.

According to UNESCO (2022a), "The concept of gender equality in and through education recognises that education has a key role in promoting gender equality in all facets of society. Gender-transformative education seeks to address the underlying causes of gender inequalities, and not only address the different needs, aspirations, capacities and contributions of girls, boys, women and men, but also challenge existing and discriminatory policies and practices".

As per SDG(5), "Gender equality and women's empowerment have advanced in recent decades. Progress

in enrolment at all education levels has been observed, yet wide gender disparities exist in some regions and countries at higher education levels. Gender inequality persists worldwide, depriving women and girls of their basic rights and opportunities. Achieving gender equality and the empowerment of women and girls will require more vigorous efforts, including legal frameworks, to counter deeply rooted gender-based discrimination that often results from patriarchal attitudes and related social".

GENDER DISPARITIES : WORLD SCENARIO

According to UNESCO (2017), "By building gender equal education systems that respect diverse needs, abilities and characteristics and that eliminate all forms of discrimination in the learning environment, we can eliminate gender inequalities and promote inclusion in and through education. Inclusive education promotes the participation and achievement of all learners, with a particular emphasis on those who have been traditionally excluded from educational opportunities". Rightly, quoted by UNESCO, Education is the only means through which we can establish an inclusive society and eliminate gender inequalities.

An increasing number of laws and policies promote gender equality and inclusion in education: by 2022, 109 countries had ratified the 1960 UNESCO Convention against Discrimination in Education (UNESCO, 2022b). Among 196 countries, 62% have guaranteed the right to education without discrimination in their constitution and/or law, with 56% explicitly mentioning sex or gender as a prohibited ground of discrimination (UNESCO, 2022c).

In Sub-Saharan Africa, as of 2020, for every 100 boys, there were 96 girls enrolled in primary, 91 in lower secondary, 87 in upper secondary and 80 in tertiary education. Women comprise almost two-thirds (63%) of all illiterate adults (UNESCO, 2023a).

INCLUSION, GENDEREQUALITY : WORLD SCENARIO

a. Poverty : Poverty is one of the most significant barriers to children's education, but the stakes are especially high for girls. Girls in poorer families and those living in rural areas, for instance, are less likely to access and attend school than boys, as poor families often favour boys when investing in education. In over 20 countries, primarily in sub-Saharan Africa but also in Afghanistan, Bangladesh, Guatemala, Haiti, India and Pakistan, less than 10% of poor young women living in rural areas have completed upper secondary school. In Benin, Cameroon, Congo and Mali, the situation is more dire with hardly any girls from

very low-income families completing upper secondary education (UNESCO, 2023b).

b. Lack of inclusive infrastructure : Single-sex sanitation facilities are essential for menstrual hygiene. For example, 1 in 4 girls in Nigeria, 1 in 5 in Côte d'Ivoire, and 1 in 7 in Burkina Faso reported missing school during their menstruation due to inadequate facilities. In Bhutan, 25% of females reported missing school during their periods, because there is nowhere at school to wash and change, and there is also nowhere at school to dispose of sanitary pads (UNESCO, UNICEF and WFP, 2023).

According to a recent survey by the United Nations Children's Fund (UNICEF), about half of the countries with data reported taking "significant additional measures" (as opposed to a "small-scale increase in measures") in water, sanitation and hygiene services in schools.

c. Child marriage and early pregnancy are among the causes of early school leaving : Often, pregnant girls and young mothers are excluded from school and are therefore unable to continue or complete their education, especially in poorer countries. Globally, West and Central Africa have the highest rates of child marriage, with over 4 in 10 young women getting married before age 18. The World Health Organisation (WHO) estimates that at least 10 million unintended pregnancies occur each year among adolescent girls aged 15-19 years (WHO, 2023).

d. Persons with disabilities are often less likely to own a mobile phone or a smartphone than those without disabilities, and women with disabilities are the least likely of all. For example, in India, 23% of women without disabilities own a smartphone compared to only 5% of women with disabilities, while 40% of men without disabilities own a smartphone compared to 16% of men with disabilities (UNICEF, 2022b).

20 per cent of countries undertook significant measures to provide psychosocial support for students. This is disturbing considering the recent uptick in anxiety and depression among learners.

e. Indigenous girls and women face multiple obstacles in accessing education and confront even greater disadvantages than indigenous boys and men. In Guatemala, the country's overall literacy rate is 85% for men and 78% for women, but among the indigenous population, only 67% of women can read and write, compared to 78% of men (UN Women, 2022).

According to a 2020 report by the United Nations Educational, Scientific and Cultural Organisation (UNESCO), 24 million learners from the pre-primary to

university level are at risk of not returning to school. Students from more disadvantaged backgrounds are at higher risk due to socioeconomic factors such as the need to generate income, increased care responsibilities, and early and forced marriage. Those who were unable to access distance learning during confinement are also at higher risk of not returning to school.

INCLUSION, GENDER EQUALITY : NEP 2020

While the Indian Education system and successive government policies have made steady progress towards bridging gender and social category gaps in all levels of school education, large disparities remain, especially at the secondary level, particularly for socio-economically disadvantaged groups that have been historically underrepresented in education

The gender gap in education that still exists in Indian society is a serious issue that mainly impacts girls from low-income families. According to Klasen and Lamanna (2008), "Gender disparities manifest in various dimensions, such as education, health, and employment or pay". According to White, Ruther, and Kahn (2016), "Cultural attitudes toward the education of girls, limited access to learning materials, and socioeconomic conditions all contribute to these gaps". While framing the Educational Policy 2020, the educationalist emphasized 'Equitable and Inclusive Education', which reverberates the idea that no child should be left behind in terms of educational opportunity because of their background and socio-cultural identities. It has taken into account the concerns of the Socio-Economically Disadvantaged Groups (SEDGs), which include female and transgender individuals. In addition, NEP prescribes an approach to gender as a cross-cutting priority to achieve gender equality in education with the partnership of states and local community organisations.

National Education Policy, 2020, provides for setting up a Gender Inclusion Fund (GIF) especially for girls and transgender students to build the nation's capacity to provide equitable, quality education for all girls as well as transgender students. The objectives of NEP for equitable and quality education for girl children are being met through specific provisions under Samagra Shiksha 2.0 by allocating dedicated resources for Socio-Economically Disadvantaged Groups (SEDGs). Under Samagra Shiksha, various interventions have been targeted for providing quality education to girls, which include opening of schools in the neighbourhood to make access easier for girls, free uniform and text-books to girls up to class VIII, additional

teachers and residential quarters for teachers in remote/hilly areas, appointment of additional teachers including women teachers, stipend to CWSN girls from class I to class XII, separate toilets for girls, teachers' sensitization programmes to promote girls participation, gender-sensitive teaching-learning materials including text books etc.

In addition, to reduce gender gaps at all levels of school education, Kasturba Gandhi Balika Vidyalayas (KGBVs), which are residential schools from class VI to XII for girls belonging to disadvantaged groups such as SC, ST, OBC, Minority and Below Poverty Line (BPL), are sanctioned in Educationally Backwards Blocks. Till 30.06.2023, a total of 5639 KGBVs have been sanctioned in the country with the enrolment of 6.88 lakh girls. The task of up-gradation of the KGBVs was started in the year 2018-19, and till the year 2022-23, a total of 357 KGBVs have been approved for up-gradation to Type-II (class 6-10), and 2010 KGBVs have been approved for up-gradation to Type-III (class 6-12).

The Samagra Shiksha scheme is an integrated scheme for school education covering the entire gamut from pre-school to class XII. The scheme treats school education as a continuum and is in accordance with Sustainable Development Goal for Education (SDG-4). The scheme not only provides support for the implementation of the Right of Children to Free and Compulsory Education Act, 2009, but has also been aligned with the recommendations of the National Education Policy (NEP) 2020. The scheme aims to ensure that all children have access to quality education with an equitable and inclusive classroom environment, which should take care of their diverse backgrounds, multilingual needs, different academic abilities and make them active participants in the learning process.

Netaji Subhash Chandra Bose Awasiya Vidyalaya and Hostel, also known as Netaji Subhash Chandra Bose Residential School, refers to residential schools and hostels funded by the Indian Ministry of Education under the Samagra Shiksha scheme. These institutions are dedicated to providing quality education and shelter to students, particularly those from difficult areas and disadvantaged backgrounds. The Ministry renamed residential schools funded under Samagra Shiksha after Netaji Subhash Chandra Bose in February 2021 to honour his legacy and inspire students and staff.

INDIAN POLICIES: ENSURE INCLUSION, GENDER EQUALITY IN EDUCATION

The Constitution of India also recognises Gender

Equality in its Preamble, Directive Principles and fundamental rights. " It is laid down in Article 46 as a directive principle of State policy that the State should promote with special care the educational and economic interests of the weaker sections of the people and protect them from social injustice. So that any special provision that the State may make for the educational, economic or social advancement of any backwards class of citizens may not be challenged on the ground of being discriminatory, it is proposed that Article 15(3) should be suitably amplified."

In India, many legislations have been passed by the Indian Government highlighting Gender equality in society, some of them are the Protection of Women from Domestic Violence Act, 2005, the 1987 (Prevention) Act, 2013, Act: The sexual harassment of Women at Workplace, 1956, Act; The immoral Traffic prevention, 1986, Act; The Indecent Representation of Women.

Not only this, but India has also enacted a law for the protection of the rights of transgender persons, " Transgender Persons (Protection of Rights) Act 2019, " which recognises the identity of transgender persons and prohibits discrimination or unfair treatment against them in education, health services, etc."The Ministry of Social Justice and Empowerment has formulated a national-level umbrella scheme, namely "SMILE - Support for Marginalised Individuals for Livelihood and Enterprise", which includes two sub-schemes - 'Comprehensive Rehabilitation for Welfare of Transgender Persons' and 'Comprehensive Rehabilitation of persons engaged in the act of Begging'. This umbrella scheme would cover several comprehensive measures, including welfare measures for both transgender persons and persons who are engaged in the act of begging.

In addition to the above-mentioned legislations and measures, the Indian government has undertaken numerous initiatives, such as the 'Right of Children to Free and Compulsory Education', and 'Sarva Shiksha Abhiyan', which was another initiative that was started in 2000-2001. The main goals of this program were to close the gender gap in education, accomplish the National Education goals, increase access and retention, and raise Educational standards.

2009 saw the launch of the Rashtriya Madhyamik Shiksha Abhiyan program. The main goal of this program was to provide secondary education to everyone who was between the ages of 15 and 16. By 2020, it hopes to achieve a significant increase in student retention rates as well as the removal of barriers related to gender, socioeconomic status, and disabilities.

Beti Bachao Beti Padhao is a flagship initiative by the Indian government in 2015, designed to empower girls and women.

Mahila Samakhya Programme governmental initiative striving to empower women through Education. This program concentrates on providing educational and skill-building opportunities for women in marginalised communities.

Udaan Scheme is a government initiative focusing on providing skill development opportunities for women. It concentrates on training in sectors like information technology, banking, and financial services, intending to enhance women's employability. The scheme offers financial assistance for training and placement.

The Saakshar Bharat Programme government initiative, targets the improvement of the literacy rate among women in India. Concentrating on providing basic education and functional Literacy for women in marginalized communities also aims to raise awareness about health, hygiene, and nutrition.

CONCLUSION

Gender inequality in education is considered a significant obstacle to the advancement of the education system. Factors contributing to gender inequality include poverty, traditional viewpoints, school infrastructure, discriminatory treatment, criminal acts, child marriage, parental education, parental occupation, household responsibilities, and lack of interest in studies. Programs and schemes have been formulated to create awareness, urging respect and equal rights for all. These initiatives not only promote their growth and development but also contribute to the well-being of communities and the nation as a whole.

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INTERACTION EFFECT OF MALE TEACHER TEACHING EFFECTIVENESS OF SECONDARY SCHOOL STUDENTS PERSONALITY AND ATTITUDE TOWARDS SCIENCE ON THEIR ACADEMIC ACHIEVEMENT

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ABSTRACT

The purpose of the study was to analyse Independent and Dependent Variables viz., Teacher Teaching Effectiveness, Students Personality and Attitude towards Science on Academic Achievement in Science.

In the sample of the present study, there are 60 schools (30 Urban and 30 Rural). 240 male teachers and 1200 students studying in IX standard, taught by the respective selected teachers who are involved in the present study. From each class, three students (above average, average and below average) were also selected to rate each teacher. Thus Stratified Random Sampling Technique was used to select the teachers and Random Sampling Technique was used to select the students from Dharwad and Belgaum District. And further experiments action and study was carried on.

INTRODUCTION

The purpose of the present study was, to know the Teachers Teaching Effectiveness on Secondary School Students Personality and Attitude, towards Science and their Academic Achievement. The Dictionary of Education (Good and Markel 1959) defines teacher efficiency as, "the degree of success of a teacher in promoting instructional and other duties specified in his contract and demand by the nature of his position." The effective teacher is only an abstraction. Effectiveness stems from reasoned or value judgement. Teacher effectiveness is judged on the basis of goals of education. The teacher is effective only in so far as the facilities the achievement of these goals. The term "teacher-effectiveness" will be used to refer to the results a teacher gets, or to the amount of progress the pupils make, towards some specified goals of education. Effective teachers are those, who contribute to the growth of pupils. Another type of definition says that, "personality is more than the sum of its parts and that is more than its pattern in organization". Some people define personality as, "an individual's characteristic pattern of adjustment". According to Cattell (1950), "Personality is that which permits, a prediction of what person will do in a given situation". Analysis of educational achievement in terms of its predictors has been increasing as a focal point of research activity. Some attempts have been successful in establishing a direct relationship, between certain variables and academic performance. During the past two decades, there have been fervent researches to probe into variables,

other than intelligence which might determine achievement. These variables may be grouped as under:

- i. Environmental variables such as social status (Crouch 1962; Curry 1962; Dockerell 1959; Lindgern and Guedes, 1963; Mc Donal, 1964 and Venables 1963). Physical conditions and effects of schooling (Colquhoun and Corcorn 1964).
- ii. Personality variables including all its factors, types, traits, attitudes and interests (Child 1964; Corties 1963; Demos and Spolyer 1961; Elliott 1972; Eysenck 1957; Lynn and Gordon 1961; Mohan 1972 and Savage 1961). Quite a few investigations have reported certain definite trends, facilitating or interfering between, some personality, traits and academic achievement. The results indicate trends but fail to be conclusive and non-controversial. A general tendency has been to relate, a major type of personality to academic achievement rather than to discover a relationship between a number of personalities traits and academic attainment.

REVIEW OF RELATED LITERATURE

Yadav and Ghamandi Lal (1992), studied the impact of teacher training on certain personality characteristics of trainees and found that, (i) All the dimensions of self-concept, increased through teacher training except the feeling of inadequacy, which decreased through this programme; ii) Social maturity of the teacher-trainees increased in all the dimensions, except for self-direction, personal adequacy and enlightened trust. **Beckman (1993)**,

studied the personality characteristics of effective teachers and found that, the Gregore Mind Style Delineator ordering variable of randomness, significantly impacted effective teaching; **Singh Mahendra and Pooniya A.S. (2002)**, A comparative study of community attitude towards government and private primary schools and found that (i) Parents were impressed with the attractive primary school building but 56 percent parents were not satisfied with buildings. In their view, there was no correlation between school building and quality education; (ii) Most of the parents appreciated the ability and capability of private schools. **Crulckshank (2000)**, concluded that good teaching include ideals, analytic, effective, dutiful, competent, expert, reflective, satisfying, diversity-responsive and respected. If good teaching could be observed and included measured, the results would not indicate a one-size-fits-all model, but rather demonstrate that good teaching is linked to multiple, desirable outcomes; **Raj and Sreethi (2000)**, studied academic achievement as related to procrastination behaviour and study habits. Sample consisted of 166 male and 134 female government and private higher secondary school students in Tamil Nadu. The inventory developed by Sananada Raj was used to measure, procrastination and study habits. Results revealed that procrastination behaviour lead to improper study habits, which further lead to lower academic achievement. Differences in procrastination behaviour, study habits and in turn academic achievements were observed among students of government schools and private schools.

OBJECTIVES

For the present study, the following objectives were framed.

1. To study the effect of male teachers' teaching effectiveness, on achievement of students in science.
2. To study the interaction effect of students' personality and attitude, towards science on the achievement in science.
3. To study the interaction effect of students' personality and male teachers' teaching effectiveness, on achievement in Science.
4. To study the interaction effect of students' attitude towards, science and male teachers' teaching effectiveness on achievement in Science.
5. To study the interaction effect of students' personality, attitude towards science and male teacher teaching effectiveness on achievement of students in science.

HYPOTHESIS

1. There is no significant difference between the main effects of Students Introversion low Neuroticism and Extroversion high Neuroticism personality, in terms of their influence on academic achievement in science with respect to male teachers.
2. There is no significant difference between, the main effects of favourable and unfavourable attitude towards science, in terms of their influence on academic achievement in science with respect to male teachers.
3. There is no significant difference between, the main effects of Teachers effective and ineffective teaching, in terms of their influence on academic achievement in science, with respect to male teachers.
4. There is no significant difference between, the Interaction effects of Students personality factors and attitude towards science in terms of their influence on academic achievement in science, with respect to male teachers.
5. There is no significant difference between, the Interaction effects of Students personality factors and male teachers teaching effectiveness, in terms of their influence on academic achievement in science.
6. There is no significant difference between, the Interaction effects of students attitude, towards science and male teachers teaching effectiveness, in terms of their influence on academic achievement in science, with respect to male teachers.
7. There is no significant difference between, the Interaction effects of Students personality factors, attitude towards science and male teachers teaching effectiveness, in terms of their influence on academic achievement in science, with respect to male teachers.

To achieve these hypotheses, the ANOVA with 3-way interaction effect model was applied. The F-ratios thus calculated are presented in the following summary table 1 and 2.

METHODOLOGY

RESEARCH DESIGN

Ex Post Facto research design was used for the present study (Kerlinger 1964, [374). Ex Post Facto research is a systematic empirical inquiry in which, the investigator does not have direct control of independent variable because, their manifestations have already occurred, because they are inherently not to manipulate. Inferences about relation

among variables are made, without direct Inversion from concomitant variation of independent and dependent variables.

SAMPLE

In the sample of the present study, there are 60 schools (30 Urban and 30 Rural), 240 male teachers and 1200 students studying in IX standard, taught by the respective selected teachers who are involved in the present study. From each class three students (above average, average and below average) were also selected to rate each teacher. Thus Stratified Random Sampling Technique was used to select the teachers and Random Sampling Technique was used to select the students from Dharwad and Belgaum District.

TOOLS

The following tools were used for the collection of required data;

i. Junior Personality Inventory (JPI) Kanada version.

ii. Achievement Test in Science.

iii. Student Rating of Teaching Effectiveness Scale (SROTES).

iv. High School Students' Attitude towards Science Scale.

RESULTS

The data were analyzed using 3 -way ANOVA technique with a view to identify independent and combined effect of selected variables on Male Teacher Teaching Effectiveness. The results of the analysis are given in Tables 1 and 2.

STATISTICAL ANALYSIS

In order to study the scores of male teacher with their teaching effectiveness on secondary school students personality and attitude towards science on their academic achievement, the differential analysis were computed and tested for significance as shown in the following table-1.

Table-1 : Summary Table of ANOVA with 3 - way interaction effects with respect to male sample.

SV	DF	SS	MSS	F-value	p-value	Signi.
Main Effects						
Personality	1	103.67	103.67	2.1498	> 0.05	NS
Attitude	1	433.04	433.04	8.9800	< 0.05	S
Teaching effectiveness	1	285.79	285.79	5.9265	< 0.05	S
2-way Interactions						
Personality x Attitude	1	234.70	234.70	4.8671	< 0.05	S
Personality x Teaching effectiveness	1	128.36	128.36	2.6618	> 0.05	NS
Attitude x Teaching effectiveness	1	194.75	194.75	4.0385	< 0.05	S
3-way Interactions						
Personality x Attitude x Teaching effectiveness	1	19.48	19.48	0.4040	> 0.05	NS
Error	159	7667.47	48.22			
Total	166	9067.27	1448.03			

From the above table, we see clearly the following.

1. A non-significant difference was observed, between students Introversion and Low Neuroticism and Extroversion high Neuroticism personality, with respect to academic achievement in science since, the obtained F-ratio (2.1498) is smaller than the tabled F-ratio (3.8400) at 0.05% level of significance. Hence, the null hypothesis is accepted and alternative hypothesis is rejected when male teachers are concerned.

2. A significant difference was observed, between favourable and unfavourable attitude of students towards the science, with respect to academic achievement in

science since; the obtained F-ratio (8.9800) is greater than the tabled F-ratio (3.8400) at 0.05% level of significance. Hence, the null hypothesis is rejected and alternative hypothesis is accepted when male teachers are concerned.

3. A significant difference was observed between, effective and ineffective teaching of male teachers, with respect to academic achievement in science since; the obtained F-ratio (5.9265) is greater than the tabled F-ratio (3.8400) at 0.05% level of significance. Hence, the null hypothesis is rejected and alternative hypothesis is accepted.

4. The interaction effect of factors, personality and attitude towards science on academic achievement in science is found to be significant, since; the obtained F-ratio (4.8671) is greater than the tabled F-ratio (3.8400) at 0.05% level of significance. Hence, the null hypothesis is rejected and alternative hypothesis is accepted, when male teachers are concerned.

5. The interaction effect of factors personality and male teachers teaching effectiveness on academic achievement in science is found to be not significant since; the obtained F-ratio (2.6618) is smaller than the tabled F-ratio (3.8400) at 0.05% level of significance. Hence, the null hypothesis is accepted and alternative hypothesis is rejected.

6. The interaction effect of factors, attitude towards science and male teachers teaching effectiveness on academic achievement in science is found to be significant since; the obtained F-ratio (4.0385) is greater than the tabled F-ratio (3.8400) at 0.05% level of significance. Hence, the null hypothesis is rejected and alternative hypothesis is accepted.

7. The interaction effect of factors, personality, attitude towards science and male teachers teaching effectiveness on academic achievement in science is, found to be not significant, since; the obtained F-ratio (0.4040) is smaller than the tabled F-ratio (3.8400) at 0.05% level of significance. Hence, the null hypothesis is accepted and alternative hypothesis is rejected.

If F is significant, to know the pair wise interaction between personality and Attitude, attitude and male teachers teaching effectiveness on academic achievement in science, the Scheffes multiple comparison tests is applied and the results are presented in the following Table No.-2

Table-2 : Multiple Comparisons of Means of interaction between personality and Attitude, attitude and male teachers teaching effectiveness by Scheffe's Test.

No.	Comparison of treatment groups	Corresponding means	p-value	Significance
1	a1b1 & a1b2	64.1920, 60.0435	< 0.05	S
2	a1b2 & a2b1	60.0435, 59.6645	< 0.05	S
3	b1c1 & b1c2	60.4735, 59.2345	< 0.05	S
4	b1c2 & b2c1	65.3036, 59.2345	< 0.05	S
5	b2c1 & b2c2	65.3036, 61.1018	< 0.05	S

Note :

1. Comparison of other groups of entire sample were found to be not significant.

2. Higher the values of mean scores indicate, higher influence of predictor variables on criterion variable.

The above table result reveals the following:

1. The means of the treatment groups' a1b1 (64.1920) & a1b2 (60.0435) differ significantly in respect of their influence on academic achievement of students in science at 0.05% level of significance. It means that, mean of the treatment group a1b1 is greater than the mean of the treatment group a1b2. This further implies that the Students with Introversion and low Neurotic personality type and favourable attitude will influence more on academic achievement of students in science than Students with Extroversion and high Neuroticism personality type and unfavourable attitude towards the science.

2. The means of the treatment groups' a1b2 (60.0435) & a2b1 (59.6645) differ significantly in respect of their influence on academic achievement of students in science at 0.05% level of significance. It means that, mean of the treatment group a1b2 is greater than the mean of the treatment group a2b1. This further implies that, the Students with Introversion and low Neuroticism personality type and unfavourable attitude towards science, will influence more on academic achievement of students in science than Students with Extroversion and higher Neurotic personality type and favourable attitude towards the science.

3. The means of the treatment groups' b1c1 (60.4735) & b1c2 (59.2345), differ significantly in respect of their influence on academic achievement of students in science at 0.05% level of significance. It means that, mean of the treatment group b1c1 is greater than the mean of the treatment group b1c2. This further implies that the favourable attitude toward the science and effective teaching of male teachers will influence more on academic achievement of students in science than favourable attitude toward the science and ineffective teaching by the male teachers.

4. The means of the treatment groups' b1c2 (65.3036) & b2c1 (59.2345), differ significantly in respect of their influence on academic achievement of students in science at 0.05% level of significance. It means that, mean of the treatment group b1c2 is greater than the mean of the treatment group b2c1. This further implies that the favourable attitude toward the science and ineffective teaching by the male teachers will influence more on academic achievement of students in science than unfavourable attitude toward the science and ineffective teaching by the male teachers.

5. The means of the treatment groups' b2c1 (60.4082) & b2c2 (64.9104) differ significantly, in respect of their influence on academic achievement of students in science at 0.05% level of significance. It means that, mean of the treatment group b2c1 is smaller than the mean of the treatment group b2c2. This further implies that, the unfavourable attitude toward the science and effective teaching by male teachers, will influence more on academic achievement of students in science than unfavourable attitude towards the science and ineffective teaching by male teachers.

DISCUSSION AND CONCLUSION

(i) A non-significant difference was observed between students Introversion and Low Neuroticism and Extroversion high Neuroticism personality, with respect to academic achievement in science. (ii) A significant difference was observed between favourable and unfavourable attitude of students towards, the science with respect to academic achievement in science. (iii) A significant difference was observed between, effective and ineffective teaching of male teachers, with respect to academic achievement in science; (iv) The interaction effect of factors personality and attitude towards science on academic achievement in science, is found to be significant; (v) The interaction effect of factors, personality and male teachers teaching effectiveness on academic achievement in science is found to be not significant; (vi) The interaction effect of factors, attitude, towards science and male teachers teaching effectiveness on academic achievement in science, is found to be significant; (vii) The interaction effect of factors, personality, attitude towards science and male teachers teaching effectiveness on academic achievement in science, is found to be not significant;

i) The Students with Introversion and low Neurotic personality type and favourable attitude, will influence more on academic achievement of students in science than Students with Extroversion and high Neuroticism personality type and unfavourable attitude towards the science; ii) The Students with Introversion and low Neuroticism personality type and unfavourable attitude towards science, will influence more on academic achievement of students in science than Students with Extroversion and high Neurotic personality type and favourable attitude towards the science; iii) the favourable attitude toward the science and effective teaching of male teachers, will influence more on academic achievement of students in science than favourable attitude toward the science and ineffective teaching by the male teachers ; iv)

the favourable attitude toward the science and ineffective teaching by the male teachers, will influence more on academic achievement of students in science than unfavourable attitude toward the science and ineffective teaching by the male teachers; v) the unfavourable attitude toward the science and effective teaching by male teachers, will influence more on academic achievement of students in science than unfavourable attitude towards, the science and ineffective teaching by male teachers.

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RELATIONSHIP BETWEEN READING COMPREHENSION AND ADJUSTMENT OF STUDENTS STUDYING IN SECONDARY SCHOOLS

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INTRODUCTION

Reading comprehension is the application of a skill that evolved for other purposes (listening or oral comprehension) to a new form of input (text). Unlike listening comprehension, reading comprehension is not something for which our brains have evolved. Whereas oral comprehension seems to develop "naturally" with minimal deliberate intervention, reading comprehension is more challenging and requires deliberate instruction. Humans have been accomplished in oral comprehension for 100,000 years or more, and virtually all humans do it; reading comprehension has only been practised for 5,000 years, and for most of that time, the majority of humans did not do it. It should not be surprising that reading comprehension is difficult. The application of comprehension to text amplifies our mental capacities. It is fundamental to full participation in society, now and for the foreseeable future. It is said that life is a continuous process of adjustment. At every moment man has to adjust to the reality and has satisfied his needs within the framework of the society to which he belongs. The problems for the man of today appear to have increased manifold, and have become inevitable. Summing up the inevitability of the problems, Scheider's (1960) says. According to Boring et.al, adjustment is a process by which living organism maintain balance between its needs and the circumstances that influence the satisfaction of these needs" and for Munn, Adjustment is a continuous process of satisfying one's needs rather than something fixed and static and it involves virtually all aspects of human behavior"

There some studies have been conducted on adjustment and reading comprehension such as; **Goyal, J.C and Chopra, R.K (1989)**, conducted a study on Relationship of self-concept, attitude and adjustment with achievement of Scheduled Castes/Scheduled Tribes and non-Scheduled Castes/Scheduled Tribes students - teachers and found that there was no significant difference in the total self-concept and total adjustment

of Scheduled Castes/Scheduled Tribes and non Scheduled Caste/Scheduled Tribes students-teachers. However, these two groups differed significantly on total achievements. **Garg, Chitra (1992)**, A study of family relations, Socio-economic status, intelligence and adjustment of failed high schools students. And found that The passed students were more intelligent. Accepted better by parents, better adjusted socially and economically, more advanced than the failed students. **Arora, R. K. (1992)**. Interaction effect of creativity and Intelligence on emotional stability, personality adjustment and academic achievement and found that). High Creative/high intelligence group was significantly highest in emotional stability than the remaining three creative/intelligence groups. And studies on reading comprehension are **Joanne F. Carlisle Lucile Felbinger (2003)**. Profiles of Listening and Reading Comprehension, Northwestern University. Reading researchers have suggested that listening comprehension might be a better method than IQ of measuring students' optimal level of functioning in reading. A **Joycilin Shermila,(2007)** A Study Of The Skills Of Reading Comprehension In English Developed By Students Of Standard and found that English language is used all over the world not out of any imposition but because of the realization that it has certain advantages. A very important reason for regarding English as a world language is that the world's knowledge is enshrined in English.

OBJECTIVES

Following are the specific objectives of the study

1. To investigate the relationship between reading Comprehension and adjustment of boys.
2. To investigate the relationship between reading Comprehension and adjustment of girls.
3. To investigate the relationship between reading Comprehension and adjustment of rural students.

4. To investigate the relationship between reading Comprehension and adjustment of urban students.
5. To investigate the relationship between reading Comprehension and adjustment and of students studying in government schools.
6. To investigate the relationship between reading Comprehension and adjustment of students studying in private schools.
7. To investigate the relationship between reading Comprehension adjustment of SC/ST students studying in secondary schools.
8. To investigate the relationship between reading Comprehension adjustment of OBC students studying in secondary schools.

HYPOTHESES

To test the 1-8 objectives the following null hypotheses were setup.

1. There is no relationship between reading Comprehension and adjustment of boys.
2. There is no relationship between reading Comprehension and adjustment of girls.
3. There is no relationship between reading Comprehension and adjustment of rural students.
4. There is no relationship between reading Comprehension and adjustment of urban students.
5. There is no relationship between reading Comprehension and adjustment and of students studying in government schools.

Table-1. Correlation of Mean, SD and 't' Value between Reading Comprehension and Adjustment of Boys

Variables	Mean	Std.Dv.	Correlation Coefficient	t-value	p-value	Signi.
Reading Comprehension	175.2500	14.6110	0.4186	4.6862	< 0.05	S
Adjustment	317.5600	30.1301				
Correlation between Reading Comprehension and Adjustment of Girls						
Reading Comprehension	175.1000	12.0835	0.3453	0.3453	< 0.05	S
Adjustment	321.5400	31.5835				

The obtained 't' value is greater than the tabled value at 0.01 level of significance ($r=0.4850$, $t=3.9368$). This shows that there is a positive and significant relationship between reading comprehension and adjustment of boys. Obtained 't' value is greater than the tabled value at 0.05 level of significance ($r=0.3453$, $t=0.3453$). It shows that there is a positive and significant relationship between reading comprehension and adjustment of girls.

6. There is no relationship between reading Comprehension and adjustment of students studying in private schools.
7. There is no relationship between reading Comprehension adjustment of SC/ST students studying in secondary schools.
8. There is no relationship between reading Comprehension adjustment of OBC students studying in secondary schools

METHOD USED

The investigator felt that Normative Survey method could be the most appropriate one, to study the relationship between reading comprehension and adjustment of students in secondary schools so this method was solely relied upon for the present study.

SAMPLE

In this study random sampling was used as it was thought to be the most convenient one. It represents a total sample. A total number of 100 secondary school students were selected Dharwad district.

TOOLS USED

1. Reading comprehension test was developed by the investigator by using scientific method.
2. Adjustment inventory was used developed by C. B. Asha (1991)

STATISTICAL TECHNIQUE USED

1. Pearson's Product Moment Correlation

The obtained 't' value is greater than the tabled value at 0.01 level of significance ($r=0.6454$, $t=4.7807$). This shows that there is a positive and significant relationship between reading comprehension and adjustment of rural students. That the obtained 't' value is greater than the tabled value at 0.05 level of significance ($r=-0.3090$, $t=2.5980$). This shows that there is a positive and significant relationship between reading comprehension and adjustment of urban students.

Table-2. Correlation of Mean, SD and 't' Value between Reading Comprehension and Adjustment of Rural students

Variables	Mean	Std.Dv.	Correlation Coefficient	t-value	p-value	Signi.
Reading Comprehension	172.8529	17.3067	0.6454	4.7807	<0.05	S
Adjustment	313.5000	29.0394				
Correlation between Reading Comprehension and Adjustment of Urban Student						
Reading Comprehension	171.9394	13.1452	-0.3090	2.5980	<0.05	S
Adjustment	319.6515	30.6837				

Table-3. Correlation of Mean, SD and 't' Value between Reading Comprehension and Adjustment of Government School students

Variables	Mean	Std.Dv.	Correlation Coefficient	t-value	p-value	Signi.
Reading Comprehension	172.8529	17.3067	0.6445	4.7818	<0.05	S
Adjustment 313.5000	20.0394					
Correlation between Reading Comprehension and Adjustment of Private School students.						
Reading Comprehension	171.9394	13.1452	0.3190	2.5991	<0.05	S
Adjustment	319.6515	30.6837				

The obtained 't' value is greater than the tabled value at 0.05 level of significance ($r = 0.6454$, $t = 4.7807$). This shows that there is a positive and significant relationship between reading comprehension and adjustment govt. school students. The obtained 't'

value is greater than the tabled value at 0.05 level of significance ($r = 0.3190$, $t = 2.5991$). This shows that there is a positive and significant relationship between reading comprehension and adjustment of private school students.

Table - 4. Correlation of Mean, SD and 't' Value between Reading Comprehension and Adjustment of SC/ST Students

Variables	Mean	Std.Dv.	Correlation Coefficient	t-value	p-value	Signi.
Reading Comprehension	271.9393	13.1362	0.40890	2.5871	< 0.05	S
Adjustment	219.6514	40.6836				
Correlation between Reading Comprehension and Adjustment of OBC Students						
Reading Comprehension	261.7801	25.8328	0.3782	2.8135	< 0.05	S
Adjustment	326.3510	33.4965				

S=Significant at 0.05 level

The obtained 't' value is greater than the tabled value at 0.05 level of significance ($r = 0.40890$, $t = 2.5871$). This shows that there is a positive and significant relationship between reading comprehension and adjustment of SC/ST students. The obtained 't' value is greater than the tabled value at 0.05 level of significance ($r = 0.3782$, $t = 2.8135$). This shows that there is a positive and significant relationship between reading comprehension and adjustment of OBC students.

FINDINGS OF THE STUDY

1. There is a positive and significant relationship between reading comprehension and adjustment of boys.
2. There is a positive and significant relationship between reading adjustment of girls.
3. There is a positive and significant relationship between reading comprehension and adjustment of rural students.
4. There is a positive and significant relationship between reading comprehension and adjustment of urban students.

5. There is a positive and significant relationship between reading comprehension and adjustment of government school students.
6. There is a positive and significant relationship between reading comprehension and adjustment of private school students.
7. There is a positive and significant relationship between reading comprehension and adjustment of SC/ST students.
8. There is a positive and significant relationship between reading comprehension and adjustment of OBC students.

DISCUSSION AND CONCLUSIONS

Christen and Murphy (1991) contend that research clearly emphasizes that for learning to occur, new information must be integrated with what the learner already knows. They feel that teaching vocabulary as a prereading step is an instructional intervention that should be considered when readers lack the prior or background knowledge to read in a content area. Kueker (2002) also argues that pre-reading activities help enormously in reading comprehension. Another technique to help students see a word in a broader context is to have them answer the following questions: (1) what is it ? (2) what is it like ? (3) what are some examples ? Schwartz and Raphael (2001) believe that this list of 3 questions help students see relationships between familiar and less familiar terms and also brings the meaning of an unknown term into focus by requiring analogies and examples. In facilitating vocabulary instruction in the language arts classroom, Hodapp and Hodapp (2003) suggest using vocabulary packs and cued spelling as intervention strategies, while Cooter (1999) discusses using story telling. Wilkinson (2004) opts for enlivening vocabulary lessons by combining them with two effective teaching strategies-cooperative learning and story development by students. Ruddiman (2005) also offers activities for vocabulary development. Bear et. al. (2006) presents a practical way for teachers to study words with students, providing more than 300 word study activities which are set up to follow literacy development from emergent more mature, specialized stages. On the basis of the findings of the present study the following conclusions could be drawn. There is a positive and significant relationship between adjustment and reading comprehension of boys, girls, rural students, urban students, government school students and private school students and SC/ST and OBC students.

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SAVITRIBAI PHULE

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Savitribai Phule was born on January 3, 1831, in Naigaon, Maharashtra, India, into a family that followed the farming tradition. Her parents, Gopalrao and Lakshmi Patil, were humble and encouraged education within their limited means. Growing up in a society deeply entrenched in caste and gender discrimination, Savitribai experienced the harsh realities of social injustice from an early age. Girls in her community were often denied formal education, and many were married off at a very young age. Despite these challenges, she showed an early interest in learning and literacy, which was unusual for girls in 19th century rural India.

At the age of nine, Savitribai was married to Jyotirao Phule, who later became a social reformer. Her husband recognized her intelligence and potential, and together they shared a vision for promoting education and gender equality. With Jyotirao's encouragement, Savitribai pursued formal education, receiving training in teaching and literacy. Her early exposure to social inequalities deeply influenced her future work in reforming society and promoting education, particularly for girls and marginalized communities.

EDUCATIONAL CONTRIBUTIONS

Savitribai Phule is best remembered as a pioneering educator and social reformer, whose efforts laid the foundation for women's education in India. She and her husband Jyotirao Phule were determined to challenge the prevailing norms that restricted education to upper-caste boys. They believed that education was a powerful tool to uplift society and bring social equality.

FOUNDING OF SCHOOLS

In 1848, Savitribai and Jyotirao Phule opened their first school for girls in Pune, at a time when education for girls was almost non-existent. Savitribai herself taught the students, often walking long distances to ensure that



girls, especially those from lower castes, could attend school. She faced constant criticism and social ostracism, but her determination never wavered.

Over the next several years, she established numerous schools, including schools for children from marginalized communities, particularly those considered "untouchables" under the caste system. These schools not only provided literacy but also promoted values of equality and social justice.

CURRICULUM AND TEACHING APPROACH

Savitribai emphasized a holistic education that went beyond basic literacy. She introduced subjects such as reading, writing, arithmetic, and moral education. Importantly, she encouraged girls to question social norms and aspire to independent thinking—an innovative approach at that time. Her classrooms were safe spaces where children could learn without fear of discrimination, which was revolutionary in 19th-century India.

ADVOCACY AND IMPACT

Savitribai Phule also played a crucial role in training other teachers, especially women, to continue the mission of spreading education. Her work inspired the creation of a network of schools for girls across Maharashtra. By promoting education for women and marginalized communities, she challenged the deeply ingrained social hierarchies and laid the groundwork for future social reforms.

Her efforts were not limited to education alone. She also worked to eliminate child marriage, discrimination, and the mistreatment of widows, understanding that education and social reform were inseparable. Her legacy continues to inspire educators, reformers, and women's rights activists in India and around the world.

CONCLUSION

Savitribai Phule's childhood experiences and education shaped her lifelong mission to empower others

through learning. From humble beginnings in rural Maharashtra, she became a trailblazer in women's education, confronting social prejudice with courage and vision. Her pioneering work in establishing schools for girls and marginalized children changed the landscape of education in India and made her one of the most important social reformers of the 19th century. Today, she is remembered as a symbol of courage, equality, and the transformative power of education.

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I visited Gubbiyappa temple in Gubbi. Gosala Channabasaveshwara is also called as Gubiyappa. In 13th century, the main diety of Gubbi Channa Basaveshwara temple- Guru Gosala Channa Basaveshwara had a practice of going for early morning walk in his wooden sandles around Gubbi town. Devotees still believe that the guru does this walk every day because the sandles wear away by the end of the year. Devotees bring new sandals for the guru every year during annual car festival. Devotees say that they are able to see the foot marks of the guru on the sandles.

The Tontada Siddalingeshwara temple of Yediyur has more than 300 figurines on the main gopuram which narrate the miraculous events and prescriptions done by the guru to help the ordinary people. People believe that the guru is the incarnation of Shiva. As all the Veerashaiva mutts have the similar offerings as in Kare Kurchi, Sahasra Rudrabhisheka, Rudrakshis, Sahasra Kamala pooja, Laksha Bilvarchana Lakshadeepas are also offered to Yediyur Tontada Siddalingeshwara on different occasions. The guru envisaged his devotees to wait for him outside the samadi place with the vibhooti before he went into the Nirvikalpa Samadhi . Then he passed away by attaining Samadi state. In the same place, devotees smear vibhooti as a compulsory practice even today.

All the above temple complexes follow unique directions of these popular gurus even today. In all these mutts, all the requirements of the guru for a celestial and ascetic life like food, clothing, medicines, recreation, aromatic and perfumed flowers are offered by the devotees - as if he is still living. The Doddada, Mayakkana Kunitha, Veerabhadra Kunitha, Donne Siddaramanna Kunitha, Nandi Kunitha, Harikathe are offered for the entertainment of the guru in these consecrated spaces. A human

constructed forest is planted around these spaces. The forest produce is brought to the mutt complex by the devotees voluntarily. The produce is marketed and used for the development of the mutt. Theft is uncommon in these forests spaces which belong to the mutts. Some devotees offer selfless service in these mutts because they believe that service of the guru is a way towards moksha. The forest produce like honey, Atti, Aala fruits, coconuts are offered to the guru temple.

To conclude, Lingayatism or Veerashaivism worships real human beings in flesh and blood who transformed into divine beings in their life time. It does not have a mythical god from heaven. The chain of divine beings continues to the next generations when a successor of the guru is chosen to the mutt by the devotees. The sacred Veerashaiva agamas and devotee consciousness prescribes processes to transform the successor human being into divine beings. The Veerashaiva society presumes the new one in the frame of the old one. Every generation has a guru. The teachings of the popular guru are collected and preserved permanently in the mutt. Gurus with their individual eccentricities and merits express their existence through various practices in these mutts even today after hundreds of years.

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