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Editorial

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Role of Education in Human Development:

Education can be characterized as the interaction which establishes teaching and learning new abilities and information. Education likewise includes assisting others with learning points and offering the vital help to those people in regards to any undertaking identified with realizing which the other individual may have. Education is essential for accomplishing full human potential, fostering a fair and just society, and advancing public turn of events. Giving general admittance to quality education is the way in to India's proceeded with rising, and initiative on the worldwide stage as far as monetary development, civil rights and equity, logical progression, public coordination, and social conservation. General top-notch education is the most ideal way forward for creating and augmenting our country's rich gifts and assets to benefit the individual, the general public, the nation, and the world. India will have the most noteworthy populace of youngsters on the planet over the course of the following decade, and our capacity to give top notch educational freedoms to them will decide the fate of our country. Education and Democracy have a similar objective; the fullest conceivable advancement of human abilities. Education is an essential appropriate for each person. It is the main establishment or building block, which clears the future guide for an individual. Education can really represent the moment of truth an individual, since it constructs and fosters an individual's conviction, philosophies and qualities. Education enables to think with reason, seek after dreams and goals in everyday routine and experience a decent life in the general public. Education gives us a positive way to follow, to lead our lives by standards and provides us with the opportunity of articulation. It liberates our brains from the biases and spurs it to think with rationale and reason. It is fundamental for the general improvement of the human psyche and mind. The proficiency pace of a nation decides its thriving and monetary wellbeing. The advantages of education are various, however a couple of focuses are featured beneath, which shows how education helps in human advancement from various perspectives – individual, social, monetary and otherworldly. The undertaking of training others to apply the abilities or information procured in reality is likewise a fundamental piece of education. Education is one of the main means through which a person from one age pass the important information to the others of the subsequent age. Probably the most well-known information themes which are given socially incorporate figuring out how frankly, demonstrations of unwaveringness, or how to be a compelling resident. It's undeniably true that people who are instructed regularly keep an eye on preferable in life over people who are not taught.

There are additionally various kinds of education. What's more, a portion of those various kinds of education are:

- **Formal Education:**

This type of education is mainly associated with the learning which takes place in schools from all across the globe. In this type of education, an individual learns basic, academic, and trade skills. It is important to remember that even in a classical school setting, formal education does not start until elementary school.

- **Informal Education:**

This type of education is less organized and it could simply be when a parent or a guardian teaches a child about some numbers or other topics.

- **Non-Formal Education:**

This type of education basically includes all skills or topics which adults must be familiar with. This type of education does not take place in school and can include home learning or distance learning.

The Importance of Education in Human Development:

It has been set up before that education assumes an essential part in human advancement for all people. Nonetheless, in this segment, readers will actually want to find out with regards to the specific justifications for why education is significant for human turn of events or the advantages which one can get by finishing a fruitful education. Also, a portion of those reasons are:

1. **The Economic Benefit:**

It is now referenced over that education and pay bundles truly don't generally relate. This is additionally evident with regards to human turn of events and fulfillment. In any case, as indicated by different investigations, it has been discovered that people with better financial advantages can manage the cost of better quality fundamental administrations which imply that the potential for human advancement likewise will in general be higher in examination of people who don't acquire that much.

2. **The Progress of the Entire Society:**

At the point when everyone is taught then individuals will in general foster the essential abilities which will permit one to think past their necessities. This implies that a singular will actually want to work for everyone's benefit of the whole humankind. This would additionally prompt the advancement of the whole society and in addition to a particular segment of the world.

3. **Access to the Wider World:**

Despite the fact that all people may have a place with similar animal categories there are as yet numerous distinctions among all individuals. The absolute most glaring contrasts are of the way of life and the language. This likewise to some degree restricts the potential outcomes which an individual could be presented to. In any case, when an individual is instructed then one will become familiar with different dialects past the local ones. This guarantees that individuals can associate with others having a place with different nations and societies. This would permit individual appropriate admittance to the more extensive world.

4. **Figuring Out the Talents and Abilities:**

It is an extremely normal saying that all people have a type of interesting arrangements of characteristics, capacities, and abilities. What's more, to investigate that load of capacities and gifts one necessities education. This idea of education would go about as the fundamental weapon for finding and sorting out every one of the gifts and capacities.

5. Finding the Defects:

There are numerous positive perspectives and pessimistic parts of a singular's character. Furthermore, it isn't only essential for a person to find their positive viewpoints. It is additionally needed for a person to know about their antagonistic viewpoints and continually work to work on those contrary characteristics. This must be finished with the assistance of education.

6. Decreasing Poverty and Lowering Crime Rates:

Education is viewed as the main way through which an individual can get away from the endless loop of neediness. Further there different overviews and reports which reason that destitution is the primary driver behind an individual carrying out a type of wrongdoing. Assuming the issue of destitution is settled with the assistance of education, that can likewise imply that the crime percentages will likewise be extraordinarily diminished.

The Conclusion:

Education includes teaching and it is a process through which an individual learns various skills and other topics. Education is vital for human development and there are many reasons why education plays an important role in human development. And some of those reasons include the economic benefits, the progress of the entire society, decrease in the level of poverty, and the lower crime rates.

Actual Situation of the Effectiveness of Physical Education for Students at the University of Economics – Technology for Industries

Pham Quang Duc: University of Economics – Technology for Industries

Abstract:

Using routine scientific research methods, we have identified three criteria for evaluating the effectiveness of physical education (PE) at the University of Economics – Technology for Industries, and on that basis, the effectiveness of the PE work at the University has been assessed. The results show that the effectiveness in physical education at the university is not high. It is necessary to have appropriate solutions to improve the effectiveness of physical education at the University of Economics – Technology for Industries.

Keywords: Physical education, Physical fitness, Extra-curricular sports, University of Economics – Technology for Industries.

Question:

Teaching physical education and organizing sports activities at the University of Economics – Technology for Industries (UNETI) is a pedagogical activity aimed at perfecting and developing students' physical and personality, contributing to fulfill the task of "raising people's knowledge, training human resources, fostering talents" to build a new class of people, the owners of the future society, to meet the economic development needs of the country. To achieve the above purpose, the Department of Physical Education of the University has applied the physical education program according to the regulations of the Ministry of Education and Training. However, due to many reasons, the work of physical education for students at the University of Economics – Technology for Industries has not yet been developed in accordance with the available potential.

Accurately assessing the effectiveness of PE is a basic and important condition for having appropriate solutions to improve the effectiveness of PE. However, this issue, in reality at the University of Economics – Technology for Industries, has not received adequate attention. Therefore, assessing the actual situation of the effectiveness of physical education at the University of Economics – Technology for Industries is necessary and an important basis for having solutions to improve the effectiveness of physical education at the University.

Research Methods:

The research process uses the following research methods: Reference method; Method of pedagogical observation; Interview method; Mathematical statistics method.

The research was conducted on 1600 students at the University of Economics – Technology for Industries (including 928 male students and 672 female students). The survey was conducted using questionnaires, through collaborators who are PE teachers at the University.

Survey time: Academic year 2018-2019.

Research Results and Discussion:

1. Identifying the criteria for evaluating the effectiveness of physical education for students at the University of Economics – Technology for Industries

In order to select the criteria for evaluating the effectiveness of the PE work at the University of Economics – Technology for Industries, we first analyzed and synthesized relevant documents, directly interviewed PE experts... As a result, 4 groups of criteria to evaluate the effectiveness of physical education for research subjects were selected.

To determine the most appropriate criteria in evaluating the effectiveness of the physical education work for students at the University of Economics – Technology for Industries, we conducted interviews with 31 PE experts and lecturers using questionnaires. The results are presented in Table 1.

Table 1. Selecting criteria for evaluating the effectiveness of physical education for students at the University of Economics – Technology for Industries (n=31)

No.	Criteria	Very necessary		Necessary		Less necessary	
		mi	%	mi	%	mi	%
1	Evaluate through academic results in physical education	28	90.32	2	6.45	1	3.23
2	Evaluate through morphometric indicators of the students	16	51.61	7	22.58	8	25.81
3	Evaluate the physical fitness development of the students (according to the regulations of the Ministry of Education and Training)	27	87.10	2	6.45	2	6.45
4	Evaluate the results of the students' extracurricular sports activities	30	96.77	1	3.23	0	0.00

Table 1 shows that there are 3 criteria that were evaluated as very necessary by more than 80% of experts and lecturers, and were selected to evaluate the effectiveness of PE for students at the University of Economics – Technology for Industries. including: Evaluate through academic results in physical education; Evaluate the physical fitness development of the students and Evaluate the results of the students' extracurricular sports activities. As for evaluating through morphometric indicators of the students, because there were less than 80% of the opinions evaluated it as very necessary, it was removed. Through direct discussion with experts, it was shown that: The morphometric indicators of students depend heavily on physical education factors, especially at the university student age, the growth in height has decreased sharply, the weight is also almost stable, etc. Therefore, the work of assessing the morphometric indicators of students to evaluate the effectiveness of physical education would become more and more difficult. It is appropriate to evaluate the effectiveness of physical education work based on the three selected criteria groups above.

2. Evaluating the effectiveness of the physical education work at the University of Economics 2 Technology for Industries

2.1. The actual situation of the academic results in physical education of students at the University of Economics – Technology for Industries

We evaluated the actual situation of the academic results in physical education of 1200 students at the University of Economics – Technology for Industries through analyzing the students' score records stored in the Physical Education department of the University. The results are presented in Table 2.

Table 2. Actual situation of the academic results in physical education of students at the University of Economics – Technology for Industries (n=1200)

No.	Academic year (n=400)	Academic results									
		Excellent		Good		Average		Weak		Poor	
		mi	%	mi	%	mi	%	mi	%	mi	%
1	First year	43	10.75	80	20.00	153	38.25	105	26.25	19	4.75
2	Second year	44	11.00	84	21.00	128	32.00	124	31.00	20	5.00
3	Third year	42	10.50	75	18.75	138	34.50	123	30.75	22	5.50
	Total:	129	10.75	239	19.92	419	34.92	352	29.33	61	5.08

Table 2 shows that:

The academic results in physical education of students at the University of Economics – Technology for Industries had a very high rate of failing (weak and poor), accounting for more than 30% by academic years. The percentages of students achieving weak and poor results did not have a big difference, the highest was more than 5% (according to the rate between each school year). The percentages of students who did not pass the first time in PE ranged from 31.00% to 36.25%. The percentages of students who did not pass the first time were highest in the third year and lowest in the first year.

The percentages of students with excellent and good academic results in physical education accounted for about 30% of the number of students. The percentages of students achieving excellent and good grades in different academic years were not much different.

The percentages of students with average academic results in PE accounted for the highest percentage of all categories and accounted for approximately 35% of the total number of students. The percentages of students with average academic results were lowest in the second year and highest in the first year. The percentages of students who achieved average results were from 32.00 to 38.25%.

Thus, it can be commented in general: The academic results of students at the University of Economics – Technology for Industries in Physical Education were still at a low level. The percentage of students achieving excellent and good grades was low, and the percentage of students failing to pass the subject was still high. Facing the above situation, it is necessary to have appropriate solutions to improve the academic results of elective PE subjects for students.

2.2. Actual situation of the physical fitness levels of students at the University of Economics – Technology for Industries

We conducted the assessment of students' physical fitness levels through 6 tests regulated by Decision No. 53/2008/QD-BGDDT dated September 18, 2008 on promulgating regulations on the assessment and classification of students' physical fitness. The assessment was conducted on 1600 students from first to the fourth year. The number of students from each academic year was 400, including 200 male students and 200 female students. The students' physical fitness survey was conducted under the support of lecturers of physical education at the University of Economics – Technology for Industries. The detailed survey results are presented in Table 3.

Table 3. Actual situation of the physical fitness levels of students at the University of Economics – Technology for Industries by each academic year (n=1600)

No.	Test	Male (n=928)		Cv	Female (n=672)		Cv
		\bar{x}	δ		\bar{x}	δ	
First year students (n_{male}= 236, n_{female}=164)							
1	Dominant hand grip strength (kG)	40.68	3.60	8.85	27.03	2.46	9.09
2	Crunches (times/30s)	18.10	1.67	9.24	16.25	1.76	10.81
3	Standing long jump (cm)	204.11	15.54	7.61	152.86	11.43	7.48
4	30m standing start running (s)	5.51	0.33	5.92	6.53	0.35	5.29
5	4×10m shuttle run (s)	12.18	0.68	5.61	12.52	0.61	4.89
6	5 minutes free running (m)	953.70	48.30	5.06	858.91	63.94	7.44
Second year students (n_{male}= 231, n_{female}=169)							
1	Dominant hand grip strength (kG)	41.31	3.56	8.62	27.17	2.49	9.15
2	Crunches (times/30s)	18.85	1.22	6.46	16.91	1.08	6.36
3	Standing long jump (cm)	207.37	14.85	7.16	153.16	11.43	7.46
4	30m standing start running (s)	5.38	0.32	5.89	6.49	0.36	5.48
5	4×10m shuttle run (s)	12.03	0.72	6.00	12.28	0.70	5.71
6	5 minutes free running (m)	978.41	67.62	6.91	864.14	62.12	7.19
Third year students (n_{male}= 233, n_{female}=167)							
1	Dominant hand grip strength (kG)	42.40	3.57	8.42	27.63	2.55	9.22
2	Crunches (times/30s)	19.84	1.26	6.33	17.67	1.04	5.87
3	Standing long jump (cm)	211.07	15.52	7.35	154.84	11.43	7.38
4	30m standing start running (s)	5.14	0.29	5.58	6.16	0.36	5.77
5	4×10m shuttle run (s)	11.88	0.68	5.75	12.13	0.70	5.78
6	5 minutes free running (m)	989.43	68.32	6.90	883.51	61.44	6.95
Fourth year students (n_{male}= 228, n_{female}=172)							
1	Dominant hand grip strength (kG)	43.75	1.26	2.87	27.93	3.24	11.59
2	Crunches (times/30s)	20.82	1.23	5.89	18.29	1.14	6.26
3	Standing long jump (cm)	214.75	9.89	4.60	155.75	9.24	5.93
4	30m standing start running (s)	5.02	0.18	3.55	6.03	0.38	6.22
5	4×10m shuttle run (s)	11.83	0.64	5.43	11.80	0.66	5.60
6	5 minutes free running (m)	995.24	35.09	3.53	905.14	58.65	6.48

Table 3 shows that:

The physical fitness levels of students at the University of Economics – Technology for Industries from the first to the fourth year and in both male and female subjects, in all tests, were higher than the average according to the physical fitness classification standards of the Ministry of Education and Training [1], higher than the results of the 2001 citizens' physical fitness survey conducted by Duong Nghiep Chi and his colleagues, and were almost similar to the research results of some authors on students in different regions.

When comparing the difference in physical fitness of students indifferent school years, it shows that: In consecutive school years such as the first and second years, the second and third years, and the third and fourth years, although there was a difference, the difference was very small, which means that the resolution of students' physical fitness development goals in the PE program has not been highly effective.

The results of the physical fitness tests on the research subjects in all the tests were $C_v < 10\%$. Thus, it can be seen that the research ensures representativeness.

In order to have a more general view of the physical fitness levels of the students at the University of Economics – Technology for Industries by academic years, we classified the physical fitness levels of the students according to the standards of the Ministry of Education and Training. The classification process used 04 criteria: dominant hand grip strength (kG), standing long jump (cm), 30m standing start running (s) and 5 minutes free running (m). At the same time, we compared the difference between the percentages of students meeting the standards of physical fitness training of students from first year to fourth year. The classification results are presented in Table 4.

Table 4. Comparison of physical fitness classification results of students at the University of Economics – Technology for Industries by each academic year (n=1600)

Classification	Total		Male		Female	
	m_i	%	m_i	%	m_i	%
First year students ($n_{male} = 236, n_{female} = 164$)						
Good	152	38.00	93	39.41	60	36.59
Pass	201	50.25	120	50.85	82	50.00
Fail	48	12.00	24	10.17	23	14.02
Second year students ($n_{male} = 231, n_{female} = 169$)						
Good	147	36.75	89	38.53	59	34.91
Pass	204	51.00	120	51.95	85	50.30
Fail	49	12.25	22	9.52	26	15.38
Third year students ($n_{male} = 233, n_{female} = 167$)						
Good	145	36.25	104	44.64	47	28.14
Pass	205	51.25	120	51.50	86	51.50
Fail	49	12.25	25	10.73	23	13.77
Fourth year students ($n_{male} = 228, n_{female} = 172$)						
Good	139	34.75	79	34.65	60	34.88
Pass	207	51.75	120	52.63	87	50.58
Fail	55	13.75	29	12.72	25	14.53
Comparing physical fitness results from first year to fourth year: $\chi^2 = 0.056$ ($P > 0.05$)						

Table 4 shows that: When classifying the physical fitness levels of students at the University of Economics – Technology for Industries according to the regulations of the Ministry of Education and Training, it shows that the majority of students tested had a physical fitness level of pass (over 50% of the total number of students). The percentage of students with good results on physical fitness test accounted for 34.75 to 38.00%. However, there were still 12.00-13.75% of the total surveyed students who have not met the regulated standards of physical fitness assessment. This rate was highest among fourth-year students and lowest among first-year students. However, the differences between academic years were not big (less than 2% of the total number of students). When comparing the percentage of students meeting physical fitness training standards by gender, the percentages of students meeting physical fitness standards by each level in male and female subjects were not significantly different. The general trend was that the percentages of students who were good and passed were higher among males than females (the difference is $< 3\%$), the percentage of

students who did not meet the physical fitness standards in females tended to be higher than that of males (the difference is from 3-6% depending on the academic year and was highest in the second year; the first, third and fourth year students had lower differences).

When comparing the difference in physical fitness of the first, second, third and fourth year students, there was no statistically significant difference ($P>0.05$).

2.3. Actual situation of the results of extracurricular sports activities of students at the University of Economics – Technology for Industries

We conducted a survey on the development of extra-curricular sports activities of students at the University of Economics - Technology for Industries through the following criteria: Number of students who practice extra-curricular sports regularly, number of sports tournaments participated and organized annually, sports achievements and number of extra-curricular sports clubs. The results are presented in Table 5.

Table 5. Actual situation of the results of extracurricular sports activities of students at the University of Economics – Technology for Industries (n=1600)

No.	Content	Total		Gender			
				Male students		Female students	
		m_i	%	m_i	%	m_i	%
1	Percentage of students practicing extra-curricular sports						
		n=1600		n=923		n=672	
	Practice extra-curricular sports frequently	425	26.56	261	28.28	164	24.40
	Practice extra-curricular sports infrequently	378	23.63	204	22.10	174	25.89
	Do not practice extra-curricular sports	797	49.81	458	49.62	339	50.45
2	Number of sports tournaments participated, organized and achievements (Academic year 2018-2019)						
	Level	Number		Achievement			
		m_i	%	1 st place	2 nd place	3 rd place	
	School level	3	42.86	-	-	-	
	Inter-school level	2	28.57	1	2	4	
Local tournament	1	20.00	2	2	3		
National tournament	1	25.00	0	1	2		
3	Number of extra-curricular sports clubs	3	-	-	-	-	

Table 5 shows that:

The percentage of students who frequently practiced extra-curricular sports at the University reached 26.56%, of which the percentage of male students who practiced frequently was nearly 4% higher. The percentage of students who did not practice extra-curricular sports accounted for nearly 50% on average, of which the proportions of male and female students were similar. This was a high rate compared to related research papers [4], [5].

Regarding the number of sports tournaments participated and organized and achievements: In the academic year 2018-2019, the school organized 03 sports tournaments at the school level and participated in 04 sports tournaments at all levels, winning a total of 17 prizes (medals) of different types. Compared to the number of students in the whole school, this number was still very small.

It can be said that the extra-curricular sports activities of students at the University of Economics – Technology for Industries have not really been developed.

Conclusion:

1. We selected 03 criteria to evaluate the effectiveness of physical education for students at the University of Economics –Technology for Industries, including: Evaluate through academic results in physical education; Evaluate the physical fitness development of the students and Evaluate the results of the students' extracurricular sports activities.
2. We evaluated the actual situation of the effectiveness of physical education for students at the University of Economics – Technology for Industries. The results show that: There were still nearly 20% of students whose results in physical education were at fail level (at the first time); The physical fitness levels of students were mainly at an average level, while more than 23% of students had a physical fitness that did not meet the standards of the Ministry of Education and Training; The extra-curricular sports activities have not really been developed yet... This poses a need to have solutions to improve the effectiveness of the physical education work for the research subjects.

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Mental Toughness and Confidence Concerning Volleyball Sport Performance among MSU-Main Varsity Athletes

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Introduction:

In the earlier days, being a mentally tough athlete has been part of the individual's characteristic to succeed in sports and develop their sports performance. Emotion-related research in sport psychology has related to several factors beyond athletes' physiology, which are paramount in athletes' performance and mental well-being. Mental toughness and confidence are both psychological factors essential for athletes to maximize their sports performance and maintain positive mental health and emotional factors that can significantly affect their performance and lives.

The Mental toughness has the natural or developed psychological edge that enables you to: 1) Generally, cope better than your opponents with the many demands (competition, training(Simon C. Middleton, Herb W. Marsh, Andrew J. Martin, Garry E. Richards, and Clark Perry.2005) and lifestyle that sport places on a performer; and, 2) It should be more consistent and better than your opponents in remaining determined, focused, confident, and in control under pressure (Jensen, Peter, and Goodman) Hanton and Connaughton as cited by Diment (2015).

Truelove (2014) says that to have mental toughness, you must undergo mental training. Mental training involves developing the cognitive skills needed to strengthen and condition your mind to pursue potential performance. The body and mind is a quality for performance engine. Like engine it needs to fuel it through proper training and other tools in making the desired performance in cognitive and psychomotor. An athlete who has prepared both physically and mentally developed the mental mindset of expecting success.

Mental toughness is a term that often describes a collection of psychological characteristics thought to be central to high performance. All this capacity has been discussed as a collection of personal features, including self-confidence, optimistic thinking, and buoyancy, leading to a consensus that mental toughness is a multidimensional concept.

Weinberg and Forlenza, as cited by Ragab (2015), indicated that the best athletes need to be both physically and mentally tough to succeed in the competition. A lack of mental toughness is the biggest enemy of athletes. Because of that, lacking mental toughness causes the athletes to give up, tank the match, and give less effort. Mental toughness is an attitude and attitude by you and no one else. It requires an ironclad approach to challenges in your sport consistently. You always need to focus, train and grow your mental toughness habit. You try to reach the highest peak of your performance, and you want to achieve excellence.

Before you become a mentally tough athlete, you must first develop your confidence as one of the fundamentals of being a mentally tough athlete. Confidence is an essential characteristic for individuals to be successful in sport and individuals' life. It is an individual's ability and how they value themselves accordingly, said to Rosenberg cited by Maher (2016). Confidence for an athlete has previously to be high and stable for an athlete to have success Skinner, (2013).

In a society it is an individual instinct that is common among sports buff which includes the qualities like mental toughness, poise, grit, belief, courage, and heart. These qualities are descriptive verbs that usually constantly used when describing someone successful.

We all know that sport is generally considered an activity with a pronounced emphasis on the physical side. But it is widely accepted that sports performance is also influenced in great measure by psychological factors. An optimal performance involves just as much, if not more, a mental component than a physical one.

Volleyball is the second sport most played here in MSU even they are not into varsity players but enjoy playing the sport. Some utilize volleyball as their recreational game, and some also want to improve their skills and have a passion for exploring the beauty and fame of being a part of a varsity team that competes in different places.

Djamel and Mohamed (2015) say that volleyball is considered one of the forms of ball games characterized by dynamism and thrill, which gave it a unique nature that differs from other team games Merzougue Djamel a, Sebbane Mohamed.s (2015). It is evident in the way of using the ball through a set of various and different skills. In addition, volleyball has its fundamental principles that depend on mastering and raising their optimal achievement levels. It is by adopting the proper teaching, learning, and training to choose the latest among them. Volleyball specialists like coaches, trainers, or teachers agreed in their studies that any team's success is determined to a great extent by mastering the game's fundamental principles of skills (Level of Decision Making in Some Volleyball Games.2015).

The study gave some knowledge or strategies in how mental toughness and confidence affect all volleyball varsity athletes of Mindanao State University who wanted to perform well in serving, passing, and spiking skills. The was conceptualized to test how varsity athletes respond or react in a situation during their performance

The study also anchored on the theories and ideas that will support the findings. These are Basic Psychological and Personal-Contact Theory. The first theory if by Deci and Ryan, as cited by Mahoney (2017), states that the optimization of human functioning is contingent on the degree to which individuals perceive the satisfaction of three fundamental psychological needs: autonomy (the belief that one's actions are self-chosen), competence (the idea that one can bring about desired outcomes), and relatedness (the confidence that one connected with a more comprehensive social network), hence Cohn (2017) added that level of athletic success is in direct proportion to the level of mental toughness. Second Theory by Kelly, as cited by Jones, Connaughton, and Honton (2015), emphasized a natural or developed construct that enabled mentally tough performers to cope with training demands and compete better than their opponents.

Keywords: Mental toughness, Confidence, Sports performance.

Statement of the Problem:

The study aimed to significantly determined answer the following questions:

1) What is the demographic profile of the respondents 2) Is there a significant relationship between age, gender, level of competition, and years of playing experience as the moderating variables, and mental toughness and confidence as the independent variable? 3) Is there a significant relationship between the moderating variables age, gender, level of competition, and years of playing experience and sports performance in serving, passing, and

spiking as the dependent variable? 4) Is there a significant relationship between mental toughness and confidence as the independent variable and sports performance in serving, passing, and spiking as the dependent variable?

Methodology:

The study used descriptive-correlational research to determine the relationship between mental toughness and confidence to volleyball sports performance in a particular skill such as serving, passing, and spiking. The study has conducted at Mindanao State University, Marawi City, with a total sample of 21 volleyball varsity men and women officially enrolled for the second semester of 2017-2018. The data were gathered through a standard questionnaire for mental toughness by Goldberg was also used in Pagdato's (2012) study, Athletic Self-Efficacy Scale created by Cole (2014), to measure Trait Sports Confidence Inventory. The actual test has then conducted for their serving, passing, and spiking skills; the real test then been conducted utilizing standard skills testing. All the data gathered were being statistically treated by frequency and percentage distribution. To measure the significant relationship between and among the variables, Pearson Product Moment Correlation of Coefficient or Pearson and Analysis of Variance (ANOVA) was used.

Results and Discussion:

The study showed that most of the varsity players were junior and senior students, as shown in their age range of 20-22 years old, with a frequency of 12 or a total of 57.1%. In addition, this age was typically the age of graduating students in a university. According to Anderson (2005), age was a significant factor in precise the performance levels of players in all physical sports. It also revealed that male respondents are dominant with a frequency of 11 or 52.4%. The more significant number of male respondents reflected the general trend in the university wherein there was a higher number of male than female athletes. It could be because men displayed a more heightened sense of competence than women. Thomas and Over (2007) found out that male athletes derived their confidence from believing that they were just overall better than their competitors. Female athletes facing a physically intimidating opponent may not perform at their best and have lower confidence levels than male athletes in the same situation. The data clearly showed that the highest frequency of 11 respondents, or 52.4%, had played provincial tournaments like competing other schools within the province, followed by a frequency of 5 or 23.8% who had joined in municipal events like playing other schools within their municipal only. Only 2 out of 21 respondents, or 9.5%, had played in a local and national competition. However, only 1 out of 21 respondents, or 4.8%, had played in regional competition. The results explained that not all of the respondents are into national games; hence, their priority was their studies, and the only time they can have is during their daily training. Basic Psychological theory supports the findings that optimizing human functioning is contingent on how individuals perceive the satisfaction of three fundamental psychological needs. The result was further supported by Vargheese (2006). Accordingly, many factors could determine how successful one could be in a volleyball game.

A collegiate prospect may want to see how long he could potentially play, how much he could earn, how much playing time he could have. Success is a term that the individual may best determine. The effect of skill on performance is a necessary control. Still, an important issue is whether the early entrance, gains from on-the-job training, and the years

affect highly rated players differently. Years in playing affect volleyball performance and significantly affect years in college, especially when examining players' two or three years of playing. The data further revealed that the majority of 15 out of 21 respondents had a percentage of 71.4% showed "Average" magnitude label of mental toughness. As demonstrated by the results, the volleyball varsity program only contributes an average to the betterment of an athlete in terms of mental toughness, from good students to good players and good learners to better persons. It implies that the respondents must pursue to become mentally tough athletes to face the challenges of being an athlete without letting them be carried away by the situation. The respondents must be more responsible towards their training program and management towards their studies. The theory of Personal-Construct emphasized a natural or developed construct that enabled mentally tough performers to cope with training demands and compete better than their opponents (Kelly as cited by Jones, Hanton, and Connaughton (2007)). In terms of their confidence level, the data revealed that 11 out of 21 respondents, or 52.4%, had an "Average" confidence level. As cited by Jones, Connaughton, and Hanton (2007).

Psychological attributes such as self-confidence and the ability to cope with and interpret anxiety-related symptoms as positive are now commonly accepted as significant contributors to sporting success stated by Hardy, Jones, & Gould (1996); Mellalieu, Hanton, & Fletcher. Their sports performance in spiking revealed that 9 out of 21 with a percentage of 42.86% got "Good" and "Average" serving version, 8 out of 21 respondents or 38.09% had "average" passing performance. There were many factors we could consider why most of the respondents got "Good" passing performance. It may be of their daily training and more concentrations for their preparation for the incoming MSUSAA (Mindanao State Universities' Athletic Association) most of their attentions were there in training. Eom and Schutz, cited by Silva., et al. (2016), stated that a significant dependency in both the first-order and second-order transition plays, result to the outcome of skill performance. However, their spiking skills revealed that data majority of the respondents or 19 out of 21 respondents or 90.58%, had "Very Poor" performance. We could consider many factors why most of the respondents got very poor in spiking performance, maybe because they didn't have accuracy in spiking the ball or were more focused on the target spot of the test. The test was to measure the accuracy of the spiking skills of a volleyball athlete. Based on Gabbett and Georgieff (2006) study about "The Development of a Standardized Skill Assessment for Junior Volleyball Player, says that accurate measurements and intra-tester and interstate ratings of players' technique proved to be highly reproducible (interclass correlation coefficient, r , .85 to .98, range of typical error of measurement 0.2% to 10.0%). A progressive improvement in skill has been observed with increased playing level, while training-induced enhancements were present in all skill tasks. It may be true to their study. However, the present study revealed that the accuracy-test for spiking is very poor because they did not emphasize their spiking accuracy. Instead, they generally trained with all the skills.

The relationship between all the moderating variables of Age, Gender, Level of Competition, and Years of Playing Experience was not significantly ($p > 0.05$) related to all independent variables of Mental Toughness and Confidence except for correlations between Gender and Mental Toughness ($p=.005$). Gender showed a negative linear relationship ($r= -0.589$) to Mental Toughness. Female respondents showed a higher capability of Mental Toughness compared to males. Females were always making sure that before they faced that situation, they make sure that they were ready to face it. They had plans and thought about

another option to that particular problem to settle or solve.

the cognitive skill Mental training involves the process of developing the cognitive skills needed to strengthen and condition your mind as you pursue your performance potential. Stuart (nd) said that an athlete who has prepared both physically and mentally has developed the mental mindset of expecting success. The power of the mind is attained through the commitment. The commitment of mind set leads to developing mental toughness When you commit to developing mental toughness, you will become aware of the power of your mind. The first time you reach your intended goal through purposeful intent, you will gain momentum for performing consistently. As you begin to gain the ability to create your own sports experience and believe in the power of your strength, you will start to feel in control of creating a sports experience (Stuart, 2010).

All the moderating variables of Age, Gender, Level of Competition, and Years of Playing Experience were not significantly ($p > 0.05$) related to all dependent variables of Sports Performance in terms of Serving, Passing, and Spiking Performances that move for the acceptance of Ho2. This was due to weak and very weak correlation coefficients existing between the correlated variables and don't qualify at a 0.05 level of significance. It meant that moderating variables of age, gender, level of competition, and playing experience of the respondents were not significantly related to the sport performance in terms of serving, passing, and spiking performance of the respondents. The age, gender, level of competition, and year of playing experience do not determine the sport performance of the respondents because they were not used to skill-testing, when the time of selection, there was no actual pre-testing regarding their skills.

They need to do the skill-testing because these were the fundamentals and start creating a successful athlete. According to Gabbett and Georgieff (2006), their study about the Development of a Standardized Skill Assessment for Junior Volleyball Players shows that skill-based testing offers a reliable method of quantifying development and progress in junior volleyball players. In addition, the skill-testing battery was proper to discriminate playing ability among junior volleyball to change in skill with training. T findings demonstrate that skill-based testing is helpful for monitoring the development of junior volleyball players.

All the Independent Variables of Mental Toughness and Confidence were not significantly ($p > 0.05$) related to all Dependent Variable of Sports Performance in terms of Serving, Passing and Spiking Performances that declare for the acceptance of Ho3. Still, this was due to the weak and very weak correlation coefficient established between the correlated variables and don't qualify at a 0.05 level of significance.

It revealed that the level of mental toughness and confidence were not significantly correlated to the sport performance of the respondents. How low or high was the individual's mental toughness level was not directly related to the sport performance. It doesn't mean that you excel in sports performance if you have high mental toughness and confidence, but the correct practice and exposure to different competitions are key to your success.

As cited by Kudlackova (2011), Golby and Sheard studied three competitive levels: international, super league, and division one. They found that athletes at the highest level (international players) scored significantly higher on mental toughness and hardiness measures than at lower competitive levels (super league and division one). There is also evidence that cognitive skills training programs enhance performance and self-rated levels of mental toughness. Therefore, it has thought that mental toughness is one of the factors that can distinguish highly skilled athletes from lower-skilled athletes.

Conclusions:

Based on the study findings and the statistical analyses on the data, the following have been concluded.

1. That all the moderating variables; Age, Gender, Competition Level of competition, and Years of Playing Experience were not significantly ($p > 0.05$) related to all independent variables of Mental Toughness and Confidence except for correlations for Gender and Mental Toughness ($p=.005$). For all correlations not significantly correlated, accept H_01 but for significantly correlated variables, reject H_01 .
Gender shows a negative linear relationship ($r= -0.589$) to Mental Toughness. The interpretation of the finding is those female respondents indicated a higher capability of mental toughness than males.
2. All the moderating variables, Age, Gender, Level of Competition, and Years of Playing Experience, were not significantly ($p > 0.05$) related to all independent variables of Serving, Passing, and Spiking Performances that move for the acceptance of H_02 . These is due to weak and very weak correlation coefficients existing between the correlated variables and don't qualify at a 0.05 level of significance.
3. There is no significant relationship between mental toughness and confidence as the independent variables and sports performance in terms of serving, passing, and spiking version as the dependent variables.

Recommendations:

Based on the findings and conclusions, I drew the following recommendations:

1. Since volleyball is one of the popular sports in the Philippines, Mindanao State University should provide relevant programs and activities for children and young people to develop individual skills at an early age.
2. Coaches/trainers should encourage having skills performance testing in the selection of their varsity players.
3. Athletes should enhance their individual volleyball skills performance through proper program design and pieces of training.
4. The Department of Athletics should expose the varsity players to give different competitions or tournaments to enhance their skills, manage competitive stress, and enhance their mental capacity to handle those pressures, stressors, and problems during the match, contributing to their performance enhancement.

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A Comparative Study of Value in Primary and Secondary School Children in Nandurbar City

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Introduction:

The dictionary meaning of the word 'value' is, beliefs about what is the right and wrong way for people to behave. The word 'Education' means, the teaching or training of people or training of people, especially in schools:

Primary, secondary, higher adult education.

Value based Education:

Education opens up our mind, but Value Based Education (VBE) gives us purity of heart too; education provides us with skills, but VBE provides us sincerity too; education extends our relationship with the world, but VBE links us with our own family members too. Education makes our living better, but VBE makes our life better too; education teaches us to compete with others, but VBE encourages us to be complete too; education makes us a good professional, but VBE makes us a whole human too; education takes us to the top, but VBE takes the whole society to the top. Education gives us capacity of better learning, but VBE gives us the tool for a deeper understanding too; education gives us Anna but VBE provides us Ananda too; education may bring limitations but VBE is for liberation. After all right education means- "Sa Vidya Ya Vimuktaye". It means- that knowledge is what helps us to attain liberation.

VBE is highly needed in our modern society because our lives have become more miserable. The quantity of education has considerably increased, but the quality has decreased. Why? The number of educated people - Paper presented in a Workshop organized by Save The Children and Curriculum Development Centre on 29th December, 2009 has reached at a high level, but murder, hatred, and selfishness have spread out like wildfire everywhere. Why? Many institutions are opened, but only few civilized people are produced. Why? Degrees are available for all, but the dignity has gone down. Why? Trained people are produced from many institutions, but sincere people are very few.

Why? Many books are written; much research is done; many professional achievements are attained, but humanity is threatened. Why? Therefore, we need VBE.

The rate of suicide is going up in our society. One of the very common factors responsible for this is over pressure on students to get the high marks in their exams. It is for sure a very unhealthy and unethical competition. It is not only limited to a school level education, several suicide cases happen even at top level academic institutions worldwide. The highest purpose of education is now either disregarded or may be forgotten. The Vedas say - "Etat Desh Prasutasya Sakasat Agrajanman, Swam Swam Charitram Shiksheran

Prithivyam Sarva Manava..." It means that people who are born in this part of the earth should enlighten the entire world by presenting the example of their own character.

The history of Nepal's education is not so old; it may go back around 100 years only. In addition, it was mainly influenced by the Indian education system. In the past, most of the

educators were formed in India, mainly Varanasi. And, only a few wealthy people had access to this opportunity, in fact, mainly the people from the upper class community.

According to the past history of Nepal's education system, it was basically based on the Gurukul system.

Balaguru Shadananda, Swargadwari Mahaprabhu, Galeshwar Baba, Saint Gyandildas etc. offered several contributions to the Gurukul system in Nepal. Beside this, there was not any formal education in Nepal.

Similarly many other Pandits and Gurus provided Gurukul knowledge in their own local communities as per their capacity.

During the Rana regime it was quite strict for ordinary citizens to attain education. Even at the time of such a fearful regime, Gurukul knowledge was available formally or informally at the local level. In deed this system had contributed to preserving our culture and tradition supporting the flame of Vidya to keep it alive.

Is there any difference between primary and second Schools in imparting value education? Is it to be taught in the schools? Is there in the home and society ample chances for acquiring value education? The investigator tried to study these thought provoking questions and come to the conclusion.

Need of Research:

Now days, a lot of discussions are held among the Government and private school management regarding the need of value education as a separate subject in the curriculum. This research is necessary.

- i) To check the value system of children in primary and secondary schools.
- ii) To check the moral values obtained from own home, society.
- iii) To make children better citizens of the country.
- iv) To propose further strategies and plans to improve value system.

Importance of Study:

1. The findings derived from this study will help the school management to Constantine themselves.
2. It will enable the children to grow more deep in values.
3. It will make one's home and society a better one.
4. It will give a paradigm shift in total.

Statement of the Problem:

A Comparative study of Value in Primary and Secondary school children in Nandurbar city.

Objectives of Research:

1. To find out the significant difference of value education between primary and secondary children.
2. To find out the significant difference of value education between primary boys and primary girls.
3. To find out the significant difference of value education between secondary boys and secondary girls.

Assumptions:

1. The socio-economic status of students is equal.
2. All the students are studying in the same medium.
3. All the students follow the given schedule.

Hypothesis:

In the present study the investigator has proposed the following hypothesis for testing the results.

1. There is no significant difference between value education in primary and secondary children.
2. There is no significant difference between value education in primary boys and primary girls.
3. There is no significant difference between value education in secondary boys and secondary girls.

Methodology:

For the present research work researcher was selected Descriptive Survey method.

Population of the Study:

Primary and secondary school student in the Nandurbar city in the Maharashtra state

Sampling:

The investigator used stratified random sampling techniques. 80 from primary and 80 from secondary school Student.

Tool use:

For the said research work the investigator used self made Value Education inventory.

Statistical Technique:

Mean, SD and 't' Ratio used for data analysis

Table 1. Descriptive Analysis

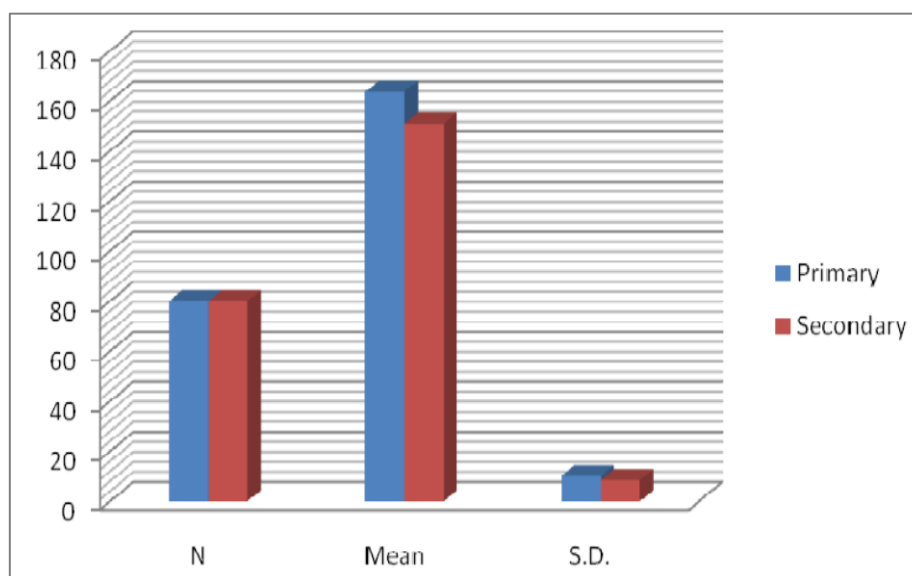
Primary School Boys		Primary School Girls	
Range and Scores	No. of Children	Range and Scores	No. of Children
61 and above	8	61 and above	9
45 – 60	9	45 – 60	6
25 – 44	7	25 – 44	8
13 – 24	8	13 – 24	7
0 – 12	8	0 – 12	10
Secondary School Boys		Secondary School Girls	
Range and Scores	No. of Children	Range and Scores	No. of Children
61 and above	6	61 and above	9
45 – 60	9	45 – 60	7
25 – 44	8	25 – 44	6
13 – 24	9	13 – 24	9
0 – 12	8	0 – 12	9

In this way the data was presented in the form of scores and number of children obtained those scores. After wards the statistical tolls were calculated.

Table 2. Hypothesis – 1

There is no significant difference between primary and secondary school students in value education.

Group	N	Mean	S.D.	't'	Significance level
Primary	80	163.66	10.11	8.62	Significant at 0.05 level
Secondary	80	150.98	8.50		



Observations:

1. As per statistical table for df 118 at 0.05 significant level sample 't' was 1.9 and obtained 't' was 8.62
2. In present research obtained 't' 8.62 was more than sample 't' hence obtained 't' is significant.
3. Thus there was significant difference of value education between primary and secondary school students.

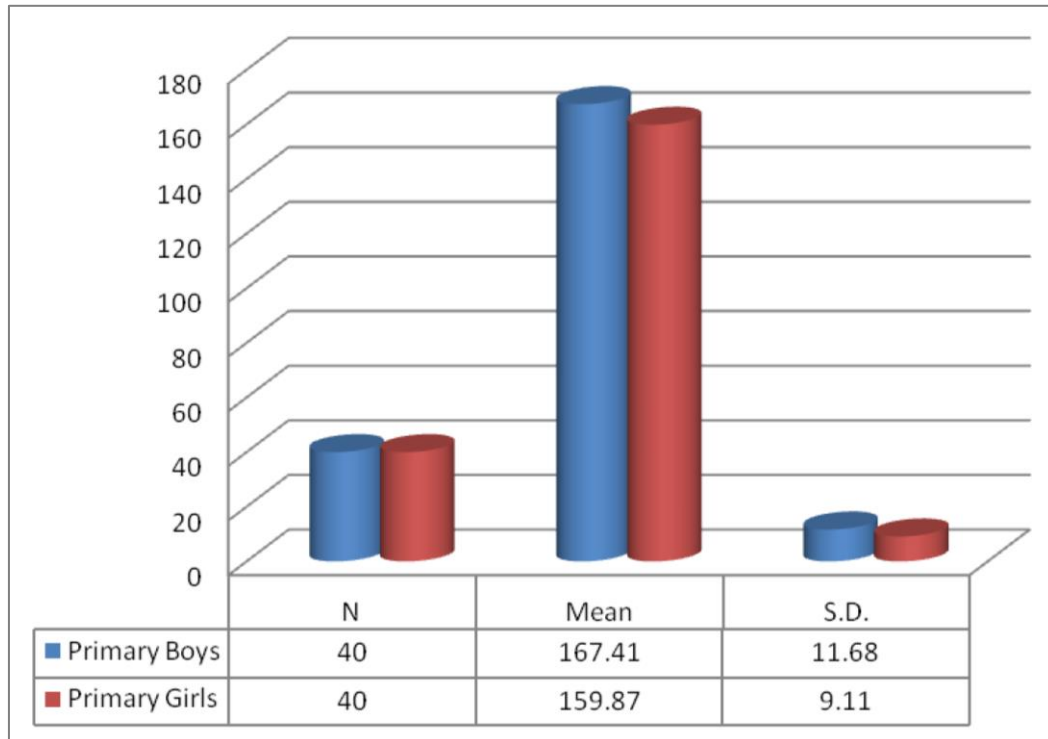
Result:

The mean of value education for primary students was 163.66 and that of secondary students was 150.98. So the difference was 12.68 hence there was a better value system for primary students than secondary students.

Table 3. Hypothesis – 2

There is no significant difference between primary school boys and girls in value education.

Group	N	Mean	S.D.	Df	't'	Significance level
Primary Boys	40	167.41	11.68	78	3.22	Significant at 0.05 level
Primary Girls	40	159.87	9.11			



Observations:

1. As per statistical table for df 78 at 0.05 significant level sample ‘t’ was 1.9 and obtained ‘t’ was 3.22.
2. In present research obtained ‘t’ 3.22 was more than sample ‘t’ hence obtained ‘t’ is significant.
3. Thus there was significant difference of value education between primary school boys and girls. Hence the formed hypothesis was rejected and in the new hypothesis there will be significant difference of value education between primary boys and girls was accepted.

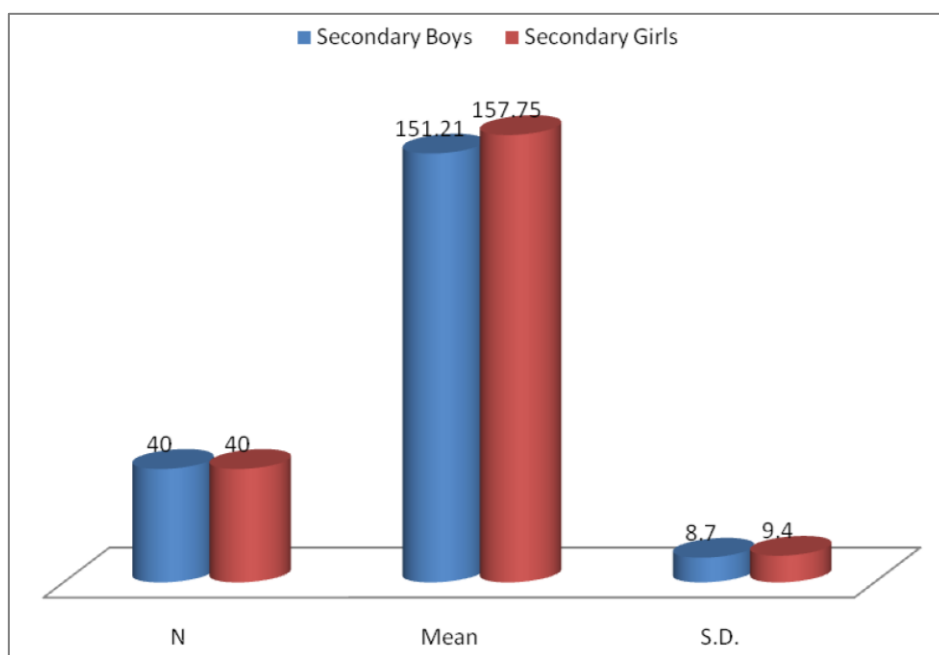
Result:

The mean of value education for primary boys was 167.41 and that of girls 159.87 so the difference was 7.54 Hence there was a better value system for primary boys than girls.

Table 4. Hypothesis – 3

There is no significant difference between secondary school boys and girls in value education.

Group	N	Mean	S.D.	df	‘t’	Significance level
Secondary Boys	40	151.21	8.7	78	3.23	Significant at 0.05 level
Secondary Girls	40	157.75	9.4			



Observations:

1. As per statistical table for df 78 at 0.05 significant level sample 't' was 1.9 and obtained 't' was 3.23.
2. In present research obtained 't' 3.23 was more than sample's hence obtained 't' is significant.
3. Thus there was significant difference of value education between secondary school boys and girls. Hence the formed hypothesis was rejected and the new hypothesis there will be significant difference of value education between secondary boys and girls was accepted.

Result:

The mean of value education for secondary school girls was 157.75 and that of boys was 151.21. So the difference was 5.54. Hence there was a better value system for secondary school girls than boys.

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Recent Trends in Indian Banking System

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Abstract:

There has been a growing trend of banking services after the new economic reforms in India as the banking sector plays a vital role in the development of a country's economy. The trend of growth in the banking sector shows a positive relation between the services provided by them to the customers and their development. The Indian Banking Industry has a vast history pertaining to the traditional banking practices from the time of Britishers to the reforms period leading to a long journey of innovations and developments. At present India has a very well developed banking structure with different classes of banks – public sector banks, foreign banks, private sector banks – both old and new generation, regional rural banks and co-operative banks and the Reserve Bank of India as the Controlling Head of the system. Today banking is known as innovative banking with the use of technology which has brought a revolution in the working style of the banks. Information Technology has played a positive role in substituting traditional funds movement services into electronic fund transfers. Indian banking industry has recently witnessed the roll out of innovative banking models like payments and small finance banks. RBI's new measures may go a long way in helping the restructuring of the domestic banking industry. The digital payments system in India has evolved the most among 25 countries with India's Immediate Payment Service (IMPS) being the only system at level five in the Faster Payments Innovation Index (FPII). But this has also lead to new challenges with networking and interconnection related to security, privacy and confidentiality to transactions. In this paper, an attempt is made to explain the changing banking scenario. The study also identifies the challenges and opportunities for the Indian banking sector in changing banking scenario.

Keywords: Banking Sector, Networking, IT, Internet Security, Global Banking.

I. Introduction:

The Banking System in India is significantly different from other Asian countries it has unique geographical, social, and economic characteristics compared to other nations. India has one of the largest population and land size with a diverse culture and extreme disparities in income marked among its regions. There are high levels of illiteracy amongst a large percentage of its population but, at the same time, the country has a very large reservoir of managerial and technologically advanced talents in its diverse population. Approximately 30 to 35 percent of the population resides in metro and urban cities and the rest is spread in several semi-urban and rural areas. The country's economic policy framework combines socialistic and capitalistic features with a heavy bias towards public sector investments and these features are reflected in the structure, size, and diversity of the country's banking and financial sector. The traditional functions of banking are limited to accept deposit and to give loans and advances. Today banking is known as innovative banking as it has come up with a lot of advanced initiatives that oriented to provide a better customer services with the help of new technologies and processes. Indian banking sector can experience the same sense of excitement and opportunity that the Indian economy is enjoying. In the competitive banking

and business world, improvements in the day by day customer services are the most powerful tool for their better growth and development. Bank offers many products and services to its customers to access their banking services on a regular basis. Banks play an important role in the economic development of a nation and India is not an exception. Economic development involves investment in various sectors within the economy and also outside it. In normal banking, the banks perform agency services for their customers and help in the economic development of the country by arranging foreign exchange for the business transactions with other countries, collecting funds and also serve as a guide to the customer for the profitable investment of their money. These features have left the Indian banking sector with weaknesses and strengths. A big challenge facing Indian banks is how, under the current ownership structure, to attain operational efficiency suitable for modern financial intermediation. On the other hand, it has been relatively easy for the public sector banks to recapitalize, given the increases in nonperforming assets (NPAs), as their Government dominated ownership structure has reduced the conflicts of interest that private banks would face.

The digital payments system in India has evolved the most among 25 countries with India's Immediate Payment Service (IMPS) being the only system at level five in the Faster Payments Innovation Index (FPII) according to an FIS report, Microfinances Institution Network.

II. Methodology Used:

The study is based on secondary data and the various sources of secondary data include banking books, annual reports of RBI, Internet (websites) and research papers.

III. Objectives of the Study:

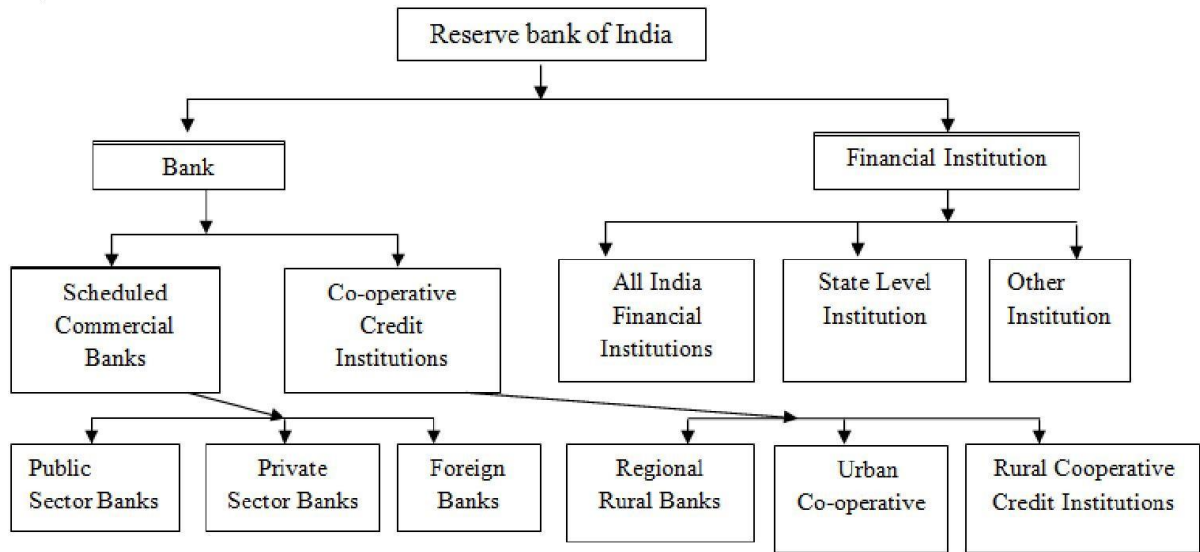
- To examine recent trends and developments in banking sector along with the emerging trends in banking technology.
- To identify the challenges & opportunities for the Indian banking sector.

IV. Structure of Indian Banking Sector:

Banking industry is the most important leading and essential service sector in the business world. At the apex is the Reserve Bank of India which regulates the banking industry in India. The Indian Financial system comprises a large number of commercial and cooperative banks, specialized developmental banks for industry, agriculture, external trade and housing, social security institutions, collective investment institutions, etc. The banking system is at the heart of the financial system. The RBI has under it the various commercial banks including. Banking industry mainly consists of Commercial banks- public sector and private sector banks, Co-operative banks, Foreign banks, Local area banks including Regional Rural Banks.

The commercial banking structure in India consists of scheduled commercial banks and unscheduled bank. Scheduled commercial banks constitute those banks which have been included in the 2nd schedule of Reserve Bank of India (RBI) Act, 1934. For the purpose of assessment of performance of banks, the RBI categorize them as public sector banks, old private sector banks, new private sector banks and foreign banks.

The Commercial Banking Structure in India



The Indian banking system consists of 12 public sector banks, 22 private sector banks, 46 foreign banks, 56 regional rural banks, 1485 urban cooperative banks and 96,000 rural cooperative banks in addition to cooperative credit institutions. As of November 2020, the total number of ATMs in India increased to 209,282.

Asset of public sector banks was recorded at Rs. 107.83 lakh crore (US\$ 1.52 trillion) in FY20. During FY16-FY20, bank credit grew at a CAGR of 3.57%. As of FY20, total credit extended surged to US\$ 1,698.97 billion. During FY16-FY20, deposits grew at a CAGR of 13.93% and reached US\$ 1.93 trillion by FY20.

According to the RBI, bank credit stood at 108.79 trillion (US\$ 1.46 trillion) and bank deposits was recorded at Rs. 155.14 trillion (US\$ 2.08 trillion), by July 16, 2021.

Credit to non-food industries stood at Rs. 107.93 trillion (US\$ 1.45 trillion), as of July 16, 2021.

V. Global Banking:

It is evident that for sustainable development and growth, one has to adopt integration process in the form of liberalization, privatization and globalization to spread around the world like India stepped the red carpet for foreign firms in 1991 as it was practically and fundamentally impossible for any nation to exclude itself from world economy. The impact of globalization becomes challenging for the domestic enterprises as they are bound to compete with global players like the foreign banks operating in India, creates stiff competition for nationalized and private sector banks. These foreign banks are large in size, technically advanced and having presence in global market, which gives more and better options and services to Indian traders. It is, therefore, necessary that the Indian banks must improve their functioning and customize their products to compete the international banks. These banks must make their presence felt worldwide and become the global banks catering to the global needs of the customers.

Zhao, Casu and Ferrari (2008) used a balanced panel data set covering the period of 1992-2004 and employing a Data Envelopment Analysis (DEA) based Total Factor Productivity (TFP) index. The empirical study indicated that after an initial adjustment phase,

the Indian Banking Industry experienced sustained productivity growth, which was driven mainly by technological progress. Foreign banks appear to have acted as technological innovators when competition increased, which added to the competitive pressure in the banking market. It was found in the study of Goyal and Joshi (2011) that small and local banks face difficulty in bearing the impact of global economy. Therefore, they need support and it is one of the reasons for merger. ICICI Bank Ltd has used mergers as their expansion strategy in rural market. They are successful in making their presence in rural India. It strengthens their network across geographical boundary improves customer base and market share.

VI. Recent Trends and Developments in Banking Sector:

Today, we are having a fairly well developed banking system with different classes of banks like public sector banks, foreign banks, private sector banks, regional rural banks and co-operative banks. The Reserve Bank of India (RBI) is at the paramount and superior in power of all the banks. The RBI's most important goal is to maintain monetary stability (moderate and stable inflation) in India. The RBI uses monetary policy to maintain price stability and an adequate flow of credit. The rates used by RBI to achieve the bank rate, repo rate, reverse repo rate and the cash reserve ratio. Reducing inflation has been one of the most important goals for some time. Growth and diversification in banking sector has transcended limits all over the world. In 1991, the Government opened the doors for foreign banks to start their operations in India and provide their wide range of facilities, thereby providing a strong competition to the domestic banks, and helping the customers in availing the best of the services. The Reserve Bank in its bid to move towards the best international banking practices will further sharpen the prudential norms and strengthen its supervisory mechanism.

There has been considerable innovation and diversification in the business of major commercial banks. Some of them have engaged in the areas of consumer credit, credit cards, merchant banking, internet and phone banking, leasing, mutual funds etc. with a proper set up of subsidiaries for merchant banking, leasing and mutual funds and many more are in the process of doing so. Some banks have commenced factoring business. In recent years, the Reserve Bank has endeavored to improve the efficiency of the financial system by ensuring the presence of a safe, secure and effective payment and settlement system. In the process, apart from performing regulatory and oversight functions the Reserve Bank has also played an important role in promoting the system's functionality and modernization. The Development in Banking Sector in India can be expressed as follows:

The existing payment system has been consolidated by strengthening computerized cheque clearing, and expanding the reach of Electronic Clearing Services (ECS) and Electronic Funds Transfer (EFT) adopting the best in class technology.

The developmental strategy includes opening of new clearing houses, interconnection of clearing houses through the Indian Financial Network (INFINET), the development of a Real Time Gross Settlement (RTGS) System, a Centralized Funds Management System (CFMS), a Negotiated Dealing System (NDS) and the Structured Financial Messaging System (SFMS) for the smooth transfer of funds.

SWIFT:

Society For Worldwide Inter-Bank Financial Telecommunications (Swift), as a co-operative society was formed in May 1973 with 239 participating banks from 15 countries

with its headquarters at Brussels. It started functioning in May 1977. RBI and 27 other public sector banks as well as 8 foreign banks in India have obtained the membership of the SWIFT. SWIFT provides have rapid, secure, reliable and cost effective mode of transmitting the financial messages worldwide. At present more than 3000 banks are the members of the network. To cater to the growth in messages, SWIFT was upgrade in the 80s and this version is called SWIFT-II. Banks in India are hooked to SWIFT-II system. SWIFT is a method of the sophisticated message transmission of international repute. This is highly cost effective, reliable and safe means of fund transfer. This network also facilitates the transfer of messages relating to fixed deposit, interest payment, debit-credit statements, foreign exchange etc. This service is available throughout the year, 24 hours a day. This system ensure against any loss of mutilation against transmission. It is clear from the above benefit of SWIFT that it is very beneficial in effective customer service. SWIFT has extended its range to users like brokers, trust and other agents.

ATM:

An automated teller machine (ATM) or automatic banking machine (ABM) is a computerized telecommunications device that provides the clients of a financial institution with access to financial transactions in a public space without the need for a cashier, human clerk or bank teller. It is an electronic machine operated by the customer himself to make deposits, withdrawals and other financial transactions. ATM is a step in improvement in customer service. ATM facility is available to the customer 24 hours a day. The customer is issued an ATM card with magnetic strip to be read by the machine and bears the customer's name. Each cardholder is provided with a secret personal identification number (PIN). After establishing the authentication of the customers, to access their bank accounts in order to make cash withdrawals (or credit card cash advances) and check their account balances as well as purchase cell phone prepaid credit.

If the currency being withdrawn from the ATM is different from that which the bank account is denominated in (e.g.: Withdrawing Japanese Yen from a bank account containing US Dollars), the money will be converted at a wholesale exchange rate. Thus, ATMs often provide the best possible exchange rate for foreign travellers who heavily use ATMs for this purpose as well.

DEBIT CARD:

A debit card (also known as a bank card or check card) is a plastic card that provides an alternative payment method to cash when making purchases. Functionally, it can be called an electronic cheque, as the funds are withdrawn directly from either the bank account or from the remaining balance on the card. In some cases, the cards are designed exclusively for use on the Internet, and so there is no physical card. The use of debit cards has become widespread in many countries and has overtaken the cheque and in some instances cash transactions by volume. Debit cards may also allow for instant withdrawal of cash, acting as the ATM card for withdrawing cash and as a cheque guarantee card.

CREDIT CARD:

A credit card is part of a system of payments named after the small plastic card issued to users of the system. It is a card entitling its holder to buy goods and services based on the holder's promise to pay for these goods and services. The issuer of the card grants a line of

credit to the consumer (or the user) from which the user can borrow money for payment to a merchant or as a cash advance to the user. Usage of the term “credit card” to imply a credit card account is a metonym.

EQUATED MONTHLY INSTALLMENT (EMI):

EMI is the fixed payment amount made by a borrower to a lender at a specified date each calendar month. They are used to pay off both interest and principal each month, so that over a specified number of years, the loan is paid off in full. With most common types of loans, such as real estate mortgages, the borrower makes fixed periodic payments to the lender over the course of several years with the goal of retiring the loan. EMIs differ from variable payment plans, in which the borrower is able to pay higher payment amounts at his or her discretion. In EMI plans, borrowers are usually only allowed one fixed payment amount each month.

ELECTRONIC FUNDS TRANSFER (EFT):

Electronic Funds Transfer or EFT refers to the computer-based systems used to perform financial transactions electronically. It is a process allowing the lender or the borrower to transfer payments electronically between bank accounts or to a lender. EFTs include direct-debit transactions, wire transfers, direct deposits, ATM withdrawals and online bill pay services. Transactions are processed through the Automated Clearing House (ACH) network.

ELECTRONIC CLEARING SERVICES (ECS):

It is a mode of electronic funds transfer from one bank account to another bank account using the services of a Clearing House. This is normally for bulk transfers from one account to many accounts or vice-versa. This can be used both for making payments like distribution of dividend, interest, salary, pension, etc. by institutions or for collection of amounts for purposes such as payments to utility companies like telephone, electricity, or charges such as house tax, water tax, etc or for loan installments of financial institutions/banks or regular investments of persons. In 1994, RBI appointed a committee to review the mechanization in the banks and also to review the electronic clearing service. The committee recommended in its report that electronic clearing service-credit clearing facility should be made available to all corporate bodies/Government institutions for making repetitive low value payment like dividend[9], interest, refund, salary, pension or commission, it was also recommended by the committee Electronic Clearing Service-Debit clearing may be introduced for pre-authorized debits for payments of utility bills, insurance premium and instalments to leasing and financing companies. RBI has been necessary step to introduce these schemes, initially in Chennai, Mumbai, Calcutta and New Delhi.

PHONE BANKING:

Customers can now dial up the bank’s designed telephone number and he by dialing his ID number will be able to get connectivity to bank’s designated computer. The software provided in the machine interactive with the computer asking him to dial the code number of service required by him and suitably answers him. By using Automatic voice recorder (AVR) for simple queries and transactions and manned phone terminals for complicated queries and transactions, the customer can actually do entire non-cash relating banking on telephone:

Anywhere, Anytime. Tele banking is another innovation, which provided the facility of 24 hour banking to the customer. Telebanking is based on the voice processing facility available on bank computers. The caller usually a customer calls the bank anytime and can enquire balance in his account or other transaction history. In this system, the computers at bank are connected to a telephone link with the help of a modem. Voice processing facility provided in the software. This software identifies the voice of caller and provides him suitable reply. Some banks also use telephonic answering machine but this is limited to some brief functions. This is only telephone answering system and now Tele-banking. Tele banking is becoming popular since queries at ATM's are now becoming too long.

INTERNET BANKING:

Internet banking enables a customer to do banking transactions through the bank's website on the Internet. It is a system of accessing accounts and general information on bank products and services through a computer while sitting in its office or home. This is also called virtual banking. It is more or less bringing the bank to your computer. In traditional banking one has to approach the branch in person, to withdraw cash or deposit a cheque or request a statement of accounts etc. but internet banking has changed the way of banking. Now everyone can operate all these type of transactions on his computer through website of bank. All such transactions are encrypted; using sophisticated multi-layered security architecture, including firewalls and filters. One can be rest assured that one's transactions are secure and confidential.

MOBILE BANKING:

Mobile banking facility is an extension of internet banking. The bank in association with the cellular service providers offers this service. For this service, mobile phone should either be SMS or WAP enabled. These facilities are available even to those customers with only credit card accounts with the bank.

VII. Recent Government Initiatives:

In August 2021, Prime Minister Mr. Narendra Modi launched e-RUPI, a person and purpose-specific digital payment solution. e-RUPI is a QR code or SMS string-based e-voucher that is sent to the beneficiary's cell phone. Users of this one-time payment mechanism will be able to redeem the voucher at the service provider without the usage of a card, digital payments app, or internet banking access.

As per Union Budget 2021-22, the government will disinvest IDBI Bank and privatize two public sector banks. The Government has also proposed fully automated GST refund module and an electronic invoice system that will eliminate the need for a separate e-way bill.

Government smoothly carried out consolidation, reducing the number of Public Sector Banks by eight. As of September 2018, the Government of India made Pradhan Mantri Jan Dhan Yojana (PMJDY) scheme an open-ended scheme and added more incentives. The Government of India planned to inject Rs. 42,000 crore (US\$ 5.99 billion) in public sector banks by March.

VIII. Road Ahead:

Indian banks are trust worthy brands in Indian market, therefore these banks must utilize their brand equity as it is a valuable asset for them. The paper discusses the various

challenges and opportunities like transparency, growth in banking sector, global banking, managing technology etc. Banks are striving to combat the competition. The competition from global banks and technological innovation has compelled the banks to rethink their policies and strategies. Finally the banking sector will need to master a new business model by building management and customer services. Banks should contribute intensive efforts to render better services to their customer. Nationalized and commercial banks should overcome the challenges and to get advantage of opportunities in changing banking scenario.

Enhanced spending on infrastructure, speedy implementation of projects and continuation of reforms are expected to provide further impetus to growth in the banking sector. All these factors suggest that India's banking sector is poised for a robust growth as rapidly growing businesses will turn to banks for their credit needs. Also, the advancement in technology has brought mobile and internet banking services to the fore. The banking sector is laying greater emphasis on providing improved services to their clients and upgrading their technology infrastructure to enhance customer's overall experience as well as give banks a competitive edge.

India's digital lending stood at US\$ 75 billion in FY18 and is estimated to reach US\$ 1 trillion by FY23 driven by the five-fold increase in the digital disbursements. The economic growth of the country is an indicator for the growth of the banking sector. The Indian economy is projected to grow at a rate of 5-6 per cent³⁴ and the country's banking industry is expected to reflect this growth. The onus for this lies in the capabilities of the Reserve Bank of India as an able central regulatory authority, whose policies have shielded Indian banks from excessive leveraging and making high risk investments. By the government support and a careful re-evaluation of existing business strategies can set the stage for Indian banks to become bigger and stronger, thereby setting the stage for expansions into a global consumer base.

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बी. एड. छात्र अध्यापकों के सह-शैक्षणिक गतिविधियों का महत्त्व

प्रा. अहिरे संदिप प्रकाश: शोध छात्र, श्री जे.जे.टी. विश्वविद्यालय, राजस्थान.

डॉ. चव्हाण चेतन उत्तमराव: शोध मार्गदर्शक, श्री जे.जे.टी. विश्वविद्यालय, राजस्थान.

प्रास्ताविक:

शिक्षा विकास की वह प्रक्रिया है जो जीवन के विभिन्न क्षेत्रों में हमारा सच्चा पथ प्रदर्शन करती है। एक भटकते राही को दिशा प्रदान करती है। शिक्षा जीवन पर्यन्त चलने वाली एक अनवरत प्रक्रिया है। मनुष्य जन्म से लेकर मृत्यु पर्यन्त कुछ न कुछ सीखता रहता है और जीवन के इन अनुभवों से सीखना ही शिक्षा है।

विस्तृत अर्थ में शिक्षा बालक के जन्म से ही आरम्भ हो जाती है तथा उसके समस्त जीवन तक चलती रहती है। यह शिक्षा केवल बौद्धिक अंगों तक ही सीमित नहीं है, शिक्षा से व्यक्ति के सभी पहलुओं का विकास होता है। इस दृष्टिकोण से शिक्षा स्कूल, शिक्षण तथा प्रशिक्षण तक ही सीमित नहीं है, बल्कि बालक जीवन के समूचे अनुभवों से शिक्षा प्राप्त करता है। चाहे वे अनुभव स्कूल के अंदर हो या स्कूल के बाहर। स्कूल में यह शिक्षा कक्षा तक ही सीमित नहीं रहती बल्कि पुस्तकालय, प्रयोगशाला और खेल के मैदान भी इसमें आते हैं। इसके अतिरिक्त बालक घर, समुदाय और समाज में जो भी संस्कार प्राप्त करते हैं वह शिक्षा है। इस शिक्षा में 4H (Head, Heart, Hand and Health) शामिल है। व्यापक अर्थ में शिक्षा आजीवन चलने वाली प्रक्रिया है। शिक्षा वास्तविक रूप में एक ऐसी प्रक्रिया है जो व्यक्ति की नैसर्गिक शक्तियों का विकास करती है तथा उससे अपने वातावरण में समायोजन स्थापित करती है।

शिक्षा जीवन का संपूर्ण शास्त्र है। ज्ञान का अंतिम लक्ष्य चरित्र निर्माण करना है। शिक्षा चारित्रिक विकास की एक मान्य प्रक्रिया है और शिक्षा का उद्देश्य व्यक्ति की चारित्रिक व मानसिक शक्तियों का विकास करना है।

वर्तमान में शिक्षा और सह शैक्षणिक क्रिया कलाओं को एक दूसरे का पूरक माना जाता है। जहाँ शिक्षा बालक के ज्ञानात्मक पक्ष का विकास करती है वहीं सह शैक्षणिक क्रिया कला पक्ष के भावात्मक एवं कौशल्यात्मक पक्ष का विकास करती है। बालक विद्यालयीन औपचारिकताओं से ऊब जाता है। असहज महसूस करने लगता है। मानसिक थकान हो जाती है। सह-शैक्षणिक क्रिया कला से उसकी उब, निरक्षरता, थकान दूर हो सकती है तथा शारीरिक व मानसिक रूप से अपने को स्वस्थ महसूस करता है।

सह-शैक्षणिक गतिविधियों की व्याख्या:

- १) **हरबर्ट स्पेन्सर का मत:** बालक में अतिरिक्त उर्जा होती है। जो प्रकृति प्रदत्त होती है। इस उर्जा या शक्ति को सकारात्मक दिशा में अग्रसर करना उचित है। यही कारण है कि वर्तमान में पाठ्यगामी एवं पाठ्यसहगामी क्रियाओं का एक दूसरे का पूरक माना जाता है। जिससे बालक का संतुलित विकास होता है।

- २) डॉ. शिवकुमार शर्मा के अनुसार: “वे क्रियाँ जो व्यक्ति कि अन्तः प्रेरणा से कि जाती है और जिनके सम्पादन में उसे खेल से प्राप्त आनंद कि अनुभूती होती है। उन्हे सह-शैक्षणिक क्रियाएँ कहा जा सकता है।”
- ३) पारसनाथ के अनुसार: सह शैक्षणिक क्रियाएँ वे क्रियाएँ है; जिनके सहयोग से शिक्षण क्रिया और विद्यालय का वातावरण सजीव हो उठता है तथा छात्रों के सर्वांगीण विकास में सहायता मिलती है।

भारतीय शिक्षा आयोग का प्रतिवेदन और सह-शैक्षणिक गतिविधियाँ: शैक्षणिक गतिविधियों की उपादेयता के सम्बन्ध में भारतीय शिक्षा आयोग (१९६४-६६) कामत 'ऐसा युग जिसमें खोज और अनुसंधान को महत्त्व दिया जाता है।

भारतीय शिक्षा आयोग ने सह-शैक्षणिक कार्यक्रमों पर किसी स्वतंत्र प्रकरण में चर्चा न कर विद्यालय के पाठ्य क्रम के प्रकरण में दो अवरणों, अप्रत्यक्ष विधियों द्वारा शिक्षा और रचनात्मक प्रवृत्तियों पर अपने विचार व्यक्त किए हैं। “विद्यालय की समस्त प्रवृत्तियाँ उद्देश्य निष्ठता, वहाँ के जीवन, चेष्टा और वातावरण में प्रतिबिम्बित होनी चाहिए। विद्यालय प्रार्थना-सभा, पाठ्य-पुस्तकीय और पाठ्येत्तर प्रवृत्तियाँ, सर्वधर्म प्रयोजन, कार्यानुभव, सामुहिक खेल और क्रीडा प्रतियोगिताएँ, विभिन्न पाठ्य विषय परिषदें और समाज सेवा कार्यक्रमों, बालकों में सहयोग, परस्पर सम्मान, ईमानदारी, सत्यनिष्ठा, अनुशासन और सामाजिक उत्तरदायित्व के मूल्यों के विकास में सहायक हो सकते हैं। इन मूल्यों का आज जब युवक और युवतियाँ चारित्र संकट में से गुजर रहे हैं तब भारतीय समाज में इसका विशेष महत्त्व है। शिक्षण संस्थानों में उपयुक्त सौहार्दपूर्ण वातावरण के सृजन द्वारा, अध्यापकों एवं अभिभावकों के अनुकरणीय आचरण द्वारा उत्सवों, त्यौहारों में सक्रिय भागिदारी प्रवचनों, वार्ताओं, सांस्कृतिक कार्यक्रमों के माध्यम से स्काऊटींग, एन.सी.सी., एन.एस.एस. एवं समाजोपयोगी उत्थान कार्य तथा समाज सेवा के उपदानों के माध्यम से शिक्षा को उपयोगी बनाया जा सकता है। अतः शिक्षण संस्थाओं में औपचारिक कक्षा-कक्ष के अतिरिक्त सहगाभी प्रवृत्तियों, प्रार्थना-सभाएं एवं खेलों का सही ढंग से संगठन एवं संचालन वांछित है। जिस प्रकार शारीरिक गठन के लिए विविध प्रकार के व्यायाम आवश्यक है। उसी प्रकार बौद्धिक विकास के लिए विविध सह-शैक्षणिक गतिविधियाँ आवश्यक है।

सह-शैक्षणिक गतिविधियों के उद्देशः

- १) बालक के व्यक्तित्व का पूर्ण विकास: पुस्तकिय ज्ञान से बालकों का एकांकी विकास होता है। इस विविध प्रकार के क्रिया-कला तथा सांस्कृतिक सर्वांगीण विकास सम्भव होता है।
- २) समाजोपयोगी नागरिक व विकास: इन सह शैक्षणिक गतिविधियों द्वारा लोकतांत्रिक व्यवस्था पर आधारित समाज के अनुकूल गुणों का विकास होता है।
- ३) बालक की अन्तर्निहित शक्तियों का विकास: इन क्रियाओं द्वारा बालक के अन्तर्निहित शक्तियों का विकास: इन क्रियाओं द्वारा बालक के अन्तर्निहित क्षमताओं एवं शक्तियों के निदान एवं उनका समुचित विकास होता है।

- ४) **पाठ्यक्रम को रोचक बनाना:** ये क्रिया-कलाप पाठ्यक्रमिय कार्य कि पूरक है। तथा उसे रोचक व बोधगम्य बनाकर अर्जित ज्ञान को व्यवहारिक व स्थायी बनाता है।
- ५) **बालकों में विद्यालय के प्रति रुचि उत्पन्न करना:** छोटी आयुके बालकों व किशोरियों में ये प्रवृत्तियों खेल व क्रियाशीलन द्वारा विद्यालय के प्रति रुचि एवं आकर्षण उत्पन्न करने में सहायक होती है। उनका समुचित विकास हातो है।
- ६) **स्वनुशासन का प्रशिक्षण:** ये क्रियाए विद्यालयों में अनुशासन हीनता की समस्या का निराकरण कर विद्यार्थियों को स्वानुशासन का प्रशिक्षण प्रदान करती है।
- ७) **चारित्रिक विकास:** इन प्रतियों के माध्यम से उनमें अनेक नैतिक गुणों का विकास होता है। जिससे उनका चारित्रिक उत्थान होता है।
- ८) सामुदायिकता कि भावनाका विकास करना।
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