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:

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 (2012) & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 5656 Cities in 191 countries/territories are visiting our journal on regular basis.

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	HEALTH INSURANCE SCHEME (AAWAZ) FOR DOMESTIC MIGRANT LABOURERS IN KERALA	1
	OPPORTUNITIES AND CHALLENGES	
2.	UMA.K & Dr. E. K. SATHEESH FINANCIAL LITERACY: A STEP FORWARD TOWARDS SUCCESS	4
۷.	V.VIJAYA & Dr. V.MANICKAVASAGAM	4
3.	ECONOMIC DEVELOPMENT AND ENVIRONMENTAL CHALLENGES: A CASE OF PUNJAB Dr. JASDEEP KAUR DHAMI, Dr. MANISH GUPTA & SANGRAM SINGH	8
4.	EQUIPPING EVERY LEARNER FOR 21 ST CENTURY Dr. AMARDEEP KAUR	13
5.	A STUDY ON THE PROMOTION AND REWARD POLICY WITH REFERENCE TO RELIANCE DYEING WORKS TIRUPUR Dr. S. KALAIYARASI	15
6.	A STATISTICAL STUDY ON CUSTOMERS LOYALTY OF MOBILE PHONE SERVICES LENIN JOHN & Dr. D. RANJITHAM	20
7.	A STUDY ON CONSUMER SATISFACTION TOWARDS ORGANIC FOOD PRODUCTS IN COIMBATORE CITY S. AMUDHA & Dr. M. KANAGARATHINAM	24
8.	FACTORS INFLUENCING CUSTOMER LOYALTY: A STUDY ON ORGANISED FOOD & GROCERY OUTLETS Dr. D. PADMA & A. SHANTHI	27
9.	DYNAMIC CONGESTION CONTROL IN NETWORK LAYER FOR ADVANCED CLOUD COMPUTING	33
- 10	G. RAMASUBBAREDDY, K. RANGASWAMY & Dr. C. RAJABHUSANAM	26
10.	ENTREPRENEURSHIP SKILL DEVELOPMENT IN VARIOUS BUSINESS SECTORS IN TAMILNADU Dr. G. YOGANANDAN & T. VIGNESH	36
11.	GROWTH AND DEVELOPMENT OF TELECOM SECTOR IN INDIA: AN OVERVIEW Dr. N. VIJAYAKUMAR	40
12.	FUTURE CLOSING PRICE, TRADING VOLUME AND OPEN INTEREST: EVIDENCE FROM STOCK FUTURES & INDEX FUTURES OF NIFTY 50 ON NSE IN INDIA KERKAR PUJA PARESH & Dr. P. SRI RAM	45
13.	FUTURE TRACK OF STRATEGIC GROWTH OF M-COMMERCE MARKET IN GLOBAL SCENARIO Dr. VAIBHAV SHARMA	55
14.	AN ANALYSIS OF CSR SPENDING IN INDIAN COMPANIES NEHA PUSHPAK	58
15.	REMITTANCES AND HOUSEHOLD SAVINGS AND INVESTMENT SULTANA B. A. MAZUMDER	62
16.	THE FUTURE OF BUSINESS IS DIGITAL MARKETING: A DESCRIPTIVE STUDY BAJRANG LAL & Dr. AJMER SINGH	67
17.	AN ANALYSIS OF THE USE OF STRATEGIC MANAGEMENT ACCOUNTING BY ZIMBABWEAN MEDICAL LABORATORIES IN HARARE CHEZA ALEXANDER, MATAMANDE WILSON & KAPESA TONDERAI	74
18.	GROWTH AND PROGRESS OF HANDLOOM INDUSTRY IN INDIA - A STUDY	79
19.	VINAY KUMAR BOLLOJU & A. SREENIVAS GENDER INCLUSIVITY IN IT-BPM SECTOR SUMI.KV	81
20.	E-COMMERCE IN INDIAN CONTEXT: A SWOT ANALYSIS SALIM KHAN	85
	REQUEST FOR FEEDRACK & DISCLAIMER	88

CHIEF PATRON

Prof. (Dr.) 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

ADVISOR.

Prof. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR.

Dr. R. K. SHARMA

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

CO-EDITOR.

Dr. BHAVET

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

EDITORIAL ADVISORY BOARD

Dr. S. P. TIWARI

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

Dr. CHRISTIAN EHIOBUCHE

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA

Dr. SIKANDER KUMAR

Chairman, Department of Economics, Himachal Pradesh University, Shimla, Himachal Pradesh

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico

Dr. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

Dr. TEGUH WIDODO

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia

Dr. M. S. SENAM RAJU

Professor, School of Management Studies, I.G.N.O.U., New Delhi

Dr. D. S. CHAUBEY

Professor & Dean, Research & Studies, Uttaranchal University, Dehradun

Dr. CLIFFORD OBIYO OFURUM

 $Professor\ of\ Accounting\ \&\ Finance,\ Faculty\ of\ Management\ Sciences,\ University\ of\ Port\ Harcourt,\ Nigeria$

Dr. KAUP MOHAMED

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

SUNIL KUMAR KARWASRA

Principal, Aakash College of Education, ChanderKalan, Tohana, Fatehabad

Dr. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture & Tech., Westlands Campus, Nairobi-Kenya

Dr. SYED TABASSUM SULTANA

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

Dr. BOYINA RUPINI

Director, School of ITS, Indira Gandhi National Open University, New Delhi

Dr. NEPOMUCENO TIU

Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines

Dr. SANJIV MITTAL

Professor & Dean, University School of Management Studies, GGS Indraprastha University, Delhi

Dr. ANA ŠTAMBUK

Head of Department of Statistics, Faculty of Economics, University of Rijeka, Rijeka, Croatia

Dr. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

Dr. SHIB SHANKAR ROY

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

Dr. ANIL K. SAINI

Professor, Guru Gobind Singh Indraprastha University, Delhi

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. NAWAB ALI KHAN

Professor & Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

MUDENDA COLLINS

Head, Operations & Supply Chain, School of Business, The Copperbelt University, Zambia

Dr. EGWAKHE A. JOHNSON

Professor & Director, Babcock Centre for Executive Development, Babcock University, Nigeria

Dr. A. SURYANARAYANA

Professor, Department of Business Management, Osmania University, Hyderabad

P. SARVAHARANA

Assistant Registrar, Indian Institute of Technology (IIT), Madras

Dr. MURAT DARÇIN

Associate Dean, Gendarmerie and Coast Guard Academy, Ankara, Turkey

Dr. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engg. & Tech., Amity University, Noida

Dr. YOUNOS VAKIL ALROAIA

Head of International Center, DOS in Management, Semnan Branch, Islamic Azad University, Semnan, Iran

WILLIAM NKOMO

Asst. Head of the Department, Faculty of Computing, Botho University, Francistown, Botswana

Dr. JAYASHREE SHANTARAM PATIL (DAKE)

Faculty in Economics, KPB Hinduja College of Commerce, Mumbai

SHASHI KHURANA

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

Dr. SEOW TA WEEA

Associate Professor, Universiti Tun Hussein Onn Malaysia, Parit Raja, Malaysia

Dr. OKAN VELI ŞAFAKLI

Associate Professor, European University of Lefke, Lefke, Cyprus

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. BORIS MILOVIC

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

Dr. LALIT KUMAR

Faculty, Haryana Institute of Public Administration, Gurugram

Dr. MOHAMMAD TALHA

Associate Professor, Department of Accounting & MIS, College of Industrial Management, King Fahd University of Petroleum & Minerals, Dhahran, Saudi Arabia

Dr. V. SELVAM

Associate Professor, SSL, VIT University, Vellore

Dr. IQBAL THONSE HAWALDAR

Associate Professor, College of Business Administration, Kingdom University, Bahrain

Dr. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

Dr. ALEXANDER MOSESOV

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

Dr. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

YU-BING WANG

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

SURJEET SINGH

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

Dr. MELAKE TEWOLDE TECLEGHIORGIS

Faculty, College of Business & Economics, Department of Economics, Asmara, Eritrea

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

Dr. SAMBHAVNA

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

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

Dr. SHIVAKUMAR DEENE

Faculty, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga **SURAJ GAUDEL**

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

FORMER TECHNICAL ADVISOR

AMITA

FINANCIAL ADVISORS

DICKEN 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

Residential address with Pin Code Mobile Number (s) with country ISD code

F-mail Address

Nationality

Alternate E-mail Address

Landline Number (s) with country ISD code

Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No)

1.

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 M.S. Word format after preparing the same as per our GUIDELINES FOR SUBMISSION; at our email address i.e. infoijrcm@gmail.com or online by clicking the link online submission as given on our website (FOR ONLINE SUBMISSION, CLICK HERE).

GUIDELINES FUR SUBMISSION OF MANUSCRIPT		
COVERING LETTER FOR SUBMISSION:		
	DATED:	
THE EDITOR		
IJRCM		
Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF		
(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/specify)	/IT/ Education/Psychology/Law/Math/other, please	
DEAR SIR/MADAM		
Please find my submission of manuscript titled 'your journals.	' for likely publication in one of	
I hereby affirm that the contents of this manuscript are original. Furthermore fully or partly, nor it is under review for publication elsewhere.	e, it has neither been published anywhere in any language	
I affirm that all the co-authors of this manuscript have seen the submitted vitheir names as co-authors.	ersion of the manuscript and have agreed to inclusion of	
Also, if my/our manuscript is accepted, I agree to comply with the formalitie discretion to publish our contribution in any of its journals.	es as given on the website of the journal. The Journal has	
NAME OF CORRESPONDING AUTHOR	:	
Designation/Post*	:	
Institution/College/University with full address & Pin Code	:	

* 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. The qualification of author is not acceptable for the purpose.

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.aea-web.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.

- 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

EQUIPPING EVERY LEARNER FOR 21ST CENTURY

Dr. AMARDEEP KAUR PRINCIPAL ASRA COLLEGE OF EDUCATION SANGRUR

ABSTRACT

Education has been a fundamental component of human well-being and national productivity. Only high quality education helps for well-being and national development. There is need to transform the education system so as to achieve the target of universalization of elementary education along with the quality in education. With a great deal of investment being put into outfitting schools with technology, the question of whether or not it is worth the investment is a valid one. However, this paper strives to address the holistic transformation of education systems and to offer a foundation on which quality education and system leadership can be achieved. We believe the core of an excellent education system is based on talented teachers, strong system leadership, solid curriculum, and accountability for outcomes. However, another key component is the integration of technologies that can fuel new forms of teaching and learning, nurture 21st century skills and prepare learners for participation in the global economy of this century.

KEYWORDS

leadership, curriculum, integration of technologies, global economy.

INTRODUCTION

e know that education has been the passport to opportunity and prosperity. It has enabled individuals, whether in developing or developed countries, to become academics, entrepreneurs, and business and government leaders. We recognize the challenges facing education systems have a direct impact on our future as a corporation. Sustainability for us depends on the innovation and expertise of our employees. Our priority will always be the recruitment and retention of top talent. It depends on the solid foundation taught during primary, secondary, and tertiary education. We know that although today's global, Internet-based economy provides numerous opportunities not available before, there is still a critical need for universal access to quality education and visionary leadership. Significant barriers remain to achieve this, from gender inequality to a lack of basic capacity, and we are involved in many initiatives to counter precisely these problems. However, this paper strives to address the holistic transformation of education systems and to offer a foundation on which quality education and system leadership can be achieved. We believe the core of an excellent education system is based on talented teachers, strong system leadership, solid curriculum, and accountability for outcomes. However, another key component is the integration of technologies that can fuel new forms of teaching and learning, nurture 21st century skills, and prepare learners for participation in the global economy of this century. Technology had the potential to increase access to education as well as improve teacher training and student learning; Sustainability of quality education and access to it needed a multi-stake-holder approach that included government officials, education leaders, teachers, private sector investments, and non-governmental organizations (NGOs) to address many of the basic needs and barriers to education.

SYSTEM REFORM MOVEMENT

There is now an emerging consensus on the resources needed to build a well-functioning education system. These are exceptional teachers and teaching methods, relevant and stretching curricular content, accountability for outcomes, and outstanding system leadership.

- 1. Attract and develop very high quality teachers.
- 2. Develop well defined and holistic curricula.
- Develop high quality system leadership.
- 4. Create practices and regimes that can improve processes and outcomes.

CHANGING LEARNERS

How can traditional modes of classroom instruction engage and inspire students when life outside the classroom has changed so dramatically? For many learners, class is the only time in their day when they completely "disconnect." Now everyone can be a creator—a film maker on YouTube, a recording artist on Second Life, or an opinion leader on blogs and a multitude of gossip and comment sites. The new paradigm requires a broader reform agenda; one that responds to socioeconomic realities and enhances learning opportunities through collaborative technologies. It presents a global destination with many different local paths.

PATH TO 21ST CENTURY

HOLISTIC TRANSFORMATION

The paradigm shift to a world of 21st century learning is rooted in a set of goals for all learners:

- ❖ Acquire a range of skills needed to succeed in a modern, globalized world
- Receive tailored instruction that enables them to reach their full potential
- Connect to their communities in person and digitally, and interact with people from different cultures
- Continue learning throughout their lives.

Achieving this vision requires transformation in four interconnected core area.

- 21st century skills that complement the core curriculum.
- 2. 21st century pedagogy to teach these skills effectively alongside basic literacy and numeracy skills.
- 3. Crucial enabler of both the new pedagogy and skills, is technology, harnessed in a much more fundamental and effective way than traditional applications in education.
- 4. 21st century system reform that integrates and adapts the pillars of high performing systems outlined earlier—great teachers, curricular excellence, accountability for outcomes, and outstanding System leadership.

Progress will only occur when all four areas are leveraged and deployed to work together in an integrated way. Leading technologies, for instance, cannot replace teachers, but can support them in accomplishing much higher levels of student engagement and achievement. Similarly, great teachers cannot effectively reach young learners without adopting new pedagogies and few education systems can prepare their learners for prosperity without supporting the development of 21st century skills.

SKILLS IN 21ST CENTURY

- Problem solving and decision making
- Creative and critical thinking
- Collaboration, communication, and negotiation

- Intellectual curiosity and the ability to find, select, structure, and evaluate information and the motivation to be:
- An independent self-starter who is responsible, persevering, self-regulating, reflective, self-evaluating, and self-correcting
- A lifelong learner who is flexible and able to adapt to change

PEDAGOGY

- * THE LEARNER AT THE CENTER: This approach caters to multiple learning styles and adapts education to reflect the learning needs of each individual.
- * THE TEACHER DRAWS FROM A REPERTOIRE OF STRATEGIES AND SKILLS: Education must nurture creative and collaborative skills. Knowledge is available at the click of a mouse, but learning to apply it requires a teacher who can instruct, facilitate, guide, and support as needed.
- INTERDISCIPLINARY AND PROJECT-BASED WORK: Interdisciplinary and project-based teaching is also particularly conducive to working in teams, and hence provides another example of the link between 21st century skills and the pedagogy used to impart them.
- AUTHENTICITY: Delivering learning that is authentic is another way to engage students by appealing to their existing passions and interests. It is equally important to integrate real-life experiences into lessons.

CONCLUSION

Education has been a fundamental component of human well-being and national productivity. Only high quality education helps for well- being and national development. There is need to transform the education system so as to achieve the target of universalization of elementary education along with the quality in education. With a great deal of investment being put into outfitting schools with technology, the question of whether or not it is worth the investment is a valid one. However, this paper strives to address the holistic transformation of education systems and to offer a foundation on which quality education and system leadership can be achieved. We believe the core of an excellent education system is based on talented teachers, strong system leadership, solid curriculum, and accountability for outcomes. However, another key component is the integration of technologies that can fuel new forms of teaching and learning, nurture 21st century skills and prepare learners for participation in the global economy of this century.

REFERENCES

- 1. Bannon, N. (2001), Classroom Technology: The Shaping of our Future, Dissertation, Seton Hall University, New Jersey.
- 2. Dreze, J. and Sen, A. (1997), Indian Development: Selected Regional Perspectives, Oxford University Press, New Delhi.
- 3. Dreze, J. and Sen, A. (2003), *Basic Education as a Political Issue'*, in B.G. Tilak (ed.), Education, Society and Development: National and International Perspectives, p. 3., APH: New Delhi.
- 4. Economist Intelligence Unit (2008), The Future of Higher Education: How Technology will shape Learning, The Economist.
- http://www.cisco.com/go/offices.
- 6. Ram, A. and Sharma, K.D. (2005), National Policy on Education: An Overview, p.1., Vikas Publishing House, New Delhi.
- 7. Saba, A. (2009), Benefits of Technology Integration in Education, Boise State University.
- 8. Shukla, P.D. (1988), The New Education Policy, p.2., Sterling Publishers Private Ltd., New Delhi.

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 infoijrcm@gmail.com 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, 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.







