# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar, Open J-Gace, India Ilink of the same is duly available at Inflithmet of University Grants Commission (U.G.C.), Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world. Circulated all over the world & Google has verified that scholars of more than 5000 Cities in 187 countries/territories are visiting our journal on regular basis. Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

http://ijrcm.org.in/

# **CONTENTS**

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.			
1.	OPTIMIZING CAPITAL STRUCTURE THROUGH DEBT TO EQUITY BALANCING: A STUDY OF SELECTED ZIMBABWE STOCK EXCHANGE LISTED COMPANIES DR. B. NGWENYA	1			
<b>2</b> .	MAIZE CULTIVATION IN KARNATAKA & GROWERS' AWARENESS ON PRICE RISK MANAGEMENT TOOLS.	5			
3.	A STUDY OF LEAD LAGS RELATIONSHIP BETWEEN NSE EQUITY MARKET AND SINGLE STOCK FUTURES DR. SANDHYA SRIDEVI MARIPINI & SATYANARAYANA KOILADA				
4.	MOBILE PHONE MESSAGING INTERVENTIONS MAY PROVIDE BENEFIT IN SUPPORTING THE SELF- MANAGEMENT OF LONG-TERM ILLNESSES: AN ANALYSIS SURENDRA NATH SHUKLA & DR. J K SHARMA				
5.	LECTURERS' PERCEPTION ON STUDENTS' APPRAISAL OF COURSES AND TEACHING: A CASE OF UNIVERSITY OF CAPE COAST, GHANA EMMANUEL KOFI GYIMAH, ALBERT JUSTICE KWARTENG, ERIC ANANE & IVY KESEWAA NKRUMAH	21			
<b>6</b> .	EDUCATION AS A MEANS OF WOMEN'S EMPOWERMENT: A STUDY ON THE PARENTS' ATTITUDES DEEPRAJ CHAKRABARTY, DEBOSMITA NATH & DR. D. GHOSE	27			
7.	A STUDY ON OVERALL IMPACT OF TRAINING AND DEVELOPMENT ON JOB PERFORMANCE, MORALE OF EMPLOYEES AND TO REDUCE THE EMPLOYEE RESISTANCE TO NEW TECHNOLOGY DR. MAHESHA KEMPEGOWDA & PURUSHOTHAM.C.J	30			
8.	MILLING STUDIES OF PULSES USING DIFFERENT PRE-MILLING TREATMENT OF PIGEON PEA (CAJANUS CAJAN) MEDHA VYAS & PRIYANKA BHADOURIYA	35			
9.	A STUDY ON FINANCIAL DERIVATIVE OPTIONS WITH REFERENCE TO SELECTED SECTORS BHAGYA LAKSHMI.K & DR. N. BABITHA THIMMAIAH	41			
<b>10</b> .	AN ARTICLE ON PERFORMANCE APPRAISAL: A STUDY WITH REFERENCE TO KIRLOSKAR ELECTRIC CO. LTD., MYSORE SOWMYA.H.L	48			
11.	TECHNOLOGICAL INNOVATIONS IN INDIAN BANKING SECTOR: AN INSTRUMENT FOR ECONOMIC GROWTH DR. PRAGYA PRASHANT GUPTA	50			
<b>12</b> .	LITERACY AND LITERARY PROGRAMMES AND THEIR IMPLEMENTATION IN INDIA HARISH R.	56			
<b>13</b> .	THE DEVELOPMENT OF MANAGERIAL WOMEN OF BELOW POVERTY LINE SELF HELP GROUP IN DISTRICT GONIDA IN MAHARASHTRA KU.MRUNALI S. LILHARE	60			
<b>14</b> .	PROBLEMS AND PROSPECTS OF KUDUMBASREE LINKED MICRO ENTERPRISES VARGHESE JOY	62			
<b>15</b> .	PROBLEMS AND PROSPECTS OF LEATHER INDUSTRY IN VELLORE DISTRICT DR. AJAY KUMAR SHARMA	66			
<b>16</b> .	CHANGING E-TAIL TRENDS IN INDIA AMIT KISHORE SINHA & DR. GYANENDRA B. S. JOHRI	73			
17.	A STUDY ON TWO WHEELER PURCHASING PATTERN OF COLLEGE STUDENTS IN KOTTARAKARA TALUK ANCY SAM	79			
<b>18</b> .	HUMAN INTERACTION WITH SMART MOBILE PHONE DR. C. NIRMALA	84			
<b>19</b> .	POLITICIZATION OF STUDENTS' UNIONS: A STUDY IN BHUBANESWAR, ODISHA PRASANTA MOHAPATRA	87			
<b>20</b> .	RELEVANCE OF UNORGANISED RETAILERS AND THEIR PROBLEMS WITH SPECIAL EMPHASIS TO CALICUT CITY SHAHIBA.EC	93			
	REQUEST FOR FEEDBACK & DISCLAIMER	95			

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

#### http://ijrcm.org.in/

## CHIEF PATRON

**PROF. K. K. AGGARWAL** 

Chairman, Malaviya National Institute of Technology, Jaipur (An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India) Chancellor, K. R. Mangalam University, Gurgaon Chancellor, Lingaya's University, Faridabad Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

## FOUNDER PATRON

### LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana Former Vice-President, Dadri Education Society, Charkhi Dadri Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

### FORMER CO-ORDINATOR

DR. S. GARG Faculty, Shree Ram Institute of Business & Management, Urjani

## <u>ADVISORS</u>

PROF. M. S. SENAM RAJU Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi PROF. M. N. SHARMA Chairman, M.B.A., Haryana College of Technology & Management, Kaithal PROF. S. L. MAHANDRU Principal (Retd.), Maharaja Agrasen College, Jagadhri

## <u>EDITOR</u>

### **PROF. R. K. SHARMA**

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

## <u>CO-EDITOR</u>

### **DR. BHAVET**

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

## EDITORIAL ADVISORY BOARD

DR. RAJESH MODI Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia PROF. SANJIV MITTAL University School of Management Studies, Guru Gobind Singh I. P. University, Delhi PROF. ANIL K. SAINI Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

### **DR. SAMBHAVNA**

Faculty, I.I.T.M., Delhi

### INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories
<u>http://ijrcm.org.in/</u>

iii

**DR. MOHENDER KUMAR GUPTA** 

Associate Professor, P. J. L. N. Government College, Faridabad

**DR. SHIVAKUMAR DEENE** 

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

### ASSOCIATE EDITORS

**PROF. NAWAB ALI KHAN** Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

**PROF. ABHAY BANSAL** 

Head, Department of I.T., Amity School of Engineering & Technology, Amity University, Noida

### **PROF. A. SURYANARAYANA**

Department of Business Management, Osmania University, Hyderabad

**PROF. V. SELVAM** 

SSL, VIT University, Vellore

**DR. PARDEEP AHLAWAT** 

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak DR. S. TABASSUM SULTANA

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad SURJEET SINGH

Asst. Professor, Department of Computer Science, G. M. N. (P.G.) College, Ambala Cantt.

## FORMER TECHNICAL ADVISOR

**AMITA** Faculty, Government M. S., Mohali

## FINANCIAL ADVISORS

DICKIN GOYAL Advocate & Tax Adviser, Panchkula

**NEENA** Investment Consultant, Chambaghat, Solan, Himachal Pradesh

## LEGAL ADVISORS

JITENDER S. CHAHAL Advocate, Punjab & Haryana High Court, Chandigarh U.T. CHANDER BHUSHAN SHARMA Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

## SUPERINTENDENT

**SURENDER KUMAR POONIA** 

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories http://ijrcm.org.in/

### CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography: Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript anytime** in <u>M.S. Word format</u> after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. <u>infoijrcm@gmail.com</u> or online by clicking the link **online submission** as given on our website (*FOR ONLINE SUBMISSION, CLICK HERE*).

### GUIDELINES FOR SUBMISSION OF MANUSCRIPT

DATED: \_\_\_\_\_

v

THE EDITOR

IJRCM

#### Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

#### DEAR SIR/MADAM

Please find my submission of manuscript titled '\_\_\_\_\_' for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR	:
Designation/Post*	:
Institution/College/University with full address & Pin Code	:
Residential address with Pin Code	:
Mobile Number (s) with country ISD code	:
Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No)	:
Landline Number (s) with country ISD code	:
E-mail Address	:
Alternate E-mail Address	:
Nationality	:

\* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. <u>The qualification of</u> <u>author is not acceptable for the purpose</u>.

#### NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. <u>*pdf.*</u> <u>version</u> is liable to be rejected without any consideration.
- b) The sender is required to mention the following in the SUBJECT COLUMN of the mail:

**New Manuscript for Review in the area of** (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

- c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is expected to be below 1000 KB.
- e) Only the **Abstract will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
- g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
- 2. MANUSCRIPT TITLE: The title of the paper should be typed in **bold letters**, centered and fully capitalised.
- 3. AUTHOR NAME (S) & AFFILIATIONS: Author (s) name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address should be given underneath the title.
- 4. ACKNOWLEDGMENTS: Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
- 5. **ABSTRACT**: Abstract should be in **fully Italic printing**, ranging between **150** to **300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA**. *Abbreviations must be mentioned in full*.
- 6. **KEYWORDS**: Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
- 7. **JEL CODE**: Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aeaweb.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
- 8. **MANUSCRIPT**: Manuscript must be in <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.
- 9. HEADINGS: All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
- 10. **SUB-HEADINGS**: All the sub-headings must be bold-faced, aligned left and fully capitalised.
- 11. MAIN TEXT:

#### THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:

INTRODUCTION REVIEW OF LITERATURE NEED/IMPORTANCE OF THE STUDY STATEMENT OF THE PROBLEM OBJECTIVES HYPOTHESIS (ES) RESEARCH METHODOLOGY RESULTS & DISCUSSION FINDINGS RECOMMENDATIONS/SUGGESTIONS CONCLUSIONS LIMITATIONS SCOPE FOR FURTHER RESEARCH REFERENCES APPENDIX/ANNEXURE

The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.

### INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories http://ijrcm.org.in/

- 12. **FIGURES & TABLES**: These should be simple, crystal **CLEAR**, **centered**, **separately numbered** & self-explained, and the **titles must be above the table/figure**. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.
- 13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
- 14. **ACRONYMS**: These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
- 15. **REFERENCES:** The list of all references should be alphabetically arranged. *The author (s) should mention only the actually utilised references in the preparation of manuscript* and they may follow Harvard Style of Referencing. Also check to ensure that everything that you are including in the reference section is duly cited in the paper. The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
- Use (ed.) for one editor, and (ed.s) for multiple editors.
- When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending order.
- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
- The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
- For titles in a language other than English, provide an English translation in parenthesis.
- *Headers, footers, endnotes and footnotes should not be used in the document.* However, you can mention short notes to elucidate some specific point, which may be placed in number orders before the references.

#### PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

#### BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

#### CONTRIBUTIONS TO BOOKS

• Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

#### JOURNAL AND OTHER ARTICLES

• Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

#### **CONFERENCE PAPERS**

• Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

#### UNPUBLISHED DISSERTATIONS

• Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

#### **ONLINE RESOURCES**

Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

#### WEBSITES

Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

#### LITERACY AND LITERARY PROGRAMMES AND THEIR IMPLEMENTATION IN INDIA

### HARISH R. ASST. PROFESSOR KSEF COLLEGE OF EDUCATION TUMKUR

#### ABSTRACT

India is the second highest populated country in the world, it was achieved 67% of literacy and 33% will be inroad because of poverty, religion, school environment community, social cultural condition. To overcome from this Govt. has taken strong will and steps to eradicate illiteracy from India by providing free education, books for 1<sup>st</sup> to 10<sup>th</sup> standard for both boys and girls and give more importance to girls education for all the communities to bridge the general gap at elementary school level by 2001 to 2011, this makes citizens educationally strong and meet their demands and those of their family needs by increasing their productivity and their potential to achieve a higher standards of living. Govt. has made special scheme for backward classes such as scheduled tribes and scheduled castes in the name of Tribal special programme. and also Government has introduced several programmes towards the society like Akshara scheme, Akshara Deepa, sarvashikshana abiyana etc. In this way the Government has taken the decisions to overcome from the illiteracy in this country.

#### **KEYWORDS**

literacy, community, UNESCO, UNICEF, backward classes, Bharata darshana, Aganawadis, saksharata.

#### INTRODUCTION

iteracy the world itself indicates that it's not only education of the human beings, it is to prepare them to live life with the society how to interact with others. Literacy is one of the most important aspect of social development and also the integral part of human development it is a basic human need. Therefore, opens unlimited possibilities calling for responses that are creative constructive and challenging.

Literacy is now part of the human rights and index of their development. Education deepens their understanding of themselves and the world. There are so many programmes are undertaken by state and central government for the education of human to make them literates.

#### LITERACY

Literacy is one of the most important aspects of social development and also the integral part of the human development. it is a basic human need. Therefore, opens unlimited possibilities calling for responses that are creative constructive and challenging.

Literacy and defined as senses operations is the ability to read and write with understanding in any language.

Mahatma Gandhi ji said that education of a boy means education of men, education of girl of education of a family.

Education has the dual function of transmitting to the new generation, the waitage of the past with its accumulate wisdom and preparing it for the present and the future, that the emergent needs of society and individuals hold before us.

India has emerged as a leader in the current knowledge based global economy and Karnataka state as forms to literacy at grass root level also. The literacy and education have been termed as the essential requirement of the society against the social evils.

#### IMPORTANCE

#### 1. LITERACY AND HUMAN RIGHTS

Literacy is now part of the human rights. Most of the nations of the world have also accepted their obligation to provide at least free elementary education to their citizens.

Article 26 of the universal declaration of human rights declares that Everyone has the right to education, education shall be free, at least in the elementary and fundamental stage, elementary education shall be compulsory. Technical and professional education will be generally available and higher education shall be equally accessible to all on the basis of merit.

This right is also repeated in the on declaration of the rights of the child which seeks to ensure right to free and compulsory education at least in the elementary stages and education to promote general culture, abilities, judgment and sense of responsibility to become a useful member of society and opportunity to recreation and play to attain the same purpose as of education.

India has ratified the above, and these have thus the poser of domestic laws, from the human rights perspective constitutional guarantees arise automatically. 2. LITERACY AND HUMAN DEVELOPMENT

Literacy is now part of the human development index. Government of India has also accepted this position and one of the important components in the National Human development initiative announced in the union budget 1999-2000 is education forming also a component in the prime minister's special action plan.

By improving people's ability to acquire and use information, education deepens their understanding of themselves and the world, enriches their minds by brooding their experience and improves the choice they make as consumers, producers and citizens education strengthens their ability to meet their wants and those of their family by increasing their productivity and their potential to achieve a higher standard of living. by improving people's confidence and their ability to create and innovate, it multiplies their opportunities for personal and social achievement.

In the field of development economics, literacy holds an important place as a parameter to measure development one of the three components used in the calculation of H.D.I. is literacy as it is a cumulative measure of several factors that contribute to human development.

Education is thus viewed as an integral part of national development; development is not only economic growth rather it compared is not only economic growth rather it comprehended opportunities to all people for better life with man as end of development are linked in a variety of ways.

#### EDUCATION AND SOCIAL TRANSFORMATION

Indian constitution has recognized the significance of education for social transformation. It is a document committed to social justices. Preamble affirms a determination to secure liberty of thought, expression, belief faith and worship and equality of status and opportunity and to promote amongst the people a feeling of fraternity, ensuring the dignity of the individual and the unity of the nation.

Literacy forms the cornerstone for making the provision of equality of opportunity a reality. The objective specified in the preamble contains the basic structure of the constitution, which cannot be amended and the preamble may be invoked to determine the ambition of fundamental rights and directive principles of state policy.

We think that the right to life includes right to live with human dignity and all that goes along with it namely the bare necessaries of life such as adequate nutrition, clothing and shelter and facilities for reading, writing and expressing oneself in diverse form, freely moving about mixing and mingling with fellow human beings.

#### **HISTORY OF LITERACY**

If we come to know the literacy rate. There was a big gap between men and women that is total literacy rate was 19.23 % in urban and rural area was 21.23%.

### INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories http://ijrcm.org.in/ In the total Indian population 3,04,34,962 are literates. Among them 1,76,61,211 were men, 1,27,13,751 were women. This shows the decrease or loss of women literacy in India.

There is also a gap between district of Karnataka, Dakshina Kannada occupied first place in having 83.35 % of total literacy 8 districts had literacy rates of within 50% and in districts in rural area had literacy rates of within 50% Gulbarga 29.43% Raichur in rural 28.26%

The literacy rate of SC and ST is 58.87% total population of the district from this man were 63.75% women were 41.72% in Bangalore 70.23% in Raichur 38.76% This shows that literacy is one of the major problem forced by every states mentioned and also in the whole world. And hence to fulfill these gap and make of people educator. Indian govt. took plenty of programmes from pre independence to post independence so that Karnataka also adopted so many literacy programmes and implementation to make the people literates.

National adult education programme was started in 1978 under the NAEP the rural functional literacy programme and state adult education programme were started.

State Govt. started the Akshara scheme in 1983 and Akshara deepa in 1983 which called special literacy programme.

1986 mass programme for functional literacy was led by four years. By starting the national literacy mission in 1988 the state literacy programme has become more important.

#### LITERACY PROGRAMMES

India has emerged as a leader in the current knowledge based global economy and Karnataka state has focus to tackle illiteracy at grass root level. The literacy and education have been termed as the essential requirement of the society against the social evils.

Within the national policy frame work the department of mass education, has the mission to provide lifelong and continuous, has the mission to provide lifelong and continuous education and to create a learning society through provision of comprehensive educational facility in every village to enable learners, neo literates and dropouts to continue their learning skills beyond literacy the KSLMA has implemented many literacy programs through Zilla saksharatha Samithi rates was not clear and to completely eradicate illiteracy polydenate approach is required to achieve the literacy level of the developed society.

The impact of the following literacy programmes should clearly show and from the major thrust areas like acquiring, using and improving literacy skills by day to day practice. Leading to life enrichment / quality life improvement and an impact on the different aspects of society in Karnataka.

#### 1. CONTINUING EDUCATION PROGRAMME (C.E.P)

Continuing education programme was launched to provide lifelong learning opportunity to all beyond basic learning and primary education. This program was designed to reinforce strengthen and develop the literacy and other skill gained by the neo- literate through the non-formal literacy program. The objective of the program was to provide comprehensive educational facility in each village for retention, up gradation continuation and application of literacy skills to enable learners, neo literate's dropouts and all those who are interested to continue their learning skill beyond basic literacy.

For every 2000- 2500 population one continuing education centre (CEC) and for every 10 continuing education centres, one Nodal continuing education centre (NCEC) have been established.

The CEC, and NCEC are managed by the breraks and assistant preraks who are members of the local community. they are paid a nomial honorarium presacks conduct activities like neo – literates class, reading room, library characha mandal. Information centre, sports and cultural activities, training mobilization of the people etc. the assistant preach runs the learning centre for 20 non literates for every 6 months assist the preach.

#### 2. LITERACY THROUGH STUDENTS (L.T.S)

Literacy through school students is a new programme to kindle social responsibility among youth and thereby to bring the change in the society. It is aimed at involving the students in the process of literacy campaign. The programme emphasizes literacy programme implemented through students studying in 9<sup>th</sup> and 11<sup>th</sup> standards. Each student's teacher to non-literates.

Z.S.S. identified the non-literates and matching batching is made at the school level. Training on teaching methodology is imported to students by the resource person in the same institution. Teaching learning process is for 5 months and at the end of 5<sup>th</sup> month evaluation of the learners is being conducted. This Programme is operational in 24 districts.

#### 3. CAMP BASED LITERACY PROGRAMME

New approach of providing literacy rapid learning camps. On – going rapid learning campus are targeted to cover SC/ ST non – literates under SCP and TSP components. Each camp conducted for 50 learners. The durations of the camp is 30/60 days.

Directorate of mass education has invited for a research proposal to assess the impact of all literacy programmes as mentioned above.

#### 4. EDUCATION FOR ALL - AN INDIAN SCENARIO

In December 1993, the first ever education for all submit was hosted by India attended by leaders of nine highly populated developing nations of the world. The submit reaffirmed the global commitment to provide basic learning opportunities to all peoples.

The submit sponsored by UNESCO UNICEF and UNFDA (and the world bank) saw the participation of 23 other international organizational and carried forward the vision of the 1990 world conference on education for all held at jonstien. One of the deliberations of the conference focused an education for girls, women and empowerment of women.

The focus of the Delhi declaration and the programs of action adopted to empowerment the pledge taken by nations and organizations at the summit, resets on universal primary education and universal literacy with a special emphasis on removing gender disparities.

#### 5. PROJECT FOR ERADICATION OF RESIDUAL ILLITERACY (P.R.I)

This is on- going program in 14 districts and expected to be junction for 3 more districts each district is divided in number of clusters each cluster would have minimum 5 gram panchayath 2-3 worlds. The districts are under preparatory work and will start the teaching learning process by 1<sup>st</sup> week of June after conducting the tracing the volunteers.

#### 6. SPECIAL COMPONENT PROGRAM / PLAN (S.C.P.)

Special compound plan is designed to channelize the flow of outlays and benefits from the general sectors. In the plans of the states and the central ministries for development of scheduled castes at least in proportion to their population to the total population. Twenty-one state and three union territories are formulating their respective special component plan. The special plan of the states is supplemented with special central assistance with a view to creating a multiplier effect and helping fill the gaps which the normal financial flows from the central and state plans are not able to provide.

#### SPECIAL CENTRAL ASSISTANCE (S.C.A)

To special component plan of the state/ UTS for scheduled castes people is linked to government of India's strategy for the socio economic development of these people. the centrally sponsored scheme and the most important programme of the ministry of welfare for the alleviation of the poverty among scheduled caste people. the underlying objective SCA which provides hundred percent (poverty among scheduled caste people) grant to states and UT,s as an additive to their special component plans is that it would be used to give un added thrust to the development programmes for ST people with reference to their occupational pattern and the need for increasing the productivity of and income from their limited assets by taking up family oriented schemes for them the SCA is use to fill the critical gaps and vital missing inputs in family oriented income generating schemes and through non- recurring items, so as to make the schemes more meaningful and effective.

India order to implement economic development programmes for scheduled castes living below the poverty line and specially to mobilize institutional credit and credit at concessional rate, the government of India decided in 1978 – 79 to participate in the share capital of scheduled castes development corporations (SCDCS) in the state/ UTs with significant SC population. At present 23 corporations are functioning in the country. The corporations are functioning in the basic motive of implementing welfare oriented programmes for downtrodden and to life them from the poverty line not merely quantitatively but also in quantitative terms.

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

#### http://ijrcm.org.in/

#### **TRIBAL SPECIAL PROGRAMMES (TSP)**

There are so many programmes held by Government to the upliftment of scheduled tribes particularly in the field of education.

#### 1. EDUCATION

It is clear that backwardness in education is an important cause for economic backwardness. Central and state government, attach greater importance to scheduled tribes economic progress.

Under this scheme 43 Balawadis were setup. This excludes the balawadis run by social welfare department. The scheme is meant to develop attitudes in learning to encourage children for accelerating the development of their intellectual capacity to make them strongly attached to hygienic circumstances.

#### 2. NURSERY SCHOOLS/ SINGLE TEACHER SCHOOLS

The scheduled tribe development dept. runs 14 nursery schools and 12 single teacher schools. The children studying in nursery schools are given free mid- day meals and dress in addition to lump sum grant. The single teacher schools set up with the intention of creating awareness about education, health and cleanliness of the surroundings among the scheduled tribes, especially among those who dwell in for areas and spread education among their children's.

#### 3. GRANT TO PARENTS

The scheduled tribe's students who seek admission in boarding are being paid Rs. 200 per month apart from free uniform cloths

#### 4. EDUCATIONAL FACILITIES UP TO THE HIGH SCHOOL LEVEL

Apart from giving full free concession to all scheduled tribe's students lump sum grant and special stipend are also being given to them. In the case of students. Who fail in the final examinations of one class are being given half the amount of lump sum grants.

#### 5. HOSTEL FACILITIES

One hundred and eleven parametric hostels and 3 GRB schools and being run to help the education of ST students. It is those students who do not stay within reasonable distance from the school are beneficiaries. 30 students are given accommodation in each hostel.

#### 6. EDUCATIONAL RECREATION CENTRES.

Educational recreation centres are being run in the scheduled tribes residential centres. these centres are being provided with furniture, books newspapers and recreational aids.

#### 7. ENCOURAGEMENT IN ATHLETICS AND ART FORM

Prizes are given to scheduled tribe's students who score victories in art and sport activities at the state level in the following manner. Who get the first and second place at the state level competitions, prize is given at the rate of Rs. 400 and Rs. 300 for district level winners Rs. 300 to Rs. 500 is offered.

#### 8. PRE- EXAMINATION TRAINING CENTRES

The training candidates for appointment to the vacancies notified by the Kerala public service omission, union public service commission, banks and other institution of public sector. 3 pre- examination training centres are functioning in Thiruvananthapuram, Ernakulam and Kozhikode district.

#### 9. COLLEGE EDUCATION

Students of the scheduled tribes are being exempted from paying fees including the examination fee. In addition to the above, they are given lump sum grant and monthly stipend at various rates.

#### **10. SELF-EMPLOYMENT**

literacy.

Candidates who have undergone training in technical subjects are being given financial assistance for all self-employment to the time of Rs. 3000. the scheduled tribes and scheduled casts development corporation carrying out various projects in this connection.

#### 11. ASSISTANCE FOR AMRID

To find out training for self-employment, vocational training, campus of leadership training and providing tutorial facilities for students failing in SSLC and pre degree examination etc.

#### **12. ASSISTANCE FOR STUDY AT TUTORIALS**

Students who fail in SSLC examinations are given assistance in the following manner lumps um grant Rs. 100 monthly stipend Rs. 600, tution fees Rs. 450 assistances are being made available to students who fail in pre-degree examination also.

#### 13. BHARATHA DARSHAN/ KERALA DARSHAN

30 boys who scored high marks in SSLC examination are selected for Bharath darshan program of 20 days where as 30 girl's students are selected for Kerala darshan program.

Like this the government provided all the facilities to scheduled tribes.

#### **IMPROVEMENT OF LITERACY RATES**

More than the decline in population growth rate, it is the spurt in literacy rates that makes the present census stand out from other in the post independent India more than three fourths of our made population and a little more than half of the female population are now literates.

Thus one third of our population still do not process even the basic proficiency in literacy. During 1991-2000 literacy rates improved imprecisely from 52.21% in 1991 to 65.38% is 2001. Thus showing an improvement for more than 13% of points.

More interesting aspects of improving literacy rates is the significant increase of 14.87% points is the significant increase of 14.87% points in case of female literacy rate, which is more than the increase in the female literacy rate, which increased by 11.72% However, still the male/ female differential in literacy rate is of the tune of almost 22% this is also repeated in sex ratio among literate population which is as low as 667 compared to 933 overall sex ratio. Despite the decline in number of illiterates and improved literacy rates. India has to go a long way to achieve the goal of universal literacy. The program in literacy during the previous decade looks impressive mainly because of the fact that during the last four decades the name remained very low and only a little progress should be achieved. Because of the parental thirst for education the literacy rates have now reached to somewhat reasonable levels. Therefore, a literacy rate at 65% appears quite credible. It is rather a matter of great concern that though Kerala attained 65% literacy way back in 60 many status even now have literacy rates well below the national average of 65% the more detailed census data when available will throw more light on the status of literates being produced However 1991 census suggests that about 25% of the total literates were just literates without completing even primary education as mentioned above the census definition of literacy in ability to read and write, but even the poorest of parents want their child to complete a bare minimum elementary education.

TABLE 1: LITERACY RATES IN INDIA: 1950-2001							
Census Year	Total Literate people	Male literates	Female literates.				
1951	18.33	27.16	8.86				
1961	28.30	40.40	15.35				
1971	34.45	45.96	21.97				
1981	43.57	56.38	29.71				
1991	52.21	64.13	39.29				
2001	68.38	75.85	54.69				
2011	82.59	85.82	79.36				

The increase during 1991-2000 was the lowest in case of kerala (1.11%) followed by chandigarh at least in the case of Kerala and Chandigarh is mainly because of their base year (1991) literacy rate, which were as high as 89.81%, 77.81% respectively. In 2001 also Kerala had the highest literacy rate (90.22) followed by mizoram (88.44%) lakshadweep (87.52%) Goa (82.52%) Delhi (81.82%) Dadra and Nagar Haveli (81.09%). 2001 census Evaluating the trends to population and

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories http://ijrcm.org.in/

58

#### VOLUME NO. 6 (2016), ISSUE NO. 09 (SEPTEMBER)

Provisional data regarding population, decadal growth, density, literacy and gender ratios of the Indian population has recently become available and although there has been some important gain since the last Indian census from 1991, there are some exceedingly disturbing trends in the data that has been published so for.

On the positive side some of the most dramatic improvement in literacy have been seen in what were previously considered as highly back ward states, called Rajasthan, Chhattisgarh and Madhya Pradesh whose literacy rates have now reached close to the national average.

TABLE 2							
States	Decadal Growth	Literacy 2001					
Rajasthan	22.5%	61%					
Chhattisgarh	23.3%	65.2%					
Madhya Pradesh	19.4%	65.1%					
India	13.75%	65.4%					

#### **PROBLEM FOR GROWTH OF LITERACY**

#### **1. FAMILY ECONOMIC CONDITION**

Generally, economically backward family, many parents send their daughters to school. The cost of education to families which living in poverty is not affordable while in many countries primary education is free, a poor family may not be able to meet the cost of school uniform, school supplies and other miscellaneous expenses. The opportunities cost of education is also a consideration for poor families. if the girls are sent to school, the family gives up the income from girls who work to supplement family income.

#### 2. COMMUNITY SOCIO CULTURAL CONSIDERATION

The low status of women in the selected countries is a major factors lindering girl's enrolment and retention, since most of the societies are male oriented and male dominated community and parental attitude. Towards girl's education count a lot in decisions affecting girl's education.

#### 3. LOW LEVEL FAMILY EDUCATION

Studies also revealed correlation between the level of education of the family and that of girl's education. A study by S.A Qader and S.K Kunder showed that the highest correlate of participation was the highest level of education attained by the household., followed by the family heads education

#### 4. GIRLS ATTITUDE TOWARDS EDUCATION

This factors may be attributed as a concomitant result of the three previous problems as well as other in school factors. The problems of the attitude of the girls themselves must be separately addressed girls because of the low status afforded parents, are bound to have low self-esteem and would perceive themselves as inferior to boys, their motivation for schooling is very low since their parents are ignorant or don't see the benefits of education for girls.

#### 5. PHYSICAL ENVIRONMENT OF SCHOOL

By reason of geography and topography school sometimes are at a considerable distance from the homes of girls. Going to school becomes inconvenient for the young children specially girls traveling a long distance to school also may cause a special hazard for older girls. Parents fear that they will be more exposed to sexual liaison or sexual harassment while traveling

#### 6. LACK OF FEMALE TEACHERS

In a tradition bound society preference for female teachers has been recurring (note parents feel more comfortable when their girls are under the care of female teachers). In most cases, trained women teachers who would be willing to be posted in rural schools.

#### 7. CURRICULUM

Generally, the school curriculum has been described as being irrelevant to needs of girls. In some case, it is so urban oriented that rural girls feel even more alienated. The curriculum is overloaded and unsuited to the development levels of the children.

#### 8. IRREGULAR SCHOOL SUPERVISION

Effective supervision of school is hampered by several problems. There are too few supervisions to cover the vast areas that need to covered some of which are virtually inaccessible moreover supervisors have to look into multifarious concerns where in the problems of girl's education may not be a specific one.

#### 9. GIRLS BRIDGING THE GAP

The gap between boys and girl's participation in elementary education is the biggest single gap that needs to be filled for universal action the problem of UEE is in essence. The problems of girl child. The gender disparity. Particularly in the rural areas, reflects the discriminating social attitude to the girl child.

Therefore, in addition to monetary inputs, interventions have to be specifically designed to bring about a change in attitudes.

India is going to host and international meet on education with focus on girl's education, the meet is to evolve strategies to bridge the gender gap at elementary school level by 2001. India is committed to not only impart elementary education to all children of 14 years by that year but also to ensure that girls do not log behind the boys in education.

#### CONCLUSION

India is the second highest populated country in the world it comes under the pressure of various administration and foreign invention due to which lack behind in the field of education there was no proper importance was given during the foreign administration after. After independence much importance is given to education as a result of this India has achieved about 67% of literacy still 33% literacy was to be inroad there are many reason for the illiteracy in India like poverty religion, school environment community social. cultural condition. Low level family education etc. the govt. has taken many steps in regard by introducing adult education program for which a separate department is open which is working hard in this direction.

Even govt. has provided nursery's anganawadies aakshara dasoha programme and free book supply upto 10th std free education for 1-14 years govt. has taken strong will & steps to eradicate illiteracy from India, and made India meaning full democratic country.

#### REFERENCES

- Saksharathegagi vinuthana heggegalu Dr. T. Venkatesh' 2008 1.
- Current challenger in Education-Dr. Haseen Taj'2005 2.
- The comprehensive study of the programmes of education in Karnataka-D. Jaganath Rao'2008 3.

# **REQUEST FOR FEEDBACK**

### **Dear Readers**

At the very outset, International Journal of Research in Commerce, IT & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail <u>infoijrcm@gmail.com</u> for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-Co-ordinator

# **DISCLAIMER**

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

## **ABOUT THE JOURNAL**

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active cooperation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Fournals





