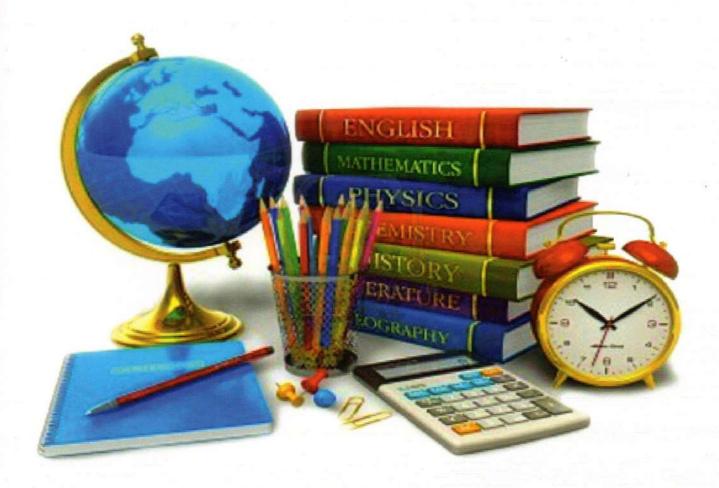
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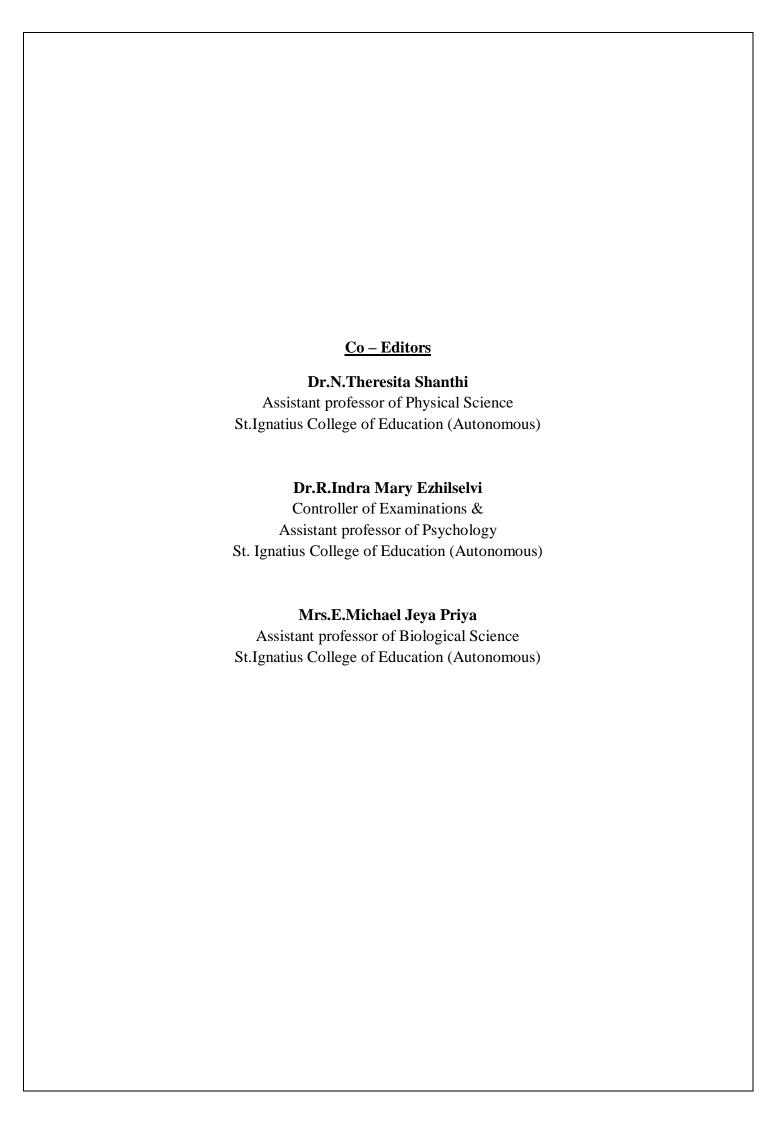
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PROSOCIAL BEHAVIOUR OF THE STUDENTS IN THE CLASSROOM CLIMATE

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ABSTRACT

Prosocial behaviour is behaviour that is intended to help others. This behaviour is characterized by concern about the feelings, welfare and rights of others. The behaviours that may be described as prosocial behaviour include concern for others, empathy and behaving in various ways to help others. Prosocial behaviour is voluntary behaviour shown and made to help and benefit others. Prosocial behaviour consists of actions concerning the benefit of the other people or the society at large like sharing, helping, volunteering, cooperating, and donating. These actions may be motivated by empathy and concern for the welfare of others and their rights. Prosociality is the heart of the good and well-being of society. Displays of prosocial behaviour also have been related positively to other socially competent outcomes, including social acceptance and approval among classmates and being liked by teachers. So the present paper highlights the prosocial behaviour of the students.

Keywords: prosocial behaviour, awareness, empathy.

Introduction

Prosocial behaviour is a broad concept. The awareness of social commitment has a greater influence on students' interest in social activities; it helps them to develop social responsibilities; maintain social values and also help to improve their quality of life. In the present scenario, can see that the individual's commitment towards society is getting weaker, especially for teenagers. Prosocial behaviour refers to the behaviour of individuals who consciously make efforts that are beneficial to others in society (Carlo, 2006, 2013; Eisenberg et al., 2006). It is derived from moral cognition, emotions, and value orientations. Prosocial behaviour is emphasized by the use of individual behaviour and is a direct manifestation of explicit social behaviour. However, there are complex psychological phenomena behind it. These include but are not limited to, moral emotion,

personality traits, psychological motivation, orientation, value and cognitive characteristics. Carlo and Brandy (2001) categorized six different behavioural tendencies that present themselves in prosocial acts: altruistic, urgent, emotional, anonymous, and compliant. Suppose, if a person met with an accident, today's teenagers and youth are more interested in taking photographs and videos of that accident and uploading them on the internet or other social media, instead of saving their life. Several other issues are being reported by educational increasing institutions, ratings cybercrimes, ragging etc are also reported from our educational institutions. In the modern age anti-social activities are increasing day by day. Both college and school students are victims of these crimes. According to CD Batson (1998), social scientists created the term prosocial behaviour as an antonym for the term antisocial. Prosocial behaviour is any act performed to benefit another person. It is the action to benefit other people like the act of donating, helping, cooperating, volunteering and sharing. Prosocial behaviour develops gradually as a process of socialization. Home appears to have a positive influence on the developing socialized traits of a child. Prosocial behavior of course has its roots in our social upbringing which starts at home.

Factors Influencing Prosocial Behaviour

There are many factors that influence the prosocial behavior of students. Prosocial behaviour can contribute in important ways to children's social and academic success at school, and school contexts have the potential to provide essential supports for the development of these positive forms of social behaviour. At the preschool level, teachers can focus on creating emotionally supportive classroom through environments, establishing positive relationships with their students and by promoting positive interactions among students themselves. Strategies for creating caring classroom communities include practicing authoritative discipline, effective communication practices, and ensuring student safety (Wentzel.K.R & Brophy J,2013). Teaching and reinforcing positive social skills. and utilizing collaborative and cooperative learning activities can also promote displays of prosocial behaviour in classroom settings. At the school-level, utilization of curricula and primary prevention activities promote prosocial behaviour classrooms also should be considered. Finally, school-initiated involvement programs should highlight promote practices that can development of prosocial behaviour at home, including the use of inductive reasoning and parental modeling of positive social interactions. In addition, prosocial behaviour is conducive to interpersonal harmony. This imbues

individuals with a greater sense of social support from their families and peer groups. This psychological reinforcement helps college students to cope better with the feelings of loneliness, anxiety, helplessness, and confusion, as well as the other negative emotions that may result from intensive learning as well as interpersonal and social competition. Many factors influence the prosocial behaviour of college students.

Interpersonal Trust

Interpersonal trust is one of the most important variables. This trust is based on the positive anticipation of the intentions and behaviours of others, the intrinsic motivation of prosocial behaviour, as well motivation and the source socialization. Trust directly affects the interpersonal communication subjective well-being of college students. Interpersonal trust encompasses three dimensions: emotional trust, quality trust, and behavioural trust. Further study of interpersonal trust can improve scholars' understanding of the mechanisms behind the influencing factors of prosocial behaviour.

Social Support

Social support is an important factor that affects prosocial behaviour. This includes both objective support and subjective support. Objective support refers to the interaction of material support and social interpersonal communication. In turn, social support also promotes the tendency for prosocial behaviour in college students. Past studies on the subject focus merely on the relationship between social support, interpersonal trust, and the tendencies for prosocial behaviour themselves. There is a lack of research that focuses specifically on the mechanisms of their interaction (Guo,2017).

Subjective Support

Subjective support is the emotional experience and satisfaction that members

of a social circle experience in being respected, supported, and understood in interpersonal communication (Guo,2017). Whether subjective or objective support, support demands individual social attention, a sense of externalized support, and the ability to call upon it. Research has shown that subjective support, objective support, and support utilization have a significant negative predictive effect on college students' apathy and alienation. Social support has a positive role in interpersonal promoting attraction (Guo, 2017). It has been verified that interpersonal trust plays an intermediary role between social support and altruistic behaviour. Social support directly affects prosocial behaviour but also affects prosocial behaviour through interpersonal trust. Prosocial behaviour in students promotes the improved cultivation of social responsibility.

Ways to Promote Prosocial Behaviour in School

Teachers and classmates are and agents of reinforcement of the child's social behaviour. Violence in the school environment is related social factors, such as family, community, culture, and the socioeconomic structure of the country. Violence negatively impacts the institutions in charge of facilitating success for future generations, and these institutions are ultimately responsible for contributing resources for the inclusion of youth in world development. There are many effects of prosocial behaviour on the development of a child at the social, emotional, and cognitive levels. In the prosocial interactions social. context. provide the following benefits: a) prevent and even extinguish violent behaviours; b) promote group cohesion; c) stimulate solidarity behaviours in pairs; d) decrease negative social behaviours; e) increase the acceptance of group members' tolerance towards individuals of different races and physical and intellectual those with disabilities; f) improve the classroom

climate and interpersonal relationships; g) increase social abilities; h) increase the capacity for solving problems; i) promote moral development; and j) stimulate and improve communication attitudes skills. In the emotional context, prosocial behaviours achieve the following: a) positive interpersonal evaluation and attribution; b) empathy; c) emotional decentralization; d) self-esteem; and e) enhanced mental health by increasing positive emotions and decreasing negative the cognitive emotions. In activities that promote cooperative learning do the following: a) increase academic performance and memory; b) promote a more positive perception of the task; c) increase intrinsic motivation, and d) stimulate creativity and initiative. All of these effects are further enhanced because prosocial actions tend to occur reciprocally, demonstrating multiplied results in different interactions (Roche, 1998).

Teachers' and Parents' Role in Improving Prosocial Behavior

From early childhood, children are obliged to actively participate in a complex world. For years, preschool students have been directed to develop their independence and cooperation. Thus, when children become more verbal and able to think through others' viewpoints, they can be more capable of interacting with their peers. Children grow and bloom from the smallest environment called family, so the role of parents is important in the process shaping behaviour from childhood. It was also stated by Ölçer & (2014) that parents have a reciprocal relationship with children that may affect their social skills, such as selfcooperation, and positive regulation, agreement. Several methods can be used by parents to augment children's prosocial behavior, As stated by Panepinto, (2018) parents can do various things to help children nurture their prosocial behavior. These are 1) provision of clear rules and expectations regarding behaviour; saying what a child meant (talking conformable to expression); 3) observing and labelling when children are engaged in prosocial behaviour (giving proper guidance whether it is positive or negative); 4) modelling; 5) responsive and empathy treatment; 6) respecting nature; 7) reading books on friendship relationships; 8) giving tasks (providing opportunities for children to learn social behaviour), and 9) avoiding pro-violence and antisocial behaviour program and content.

Development and learning result from biological and environmental maturing interactions that cover the physical and where children social worlds Therefore, prosocial behaviour is essential for children's welfare. Teachers also have roles and responsibilities for providing an opportunity for children to develop their social skills at school. Therefore, strategies are necessary to build children's prosocial behaviour at schools. Kostelnik et al., (2012) revealed that there are various strategies useful to teach prosocial behavior to children of any age, namely: discussing the value of prosocial behavior and giving examples of how children may act accordingly, telling stories portraying prosocial principles, demonstrating prosocial behavior using small figures, hand puppets, dolls, sketches, television, or a direct model, redisplaying prosocial actions previously observed, playing roles where children alternatively play as the helper and those who need help, playing games that promote cooperation and others' awareness, and creating chances for children to help or cooperate in a reallife situation.

Conclusion

Understanding prosocial behaviour within school contexts is important for two reasons. First, schools provide children with ongoing opportunities to develop prosocial skills by way of interactions with peers. These opportunities can be informal,

taking place within the context of friendships, peer group interactions, and play. They can also occur within the context of formal instruction, such as cooperative and collaborative learning activities. Positive relationships interactions with teachers can also result in students learning and adopting positive values for prosocial behaviour in the classroom. Second, prosocial behaviour appears to support the development of academic skills. This might occur because positive classroom behaviour is likely to result in positive interactions with teachers peers, including provisions academic help and positive feedback. It also possible that underlying competencies that support prosocial behaviour, such as perspective taking and emotion regulation, also support the development of cognitive abilities.

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AUTISM SPECTRUM DISORDER - PARENT AND FAMILY IMPACT

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ABSTRACT

Autism Spectrum Disorder (ASD) is a complex developmental condition that consists of a set of developmental and behavioural features. The children with ASD face different challenges in the family and as well as in the society. The aim of this paper is to know the impact of children with ASD on parents and families. The parents of children with ASD experience higher levels of parental distress, anxiety, and depression than parents of typically developing children. The parents of children with ASD may be at risk for lower parenting self-efficacy than other parents. Autism has a persistent impact on the parent's mental and physical health, marriage, economic status, and sibling. The family members and their quality of life are affected by the condition of children with ASD, it considerably modifies the lifestyle of the members of the family. The parents of children with ASD have been found to use a variety of adaptive coping strategies simultaneously, including the use of community services, support from friends and family, information seeking, support groups, respite care and individual methods of stress management.

Keywords: autism spectrum disorder, anxiety, depression, stress, self -efficacy.

Introduction

Autism spectrum disorder (ASD) is a complex developmental condition involving persistent challenges with social communication, restricted interests, and repetitive behaviours. While ASD is considered a lifelong disorder, the degree of impairment in functioning because of these challenges varies between ASD. individuals with The "spectrum" in autism spectrum disorder refers to a wide range of symptoms and

Some children show signs of ASD in early infancy, such as reduced eye contact, lack of response to their name or indifference to caregivers. Other children may develop normally for the first few months or years of life, but then suddenly become withdrawn or aggressive or lose language skills they've already acquired. Signs usually are seen by age 2 years.

Each child with ASD is likely to have a unique pattern of behaviour and level of severity-from low functioning to high functioning.

Some children with ASD have difficulty learning, and some have signs of lower-than-normal intelligence. Other children with the disorder have normal to high intelligence-they learn quickly, yet have trouble in communicating and applying what they know in everyday life and adjusting to social situations.

Because of the unique mixture of symptoms in each child, severity can sometimes be difficult to determine. It is generally based on the level of impairments and how they impact the ability to function.

There is no clear-cut cause of ASD. Some causes that are supported by research include genetic and environmental factors. Risk factors include older parental age, low birth weight, prematurity and maternal use of valproic acid or thalidomide during pregnancy.

Characteristics of ASD

➤ Problems with social interaction with others. This may include

- problems talking back and forth, working, or playing with others.
- > Unusual interest in objects
- Need for sameness
- > Great variation in abilities
- ➤ Under or over reaction to one or more of the five senses: sight, touch, taste, smell, or hearing
- Repeated actions or body movements
- Unusual emotional reactions and expressions.

Impact of ASD on Parents and Families

From the moment they begin to suspect that their child isn't developing in a neurotypical way, families of children with ASD begin to face challenges that set them apart from other family groups. This disorder can be emotionally devastating for parents, especially just before and after the child is diagnosed. Additionally, stress of navigating there's the complicated therapy schedules, following through on treatment at home, juggling family commitments with job responsibilities, and many other issues. While these difficulties feel insurmountable, families learn to cope and adjust with

Parental Self-Efficacy

Parenting self-efficacy can be briefly defined as a parent's beliefs about their ability to parent successfully (Jones et al., 2005).

Theories for parenting self-efficacy suggest parents of children with (ASD) may be at risk for lower parenting self-efficacy than other parents. Parents who have low parenting self-efficacy may then have a higher risk for poor treatment outcomes. (Smart, 2016)

Parenting self-efficacy may be uniquely affected by having a child with ASD for several reasons. Since children with ASD struggle with difficult and rigid behaviour, parents may be more likely to experience failure and frustration with typical parenting strategies (Fields, 2006). Children with ASD often exhibit socially inappropriate behaviour. Parents may feel socially pressured to have their child conform to public expectations and feel criticized and rejected when their child behaves counter to expectations (Ryan, 2010). Children with ASD are typically diagnosed after years of poor parenting experiences and parents may blame themselves and feel blamed by others for their child's behaviour.

Parenting Stress

Parents of children with ASD experience higher levels of parental distress, anxiety, and depression than parents of typically developing children. Mothers of children with ASD have higher levels of parenting responsibility than fathers (Padden et al., 2017).

Unlike many other disabilities/disorders where the parents know about their child's special needs from the time of birth or soon after, parents of a child with ASD are often unaware of their child's special condition during the initial years of childhood. Thus, when their child who was speaking, suddenly stops doing so or seems to withdraw into himself, they feel as though they have lost their seemingly normal child. This is usually followed by a period of shock and depression. Often the paediatrician may not be aware of ASD, it sometimes takes the family several consultations to find someone who knows about ASD and who can guide them to the proper diagnostic process. An ASD diagnosis not only changes the life of the child diagnosed, but also that of family members. Not knowing the cause of autism complicates the situation for most parents.

Parent's Mental and Physical Health Along with effects on parenting selfefficacy and stress, raising a child with ASD appears to contribute to a general decrease in parental well-being and an increase in mental health concerns.

Parents of children with (ASD) experience higher levels of stress and poorer mental health than do parents of typically developing children or children with non-ASD (Hayes et al., 2013; Karst et al., 2012).

Having a child with ASD in the home has a significant impact on the psychological well-being of the parents in addition to family functionality. The research also suggests that there is a substantial difference in families of children with ASD compared to the general population and families of typically developing children, especially regarding the physical and emotional health and well-being of the parental figures in these families. (Fisher et al., 2022)

In addition, the parents that received (familial, support therapeutic, etc.) were more likely to experience greater levels psychological stress than the parents that had more access to or were already receiving more support (Bromley et al., 2004) This was also seen in the study done by Khanna et al. (2010). The parents who struggled with balancing the differentiating roles that they held without additional support outside sources also showed increased signs of stress-related parental functioning as well as depressive symptoms (Bromley et al., 2004; Ozturk et al., 2014).

Parental Quality of Life (QoL) deficits could be understood in the context of the challenges that these parents face. Increased levels of stress, sleep deprivation and fatigue have been associated with parents of children with ASD and are likely to compromise their mental and physical functioning (Giallo et al., 2013; Seymouret al., 2013).

Parent-Child Relationship

Similarly, another study explored parent-child interactions and parental attitude in rearing children with ASD as both are integral in understanding the growth and development of children (Ozturk et al., 2014) they found that the parenting attitudes differed between mothers and fathers. The mothers were more prone to feel as if they must take on more of the responsibility for interacting with and caring for their children with ASD than the fathers did.

Effects of ASD on the Family System Marital Impact

The impact of having a child with ASD extends beyond caregivers to the entire system. The increase family parenting stress, conflict, and child behaviour problems contributes to a higher rate of divorce for parents of children with ASD than in families of children with typically developing children. (Freedman et al., 2012) Some marital stressors include: Parents often accepting their child's diagnosis at different times and in different ways, which causes conflict, spending time together becomes difficult because of the numerous commitments and inconsistent schedules, and financial stress may cause problems between spouses.

Sibling Impact

The impact of children with ASD on siblings is mixed (Orsmond et al., 2007). A child with ASD also influences his or her neuro-typical siblings. The siblings may experience many of the stresses faced by the other family members. Unfortunately. parents may not be able to provide them with full support, as they are overwhelmed meeting the needs and demands of their child with autism. In families who have children with ASD well as typically developing children, a more intense form of sibling rivalry can be seen. The child with ASD's need for more attention and time may cause the other siblings to feel left out. Parents also usually depend on them (older as well as younger siblings of the child with ASD) for help in caring for the child. Siblings often take up the role of parents- bathing, feeding and generally taking care of the child with autism becomes a part of their life.

Siblings will often not want to invite friends home for fear of being ridiculed for, having a brother/sister who behaves so strangely, or because the autistic sibling will not accept any strangers in the home without throwing uncontrollable tantrums.

Family Resources and Quality of Life (Qol)

In addition to the emotional burden of caring for a child with ASD, families typically face a multitude of practical demands. The financial impact on families of ASD children is enormous. In most families having a child with ASD, one parent has to give up their job to provide care to the child. A single income imposes great financial strain on a family, by the costs of looking after a child with ASD. Sending the child to special schools, and frequent visits to therapists and doctors are required.

Family Quality of life (QOL) is a commonly used measure of the negative impact of physical or mental illness and/or disability on the family system. Families of children diagnosed with autism were found to have greater overall negative QOL effects than those of children with other disabilities.

Factors Impacting Parent Stress and Health Coping Strategies

Parents of children with ASD have been found to use a variety of adaptive coping strategies simultaneously, including the use of community services, support from friends and family, information seeking, and individual methods of stress management.

Social support

Supportive social networks provide beneficial reductions in stress for parents of children with ASD Formal supports such as respite care, parent training, treatment, and support groups can contribute to a positive impact on the family system.

Conclusion

Parents children with **ASD** of consistently demonstrate decreased belief in their ability to parent their child effectively, increased parenting stress, and higher levels of mental health concerns than parents of both typically developing children as well as children with other disabilities. Further, having a child with ASD is associated with decreased family quality of life along with an increase in marital and sibling relationship problems. Although there are a variety of challenges associated with parenting a child with ASD, the disorder can also have many positive effects on the family. Through successfully facing challenges and seeing progress in their child, parents can become more confident and emotionally secure. Facing these challenges as a team can strengthen the marriage as well.

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A STUDY ON INVESTMENT BEHAVIOUR OF COLLEGE TEACHERS WITH SPECIAL REFERENCE TO TIRUNELVELI DISTRICT.

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ABSTRACT

The investment behaviour of college teachers refers to the choices and decisions made by individuals who work in the academic field about their investment portfolios. This study aims to analyse the investment behaviour of college teachers, including their investment objectives, risk preferences, investment horizon, and investment strategies. The findings of this study can be used to help college teachers make informed investment decisions, as well as to provide insights for financial advisors who work with this demographic. Overall, the study highlights the importance of understanding the unique investment behaviour of college teachers and the factors that influence their investment decisions.

Keywords: investment strategies, investment behaviour, investment decisions.

Introduction

Teaching is one of the most popular professions across the globe. Teachers are an important force in our society, not only because of their sheer numbers but also because they are guarantors of the education of future generations, especially in developing countries like India. A teacher enjoys the privileged position of unleashing the human potential of students within the formal education system and thereby transforming the individuals, families, communities and society at large. The competency of the teacher is a major determinant of the quality of education. Teachers' professional advancement is decided by many factors. One of the main factors that strongly influence the efficiency of teachers is their quality of life. The quality of one's life is closely tied to the level or standard of living maintained by that person. The presence or absence of certain material items, such as homes, cars, and jewelry is commonly associated with the standard of life. The ability to spend

money on entertainment, health, education, variety in life, art, music and travel also contributes to the standard of life. Large expensive or fancy items are viewed as evidence of a high standard of living (Lawrence J Gitman, 1981). management of personal finance i.e. consumption income. saving and investment has a great impact on the standard of living. So, the attitude of teachers towards consumption, savings and investment would reflect their economic behaviour, which would influence quality of life and in turn, influence their profession and the education system. Research in this aspect of important stakeholders in the education system assumes significance in the field of educational reform.

Although a few research studies are available that have examined this phenomenon, most of them are conceptual, descriptive and theoretical in nature. Moreover, most of the research articles appearing in the popular press are based on

anecdotal evidence rather than rigorous empirical research with diagnostic evaluation. From this analysis, it follows that the domain of savings and investment behaviour of the teaching community belongs to the under-researched area, and as such, it calls for a comprehensive, authoritative and well-integrated empirical examination of the attitude and behaviour of teachers towards their savings and investment activities. In this context, the present research study titled "A Study on Investment Behaviour of college teachers special reference to Tirunelveli District" is undertaken.

Statement of Problem

The ultimate objective of the investor is to derive a variety of investments that meet his preference for risk and expected return. The investor will select the portfolio that will maximize his utility. The temperament and psychology of the investor is other important consideration in making an investment decision by the investors. College Teachers' minimum qualification is the Postgraduate and National Eligibility Test in India. So, the literacy level of the college teachers is very high and their job is permanent. This study is an attempt to study the investment pattern of college teachers and the influencing factor for investment. So, the research problem is to identify the investment pattern of college teachers in the Tirunelveli district.

Objectives of the Study

- ➤ To identify the major investment avenues currently used by college teachers.
- To identify the factors that influence the investment decision.
- > To know the awareness of teachers on investment avenues.

➣

Significance of the Study

The competency of a teacher is a major determinant of the quality of education. Teachers' professional advancement is decided by many factors. One of the main factors that strongly influence the efficiency of teachers is their quality of life. The quality of one's life is closely related to the level of consumption, savings investment. The attitude of teachers toward consumption, saving and investment would reflect their economic behaviour, which would influence quality of life and in turn, influence their profession and the education system. Today, the living standard of the people increasing day by day so the teacher community has started realizing importance of savings and proper investment of their savings. They avoid spending money on heavy luxurious lifestyle and preferring the normal living standard. The study is conducted to know the saving & investment patterns of college teachers & to know whether college teachers are making use of modern and attractive investment schemes available to them.

Scope of the Study

This study covers the college teachers working in government and unaided colleges in the Tirunelveli district on their savings and investment behaviour. The study seeks to analyze investment avenues used by them, factors influencing the investment decision, and their investment awareness. The study was significant because no study was conducted earlier in the Tirunelveli district.

Hypothesis

H0: There is no significant difference between investment avenues used by Government College and unaided college teachers.

Research Methodology

The research methodology used in this study is mainly designed as an empirical work based on both secondary data and primary data, obtained through a pre-tested questionnaire, internet browsing, direct personal interviews of selected persons involved in this sector.

Source of Primary Data

The study makes use of primary data. The primary data collected through the questionnaire from the 60 college teachers.

Source of Secondary Data

The secondary data has been mainly collected to create a theoretical background for this study. The main sources of secondary data are websites, books, magazines etc.

Sample Size

The study is conducted on the basis of 60 selected samples (30 each from government \aided teachers and unaided college teachers) and findings are drawn based on their response.

Sampling Method

A simple Random Sampling Method is used for selecting the sampling unit.

Tools for Data Collection

The required data for the study has been collected through a questionnaire.

Data Analysis

Percentage analysis and chi-square analysis were used for data analysis.

Limitation of Study

1. There are many investment opportunities available in the financial market. However, the study incorporates only a limited number of investment avenues in the market.

- 2. The data for the purpose of the study is collected from respondents in the Tirunelveli district only. The study concentrates only on selected factors relating to teachers' investment behaviour. There may be other influencing factors too, which have not been considered due to time and data constraints.
- 3. The primary data for the study is collected through questionnaires and the results of the study may suffer from the inherent drawbacks of such an instrument.
- 4.The study compares the perceptions and expectations of the teacher's attitude and Perceptions towards investment are subjective in nature and are likely to change with the changing times and market conditions.
- 5.Reliability of data depends on the respondent's response.

Review of Literature

Palanivelu and Chandrakumar (2013) examine certain factors like education level, awareness about the current financial system, age of investors make significant impact while deciding the investment avenues. An awareness program has to be conducted by Stock Broking firms because most of the respondents unaware of new services.

Bindu (2017) examines the Investment pattern of college teachers the variables liquidity, high returns, tax benefit and capital appreciation have significant influence on influencing factors for investment. But the variables, safety, children's education, social norms and marriage have no significant influence on influencing factors for investment.

Dhiraj Jain and Parul Jain (2012) examine savings and investment patterns of school teachers - a study with reference to Udaipur District, Rajasthan. The study

concluded that in today's world money plays a vital role in one's life and that the importance of money has been started being recognized by the school teacher's community. They know the importance of money so they initiate themselves to prepare the budget and lessen their expenses to meet the future consequences. It has been evident from the study that most school teachers are saving their money for the purpose of their children's education, marriage and as security after retirement.

Ananthapadhmanabha Achar studied the saving and Investment Behaviour of Teachers - An empirical study. In the ultimate analysis, individual characteristics of teachers such as age, marital status, and lifestyle determined the savings and investment behaviour of the teaching community in the study region. In a more or less similar manner, their family characteristics such as monthly family income, stage of the family life cycle, and upbringing status emerged as determinants of their savings investment behaviour.

Classification on the Basis of Investment Avenues.

INVESTMENT AVENUES	NO.OF RESPONDANTS	PERCENTAGE		
Savings account	59	36%		
Fixed deposit	17	10%		
Gold and Silver	20	12%		
Real estate	12	7%		
Life insurance	7	4%		
Post office deposit	11	7%		
PPF	16	10%		
Share and debentures	6	4%		
Mutual fund	2	1%		
Treasury bill	0	0%		
Chitties & kurries	14	9%		
Total	164	100%		

Analysis of Factors Influencing Investment Decision.

	SCORE											
	10	9	8	7	6	5	4	3	2	1		
FACTORS											TOTAL	RANK
Safety	270	189	88	21	0	0	0	0	0	0	568	1
Return	20	153	128	70	30	15	0	0	0	0	416	3
Liquidity	20	18	8	70	150	75	0	6	0	0	347	5
Risk	30	72	64	77	66	65	16	0	0	0	390	4
Maturity period	0	0	8	7	30	25	120	45	4	2	241	8
Tax benefit	90	99	32	35	18	15	12	6	32	4	343	6
Convenience	20	18	8	14	12	50	24	87	10	0	243	7
Availability of income	130	108	128	42	0	10	12	9	4	2	445	2
Reliability	0	0	0	28	12	30	8	21	62	2	163	9
Customer service	10	0	8	7	6	5	0	0	10	46	92	10

Interpretation:

This is done to know the importance of each factor while choosing an investment option. Investigators identify that safety gets the first rank. The second influencing factor is availability of income and the third is return. The last influencing factor is customer service.

Analysis of Hypothesis

H0: There is no significant difference between investment avenues of government/aided college and unaided college teachers.

Investment avenues	Government / aided teachers	Unaided teachers	Total
Savings account	30	29	59
Fixed deposit	15	2	17
Gold and silver	12	8	20
Real estate	10	2	12
Life insurance	4	3	7
Post office deposit	8	3	11
PPF	14	2	16
Share and debentures	5	1	6
Mutual fund	2	0	2
Treasury bill	0	0	0
Chitties and kurries	6	8	14
Total	106	58	164

Chi-Square Test

OBSERVED (O)	EXPECTED (E)	(O-E) ² /E
30	38.1	1.7
29	20.9	3.2
15	11.0	1.5
14	18.9	1.3
8	7.1	0.1
10	7.8	0.6
9	11.2	0.4
8	7.1	0.1
17	14.2	0.5
7	9.5	0.7
9	13.2	1.3
8	5.0	1.9
Tot	13.4	

Level of significance = 0.05

The calculated value (13.4) is less than the table value (18.30). So hypothesis is accepted.

Hence it is concluded that "There is no significant difference between type of organization and investment avenues".

Findings

The following are the findings that appeared while analyzing the study

- 1. Most of the respondents (36%) have made their investments in savings accounts. Whereas not even one invested in the Treasury bill.
- 2. Safety and availability of income are the most attractive factors when selecting an investment avenue. Then return and risk are the attractive factors. Reliability and customer service are the least attractive factors.
- 3. Savings bank accounts, gold and silver and kurries and Chitties investment avenues have higher awareness levels. Whereas treasury bills have the least awareness.
- 4. Most investors depend on friends relatives and coworkers for getting investment information.
- 5. Low return and poor services are the main problems regarding banking investment, Chitties & kurries and gold & silver.
- 6. High-risk and poor services are the main problems regarding share and debenture investment. Whereas Low return and high risk are the main problems regarding life insurance investment.
- 7. Construction& acquisition of asset (23%) and retirement plan(19%) are the prime motive of the investment.
- 8. Most respondents (32%) would like to invest occasionally.
- 9. The majority of investors (63%) get a rate of return below 8%.
- 10. Most of the respondents (43%) would like to invest in short-term investments.
- 11. The main reason for withdrawal of investment are life situation and low return.

Suggestions

The following are the suggestions that appeared while analyzing the study.

- 1. As the score obtained for the level of awareness of the Respondents about shares & Debentures, Mutual Funds, Treasury Bill etc. is less. It reveals that the teachers' knowledge about various innovative and new-generation investment avenues is very low. So they should update their knowledge about new investments.
- 2. Investments like mutual funds, share and debentures are not well preferred so, Companies or agencies related to investments like mutual fund, share and debentures etc. Introduce new innovation schemes with low risk.
- 3. To reduce complexities and give awareness classes to enhance knowledge on new investments.

Conclusion

The investment pattern of college teachers traditional follows the pattern investments that have been used by them for years. Bank deposit is the favourite investment avenue almost of respondents. Many teachers make investment in the influence of self and family and relatives. The only drawback of the teachers is that they are reluctant to invest in modern investment schemes. And the majority of them are afraid to take risks.

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CHILDREN WITH MULTIPLE DISABILITIES - BURNOUT OF SPECIAL EDUCATION TEACHERS

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ABSTRACT

Multiple Disabilities means any additional disability existing with a core disability being experienced by the same person. Additional disability does not only mean the challenges are added but multiplies the challenges created by that particular disabled condition. Special education teachers are the teachers working in special schools for children with multiple disabilities. These teachers should have knowledge about identifying the disabilities of the child, disability assessment and developmental programmes; also they should develop appropriate teaching-learning materials (TLM), and provide guidance and counselling. The special teachers will burnout quickly; it is mainly due to their educational qualification (cross-disability), large class size (teacher-student ratio), no/less inservice training (not updating the knowledge), increase in workload (preparation of customized TLM and increased paperwork), and exploitation by the school management. The special teachers handling children with multiple disabilities should update their educational qualification for disability-specific, appropriate class size, in-service training, reasonable workload, and support by the school management will reduce the burnout of special teachers, which will enhance the performance of teachers and it will help for the development of children with multiple disabilities.

Keywords: multiple disabilities, cross disability, special education

Introduction

The pressure on teaching special education is very high. Many special education teachers have "Burnout" as they find difficulty in handling high pressure on the job. As they find it very difficult to handle Multiple Children with Disabilities (CWMD). Educating **CWMD** herculean task for Special Education Teachers, due nature, mix and severity of the disabilities they have. Educational qualification of the Special Education Teacher (SET), class size, in-service training, and support from the School Management play a vital role in the performance of the SET.

Multiple Disabilities

Multiple Disabilities (more than one of the disabilities specified) include deaf blindness which means a condition in

which a person may have a combination of hearing and visual impairments causing severe communication, developmental and educational problems (RPWD Act-2016). Multiple Disabilities means any additional disability existing with a core disability being experienced by the same person (e.g. Intellectual Disabilities with Hearing Impairment, Cerebral Palsy with Visual Impairment, Autism Spectrum Disorder with Hearing Impairment, etc.). Additional disability does not only mean the challenges are added but multiplies the challenges created by that particular disabled condition.

Characteristics of Multiple Disabilities.

- A deficit in self-help skills.
- Deficits in communication and social interaction (due to reduced acquisition of information).

- Depending too much on oral/visual information
- Difficulty in on-task behaviour
- Does not learn incidentally but has high retention.
- Exhibits over-sensitivity or under sensitivity.
- Exhibits unusual, inconsistent, repetitive, or unconventional responses.
- Increased/decreased muscle tone than normal and/or involuntary movements.
- Lack of ability to understand and use different modes of communication.
- Lack of sensory inputs
- Limited range of experiences and less control over the environment
- Limited social and communication skills
- Need support in major life activities (functional, domestic, leisure, community interaction, and vocational)
- Poor maintenance and generalization of newly learning skills
- Slow in learning
- Slow rate of development and poor coordination of motor development
- Uses language irrelevantly, unsystematically and illogically.

Teaching is a noble profession; it has a lot

of responsibility for the development of

Special Education Teachers

students. The teacher's job is not just transferring knowledge, skills, values, attitudes, etc.; it is also motivating and shaping the student to fit in environments (socially, politically, economically, technology, etc.). The role of a special education teacher is inspiring; it is more of a service than employment for their life to They dedicate empowering students with special needs. Special Education Teachers (SET) are the teachers working in special schools for the Visually Impaired (VI), Hearing Impaired (HI), Intellectual Disability (ID), and Multiple Disabilities (MD). SET whether they are working in normal or special schools should play multiple roles in the organization of the class, teaching and training, guidance and counselling, etc. A SET should possess knowledge about identifying the specific disability of the child, assessment procedure, and procuring support from the other rehabilitation and medical professionals, to comprehensive view of the nature and type of the disability and the course of action to be taken for improvement, providing a least restrictive environment for growth and development of children, organization of appropriate games, sports for the physical and social development of special children.

Similarly, the SET should develop appropriate Teaching Learning Materials (TLM) for the diversified needs of the students.

Guidance and counselling are part and parcel of SET's activity. The SETs should guide the parents of children with special needs so that the parents can take care of the children properly at home.

Burnout of Special Education Teachers

Burnout in the case of SET is due to teaching; it is a condition in which the stressors underlying emotional exhaustion, de-personalization and accomplishment occur in such frequency and intensity that are not manageable. The SET perceives these events as direct threats to their personal well-being. The SET loses concern for positive feelings or respect for their students. Reduced professional commitment and a desire to leave the profession are also associated with burnout. This process of "Burnout" that stresses impairs health, leads to a deterioration in the quality of educational services and eventually leads to poor quality of service to Students with multiple disabilities.

There are several reasons for burnout of SET in their work.

The main reasons are:

- Educational Qualification.
- Teacher Student Ratio (Large Class Size).
- No/Less in-Service Training.

- Increase in workload.
- School Management.

Educational Qualification

Children with disabilities need special training. Only trained teachers can handle them. Handling children with disability in the classroom is difficult; whereas handling Children with Multiple Disabilities (CWMD) is more difficult. Many of the special education teachers have completed their training on one disability (VI/HI/ID/LD). They do not possess the qualifications to handle CWMD. These teachers are trained to educate children with one disability (without any additional disabilities). Managing children with multiple disabilities herculean task. is a understanding their nature and handling CWMD in the classroom is quite difficult for these SET.

The special education teachers have to work a lot to understand the disability and teach for the needs of CWMD. This makes the SET get exhausted regularly.

Teacher Student Ratio

The ideal teacher-student ratio for special education classes is 1:8. This ratio is not realistically possible as the majority of the classes will have more than 8 students. Mainly, due to not availability of the services the schools are forced to admit more children with multiple disabilities. Also, moving the students to the next level will not happen as they grow old, a complete assessment is performed for the achievement of skills of the current level (Pre-Primary, Primary, Secondary, Transition. Pre-vocational. Vocational). This kind of stagnation happens due to the current ability of the student. With new admissions, the class strength increases. Appointing additional teachers is not feasible for an increase of a few students. whereas it increases the workload of SET. Conducting group sessions will be a difficult task for a large group of CWMD.

Each of the CWMDs will have varied combinations and severity of the disabilities. Conducting one session for each of the CWMD within school hours becomes difficult for the SET.

Allocating time within the school hours for group sessions and one-on-one training becomes difficult for the SET.

Burnout affects special education teachers. The majority of SETs struggle with what their role entails. As more children are being identified as needing special education support, teachers are not able to handle their caseloads. Ideally, each special education teacher should have approximately 10 students on their caseload. This is not realistic as the majority of special education teachers have 15 students on their caseload (Fancher, S. M., 2017).

The SET needs to put additional efforts into managing the CWMDs in the classroom. This causes burnout among special education teachers.

In-Service Training

In-service training is required for teachers to update themselves with the new technologies and methods in teaching. With the rapid development of information technology, new products are coming to the market on a daily basis. Using those products effectively in the education process needs proper knowledge and training. As the special education teachers are occupied fulltime in handing CWMD in the classroom, and many of them are overloaded: there is no time available for them to learn about new teaching learning materials and use them in the classroom. They will use old teaching materials and technology.

Novice teachers need additional training in classroom management and require support from administrators when maladaptive behaviours recur (Stumne, R., 2021).

Not updating the knowledge and using the same old teaching materials and technology leads to saturation and makes no room for the career development of special education teachers. They have to put additional effort into acquiring knowledge about new materials and technology. Due to the additional work the special education teachers' burnout easily. A special education teacher requires extensive training to teach students with a wide range of disabling conditions (Brownell et al., 2010).

Increased Paperwork

Each of the CWMD should have an Individualized Educational Programme (IEP). The special educator is also a member of the IEP team. A plan should be drawn and a transaction programme is to be written for each of the activities. The performance progress on the IEP of the CWMD is to be recorded on a regular basis, for each step of the task and should be evaluated at the end of the scheduled intervention period. Increased class impliedly strength increases the documentation workload of the SET.

Maintenance of attendance, keeping track of the progress and other activities, naturally increase the workload of the SET. Many of the SET will be spending more time on paperwork than teaching hours. This type of environment makes the life of SET more stressful decreases the sense of personal accomplishment and leads to burnout.

School Management

Many school managers exploit special education teachers. In many schools, SETs are paid Low Salaries, need to work long hours, have overloaded classrooms, have increased paperwork, and manage the class with the minimum facilities that are available at the school. Conducting or meetings attending **IEP** regularly, organizing Parent-Teacher meetings, and explaining the current level of CWMD to the parents/family members/caregivers, are the responsibilities that consume a lot of hours and have labour increased documentation.

Some schools work on a low budget and the special education teachers are forced to use old Teaching Learning Materials (TLMs) that are available at the school for teaching CWMD. This increases the stress of the SET and decreases the sense of personal accomplishment.

Significant stress sources for teachers stress are student behaviour management, a sense of inadequacy, school organisation and working conditions, salaries and workload (Lambert et al., 2015).

Conclusion

In the education sector, the role of special education teachers has been deemed to be more stressful than that of general educators (Platsidou et al., 2017).

Understanding the various disabilities and accepting individual differences will enhance the confidence level of the SET. This will increase positive attitudes towards CWMD and will reduce the burnout of SETs.

In order to understand the nature of the disabilities and provide the necessary services to the CWMD, the SET have to get the necessary support from other rehabilitation professionals (Physiotherapy, Occupational Therapy, Speech Therapy, Psychotherapy, and **Prosthetics** Orthotics) in the school or outside the schools. Providing the necessary aids and appliances (Hearing aids, Crutches, Wheel Chairs, Walkers, Special Chairs, Splints, Refreshable Braille devices, etc.) to the CWMD will increase their functioning ability and reduce the workload of SET.

Stress reduction will have an impact on preventing burnout of SET. If there are no effective prevention strategies considered SET burnout will be rampant. Burnout is not attributed to one aspect. Proper knowledge, appropriate workload, provision of required teaching learning material; and good support by the school management will avoid/reduce the burnout of the SET and enhance the quality of teaching. Reducing the burnout of SETs

increases the performance of SET and improves the development of CWMDs.

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SWAYAM – A NEW GATEWAY TO ENHANCE FLEXIBLE LEARNING

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ABSTRACT

SWAYAM- (Study Webs of Active Learning for Young Aspiring Minds) is a comprehensive online learning platform that is awaited by young aspirants to learn and acquire knowledge. The portal offers many courses. MHRD (Ministry of Human Resources and Development), with all its efforts, has taken this OER initiative. MHRD has appointed nine National coordinators viz UGC, NPTEL, CEC, IGNOU, NCERT, NIOS, IIMB, NITTTR and AICTE, which have been assigned a specific sector for preparation of online courses for SWAYAM. The government included the concept of credit transfer through the Swayam platform or compulsory course in the higher education curriculum to enhance the knowledge among the student community. These SWAYAM platform courses induce the students to get high scores and enhance their knowledge. It also helps them to develop various skills through learning multiple courses at the same time. This helps the students acquire excellent jobs in the future. Hence this online free source benefits higher education students in their learning venture.

Keywords: SWAYAM, e-Learning platform, flexible learning, multiple courses.

Introduction

SWAYAM is a comprehensive online free learning platform. The Ministry of Education has started the (NTA) National Testing Agency. NTA is an independent, autonomous, self-sustained organization functioning under the Society Registration Act (1860). SWAYAM is an open education resources initiative of the Government of India, which MOOC means (Massive Open Online Courses). Enormous MOOC courses are offered as a free source. To achieve and enhance the students' knowledge. This portal sources mainly for the online digital revolution of the country. Online platform conducts online courses for varied reasons and subjects. different Examinations conducted twice a year. The examination is conducted online through paper pen mode and Computer-based Methods. NTA takes the responsibility of conducting the courses in varied situations. "Benlut

Kevich (Technical writer) says E-Learning, sometimes we called web-based training, is anywhere, any-time instructions delivered over the internet or co-operate intranet to browser equipped learning".

SWAYAM

SWAYAM is a programme initiated by the Government of India and designed to achieve the three cardinal principles of Education Policy, viz., access, equity and quality. This effort aims to take the best teaching and learning resources to all, including the most disadvantaged.

Objectives of the Swayam Portal

The objective of the SWAYAM portal is to take the best teaching and learning to all the learners including the most disadvantaged section of the country. The purpose of the SWAYAM MOOC courses is to narrow down the gap among students

who have been left out of the digital revolution and are unable to participate in the knowledge economy. The SWAYAM works on the three principles of education policy – access, equity and quality.

Credit Transfer

SWAYAM courses are prepared and offered by different universities, such as,

- UGC University Grants Commission.
- **NPTEL** -National Programme on Technology Enhanced Learning.
- **CEC** Consortium for Educational Communication.
- **IGNOU** -Indira Gandhi National Open University.
- NCERT -National Council of Educational Research and Training.
- NIOS National Institute of Open Schooling.
- **IIMB** Indian Institute of Management Bangalore.
- NITTTR -National Institutes of Technical Teachers Training and Research.
- **AICTE** All India Council for Technical Education.

These are the various Institutions that conduct different courses for various programs. The students pursuing higher education can make optional any of the courses announced that are also the electives included in their curriculum. On completing the courses through Swayam, the credits can be transferred to the elective courses.

The SWAYAM courses developed by MHRD help students enhance their knowledge from various experts in different universities. Various courses offered through Swayam included a certificate, diploma, undergraduate, and postgraduate courses. These courses offered are provided with the material under four categories as

1. Video Lectures and Videos with animation.

- 2. Reading material for particular course methods.
- 3.Self-assessment traits conducted through quizzes or assignment.
- 4. Online discussion or doubts asking.

These Swayam courses are included in the curriculum, especially in the postgraduate curriculum, even though they are allotted credit points in their curriculum. Day by day, SWAYAM upgrades various courses to enhance the students' knowledge.

Courses offered in Swayam

Swayam offered different courses, including

- 1. Humanity
- 2. Teacher Education
- 3. Art and Design
- 4. Business
- 5. Computer Science
- 6. Health and Medicines
- 7. Science
- 8. Social Science

(NME-ICT)- The National Mission on Education Through Information and Communication Technology program has developed the guidelines for developing and implementing MOOCs courses. Four credit Swayam courses are expected to be completed in 4-12 weeks, 40 hours for a three-credit course and 90 hours for six credit courses.

Thus, Swayam allows students, professors, school teachers, school students and higher education students to explore the various courses of their choice and interests. These courses enhance the skills of students.

Features of Swayam

Massive Open Online Courses (MOOCs) provide an affordable and flexible learning experience for the masses. The critical feature of the MOOCs available on SWAYAM is that the academic resources can be accessed anywhere at any time by a registered student at their convenience. They can repeatedly access the academic content, both e-text and audio video lectures, to clear their doubts. The online

"Discussion Forum" is an essential component of online courses through which the students can interact with the course coordinator and peer members. The discussion forum is the key by which the students can be engaged towards the end of the course. Another feature is that if a student studies in any college, he can transfer the credits earned by taking these courses into their academic record. Whether a person is working or not working or dropped out, SWAYAM gives them a unique educational opportunity to expand their knowledge horizons. SWAYAM is a programme initiated by Govt. of India and designed to achieve access, equity and quality.

This effort aims to take the best teaching and learning resources to all, including the most disadvantaged. It seeks to bridge the digital divide for students who have hitherto remained untouched by the digital revolution and have not been able to join the mainstream of the regular education Technology-enabled initiatives would go a long way in cutting down costs of building infrastructure in classrooms, brick-and-mortar thereby addressing the problem of higher education financing. The online content address the problem also management of faculty shortage universities and colleges by providing students with the best quality faculty from all over the country. All the MOOCs are now hosted on the SWAYAM platform, which serves academic purposes. Courses taught in classrooms from 9th to postgraduate can be accessed by anyone, anywhere, at any time. All the courses are interactive, prepared by the best teachers in the country and are available free of cost to the residents of India. The faculty and teachers from across the country have participated in preparing these courses. At the end of each course, there will be an assessment of the student through proctored examination, either pen and paper method of Computer Based Test

(CBT) method and the marks/grades secured in this exam could be transferred to the academic record of the students of the home institutions. Though the courses delivered through SWAYAM are available free of cost, students are required to clear the examination for a certificate with a fee as decided by the MHRD. On successful completion of the course, the course completion certificate with grade is issued jointly by the UGC and the host institution.

UGC has already issued the UGC (Credit Framework for online learning courses through SWAYAM) Regulation 2016, advising the Universities to identify courses where credits can be transferred onto the student's academic records for courses done on SWAYAM. A student studying at a recognized HEI anywhere in the country and having cleared the online course through SWAYAM would be awarded credits to be transferred from the host institute to the parent institute where the student is studying. Up to 20% of the courses offered in a particular program could opt through MOOCs. Presently 137 universities have come forward mobility facility facilitate the credit according to the UGC Regulation 2016. The host institution and the course coordinator would evaluate the student based on predefined norms, and the parent incorporate institution would marks/grade obtained by the student in the final marks sheet. A certificate regarding the successful completion of the MOOCs would be issued through the Host Institution and sent to the Parent Institution.

Need for Flexibility to Students / Learners' Centricity

The National Education Policy has given a rare glimpse into what can be achieved through the transformation of education. The new NEP clearly states that it is time to take on a policy that is undoubtedly student-centric, or what can be safely put

down as education 4.0! The time has come to recognise that the student is the main stakeholder and that efforts must be taken to make the system respond to their dreams and aspirations. The new policy accepts many learning modes in this line of thinking, including face-to-face, online, and distance or virtual modes. It also promotes the use of vocational courses, multi-disciplinary courses and multi-modal approaches, thereby focussing on Blended teaching-learning. Student centricity means the availability of multiple entry and exit points; promotion of the mother tongue and other languages; focus on the arts and humanities; reforming the examination systems with open book testing and group exams; the ready support for mature learners; and above all the concept of the ABC (Academic Bank of Credit) that factors in the potential of time, place, mode, speed and language that in many ways is going to be the new approach of education.

Conclusion

Thus, the initiative of the Government of India will induce the students to learn eagerly and get credit points. Postgraduate students can obtain more skills and achieve program outcomes through these courses. These skills will help me search for a job in the future. The government of India initiated this beautiful platform for young aspirants to upgrade their knowledge and discover new things on their way.

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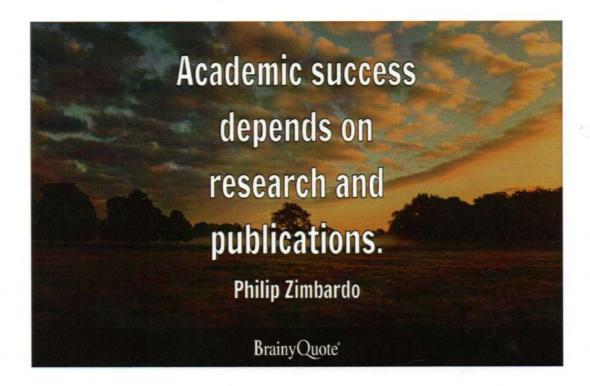
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