

ISSN 2278 - 6899

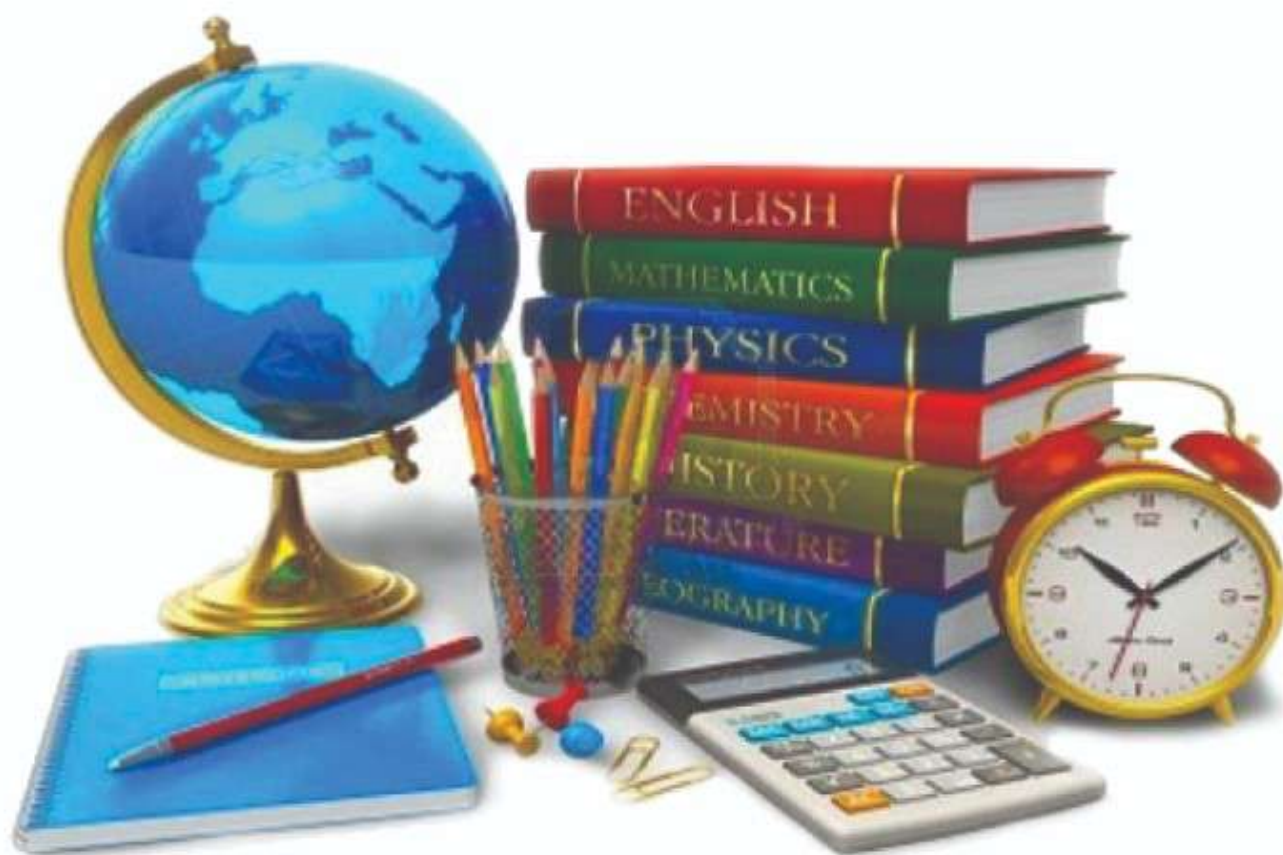
INIGO EDU RESEARCH

a peer reviewed and refereed bi - annual journal

Volume. 16

No.2

July - December - 2023



Published by :

St. Ignatius College of Education (Autonomous)

Accredited by NAAC at Grade A+ with CGPA 3.42 (Third Cycle)

Affiliated to Tamil Nadu Teachers Education University, Chennai

Palayamkottai, Tirunelveli - 627 002,

Tamilnadu, India.

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**INIGO EDU RESEARCH
THE JOURNAL ON EDUCATION**

ISSN 2278-6899

Bi-Annual

July- December 2023

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CONSTRUCTIVISM: A PROMINENT PARADIGM SHIFT FOR CURRICULAR TRANSACTION

***Maria Saroja,M **Vasanthi Medona,L**

**Research Director, IQAC Coordinator & Associate Professor of Biological Science
St. Ignatius College of Education (Autonomous), Palayamkottai.*

***Principal*

St. Ignatius College of Education (Autonomous), Palayamkottai.

ABSTRACT

In recent years, constructivism has been regarded as one of the great ideas in education. Its implications for the way teachers teach and learn how to teach are enormous. An individual's own learning experience shapes his unique perspective about the process of education which in turn influences his/her decisions as an administrator, a manager or a policy maker. Constructivist teachers encourage students to constantly assess how the activity is helping them to gain understanding by questioning themselves and their strategies. Students in the constructivist classroom ideally become "expert learners". This gives them ever-broadening tools to keep learning. This paper has made an attempt to show the feasibility of constructivism as a viable learning theory in the present context.

Keywords: constructivist approach, 5-E instructional model, Collaborative learning.

Introduction

In today's era, new generations are finding new ways of functioning that are much different from previous generations. Today educational institutions are focusing more on the social and emotional skills of their students. Now students/learners are given the ability and skills to construct their own way of analyzing and understanding things and gaining knowledge. A constructivist approach will verily lead towards a more effective teaching. As we all know a constructivist classroom fosters critical thinking, flexibility, creativity, innovation,

and active learning amongst learners. So, a constructivist approach will transform the instructional practice from being transmissional to transactional (Pandey,2019). In order to make students successful and to bring them out of the classroom we need to create a learning environment that gives students permission to construct knowledge and not just receive it. When students are allowed to make choices, like for the locations in which they learn, the process through which they learn and the roles that they have to play in the

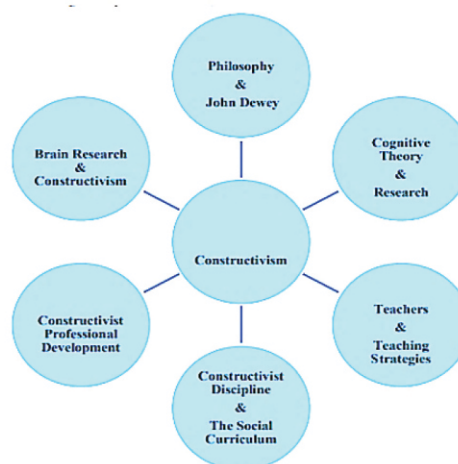
learning/teaching process then they feel empowered. Constructivist teaching is based on constructivist learning theory. Constructivist teaching is based on the belief that learning occurs as learners are actively involved in a process of teaching and learning. One of the primary goals of using constructivist teaching is that students learn how to learn by giving them the training to take initiative in their own learning experiences (Sharma, & Bansal 2017).

In today's scenario, where more emphasis is given to quality learning, there is a colossal shift in the educational environment from teacher-centred education towards student-centred education. Identifying the methods of learner-centered education, the discussion moves ahead to the theory of Constructivism. A constructive approach in an educational scenario can be considered a paradigm shift of the teaching process from teacher-centred to a learner-centered environment. The paper has made an attempt to show the feasibility of constructivism as a viable learning theory in the present context, as, here the students are not passive learners rather they participate as actively involved participants where they actively question, challenge, examine and explore the information on their own. Highlighting the

various aspects of constructivist learning and its benefits from the perspective of active learning the paper brings to light the concept of the 5-E instructional model based on the theory of constructivism. A constructivist classroom supports the 5-E instructional model. As per this model, the student has to undergo the following phases of learning during the concept-building process. In a nutshell, the paper examines the various dimensions of implementing the constructivist approach in present-day classrooms and that the practice of conducting constructivist classrooms to encourage learner-centred educational practice should not be left to the mere discretion of a few reflective teachers.

Constructivism in education

The development of constructivism in education can be visualized with the following graphic organizer (Alam, M, 2016).



Is “Constructed”, “Active”, “Reflective”, “Collaborative”, “Inquiry-based”, and “evolving”. Prompts students to formulate their own questions(inquiry). Allows multiple interpretations and expressions of learning(Multiple intelligence).Encourages group work and the use of peers as resources (Collaborative learning)

Constructed: Students tend to construct their future knowledge from already formulated knowledge, ideas and understanding. The previous knowledge is the raw material for the new knowledge they will create.

Active: Learning activities require full student participation. An important part of the learning process is that students reflect on and talk about their activities. The teacher coaches, moderates, and suggests but allows the students to experiment, ask questions and try things that don’t work.

Reflective: Students control their own learning process and they lead the way by reflecting on their experience. The process makes them experts of their own learning. The teacher plays a role in creating situations where the students feel safe in questioning and reflecting on their own processes. The teacher should also create activities that lead the students to reflect on their prior knowledge and experience.

Collaborative: The constructive classroom relies heavily on collaboration among students. In this approach, students learn about learning not only for themselves but also from their peers. When students review and reflect on their learning process together, they can pick up strategies from one another.

Inquiry-based: Students use inquiry methods to ask questions, investigate a topic and use a variety of resources to find solutions and answers. As students explore the topic, they draw conclusions and as exploration continues, they revisit those conclusions. Exploration of questions leads to more questions and hence it makes the learning process a cascade mechanism and leads to constructive learning.

Evolving: The constructive model says that the students compare the information to the knowledge and understanding that they already have and one of the three situations may occur: The new information matches up his previous knowledge. The new information doesn’t match his previous knowledge so students add up to his understanding and gain new experiences. The new information is in cognitive dissonance with this previous experience and he ignores the information (Pandey,2019).

Paradigm shifts in education over recent decades

The constructivist learning environment theory suggests a set of instructional methods including selecting and providing appropriate problems, related cases or worked examples, learner-selectable information, cognitive tools, collaborative tools, and social/contextual support. Learning occurs most effectively in context, which becomes an important part of the knowledge base (Jonassen, 1991). The paradigm shifts that we experienced in the 20th century are well known. Some of the prominent paradigm shifts that have taken place in education are discussed briefly (Sharma, & Bansal, 2017).

❖ Reproductive Learning vs.

Productive Learning -Learners' achievements were measured against their ability to reproduce subject content in other words, how well they could memorise and reproduce the content that the teacher 'transferred' to them. With the emphasis on productive learning, it is rather about the application of knowledge and skills, in other words, what the learners can do after completing the learning process.

❖ Behaviourism vs. Constructivism -

According to a behaviouristic view of learning, a learning result is indicated

by a change in the behaviour of a learner. According to a constructivist view, learning is seen as the construction of meanings by the learner. Neither of these views can be regarded as exclusively right or wrong.

❖ Teacher-Centred vs. Learner-

Centred - In the past, education activities focussed on the strong points, preferences and teaching style of the teacher. That which would work best for the teacher determined the design of the learning environment and the nature of activities. Teacher-centeredness is also characterised by a view that the teacher is the primary source of knowledge for learners.

❖ Teaching vs. Learning Facilitation-

Teaching or instruction, as an activity of the teacher, is seen as an activity that relates to the 'transfer of content' (an objectivist view) within a teaching-centred education paradigm. The presentation/delivery of a lecture or paper falls into this category. The principle of learning facilitation follows a learning-centred education paradigm. Learning facilitation has to do with the teacher's activities, which focus on optimising the learner's learning process. Teachers cannot be regarded as the only source of knowledge and

cannot focus on the traditional ‘transfer of content’ any longer. They need to focus on the facilitation of learning.

❖ **Content-Based vs. Outcomes-Based -**

A content-driven approach to education is characterised by circulation and education activities that focus on subject content. The emphasis is on the content that learners should master and a learner receives a qualification based on the nature, amount and level (difficulty) of the subject content he/she has mastered. An outcomes-based approach to education focuses on the learning outcomes to be reached by the learners. A typical process for curricula in an outcomes-based model is characterised by the formulation and selection of learning outcomes that a learner should reach which the learner must be able to do on completion of the learning process.

❖ **Content-Based Evaluation vs Outcomes - Based Assessment-**

Content-based evaluation follows a reproductive view of learning where a learner’s achievement is measured by the quantity and quality of content that is reproduced. On the contrary, outcomes-based assessment refers to a productive view of learning where a

learner’s achievement is measured by the mastery of learning outcomes.

Role of teacher in constructivist learning approach

The teacher must understand the students' pre-existing conceptions and guide the activity to address them and then build on them. They encourage students to constantly assess how the activity is helping them gain understanding. Constructivism requires a teacher to act as a facilitator whose main function is to help students become active participants in their learning and make meaningful connections between prior knowledge, new knowledge, and the processes involved in learning. The teacher in constructive learning acts as an expert learner who can guide students into adopting cognitive strategies such as self-testing, articulating understanding, asking probing questions, and reflection. Becoming a constructivist "requires a paradigm shift," as well as "the willing abandonment of familiar perspectives and practices and the adoption of new ones" (Brooks and Brooks, 1993). In constructivist learning, the teacher’s function is to “arrange the conditions of learning” in such a way that students will learn what is intended (Gagne, 1985).

Pedagogical goals of constructivist learning environments

- ❖ Honebein (1996) summarizes what he describes as the seven pedagogical goals of constructivist learning environments:
- ❖ To provide experience with the knowledge construction process (students determine how they will learn).
- ❖ To provide experience in and appreciation for multiple perspectives (evaluation of alternative solutions).
- ❖ To embed learning in realistic contexts (authentic tasks).
- ❖ To encourage ownership and a voice in the learning process (student-centred learning).
- ❖ To embed learning in social experience (collaboration).
- ❖ To encourage the use of multiple modes of representation, (video, audio text etc).
- ❖ To encourage awareness of the knowledge construction process (reflection, metacognition).

Conclusion

The focus of education needs to be shifted from placing content in students' knowledge building. If the focus of studying could be turned from filling one's mind to producing knowledge products, students wouldn't need to concentrate on

memorization and cramming for examinations. These knowledge products could be in the form of essays, term papers, project reports, research papers, videos, posters, slides, portfolios, or whatever products that students might create. In classroom instruction, there is a need for integration of formal, theoretical, practical and self-regulative knowledge. However, in a traditional type of curriculum, these different types of knowledge have been treated separately. One of the most important challenges to pedagogy is developing curricula and teaching methods so that true integration of formal, theoretical knowledge and more informal, practical, and self-regulative knowledge may be achieved. The aspect of assessment cannot be left untouched while talking of constructivism as constructivist learning requires an entirely different approach to assessment, an approach that is qualitative in nature. Authentic assessments based on real-life tasks and performance assessments requiring students to complete certain learning assignments represent this type of assessment.

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TECHNO PEDAGOGICAL SKILLS OF FEMALE PROSPECTIVE TEACHERS

***Michael Jeya Priya,E **Maria Saroja,M**

**Research Scholar,Sr.Landrada Centre for Research &*

Assistant Professor of Biological Science

St.Ignatius College of Education(Autonomous),Palayamkottai.

***Research Director, IQAC Coordinator &*

Associate Professor of Biological Science

St.Ignatius College of Education(Autonomous),Palayamkottai.

ABSTRACT

In teacher education, Techno-pedagogical skills involve the development of knowledge and skills for using general computer applications and learning specific software programs and internet tools confidently and competently. Directly or indirectly teacher education programmes will benefit from techno pedagogical skills. Technological pedagogical content knowledge extends beyond proficiency with technology for personal use to an understanding of how technology can be integrated with the subject matter and the technology itself. Therefore, the teachers of the present generation should not only have content and pedagogy knowledge but they also should be well versed in technology and transact knowledge to the students of the current digital society. In the present study, the investigators are intended to study the Techno-pedagogical skills of Prospective Teacher Educators. The investigators used a purposive random sampling technique for selecting the sample. The percentage analysis shows that the Level of Techno-Pedagogical skills of Prospective Teachers are average. The 't' test results reveal that there is a significant difference in the Techno-Pedagogical skills of the rural and urban female Prospective Teachers. Therefore, it is imperative that teachers should be competent enough to use ICT effectively in the classroom situation.

Keywords: techno-pedagogical skills, teaching-learning process, teaching styles.

Introduction

“Education is not the filling of a pail, but the lighting of a fire.”

The rapid expansion of knowledge society demands such teaching wherein teacher applies modern technologies in their teaching. The mere introduction of technology at school and college level is not sufficient. The implementation of

technology in the educational process will bring appropriate changes and development in educational scenarios and technology as well (Bala & Tao, 2018). utilization and application (Kumar, 2018). One of the most influential factors that contribute largely to the educational development and advancement of technology is the teacher. Teacher's potential to integrate technology into

pedagogical practices provides enormous changes in pedagogical discourses. Therefore, the main focus of teacher training is to cultivate and develop such skills, knowledge and understanding among prospective teacher trainees for integrating appropriate technology in the correct manner. Thus, a teacher with his/her expertise makes it easier to learn and understand various concepts for the students (Gloria & Benjamin, 2018). Every teacher should have proper knowledge and training on how to use technology and pedagogy simultaneously in the classroom. The quality of the teacher contributes largely and is a chief factor in predicting student learning (Ololube, 2005). Hence it is very essential to produce such teachers who are highly qualified and trained for performing teaching. For the past many years, there has been an increased demand for qualified teachers who have the necessary skills and knowledge to carry out teaching/instruction. Moreover, the knowledge and application of ICT skills in teaching is the need of the hour.

Technology literacy is regarded as one of the 21st-century skills. Teachers should possess sound knowledge about the usage of information and communication technology as the learners of the current generations have grown with an unprecedented amount of technological exposure. Rabindra Nath Tagore has

rightly said, “A teacher can never truly teach unless he is still learning himself. A lamp can never light another lamp unless it continues to burn over its own name”. A teacher should be a constant learner to be adept enough to tackle the students with immense technology influence. He or she should have mastery over the skills to use technology strategically. Effective technology integration in classroom learning demands an understanding of how ICT tools are related to the content area and pedagogy part. So along with content and pedagogy knowledge, a 21st-century teacher must possess ICT knowledge as well building upon Shulman’s (1986) Ground-breaking conceptualizations of Pedagogical Content Knowledge (PCK) or knowledge needed to teach effectively within different curriculum areas, educational technology researchers have embraced Techno Pedagogical Content Knowledge (Mishra & Koehler, 2006). Technological Pedagogical Content Knowledge is abbreviated as TPCK (Thompson and Mishra, 2008) TPCK is the knowledge required to integrate technology, pedagogy, and content in order to teach effectively. As a classroom teacher is competent enough in the content area the focus should be on skills to integrate technology and pedagogy, termed as Techno-pedagogical Skill. Due to the rapid revolution in the field of information

and communication technology, there is a paradigm shift in teaching teaching-learning process. Teachers are changing their teaching styles so as to accommodate technology into their regular classroom teaching. The use of ICT in education improves the quality of education and brings about desirable changes both qualitatively and quantitatively. ICT is a potentially powerful tool that can offer unprecedented opportunities to revolutionize ways of teaching and learning and shift the process from being teacher-centred to learner-centred. The effective and efficient use of ICT depends on technically competent teachers hence it is high time to embrace the fact that in order to bring decisive changes with respect to quality education; teachers must be equipped with knowledge about the integration of technology and pedagogy. Technology used for teaching and learning should be considered an integral part of instruction and not an object exclusive to itself. Viewing technology integration from a wide perspective will provide teachers with the necessary foundation to implement technology into the classroom more successfully. Technology integration is complex and is made up of processes of interconnected activities. The activities include planning the lesson, instructional objectives, selection of appropriate instructional materials, learning styles of

the students, pace of learning, assessment and evaluation of the whole process of instruction. However, integrating technology into teaching cannot be achieved overnight. Teachers need to understand that a range of tools exists for a particular task, the ability to choose a tool based on its fitness, strategies for using the tool's affordances, knowledge of pedagogical strategies and the ability to apply those strategies for the use of technologies. In a broader sense technology integration with pedagogy is essential to facilitate learning, fill learning gaps, address learning difficulties, assess learning outcomes, and evaluate the learning process.

Significance of the study

Technology promotes effective instruction that is user-centred, interdisciplinary, self-paced, and real-time. It caters to the needs of individual learners and can be adapted to all learning styles. As a result of this, it is widely used in the educational sector for the purpose of instruction. In doing so, it encourages the development of higher-order thinking skills like analyzing, synthesizing, applying and creating among students, which are very essential in today's competitive world. Acquiring techno-pedagogical proficiency will make teaching and learning a pleasurable exercise as it would lessen the pressure on the teachers, and enable the students to

plunge deeper into the knowledge acquisition process. It helps a teacher to guide the students towards self-learning, an important skill to be possessed by all the learners of the present generation. There are innumerable e-learning resources and a teacher with sound knowledge of techno-pedagogical skills can motivate and assist his or her students to opt for extensive reading by making use of e-resources. Teachers can also encourage students to continue their education through distance mode of e-learning who are not able to pursue their education due to obvious or personal reasons. Hence, in light of all these points we can say that Teachers need to update themselves towards techno-pedagogical skills to fulfil the needs of the learners of the present generation, to nurture the technological competencies among them, thereby creating productive as well as self-reliant citizens. Preethibala and Imlikokila(2018) have rightly said that Teachers are those who have courageously chosen the path towards selflessly working for mankind(Bala,2018). Teachers have the power to transform the students into to most productive citizens. As the present education revolves around technology-enhanced learning, techno-pedagogical skill helps the teacher to choose the right method of teaching along with the adequate teaching learning materials

which are to be used for effective teaching. It also helps a teacher in his or her career development, to take up research-related activities in the area of techno-pedagogy, to be open-minded towards the usage of technology in education and to embark on the journey of enriching their techno-pedagogical skills. So the present research focuses on the techno-pedagogical skills of female prospective teachers.

Review of related studies

Many studies have been conducted in India and abroad in order to find the Techno-pedagogical skills of various stakeholders, especially the teachers and students. Some of the findings directly related to the present studies are discussed in the following paragraph. Beri & Sharma (2019) in their study concluded that the Techno-Pedagogical Competency of Private Colleges' teacher educators is high in comparison to the teacher educators from Govt. /Govt. Aided colleges. They also found that the teacher-educators from science backgrounds have significant differences in Techno-Pedagogical Competencies than Arts backgrounds. Bhuyan & Tripathy (2020) revealed that the B.Ed. Science students are slightly higher than the Arts B.Ed. students in their techno pedagogical skills. Bala, P. (2018) revealed that the senior secondary school teachers of district Phagwara have high techno-pedagogical competence and low

levels of anxiety towards the use of instructional aids in teaching. Therefore, they are capable of using Techno-pedagogical skills in teaching. Kumar, P. (2018) conducted a study of Techno-Pedagogical Skills of Secondary School Hindi Teachers and found that secondary school female teachers of Kerala somewhere lag behind in using IT devices, web facilities and inquiry-based learning using technology. However, there is no significant difference between government and aided secondary school teachers in using techno-pedagogical skills. Gloria, R. (2014) revealed that teaching with the help of technical facilities enhances and improves student's knowledge as well as facilitates the teaching-learning process and techno-pedagogical competencies. Sezer, B. (2015) found that prospective teachers have insufficient knowledge and skills to use and integrate technology in the classroom. Hence, they fail to adopt technology and pedagogy simultaneously in an efficient and effective way. The above findings indicate that many types of research are carried out on teaching competence, the use of technology in teaching as well as on techno-pedagogical studies of school and college-going students.

Statement of the problem

Integration of technology in the classroom can help understand complex concepts but

many times the teacher faces difficulties in doing so. It is a very big challenge to implement technology in teaching-learning. In the present time, techno-pedagogical knowledge is a very important skill for teachers to develop his /her professional qualities. Techno-pedagogical skills knowledge is carried out based on increasing the effectiveness and efficiency of the learning and teaching process for professional development by technology integration. In this regard, investigators accessed the "Techno Pedagogical Skills of Female Prospective Teachers".

Operational Definition

Techno Pedagogy - Techno pedagogy is the art of incorporating technology and designing teaching-learning experiences so as to enrich the learning outcome. It also refers to weaving the techniques of teaching into the learning environment itself. Educational Technology provides approximate designing learning situations, holding in view the objectives of the teaching and learning bringing the best practices/means of instructions which affect learning.

Female Prospective Teachers - Female B.Ed. prospective teachers are the female student teachers who undergo pre-service training on the teaching and learning process at colleges of education after their UG / PG degree courses in their major disciplines. This professional course will

provide them the skilful experiences and development towards their professional teaching in school. Hence, female B.Ed. prospective teachers are getting effective training at the Colleges of Education in the teaching skill process by undergoing training in teaching skills especially classroom management, content knowledge of the subject, interpersonal relationships, attitude towards the children and usage of teaching aids and time management and also ethics of teaching. In this study, the investigators selected female B.Ed. prospective teachers studying in colleges of Education affiliated with Tamil Nadu Teachers Education University, Chennai at Tirunelveli district.

Objectives of the study

On the basis of the following objectives, the researchers conducted the study.

1. To study the level of techno-pedagogical skills of female prospective teachers in Tirunelveli District.
2. To find whether there is any significant difference between female prospective teachers in their techno-pedagogical skills with reference to the following background variables (i) Type of family (ii) Location of College (iii) Social media usage.

Hypotheses of the study

1. Techno-pedagogical skills of female prospective teachers are moderate.

2. There is no significant difference between female prospective teachers in their techno-pedagogical skills with reference to the following background variables (i) Type of family (ii) Location of College (iii) Social media usage.

Delimitations

- The investigators have taken samples only from female prospective teachers in Tirunelveli District.
- The investigators have confined their study only to the demographical variables namely type of family, locality of the college and social media usage.

Population and sample

The investigators used a simple random sampling technique and randomly selected 300 female prospective teachers in Tirunelveli District. Techno Pedagogical Skills Scale (TPSS) was developed by Michael Jeya Priya E & Maria Saroja M(2023). Mean, standard deviation and 't' test were the statistical techniques used for carrying out the analysis of data.

Data Analysis and Interpretation

Table.1. Showing the level of Techno pedagogical skills of Female Prospective Teachers in Tirunelveli District.

Variable	Low		Average		High	
	N	%	N	%	N	%
Techno pedagogical skills	59	19.67	153	51.00	88	29.33

Interpretation of table-1

It is revealed from the above table that 19.67% of degree students have low, 51% of them have average and 29.33% of them have a high awareness of techno pedagogical skills among female prospective teachers.

Figure.1. Showing the percentage level of Techno pedagogical skills of female prospective teachers in Tirunelveli District

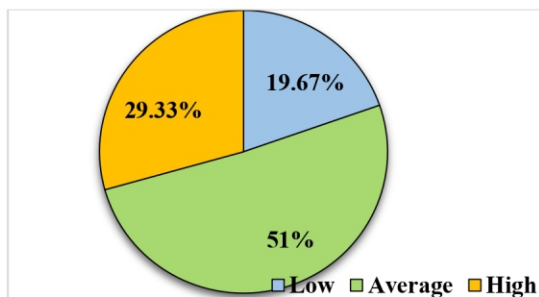


Table.2. Showing the difference between Social Media users and social media non users in their Techno Pedagogical Skills

Background variables	Categories	N	Mean	SD	Calculated 't' value	R
Social media	users	179	18.16	3.2	0.98	NS
	Non-users	121	17.77	3.44		

Interpretation of table-2

From table 2, it is evident that the calculated t-value 0.98 is lesser than the table value 1.96 at 0.05 level. Thus the null hypothesis is accepted.

Table.3. Showing the difference between rural and urban female prospective teachers in their Techno Pedagogical Skills

Background variables	Categories	N	Mean	SD	Calculated 't' value	R
Locality of college	Rural	151	16.70	3.66	7.47	S
	Urban	149	19.32	2.28		

Interpretation of table-3

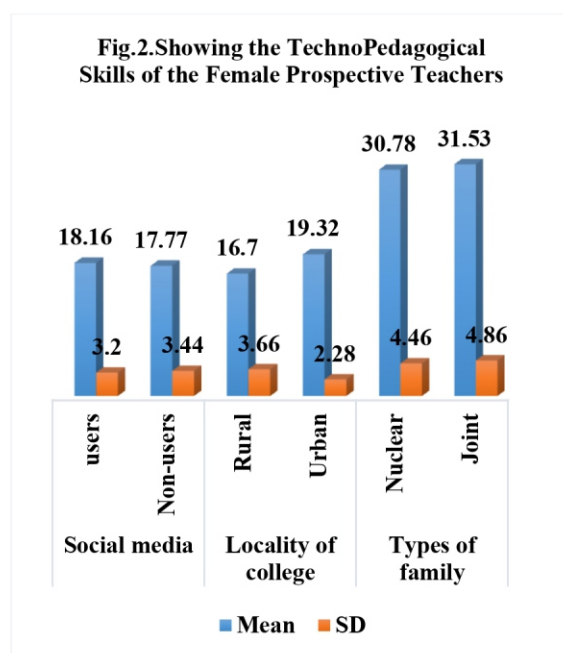
From Table 3, it is evident that the calculated t-value 7.47 is greater than the table value 1.96 at 0.05 level. Thus the null hypothesis is rejected. The mean score of the urban female prospective teacher (19.32) is greater than that of rural female prospective teachers (16.70) hence the null hypothesis is rejected. This may be due to the fact that the urban students have high exposure to the technology in their classrooms and they are aware and employ various digital teaching tools. Since they have access to fast internet connectivity and commercial cyber cafes which help them to cope with their academic performance. They also get a chance to participate in online conferences and seminars compared to rural students. The result is contradicted by the study conducted by Thirunavukkarasu (2021) In his study on the Techno pedagogical Skills among B.Ed. Student Teachers showed that there is no significant difference between the rural and urban students in their techno-pedagogical skills.

Table.4. Showing the difference between Nuclear and Joint-family female prospective teachers in their Techno Pedagogical Skills

Background variables	Categories	N	Mean	SD	Calculated 't' value	R
Types of family	Nuclear	197	30.78	4.46	1.75	NS
	Joint	103	31.53	4.86		

Interpretation of table-4

From table 2, it is evident that the calculated t-value 1.75 is lesser than the table value 1.96 at 0.05 level. Thus the null hypothesis is accepted.



Findings of the study

- The level of techno-pedagogical skills among female prospective teachers is found to be average.
- There is no significant difference between social media users and social media non-users female prospective

teachers in their techno pedagogical skills.

- There is no significant difference between nuclear and joint-family female prospective teachers in their techno-pedagogical skills.
- There is a significant difference between rural and urban female prospective teachers in their techno-pedagogical skills.

Conclusion

Education plays a vital role in enriching society and human resources. Teacher educators and training graduates can play an effective role only if they are prepared in a creative, resourceful and efficient manner to use techno-pedagogical skills to nurture the students as per the demands of the changing times. Teacher educators and prospective teachers must also adapt and change and be familiar with using emerging technologies that can encourage student participation. Teaching with the use of modern technical facilities enhances students' knowledge and improves the teaching-learning process in this fast-changing complex world. ICT has undoubtedly become a powerful tool that is breaking the traditional methods of education. The ICT-based teaching-learning process may lead to the effectiveness and efficiency of the educational system. Nowadays, most of the educational institute has ICT facilities

in their college. They are sensitizing the relevance and importance of ICT in the teacher education field. To meet the demands of the current society student teachers should be well-trained in techno pedagogical skills. It would include providing training and practice in the different techniques, approaches and strategies that would help the teachers to plan and impart instruction, provide appropriate reinforcement and conduct effective assessment. It includes effective classroom management skills, preparation and use of instructional materials and communication skills. They should also be trained to gain digital skills i.e. the use of digital devices, communication applications and networks to access and manage information.

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A STUDY ON AWARENESS OF NEW BANKING SERVICE AMONG COLLEGE STUDENTS WITH SPECIAL REFERENCE TO TIRUNELVELI DISTRICT.

***Palavesakrishnan,S**

**Assistant Professor in Commerce, Manonmaniam Sundaranar University College,
Tisaiyanvilai.*

ABSTRACT

People earn money to meet their day-to-day expenses on food, clothing, education of children, housing, etc. They also need money to meet future expenses on marriage, higher education of children, house building and other social functions. These are heavy expenses, which can be met if some money is saved out of the present income. Saving money is also necessary for old age and ill health when it may not be possible for people to work and earn their living. The necessity of saving money was felt by people even in the olden days. They used to hoard money in their homes. With this practice, savings were available for use whenever needed, but it also involved the risk of loss by theft, robbery and other accidents. Thus, people were in need of a place where money could be saved safely and would be available when required.

Keywords: awareness, banking service, college students.

Introduction

Banks are such places where people can deposit their savings with the assurance that they will be able to withdraw money from the deposits whenever required. People who wish to borrow money for business and other purposes can also get loans from banks at a reasonable rate of interest. Bank is a lawful organization, which accepts deposits that can be withdrawn on demand. It also lends money to individuals and business houses that need it. Banks also render many other useful services – like a collection of bills, payment of foreign bills, safe-keeping of jewellery and other valuable items, certifying the creditworthiness of business, and so on.

Banks accept deposits from the general public as well as from the business community. Anyone who saves money for the future can deposit his savings in a bank. Businessmen have income from sales out of which they have to make payment for expenses. They can keep their earnings from sales safely deposited in banks to meet their expenses from time to time. On deposits, banks give interest, which adds to the original amount of deposit. It is a great incentive for the depositor. It promotes saving habits among the public. On the basis of deposits banks also grant loans and advances to farmers, traders and businessmen for productive purposes. Thereby banks contribute to the economic development of the country and the

well-being of the people in general. Banks also charge interest on loans. The rate of interest is generally higher than the rate of interest allowed on deposits. Banks also charge fees for the various other services, which they render to the business community and public in general. Interest received on loans and fees charged for services which exceed the interest allowed on deposits are the main sources of income for banks from which they meet their administrative expenses.

Statement of the problem

The term banking has undergone a tremendous change in recent years. There has been a shift from traditional banking to modern banking especially in the post-reform era. With the entry of private sector banks and foreign banks into the scene of Indian banking, considerable improvement is felt not only in the profitability and efficiency of Indian commercial banks but also in providing quality services to customers. Moreover, technological advancements have brought about various changes in the way in which various products and services are delivered to the customers by the banks.

This study is undertaken to understand different services provided by banks to the public and also the awareness of college students of these services. Hence the study is entitled "A Study on awareness of new banking services among college students with special reference to Tirunelveli District".

Significance of the study

Banks provide a number of services to the public. But some of the people are not aware of that, especially the students' community. So the study is significant in this sense. It reveals the degree of awareness about the new banking services among college students. If the degree of awareness is poor, then this study explains the reasons behind the situation. This is helpful to the bank to take measures to improve their services.

Scope of the study

This study tries to make an attempt to measure the awareness of new banking services among college students. The scope of this study is limited to college students. This study also tries to find out the percentage of students who avail of the services. The study is limited to Tirunelveli district college students only.

Objectives of the study

- To study the awareness of college students about new services provided by banks.

Hypothesis of the study.

H_0 = There is no significant difference among students about the awareness of new banking services.

Methodology

The study was based on both primary as well as secondary data. The primary data was collected through a structured questionnaire from the sample selected. The various books and websites provide secondary data.

The area of the present study was restricted to Tirunelveli district colleges only. There are many colleges in Tirunelveli District. So this study covered only five colleges. The population was, therefore, the total number of students in this college and it comes to around 5000. One Percentage of the total population was taken as the sample for conducting the study. For selecting the samples, 1% of students from each college were taken by using the sampling method, simple random sampling. To test whether the awareness of new banking services among college students is the same or not.

Review of Literature

According to Furnell (2004):, customers have a tendency to be confidential about their accounts and are concerned with the security of banking transactions.

Weir et.al. (2006): found that Internet banking services allow customers to use remote access to manage their bank accounts and transactions.

Eriksson and Nilsson (2007): Financial institutions offer new banking channels to their customers, as technology adds new dimensions to the classic banking systems. Over the last few years, self-service technologies have replaced the need for face-to-face interaction between banks and customers.

Data Analysis

The study was conducted with the objective of finding out the awareness of banking services

among college students. This study was based on the hypothesis that there is a significant difference among students about the awareness of new banking services.

Presentation and Analysis of data

This study is mainly based on the primary data collected from the selected students. These data are collected through a questionnaire. These data are processed, classified, tabulated and presented. The awareness and satisfaction of respondents with the new services provided by banks are measured and analysed. The new banking services include ATM, EFT, Credit Cards, Debit Cards, RTGS, and Online Banking etc. The researcher tries to make a conclusion after analyzing the data.

Table 1.1 Awareness of banking services

S. no	Awareness about	Opinion of the respondents										Total
		Highly aware			Aware			Unaware				
		N	W	P	N	W	P	N	W	P		
1	ATM Cards	25	3	75	22	2	44	3	1	3	122	
2	Offshore banking	24	3	72	15	2	30	11	1	11	113	
3	CORE Banking	20	3	60	20	2	40	10	1	10	110	
4	Internet banking	21	3	63	21	2	42	8	1	8	113	
5	Tele Banking	29	3	87	13	2	26	8	1	8	121	
6	Credit Cards	34	3	102	10	2	20	6	1	6	128	
7	Debit Cards	31	3	93	17	2	34	2	1	2	129	
8	EFT	14	3	42	9	2	18	27	1	27	87	
9	RTGS	11	3	33	16	2	32	23	1	23	88	
10	E-Purse	7	3	21	11	2	22	32	1	32	75	

Source: Primary data

Table 1.1 is used to calculate the awareness of ten banking services under study among college students. The table reveals the quantifiable awareness of these ten banking services

It is used to quantify the awareness of college students about the new banking services. For this purpose, the opinions of the respondents about each service under study are classified into three categories that are highly aware, aware and unaware. The researcher assigns different weights for each category as 3, 2 and 1 respectively. The number of respondents that come under each category is multiplied by the weights assigned for the relevant category. The products are added together and a grand total of three categories are considered as the quantifiable awareness about the new banking service under study among college students. In the table, the letters N, W, and P stand for the Number of respondents, Weights assigned and Products of weights and numbers.

Result

There is a significant difference among students about the awareness of new banking services.

Findings and suggestion

After conducting the study the researcher comes to the following conclusions.

Awareness and use:

1. The majority of the students are highly aware and use ATM facilities, which comes to 40 per cent of the respondents. The main reason behind that is simplicity.
2. Most of the students have no idea about E-Purse, which comes to 64 per cent of the respondents
3. Telebanking- 48 per cent of students are highly aware and do not use the facility. 18 per cent of the students are aware of and use the services.
4. Offshore Banking - 48 per cent of students are highly aware but do not use the facility. 30 per cent of the students are aware but do not use the facility.
5. CORE Banking- 30 per cent of students are highly aware of but do not use the facility. 28 per cent of the students become aware but do not use the facility.

Recommendations

1. The banks should expand their services to rural areas from urban areas.
2. RTGS service is to be made available on a 24×7 basis
3. Arrange programs which provide more information about EFT service

Conclusion

Banks provide security and convenience for managing money and sometimes allow making money by earning interest. Convenience and fees are two of the most important things to consider when choosing a bank. Writing and depositing

cheques are perhaps the most fundamental ways to move money in and out of a checking account, but advancements in technology have added ATM and debit card transactions and ACH transfers to the mix. All banks have rules about how long it takes to access deposits, how many debit card transactions are allowed in a day, and how much cash is withdrawn from an ATM. Access to the balance in a checking account can also be limited by businesses that hold funds. Debit cards provide easy access to the cash in the account, but can cause to rack up fees if not careful. While debit cards encourage more responsible spending than credit cards, they do not offer the same protection or perks to consumers. Regularly balancing chequebooks or developing another method to stay on top of account balance is essential to successfully managing and checking accounts and avoiding fees and bounced cheques.

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AN OUTLOOK OF ANDRAGOGY

***Anantha Babu,S **Gnanamalar Sweetly,K**

**Assistant Professor of History Education,
St.John's College of Education, Palayamkottai.*

***Assistant Professor of Education,
R.M.P.C.S.I.P.S.K. Rajaratnam Memorial College of Education, Sattankulam.*

ABSTRACT

This paper aims to provide an overview of andragogy in strengthening learning. Andragogy deals with the teaching and learning of adults. It is designed to address the particular needs of adults. It emphasises self-direction, flexibility and the process of learning rather than the content. The role of the educator in an andragogical approach is that of tutor and mentor, with the instructor supporting the learner in developing the capacity to become more self-directed in his or her learning. In this paper we emphasised the principles of Knowles's, aspects of andragogy, the methods to enhance learning in andragogy and its impact in the field of teacher education.

Keywords: andragogy, e-learning, pedagogy, andragogical learning.

Introduction

Andragogy, also known as Adult Learning Theory, is a theory that states that adults must be actively involved in the formation, delivery, and assessment of their own learning programs. In other words, training materials for adults must support the notion that adults are self-directed and can make good decisions on their own.

Andragogical approaches to learning centre the learning needs of adults, which leads to higher knowledge retention rates. With andragogical teaching methods, adults are made to engage with their surroundings, instead of passively sitting behind a desk and listening to a teacher explain things.

Meaning and concept of Andragogy

Andragogy was first defined by Alexander Kapp in 1833 to describe the teaching style of Plato who formalised Socratic Principles. Merriam-Webster Dictionary online (2020) defines Andragogy as “the art and science of teaching adults “. Malcolm Shepherd Knowles (1970) defined it as the art and science of helping adults learn.

The word comes from the Greek (andr) meaning “man” and (agogos) meaning “leader of”. Therefore Andragogy literally means “Leading men”.

Malcolm Shepherd Knowles is often referenced as the person who first popularised the term Andragogy

emphasising student-centred and not teacher-centred strategies.

In short, Andragogy means the understanding of the science and practice of adult learning.

Principles of Andragogy

Malcolm Shepherd Knowles proposed six principles to guide educators.

- 1. Need to Know:** Adults need to know the reason for learning something.
- 2.Foundation:** Experience (including error) provides the basis for learning activities.
- 3.Self-Concept:** Adults need to be responsible for their decisions on education, and involvement in the planning and evaluation of their instruction.
- 4. Readiness:** Adults are most interested in learning subjects having immediate relevance to their work and personal lives.
- 5.Orientation:** Adults learning is problem-centred rather than contest-oriented.
- 6. Motivation:** Adults respond better to internal versus external motivators.

How to apply Andragogy in Teaching

1. Learn about the student's backgrounds and use them to inspire the lesson.
2. Encourage students to participate in their learning experiences.
3. Embrace self-directed learning.
4. Use real-life examples in the lesson.
5. Let the learners figure things out themselves.

The role of a teacher in Andragogy

- The primary role of the teacher is to assist the students to become self-directed. The efficiency on the part of the teachers in adult learning is an imperative area.
- Adult education teachers coordinate and teach learners. Typical activities involve designing and teaching courses and liaising with further education development.

Impact of Andragogical approach on Teacher Education

The andragogical approach has changed the teaching philosophy of educators around the world. Nowadays the pedagogical approach has become less in teaching adult learners. By framing the new curriculum, TamilNadu teacher education consider adapting and applying andragogical principles and learner-centred approaches in the classroom. The use of these techniques will definitely lead young minds to be creative and innovative. Learning through SWAYAM is the best example of andragogical learning. Further,

TNTEU also encourages self-learning through the initiation of completing SWAYAM courses. To create a more engaging and practical environment in the classroom, teacher education university includes the paradigm shift from the concept of pedagogy to andragogy to heutagogy in the revised curriculum.

Conclusion

Andragogy is a learning theory for adults. Adults have different abilities, interests and personalities. They are investing their time and resources to acquire education. The main objective of acquiring an education is to achieve personal and professional goals and to bring overall quality to their lives. To achieve professional goals, several innovative strategies have to be adopted to make the learners creative, and interactive and support adults' lifelong and life-wide education.

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NAVIGATING THE FUTURE: THE EVOLUTION OF LEADERSHIP SKILLS IN A FAST-CHANGING WORLD

***Indra Mary Ezhilselvi,R**

**Assistant Professor of Psychology*

St. Ignatius College of Education (Autonomous), Palayamkottai.

ABSTRACT

Leadership is undergoing a profound transformation in an era characterized by rapid technological advancements and global interconnectedness. This article explores the evolving nature of leadership skills essential for success in the fast-paced future. A good leader must be visionary and possess integrity, empathy, decisiveness, and adaptability, along with effective communication and humility. Adaptability is crucial in the face of rapid change, while emotional intelligence emerges as a defining trait, enriching effective leadership. Collaborative leadership becomes vital in a globalized world, emphasizing effective communication across diverse teams. Tech-savviness is imperative for informed decision-making, and innovative thinking is crucial for organizational survival. Resilience and ethical leadership are highlighted as linchpins for sustained success in an unpredictable environment. The future of leadership requires individuals and organizations to embrace these evolving skills to thrive amidst uncertainty and shape a successful future.

Keywords: leadership skills, collaborative leadership, resilience, ethical leadership, fast-paced future.

Introduction

In an era marked by rapid technological advancements, global interconnectedness and unprecedented societal shifts, the landscape of leadership is undergoing a profound transformation. The future demands a new breed of leaders equipped with a diverse set of skills to navigate the complexities of an ever-changing world. Leaders must not only embrace change but also foster innovation, ensuring their teams can thrive amidst the challenges and opportunities presented by the evolving landscape of the future. This article

explores the evolving nature of leadership skills and the essential qualities that will define successful leaders in the fast-paced future.

Qualities of a Good Leader

The qualities of a good leader encompass a diverse range of attributes that contribute to effective and inspiring leadership.

- Visionary: Inspires with a clear future vision.
- Integrity: Acts with honesty and ethical principles.
- Empathy: Understands and values others' perspectives.

- **Decisiveness:** Makes timely, informed decisions.
- **Adaptability:** Navigates change and adjusts strategies.
- **Effective Communication:** Articulates vision and expectations clearly.
- **Confidence:** Inspires trust and belief in abilities.
- **Accountability:** Takes responsibility for actions and outcomes.
- **Resilience:** Bounces back from setbacks with composure.
- **Inspirational:** Motivates and encourages a positive attitude.
- **Courage:** Takes risks and makes tough decisions.
- **Listening Skills:** Actively listens and values diverse perspectives.
- **Delegation:** Empowers team members, leveraging strengths.
- **Humility:** Acknowledges limitations and values others' contributions.
- **Commitment to Development:** Invests in team growth and learning.

Adaptability in the Face of Change

One of the foremost challenges leaders will face in the future is the need for adaptability. The business environment is evolving at an unprecedented pace, driven by technological innovations and changing consumer expectations. Leaders must possess the ability to adapt swiftly to new

circumstances, embrace change, and lead their teams through uncharted territories.

Adaptability is a paramount leadership skill in the face of rapid change. In today's dynamic business environment, characterized by technological advancements and shifting market dynamics, leaders must possess the ability to swiftly adjust their strategies and approaches. Successful leaders embrace change as an opportunity for growth, demonstrating flexibility in their thinking and decision-making. Whether navigating industry disruptions or responding to unforeseen challenges, adaptability enables leaders to remain resilient, lead with agility, and guide their teams through uncertain terrain, ultimately ensuring organizational success in the fast-changing world of tomorrow.

Emotional Intelligence as a Core Competency

In the ever-evolving landscape of leadership, the spotlight on emotional intelligence (EI) is intensifying, recognizing its pivotal role alongside technical expertise. Beyond traditional hard skills, leaders are increasingly valued for their ability to comprehend and manage emotions, both within themselves and among their team members. This heightened emotional awareness allows leaders to establish authentic connections

and build trust, creating a conducive environment for collaboration and innovation. In the context of the fast-changing world, where digital interfaces may dominate, the significance of human connections remains paramount. Leaders adept in emotional intelligence stand out, as they not only understand the nuanced emotional landscapes of their teams but also inspire and motivate others through empathetic leadership. In essence, emotional intelligence emerges as a defining trait, enriching the fabric of effective leadership in an era marked by rapid change and interconnectivity.

Collaborative Leadership in a Globalized World

As the future unfolds, the essence of leadership is undergoing a profound shift towards collaboration, driven by the expanding globalization of businesses. Leaders of tomorrow must possess a heightened proficiency in navigating the intricacies of managing diverse and geographically dispersed teams. Effective communication across cultures, time zones, and languages becomes not just a skill but a vital necessity. In this globalized paradigm, collaborative leaders emerge as linchpins, fostering open dialogue, celebrating diversity, and harnessing the collective intelligence of their teams to propel innovation. The success of organizations in

the fast-changing world hinges on leaders who can seamlessly blend cultural sensitivity with strategic vision, ensuring that collaboration becomes a cornerstone of their leadership philosophy.

Tech-Savviness and Digital Literacy

In the relentless march of technological progress, leadership finds itself at a crossroads where technological literacy is no longer a mere asset but an imperative for informed decision-making. The advent of transformative technologies like artificial intelligence, blockchain, and data analytics has reshaped industries, rendering a deep understanding of these tools essential for effective leadership. In the fast-changing world, leaders cannot afford to view technological acumen as a luxury; rather, it is a necessity that empowers them to navigate the complexities of the digital age. Embracing digital transformation becomes not just a strategy but a survival tactic, allowing leaders to leverage technology strategically, enhance organizational efficiency, and steer their companies through the intricate landscape of the digital revolution.

Innovative Thinking and Problem-Solving

In the dynamic tapestry of a fast-changing world, innovation stands as the lifeblood of successful organizations, and leaders are the

architects of this transformative ethos. Fostering a culture of innovation is not merely a strategic choice; it is an imperative for survival and growth. Visionary leaders understand that encouraging creative thinking and experimentation fuels the engine of progress. In this landscape of constant evolution, the ability to solve complex problems and think critically becomes indispensable. Leaders who inspire a mind-set of continuous improvement and learning create a resilient organizational fabric, positioning themselves and their teams to not just adapt but to thrive in the face of dynamic challenges. In essence, the future belongs to leaders who champion innovation as a cornerstone of their leadership philosophy.

Resilience in the face of uncertainty

Uncertainty is a constant in the fast-changing world, and leaders must cultivate resilience to navigate through turbulent times. Resilient leaders bounce back from setbacks, learn from failures, and maintain a positive outlook amid challenges. Building a resilient organizational culture ensures that teams can adapt and thrive in the face of adversity. Resilient leaders not only bounce back from setbacks but also draw valuable insights from failures, fostering continuous improvement. Sustaining a positive outlook amid challenges is a cornerstone of this resilience, inspiring

teams to persevere. Establishing a resilient organizational culture further fortifies this mind-set, enabling teams not only to adapt but also to proactively thrive in the face of adversity. In essence, resilience becomes the linchpin for sustained success in an unpredictable environment.

Ethical Leadership in a Transparent World

Ethical leadership is essential for fostering trust and sustainability. Ethical leaders prioritize integrity, transparency, and accountability, setting a moral tone for their organizations. They champion fair practices, prioritize the well-being of stakeholders, and make decisions grounded in ethical principles. This approach not only builds credibility but also aligns with societal expectations. In a transparent world where information is readily accessible, ethical leadership not only safeguards an organization's reputation but also contributes to its long-term success by cultivating a culture of trust, ethical decision-making, and social responsibility.

Conclusion

The future of leadership is a dynamic and challenging landscape, requiring leaders to be versatile, emotionally intelligent, tech-savvy, collaborative and ethically grounded. In this fast-changing world, success hinges on the leader's ability to adapt to change,

foster innovation and navigate the complexities of a globalized, interconnected environment. By embracing these evolving leadership skills, individuals and organizations can position themselves to thrive in the face of uncertainty and shape a successful future.

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OPPORTUNITIES AND CHALLENGES OF SMART MOBILE APPLICATIONS

***Deepa,C**

**Assistant Professor in Pedagogy of Physical Science,
St.Ignatius College of Education, Palayamkottai*

ABSTRACT

With the growth of technology in all fields, there has also been tremendous improvement in the field of education through combining innovative technology with education. Now, the role of mobile apps in education has become huge as tablets are frequently used in schools, home-schooling environments, and other educational settings. The mobile application marks a tremendous change in the education sector. It changed the classroom atmosphere and the children are getting advanced learning methods which encourage them in an innovative manner. Now, when smartphones are increasing in numbers with a rapid speed, usage of these devices in different sectors has increased as well. The modern educational sector has adapted technology to make the learning process easier for students. From digital classrooms to virtual classes, modern students have many advantages when it comes to the learning process. And in this brave new world, the possibilities seem endless. Learning apps greatly increase the interaction between the student and the institution. Monitoring is simplified, the learning process becomes more interesting, easier and accessible and the systematization of the knowledge base allows for timely updates.

Keywords:mobile apps, innovative technology, smart phones, mobile application.

Introduction

The Emergence of Information and Communication Technology (ICT) and Internet facilities have drastically affected almost every facet of human life. Currently, it is greatly evident in the way of teaching and learning. Nowadays, smartphones have become a part of every person's life. Globally, "People around the world have adopted this new and exciting

technology as one of the most important required facilities in their everyday life" (Fawareh & Jusoh, 2017, p.1). Globally, the explosion of smartphones and their related devices has greatly transformed teaching and learning in developed nations where developing nations are not the exception (Tagoe, 2014).

Since the technology has got a boom and make its immense impact on human life.

The modern tech devices have been integrated into our lives no time ever before. According to the researchers, almost 72% of the world population owns cell phone devices and nearly 90% of the users use these tech creatures in order to get information. With the modern discovery of the 21st century in the shape of wireless smartphone devices, we are expecting more and more from mobile phones and cell phone applications on another hand has become more popular. The mobile application usage is increasing predominantly across mobile phone users. With the growth of technology in all fields, there has also been tremendous improvement in the field of education through combining innovative technology with education.

Mobile Apps

The mobile app can be defined as “A software application developed specifically for use on small, wireless computing devices, such as Smartphones and tablets rather than desktop or laptop computers” Mobile applications offer certain services like online shopping, online banking, playing animated games etc. Mobile apps can be used with personalised views and customised settings as per one’s comfort and accessibility. As we know today Smartphones have become a crucial part of

every individual's life since different types of mobile apps are available. Currently, the use of mobile apps can be seen in a number of areas like education, communication, business, cooking, social media, shopping, banking, matrimony etc. Thus mobile apps are used according to the nature of the requirement.

Technology trends that are Transforming Education

Educational Mobile apps play a huge role in the importance of education. Many innovative technologies are used to create mobile apps in education. Some of these technologies are:

Artificial Intelligence

Artificial intelligence (AI) is all around us, and that includes many of the most popular educational apps. AI helps to add personalization to these educational apps. It ensures that the learning material and features provided by the app are tailored to the requirements of the student group that the app is targeting. It ensures that the subject matter is neither too challenging nor too easy for the students, but instead, they are provided with something which benefits them the most according to their requirements. AI also helps to create an interactive experience keeping students engaged throughout the learning process.

Virtual reality

Virtual reality (VR) uses computers and technology to create an environment that resembles reality. VR is a great resource for education. By including VR for learning; students can understand what is being taught to them as the subject matter comes to life. One such example of this technology is there are mobile learning apps that teach about human anatomy by using virtual 3D navigation to illustrate the anatomy of various human bodily structures.

Augmented Reality

Augmented reality is a technology that superimposes computer-generated images in the real world, and it has a range of potential applications in education. For example, AR can be used to create virtual field trips that allow students to explore historical sites or natural habitats without leaving the classroom. It can also be used to bring lessons to life, allowing students to interact with three-dimensional models of molecules or historical figures. In addition, AR can be used as a tool for assessment, providing instant feedback on students' work. As AR technology continues to develop, it is likely that its use in education will become more widespread.

Chatbots

Chatbots include things like Siri and Alexa. Adding these chatbots to educational apps helps to make the learning process more interactive and thus far more engaging for the students.

They keep in mind the interests of the students while delivering them the knowledge. They also help in converting lecture and information material into conversations and messages. Thus, they help to increase students' understanding and help to provide them with a unique experience.

Why should we use mobile apps in education?

The benefits of learning apps and their importance in education.

- Enhance classroom performance
- Improve technical skill
- Making learning fun
- Individually focused learning
- Effective communication
- Video oriented learning
- Maximise time usage
- Portability and mobility
- 24/7 availability
- Systematic learning
- Using free time valuably
- Eco-friendly Education
- Gamification

Challenges

Current theoretical frameworks are not always sufficient for studying the issues or helping explain the impact of mobile technologies in different settings and for different populations (Schuler 2009). Although researchers, such as Sharples, Taylor, and Vavoula, have proposed standards that can be used for formulating a mobile learning theory, there is no widely accepted theory for assessing learning through mobile devices (2005). As the use of mobile phones in education continues to grow, there are challenges that must be identified and addressed, to enable full integration of these devices into curriculum design. Some of these challenges include:

- The difficulty in determining which applications are valid for educational purposes is because there is no industry standard and several applications are marketed as such to increase sales (Schuler, 2009).
- The variability of Smartphone brands and models in the market results in complications for teachers who need to make their learning materials work for the various phones students own (Schuler, 2009). Teachers may run into compatibility and design issues across platforms.

- The potential revolution in the educational field, similar to online music downloading and the music industry; will raise issues of quality, privacy, copyright and assessment of formal and informal learning (Sharples 2007).

Additional challenges that developers face are incompatibility issues with Learning Management Systems (LMS) and Content Management Systems (CMS). Many institutions rely on an LMS or a CMS for learning, but not all systems are optimized for smartphone access. Secondly, there is varying availability of bandwidth and signal; depending on the region, city, or corner of the room (in some extreme situations) that a person is on, it is possible to not receive a signal. Lastly, there are many financial challenges. For example, smartphones are expensive! Additionally, smartphones require the user to purchase a data plan as well as the standard mobile phone plan. This could be cost-prohibitive for many individuals.

Conclusion

Learning apps greatly increase the interaction between the student and the institution. Monitoring is simplified, the learning process becomes more interesting, easier, and accessible, and the

systematization of the knowledge base allows for timely updates. For many years, the traditional classroom was the sole means of receiving an education. With a one-size-fits-all approach and a focus on standardized testing, this system was focused more on procedure than on learning. However, in recent years, a new movement has emerged that is transforming the way we think about education. This movement is centred around the use of mobile apps to deliver educational content.

By using mobile apps in education, students familiarize themselves with the concept of gadgets and technological advancements. These educational apps assist students in keeping pace with the modern world and understanding the changes happening around them and in this brave new world, the possibilities seem endless.

As more and more people turn to apps for learning, it's clear that this trend shows no sign of slowing down anytime soon. Change is the only constant when it comes to technology and education, and thanks to the growing popularity of mobile apps, today's world will look very different from yesterday's.

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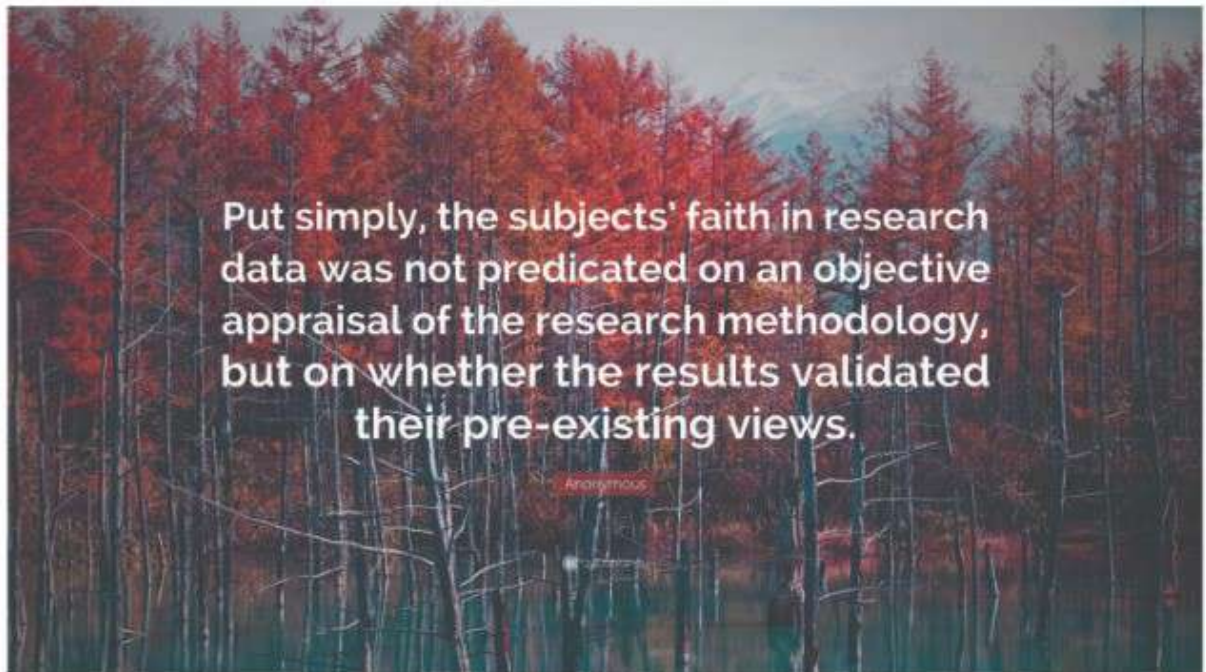
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Affiliated to Tamil Nadu Teachers Education University, Chennai

Palayamkottai, Tirunelveli - 627 002, India.

Office : 0462 - 2560558, Cell : +91 94886 62905

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