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M. ANUSHA

Differentiated Instruction: A Road to Meaningful Learning

Dr. SMITHA.J.M

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How human beings learn is an extremely complex process. Learning is a continuous process, a lifelong commitment to knowledge. The exponent of multiple intelligence Howard Gardner (1993), describes intelligence as the bio-psychological potential to process information in certain ways in order to solve problems or fashion products that are valued in a culture or community. The big question to think over is whether our school education is successful in producing smart intelligent people as their products. The saddest thing is that even today Lecture continues to be the most widely used method in the classrooms. According to Gardner the biggest mistake of past centuries in teaching has been to treat all children as if they were variants of the same individual and thus to feel justified in teaching them all the same subjects in the same way. Our schools utilize mainly linguistic and logical teaching methods to impart information. It also uses a limited range of learning and teaching techniques. Many schools still rely on classroom and book-based teaching, much repetition, and pressured exams for reinforcement and review.

Active Learning

According to Piaget (1973) to understand is to discover, or reconstruct by discovery, and such conditions must be complied with if in the future individuals are to be formed who are capable of production and creativity and not simple repetition. When students are active in learning process it encourages for

reflective thought, creative response, and unique commentary. Students will process and challenge the information they hear or seek through personal discovery. This method allows students to make “sense” of what they learn in class and to give the new information meaning. Countless studies indicate that students retain the most by teaching others, practicing by doing, and discussing in groups. Immediate, active use of learning is clearly the best means of retaining information (Sousa, 1995).

Differentiated Learning

Differentiated instruction is defined as “a philosophy of teaching that is based on the premise that students learn best when teachers accommodate the differences in their readiness levels, interest, and learning profiles” (Konstantinou-Katzi et al., 2012, p. 333). It means tailoring instruction to meet individual needs. Teaching the same material to all students using a variety of instructional strategies. Teacher differentiate by modifying the content, the process, the product and learning environment. Student initiated experimentation and invention are encouraged in differentiated Instruction. One important practice is, link the indoors with outdoors for movement to stimulate the uptake of oxygen, which has a positive effect on learning. Another is it creates a rich stimulating environment through hands-on activities and classrooms with rich colors, textures and students’ work to indicate “ownership” of knowledge (Lackney, 1998). Earlier studies by Green enough, et al., (1993) and Karni, et al. (1995), indicated that an enriched(stimulating) environment affects growth in the brain.

Content differentiation means it should include both lower order thinking skills and higher order thinking skills. Remembering, understanding, thinking applying, analyzing, evaluating and creating. Differentiation is a teachers response to a learner need. Product is what the student creates at the end of a lesson to demonstrate the mastery of the content. Different learning styles should be satisfied. Student has an individual learning style. Each student has a preferred learning style and successful differentiation includes delivering the material to each style. Differentiation in learning environment includes various types of furniture. Arrangement to support both individual and group work. Differentiated learning satisfies all types of learners. Students take responsibilities. Teachers who differentiate are teachers who consider student learning preferences, abilities, styles, and interests.

Differentiated Learning and Learning Styles

Differentiated learning cater the needs of students with diverse learning styles. Learning styles” speaks to the understanding that every student learns differently. Technically, an individual’s learning style refers to the preferential way in which the student absorbs, processes, comprehends and retains information. Learning Style can be defined as “the way that he or she concentrates on, processes, internalizes, and remembers new and difficult academic information or

skills” (Shaughnessy). This notion of individualized learning styles has gained widespread recognition in education theory and classroom management strategy. Individual learning styles depend on cognitive, emotional and environmental factors, as well as one’s prior experience. In other words: everyone’s different. It is important for educators to understand the differences in their students’ learning styles, so that they can implement best practice strategies into their daily activities, curriculum and assessments. To meet those needs, teachers need to change materials, instructional procedures, and also means of assessment (Southall, 2013).

Many studies were conducted to understand the learning styles of students. David A. Kolb was an [American](#) educational theorist who outlines two related approaches toward grasping experience: Concrete Experience and Abstract Conceptualization, as well as two related approaches toward transforming experience: Reflective Observation and Active Experimentation. According to Kolb's model, the ideal learning process engages all four of these modes in response to situational demands; they form a learning cycle from experience to observation to conceptualization to experimentation and back to experience. In order for learning to be effective, Kolb postulated, all four of these approaches must be incorporated.

Peter Honey and Alan Mumford adapted Kolb's experiential learning model. First, they renamed the stages in the learning cycle to accord with managerial experiences: having an experience, reviewing the experience, concluding from the experience, and planning the next steps. Second, they aligned these stages to four learning styles named-Activist, Reflector, Theorist and Pragmatist. Walter Burke Barbe and colleagues proposed three learning modalities (often identified by the acronym VAK): Visualizing modality, Auditory modality and Kinesthetic modality. The VAK learning style uses the three main sensory receivers :Visual, Auditory, and Kinesthetic (movement) to determine the dominant learning style. It is sometimes known as VAKT (Visual, Auditory, Kinesthetic, & Tactile).

In the 1980s, the [National Association of Secondary School Principals](#) (NASPP) formed a task force to study learning styles. The task force defined three broad categories of style—cognitive, affective, and physiological and other 31 variables, including the perceptual strengths and preferences from the VAK model of Barbe and colleagues, but also many other variables such as need for structure, types of motivation, time of day preferences, and so on.

Generally the Seven Learning Styles identified are

- Visual (spatial): learner prefer using pictures, images, and spatial understanding.
- Aural (auditory-musical): learner prefer using sound and music.
- Verbal (linguistic): learner prefer using words, both in speech and writing.
- Physical (kinesthetic): learner prefer using your body, hands and sense of touch.
- Logical (mathematical): learner prefer using logic, reasoning and systems.

- Social (interpersonal): learner prefer to learn in groups or with other people.
- Solitary (intrapersonal): learner prefer to work alone and use self-study.

Learner's preferred styles guide the way they learn. It also change the way of internally representing experiences, the way to recall information, and even the words Hoosen. Visual learners understand and learn best when information is presented to them visually. Seeing information helps these students visualize concepts taught.

Auditory Learners understand and learn best when information is presented to them in an auditory manner. Hearing information helps these students internalize concepts taught.

Kinesthetic Learners understand and learn best when information is presented to them kinesthetically. Using their hands or bodies helps these students experience the concepts taught. Children receive information through these three channels all day long and as children get older and develop, one channel will easily facilitate acquisition better than the others. While students can have a mixture of styles and learn in all of the ways mentioned above, each child will most likely have one style that is dominant for taking in new material in the classrooms.

Neuroscience of Differentiated Learning

Our brains are fascinating, intricate structures, with unique complexities. Altogether, the human brain contains 100 billion nerve cells that make 1,000 trillion synaptic connection points with one another (D'Arcangelo, 1998). We are constantly organizing and reorganizing our brains, changing both the physical structure of the brain and the knowledge we hold (Bransford and Cocking, eds, 2000).

Learning is the formation of new synapses and dendrite branching (Zull, 2002). It appears that learning is enhanced when multiple neural pathways are activated at the same time. In plain terms, the more we can activate students' brains in different ways, the more they learn. This means that engaging as many sensory, cognitive, emotional and social processes in students will increase their learning potential. This can be accomplished by adopting a teaching strategy that provide variety in sensory experiences. For optimal learning to occur, the brain needs conditions under which it is able to change in response to stimuli (neuroplasticity) and able to produce new neurons (neurogenesis). The most effective learning involves recruiting multiple regions of the brain for the learning task. These regions are associated with such functions as memory, the various senses, volitional control, and higher levels of cognitive functioning.

Cognitive functions associated with the lower levels of Bloom's taxonomy such as understanding and remembering, are associated with the hippocampus (the area of the brain responsible for memory and spatial awareness). The higher-level cognitive functions of Bloom's taxonomy, such as creating, evaluating, analyzing, and applying, involve the cortical areas responsible for decision-making, association, and motivation. The hippocampus is centrally located, meaning that it can connect with various cortical regions throughout the brain. Cortical regions are the outside layer of the brain, where all higher order processes take place. More complex thought processes are more beneficial for learning because they involve a

greater number of neural connections and more neurological cross-talk. Differentiated Learning takes advantage of this cross-talk, stimulating a variety of areas of the brain and promoting memory.

When we learn new information, neurons that code for different aspects of this information begin firing at the same time and “wire together” as a result, physically connecting pieces of older knowledge to create new knowledge. When neurons are firing at the same time, this sends a signal that the two areas (or groups of neurons) are responding to the same information source, and the two areas or clusters should ‘meet’. But if these neurons firing at the same time are nowhere near each other than hippocampi will help to physically connect these distant neurons. First, the hippocampus connects to the cortical regions that are firing together (e.g., perceptual, linguistic, emotional, etc.). Over time, the hippocampus facilitates a direct connection between the two cortical modules, or clusters of neurons, and the specific memory no longer depends on the hippocampus. The memory is now permanently stored in our cortex, or the outer layer of our brain.

In this way, memories get permanently stored throughout the brain. In summary, as more brain areas are activated, there are a higher number of cortical modules the hippocampi have to connect. This, in turn, makes memories more deeply embedded in the brain, and more easily retrievable. While passive learning may lead to a weak connection between neurons, active multisensory learning leads to deeply embedded neural connections. Providing variety in sensory experiences during learning helps to make learning more interesting and lasting.

Differentiated Learning Experience

The world is dynamic and the horizons and landscapes are changing so do the teachers’ needs and skills. Today’s educators have to respond to diverse populations of students within the general education classrooms. In order to satisfy auditory learners, the teacher may begin new material with a brief explanation and the explanation may be concluded with a summary of what has been covered. Socratic method of lecturing by questioning learners to draw as much information from them as possible may be use. Auditory activities, such as brainstorming, buzz groups etc. should be used for providing meaningful learning experience. Students should be given enough time to debrief activities. This allows them to make connections of what they leaned and how it applies to their situation. Maintaining an internal dialogue between teacher and the learners is very useful in such a learning environment.

Auditory learners often talk to themselves. They also may move their lips and read out loud. They may have difficulty with reading and writing tasks. They often do better talking to a colleague or a tape recorder and hearing what was said. Teachers should integrate these features style into the learning technique.

Visual learners have two sub-channels—*linguistic* and *spatial*. Learners who are *visual-linguistic* like to learn through written language, such as reading and writing tasks. They remember what has

been written down, even if they do not read it more than once. They like to write down directions and pay better attention to lectures if they watch them. Learners who are *visual-spatial* usually have difficulty with the written language and do better with charts, demonstrations, videos, and other visual materials. They easily visualize faces and places by using their imagination and seldom get lost in new surroundings. To integrate this style into the learning environment teachers may use graphs, charts, illustrations, or other visual aids. Outlines, concept maps, agendas, handouts, etc. may be utilized for reading and taking notes. Students may be encouraged to refer books other than text books. Charts, PPT's, Maps etc. should be used to explain concept. Supplement textual information with illustrations should be given whenever possible.

Kinesthetic learners do best while touching and moving. It also has two sub-channels: kinesthetic (movement) and tactile (touch). They tend to lose concentration if there is little or no external stimulation or movement. When listening to lectures they may want to take notes for the sake of moving their hands. When reading, they like to scan the material first, and then focus in on the details (get the big picture first). They typically use color high lighters and take notes by drawing pictures, diagrams, or doodling. To integrate this style into the learning environment. Teachers should use activities that get the learners up and moving. Playing music, Using colored markers to emphasize key points on flip charts or white boards, Giving frequent stretch breaks (brain breaks), Encouraging to use high lighters, colored pens and/or pencils, Encourage learners to transfer information from the text to another medium such as a keyboard or a tablet or to prepare ppt or draw the verbally explained concepts using concept maps, ..etc. can be done to sustain their interest in learning. Field visit and providing motor activities also enhance their understanding level of concepts.

Further, Howard Gardner's theory of multiple intelligences identified eight distinct intelligences: linguistic, logical/mathematical, musical, bodily -kinesthetic, spatial, interpersonal, intrapersonal and naturalist. This is important when looking at how students possess different kinds of minds and therefore learn, remember, perform, and understand in different ways. He argues that students would be better served if teachers could teach in a number of ways and learning could be assessed through a variety of means. This might reach more students and improve content retention. Learning preferences extends these ideas by effectively instructing a larger number of students to encourage the development of the less preferred style.

Conclusion

Successful learning happens only when a concept is presented in such a way that all the learners who learn it with different learning style find it meaningful and interesting. It allows learners the opportunity to become involved. All the students have the same learning goal. But the teaching approach varies depending on how students prefer to learn. Instead of using a one-size-fits-all approach, a teacher uses a variety of methods to teach. This can include teaching students in

small groups or in one-on-one sessions and incorporating various learning strategies to present a content. Differentiated instruction allows students to show what they know in different ways. It can work well in general education classes that include students with learning and attention issues. The goals of differentiated instruction are to develop engaging tasks that challenge and enhance learning for each student.

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A Study on The Effectiveness Of The Teacher – Learner - Text Trio in A Language And Literature Classroom Without Technology

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“The function of education is to teach one to think intensively and critically. Intelligence plus character, that is the goal of true education”

– Martin Luther King

The process of education is one way of communication, it needs a teacher (communicator), a learner (receiver) and the medium of communication (text). Other than the above mentioned, everything else can be either used as an aid for teaching and learning or proves to be a hindrance and disturbance in the process of education. In a language and literature classroom, the text itself will become secondary, and the teacher and the student become the primary objects of education. Because technology and internet in a literature and language classroom, will certainly increase the distance between the teacher and the student, which results in the learners viewing technology as the co-teacher. Relying on the teacher for education will develop ethical, cultural values as well as enhance the students' creative and critical faculty. This paper throws light on reducing the classroom structure to its possible minimality and thereby enhance the standard of education in regards with language and literature.

Keywords: Minimality, Classroom Structure, De-technologization, Teaching & Pedagogy, Education etc.

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Man is an integral part of environment. The history of human civilization, in fact, may be regarded as a process of adjustment and progressive control over the natural environment, by man, to satisfy his urge for material and environmental resources and ensure a still higher standard of living.

In this process the 'careless technology' has caused havocs, to the extent of bringing about serious ecological problems and environmental imbalance.

Environmental protection has become a national issue as well as international issue in recent years. Though scientists and environmentalists have recognized the magnitude and significance of environmental problems for decades, it is only recently that the media has turned to highlight issues like Minamata disease (Japan), Bhopal tragedy (India), greenhouse effect, deforestation, global warming and waste generation. Creating a sustainable development must be implemented as a reactive plan. World Business Council for Sustainable Development [1] has defined sustainable development as "form of progress that meets the needs of the present without compromising the ability of future generations to meet their needs".

The process of learning has begun first even before the process of teaching. The Neanderthal man has started learning the nature of nature from nature. Like the universal teacher has said, Education can happen anywhere, while you travel, eat and sleep etc. The other subjects are different, but the language and literature cannot be learnt without a teacher. Like how math's cannot be memorized, but understood, language and literature cannot be taught but experienced. It is like experiencing the life of others through the texts. The talent of Shakespeare lies in making the reader cry with King Lear for Cordelia. No other subject in the world possesses this unique quality of invoking common emotions from the learners like literature and language do. What needs to be taught in today's classrooms has gone beyond our imagination. But there are certain things that ought to be taught and made understood in classrooms.

The ancient gurukul system deals this in the exactly correct manner, where the students grab things from the guru naturally and they learn from nature with the help of the guru. The sole authority of teaching lies with the guru. The parents, even they be kings and queens, they leave their children with the guru, to learn the process of life. This cannot be expected from the boarding schools which provide free Wi-Fi to the residents. What matters is not staying with the guru, or within the campus, but living with the guru and witnessing the life of guru. There is no other better way of teaching, than to show that in living, to the students. Like the ancient saying says, "**Give a man a fish and you feed him for a day; teach a man to fish and you feed him for a lifetime**". It is the way of teaching that the students witness the life of the guru, by being with him every day, how he deals with difficult situations in his life, how he treats others, his eating habits etc.

The gurukul system is considered as one of the best systems of education in this world. The students will understand what life is. There is no screening at all, harsh realities of life are shown to the students in a very bare manner. This helps them to get practical knowledge about life. The education system of India is altered with the

advent of British colonial rule. The western education concepts nullified the Indian values of education, which was based on tradition and culture. The typical classroom structure was adopted from the west. Thus, the etiquettes of classroom were also modelled based on the west. We are following the same classroom structure formulated by the British, two centuries ago.

The objective of the study is to evaluate the effectiveness of the teacher, learner and the text trio, inside the language and literature classroom without the presence of technology. The difference between other classrooms and a language and literature classroom, can be visibly seen from the outside itself. It will consist of creative drawings, artworks and captions etc. The need to modify the classrooms based on the subject is felt when you witness a true and typical literature classroom. While the other subjects give importance to order and neatness in their classrooms, a language and literature classroom will find happiness from the disorder and disorientation in it.

The importance of the study is felt now because it is the need of the hour, based on the trend of the recent decades. With the advent of internet and technology, the world has shrunken into a global village. The students can easily learn many things from internet, they are always in updates, not only in academics, but also in fashion, architecture, designing and food etc. To raise the standards of education to the global level, certain modifications has to be implemented for the betterment of the trio. While the whole world is moving towards virtual education, online education and technology assisted education, even to the extent of replacing teachers with robots, India has a strong belief in its cultural and ethnical roots. Even though the tree has many number of branches, the sole support to the tree is given by its roots. Thus, in the name of technologizing, a country cannot lose firmness from its roots.

Why the trio? What is needed for education? A learner, a teacher and a text. Many will question the intrusion of the text. Some find the textbook is the first enemy or intruder who disturbs the process of learning, for which one can explain that without a source, you cannot take something from it. Most of the teachers are renewable resources, like fuels, they can be exploited to the core. Whereas, there are certain teachers, whom we can call gurus, want themselves to be renewable resources of education. By using books, they update themselves often and enrich themselves in knowledge about various things. They are like sun, from which draw energy to the core, but it never runs out of energy. Because as much we take from it, it relinquishes itself. Thus, the stability is maintained.

There is no zone in the world, without technology. Like smoke-free and paperless zones, we have to create 'Wi-Fi-free' zones instead of 'Free Wi-Fi' zones, where technology must not be allowed. Nowadays one can find people using technology at all times. In a classroom without technology, teaching will be entirely based on textbooks and teachers alone. It sounds like going back to the stone age, but the intimacy with learning will increase, whereas technology will distance the teachers from the teachers. Everywhere Internet and technology is present, why not let classrooms be an exception to this, at least while entering the temples of learning, let the students come with an attitude of learning something new.

The trio, places teachers in the forefront, because they are the first and foremost causes of education. The gurus who are ready to impart the knowledge, which is

sought after with much hard work by them, in a simple and understandable way to the students render a service. They help the students to would their lives themselves, along with their own lives. They impregnate the students using their knowledge and wisdom, with values, ethics and good habits also. They showcase their ways of living to the students, so that the students can model their lives based on the teachers' experience of the life. They tend to serve as 'Roll-Models' for most of the students. Especially a language and literature teachers have more influence and impact on the life and lifestyle of the student, because they are the most fashionable amidst all other subject teachers. The students tend to fall for the teachers of language and literature, because of their craze for refined way of dressing, polished use of stylish language and their down to earth approaches in life. Their intimate bonding with the student's fraternity.

The learners comes next in the trio, followed by teachers. They possess the appetite and thirst for knowledge and wisdom, waiting for their perfect opportunity to learn life. They have respect for teachers and not obedience. The present generation students are on the decline, since they never respect and obey their teachers. Thought they need not worship their gurus as demi-gods like their grandparents' generation. They must realize that a guru must be respected and obeyed, because he is working not for his own livelihood, but to make the lives of his students better. The language and literature students will be closer to the teachers than the other subject students, because of the teachers open and free mindset. The learner have to love the teacher because, the teacher is going to give him, education, via his experiences, which will be useful throughout his life.

Last but not the least, the importance of the text is undermined in today's context. The textbook serves as the medium of communication between the two and serves as a bridge connecting the two ends. The teacher uses the textbook to evoke interest, to motivate the students. Whereas the student uses the text to have a beforehand experience about learning, before the advent of the teacher into the lesson. The text is a tool or an aid of communication, but if technology replaces the text, there is a chance that teachers may be replaced with technology. The internet itself teaches us everything, so the role of a teacher is questioned. He is just an instructor, not more than that. If technology is taken up into the consideration for education, It will not be a tool, but it overtook teachers and become demi-teachers, which results in accepting or scrutinizing the effectiveness of the teacher.

The text enhances the process of education, whereas technology dilutes it. Technology will prove to be a hindrance in the process of teaching and learning, and the creative and critical faculties of students find it as an obstacle in the path. Thus, the importance of teachers might be lost in the future, but the text never loses its importance, even after the dominance of technology is established. Because it serves as the source.

What one can take from the above mentioned is, In the present generation, there is a dangerous possibility that teachers can be replaced with technology. But no technology can equal a teacher in the process of teaching. His experience cannot be matched with any kind of science and technology. Can we expect a robot to love and be passionate towards the students? His passion towards the profession and perfection cannot be expected from the technology. He will personally in touch with

his students, this is evident that a student may forget any number of technological advancements, but he will not forget the text and the teacher, till his death, because their memory doesn't reside in his brain, but heart.

“Teaching is a very noble profession that shapes the character, caliber and future of an individual. If the people remember me as a good teacher, that will be the biggest honor for me” – A. P. J. Abdul Kalam

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Customer Satisfaction Towards E-Banking Services –A Study in Kanyakumari District.

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The aim of this research is to find out the customer satisfaction towards e-banking services in Kanyakumari district, Tamilnadu. A convenient sampling method was employed for this research. This study was quantitative in nature. 150 respondents were selected for the study and the study will be analyzed by applying Simple Percentage, Chi-Square test and also Garrett Ranking technique. The results of this research lead to some recommendation for improving the electronic services provided by banks in Kanyakumari district to enhance customer satisfaction.

Keywords: e-banking, customer satisfaction, electronic services.

Introduction

e-Banking is one of the most successful online business. It allows customer to access their accounts and execute their orders in an easy manner. It also accesses website. e-banking saves individual's and company's time and money. Revaluation in information technology has made the Indian economy steady inroads into the banking institutions and has brought about a significant change in many aspects in the form of computerization of transactions and new delivery channels such Internet Banking, Mobile Banking, Tele Banking, Automatic Teller Machine (ATM), Smart Cards, Debit Cards, Credit Cards, e-cheque, Electronic Transfer Fund (EFT), Electronic Clearing Services(ECS), Electronic Data Interchange(EDI) etc.

In the e-banking these operations can be performed through the PCs without physically visiting the bank branch. The basic transactions like balance in the account, fund transfer, requests and information, request for issue of cheque book, draft, payment of utility bills like electricity, water, telephone etc. can be activated through e-banking.

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In e-banking any inquiry or transaction is processed online without any reference to the branch (anywhere banking) at any time. Providing e-banking is increasingly becoming a 'need to have' than a new to have services. Thus, the e-banking has become the cheapest way to provide banking services.

Statement of The Problem

Banks were traditionally has been in the fore front of harnessing technology to improve their products, services and efficiency. They have been using electronic and telecommunication networks for delivering a wide range of value added products and services for a long time. The delivery channels include ATM, Internet banking, Mobile banking etc. In early days, people have to spend three to four hours for bank transaction. Sometimes the cost of transaction was more than that of money deposited or withdrawn. e-Banking allows customers to conduct financial transaction on a secure website. Now e-banking has becoming more popular among customers. Most of the banks provide e-banking facility. Today, most of the customers are increasingly using the e-banking facility to avail their banking services. It reduces cost and saves time. Online banking provides a convenient and effective way to manage finance that is easily accessible 24 hours. Nevertheless, online banking has certain problems such as how to work the technology, set-up cost, legal issue and lack of personal contact with customers and security and privacy issues. For some people it simplifies life, while for other it is threatening and complex. Therefore, in this context it is necessary to study the customer satisfaction towards e-banking.

Scope of The Study

This work focuses on the customer satisfaction towards e-banking. It focuses on the customer satisfaction in Kanyakumari district only. It includes the factors which determine the use of e-channels, problems while using e-channels and customer satisfaction of e-channels.

Objectives of The Study

The following are the objectives of the current study

1. To probe the reasons for the customers preferring e-banking than traditional banking.
2. To study the customer satisfaction towards e-banking.
3. To study the problems faced by the customers while using e-banking services.
4. To offer valuable suggestions to improve the services of e-banking.

Methodology

The research design adopted for the study was descriptive research. It accounts both primary and secondary data. Primary data were collected from the customers. Satisfaction levels of customer towards e-banking were collected by preparing an interview schedule. Convenient sampling method is used for collecting data from customers, 150 customers were selected for the study. Secondary data were collected from books, journals viz. Indian Journal of Finance, Economic and Political Weekly, Southern Economist, Bank Finance, Magazines, Business India, Business Week, etc.

Tools for Analysis

The primary data were analyzed with the help of Percentage and also tables and charts were used. Tools used for this study are

1. Simple Percentage
2. Chi-Square test
3. Garrett Ranking Technique

Results and Discussion

Table-1
Demographic profile of the respondents

SI.NO	PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
1	AGE(in years)		
	Below 25	27	18.00
	25-35	59	39.33
	35-45	33	22.00
2	Above 45	31	20.67
	GENDER		
3	Male	96	64.00
	Female	54	36.00
4	MARITAL STATUS		
	Married	94	62.67
	Unmarried	56	37.33
4	EDUCATIONAL STATUS		
	School level	18	12.00
	College level	56	37.33
	Technical	34	22.67

	Professional	42	28.00
5	OCCUPATION		
	Government employee	43	28.67
	Private employee	55	36.67
	Self-employee	22	14.66
	Professionals	30	20.00
6	INCOME (monthly)		
	Upto Rs.10000	48	32.00
	Rs.10000-Rs.20000	33	22.00
	Rs.20000-Rs.30000	24	16.00
	Rs.30000-Rs.40000	19	12.67
	Above Rs.40000	26	17.33

Source: Primary Data

It could be inferred from the above table that 39 percentage of the respondents belonged to the age group of 25-35 years, 64 percentage of the respondents are male, 62.67 percentage of the respondents are married, 37.33 percentage of the respondents are studying at college level, 36.67 percentage of the respondents are private employees, 32 percentage of the respondents belonged to the monthly income group of below Rs.10000.

TABLE-2

Sources of knowledge about e-banking services

<i>S.no</i>	<i>Source of knowledge</i>	<i>No. of respondents</i>	<i>Percentage</i>
1	Personal visit	41	27.33
2	Information from staff	37	24.67
3	Advertisement	19	12.67
4	Friends/Relatives	53	35.33
	Total	150	100

Source: Primary Data

Table-2 shows the details of customer's source of knowledge about e-banking services. 35.33 percentage of respondents got knowledge about e-banking through friends/relatives. 12.67 percentage of respondents got knowledge about e-banking services through advertisement and 24.67 percentage from bank staff.

Table-3
Reason for selecting e-banking services

<i>S.no</i>	<i>Reason</i>	<i>No.of respondents</i>	<i>Percentage</i>
1	Convenience	26	17.33
2	Better and quicker service	22	14.67
3	Time saving	23	15.33
4	Queue avoidance	25	16.67
5	Cost saving	18	12.00
6	All time availability	20	13.33
7	Security	16	10.67
8	TOTAL	150	100

Source: Primary Data

The above table- 3 shows that out of the total 150 respondents selected for study, 17.33 percentage of the respondents prefer e-banking due to convenience and 10.67 percentage of the respondents prefer e-banking due to security.

Table-4
Customer satisfaction of e-banking services

<i>S.no</i>	<i>Banking transactions</i>	<i>Garrett ranking</i>	
		<i>score</i>	<i>rank</i>
1	All time availability	58.36	I
2	Better and Quicker services	57.24	II
3	Time saving	56.71	III
4	Cost saving	54.69	VI
5	Online payment	55.04	V
6	Status of account	55.36	IV
7	Stop payment of cheque	54.25	VII
8	Request for issue of cheque, bonded etc	47.33	VIII

Source: Primary Data

From the above table-4 it is clear that, "All time availability" is the major satisfied e-banking transaction with a mean score of 58.36."Better and quicker services" which ranked second with a mean score of 57.24."Time saving" which ranked third with a mean score of 56.71."Cost saving " which ranked fourth with a mean score of 54.69."Online payment" which ranked fifth with a mean score of 55.04."Status of account" which ranked sixth with a mean score of 54.69."Stop payment of cheque" which ranked seventh with a mean score of 54.25."Request for issue of cheque ,bond,DD etc" which ranked the last with a least mean score of 47.33.

Table -5

Customer problems of e-banking services

S.no	Problems	Garrett ranking	
		Score	Rank
1	No access to internet	60.00	I
2	Insecurity	58.17	II
3	Time consuming	56.29	III
4	Password together	55.43	IV
5	Network problem	54.24	V
6	Processing time	54.00	VI
7	Lack of operational Knowledge	51.81	VII

Source: Primary Data

It is evident from table -5 that," No access to internet" is the major problem of respondents with a mean score of 60." Insecurity" which ranked second with a mean score of 58.17." Time consuming" which ranked third with a mean score of 56.29. "Password together" ranked fourth with a mean score of 55.43." Network problem" which ranked fifth with a mean score of 54.24. "Processing time" which ranked sixth with a mean score of 54. "Lack of operational knowledge" ranked last with the least mean score of 51.81.

Suggestions

- 1) Familiarizing the customers to new environment by demo version of software on all banks website.
- 2) Provide more services to the customer through e-banking. This will help more business people to use e-banking.
- 3) Create a trust in the minds of customers towards security in their account and details.

- 4) Provide information about e-banking at the time of opening of accounts and make aware them as much as possible.
- 5) Keep at least one employee at every bank who is specialized in r-banking and clear the doubt of customers.
- 6) Bank should arrange meetings with the customer at least once in a month, for customer's clarification and feedback from the customers about e-banking services.

Conclusion

The e-banking revolution has fundamentally changed the business of banking by scaling boards and bringing about new opportunities. In India also, it has strongly impacted the strategy business consideration for banks by significantly cutting down cost of delivery and transactions. It must be noted that while e-banking provides many benefits to customers and banks. It also aggravates traditional banking risks. Compared to developed countries face many impediments that affect the successful implementation of e-banking initiatives.

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A Study on Challenges Faced by Green Banking Services in Nagercoil Town

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Change is the need of hour for survival in all spheres. Climate is most complicated issue the world is facing. The world has seen much focus on economic progress, the side effects of this, has resulted in climate change, environmental damage. The banks can play an important role between economic growth and environmental protection. The banking of this kind is termed as "Green Banking". It means combining technology and changing client habits in banking business. Green banking practices will be useful not only for environment but also lead to cost reductions in banking activities. To reduce the external carbon emissions, bank should finance green technology and pollution reducing projects. Green banking is a part of green initiative taken by stakeholders to save environment. This paper has made an attempt to highlight methods, opportunities, challenges and benefits of green banking.

Introduction

Enterprises are now interested in implementing strategies that help to address environmental issues. The growing interest of consumer in environmentally friendly goods and services, higher expectations by public, regulatory compliance requirements are some of the reasons to go for green banking. Green banking refers to practices which considers all the social and environmental factors, aims to make use of IT and banking processes with minimal impact on the environment. Green banking will help to improve the asset quality of the banks. Green banking means promoting environmental friendly practices and reducing your carbon footprint from banking activities. It comes in many forms like:

- Using online banking instead of branch banking.
- Paying bills online instead of mailing them
- Opening up accounts alt online banks, instead of multi branch banks.

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- Finding local bank in your area that is taking biggest steps in supporting local green initiatives The first green was state bank of India(SBI), India's largest commercial bank, who took initiative in setting high sustainability standards and completed the first step in "green banking" with shri O.P.Bhatt, chairman, SBI, Inaugurating the bank's first wind farm project in Coimbatore. After that green bank initiative include ATMs, paperless banking for customers and building of wind mills in rural India.

Green Banking Products

- (1) Green loans
- (2) Green credit cards
- (3) Green CDs
- (4) Online banking
- (5) Green saving accounts
- (6) Mobile banking

Thus, green banking helps to create effective solutions of a range of environmental problems and at the same time identify opportunities that benefit the customers.

Methods in Green Banking

GO ONLINE:

Online banking is a developing concept; it helps in conservation of natural resources. It saves paper, energy and expenditure of natural resources. It also help customers to save money by avoiding late payments and also save their time.

USE OF GREEN CHECKING ACCOUNTS:

Customers can check their accounts on ATM. They can avail services including online payment, debit cards and online statements.

USE OF GREEN CREDIT CARD:

Some of banks use green credit cards; by using it the banks will donate funds to an environment friendly non-profit organization.

SAVING OF PAPER:

Banks should purchase recycled paper products with highest post- customer waste content. This includes monthly statements, ATM receipts, annual reports, envelopes etc.

MOBILE BANKING:

By using it customer can check balances, transfer funds or pay bills from the phone. It also help to save time and energy of the customers.

DIRECT PEPOSITS:

Most employers will give employees the option to receive their paycheck electronically. It saves time, saves paper and lots of paper work.

ONLINE (NET) BANKING:

It means customers can perform most of their banking related functions without visiting the banks personally. For this customer must possess an internet banking ID, a password provided by the bank in which customer has an account. Online banking includes use of credit cards, debit cards, online bill payment and electronic fund transfer.

Opportunities for Green Banking

A. GREEN PROCESSES:

A Green bank requires each of its functional units and activities to be green-environmental friendly and help for sustainable development. Some of opportunities are:

SUPPLY CHAIN MANAGEMENT

- (i) Adopt techniques and plans to minimize inventory wastage
- (ii) Adopt carbon footprint design

CUSTOMER RELATIONSHIP MANAGEMENT

- (i) using electronic means to maintain contact and correspond with customers

ENTERPRISE RESOURCE MANAGEMENT

- (i) Promoting paperless transactions
- (ii) Adopting techniques for workforce and parts optimization

GREEN BANKING STRATEGIES:

Create financial products and services that support commercial development with environmental benefits.

* Stakeholders should also be engaged and create awareness about environmental issues and necessity of green banking services.

* Adopting environmentally sustainable technologies should not be considered as financial burden by the banks rather it should be considered as new opportunity for higher profits. It will help the banks to fulfil their objectives and social responsibility.

* Banks should conduct energy audits and assess the IT's environment cost and impact and identify the areas which needed to be green.

* Encourage, motivate the workforce to follow green practices and also encourage the clients, suppliers to adopt green practices. Method, Population, Samples

TABLE 1
GREEN BANKING INITIATIVES PROVIDED BY THE BANK-WISE
CLASSIFICATION OF THE RESPONDENTS

Sl. No	Green banking initiatives	Aware	Neu- tral	Not Awa- re	Tot- al	Averag- e Mean	Ra- nk
1	Green Banking	42 (126)	21 (42)	7 (7)	175	2.5	I
2	Online Bill Payment	21 (63)	42 (84)	7 (7)	154	2.2	IV
3	Facility of E- Statement Registration	14 (42)	7 (14)	49 (49)	105	1.5	IX
4	Cash Deposit System	35 (105)	21 (42)	14 (14)	161	2.3	III
5	Reduced Wastages of paper and energy through Net Banking Approach	21 (63)	21 (42)	28 (28)	133	1.9	VII
6	Use of Solar Powered ATMs	14 (42)	42 (84)	14 (14)	140	2	VI
7	Using Recycle paper or recycle waste	21 (63)	35 (70)	14 (14)	147	2.1	V
8	Green mortgages	35 (105)	28 (56)	7 (7)	168	2.4	II
9	E-Investment Service	35 (105)	21 (42)	14 (14)	161	2.3	III
10	Conducting workshops and seminars for green banking	21 (63)	42 (84)	7 (7)	154	2.2	IV
11	Green Loans	7 (21)	35 (70)	28 (28)	119	1.7	VII I
12	Providing recyclable debit cards and credit cards	14 (42)	21 (42)	35 (35)	119	1.7	VII I

Source: Primary data

Green banking initiatives provided by the bank, sample respondents are green banking; green mortgages and Cash deposit system and E- Investment service, online bill payment and conducting workshops and seminars for green banking. Highly weighted mean score of 2.5, 2.4, 2.3 and 2.2 respectively using recycle paper or

recycle waste, use of solar powered ATMs, reduced wastages of paper and energy through Net Banking Approach, Green Loans and providing recyclable debit cards and credit cards and facility of E- Statement Registration least weighted average mean score of 2.1, 2, 1.9, 1.7 and 1.5 respectively.

Benefits of Going Green banking offers the following benefits:

- (1) Green banking avoids paper work and makes use of online transactions such as Internet banking, SMS banking and ATM banking. Less paper work means less cutting of trees.
- (2) Green ethical banks adopt environmental standards for lending which would benefit future generations.
- (3) Green banks gives more importance to environmental friendly factors like ecological gains thus interest on loan is comparatively less.
- (4) Free electronic bill payment services.
- (5) Online account opening form for opening green account.
- (6) Cash back will be credited to all new customers, opening “green accounts”.

Challenges of Green Banking

Green banks while adopting green banking face following challenges:

1. **DIVERSIFICATION PROBLEMS:** Green banks restrict their business transactions to those business entities who qualify screening process done by green banks. With limited number of customers they will have a smaller base to support them.
2. **STARTUP FACE:** Many banks in green business are very new and are in startup face, generally it takes 3 to 4 years for a bank to start making money thus it does not help banks during recession.
3. **HIGHER OPERATING COST:** Green banks require talented, experienced staff to provide proper services to customers. Experienced loan officers are needed with additional experience in dealing with green businesses and customers.
4. **REPUTATIONAL RISK:** If banks are involved in those projects which are damaging the environment they are prone to loss of their reputations. There are also few cases where environmental management system has resulted in cost saving, increase in bond value (Heim, G et al, 2005)
5. **CREDIT RISK:** Credit risks arise due to lending to those customers whose businesses are affected by the cost of pollution, changes in environmental regulations and new requirements on emissions levels. It is higher due to probability of customer default as a result of uncalculated expenses for capital investment in production facilities, loss of market share and third party claims.

Conclusion & Suggestion

There is an urgent need to create awareness and follow green banking in today's business world of innovative technologies so as to make our environment human friendly. Green banking if implemented sincerely opens up new markets and avenues for product differentiation. In India there has not been much initiative in this regard by banks and financial institutions. They are not as green as foreign banks. As initially, these commitments will cause a huge financial burden for Indian banks. For effective adoption of green banking, the RBI and the Indian government should play major role and formulate green policy guidelines and financial incentive.

Some suggestions for the banks to encourage green banking are:

- Communicate through press
- Construct websites and spread the news
- Impart education through E-learning programmers
- Making green banking as part of annual environment reports
- Training and development of relevant skills among bank employees
- Banks may formulate innovative financial solutions to incorporate environmental perspective
- Banks can introduce green funds for customers who would like to invest in environment friendly projects.

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Learning Environment of Mathematics

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The learning environment of a school depends to a barge extent, on its teachers. It is the setting and conditions that create an atmosphere for learning. Encourages different types of play positive learning environment can lead to greater student achievements. Psychological environment can encourage students to engage with the curriculum.

Key words: Atmosphere for learning, student's achievement, positive reinforcement

The school is useful agency in learning not only because of the teacher as an organizer of learning experience, but also and more so because it provides an environment in terms of the groups of pupils and teacher. This constitutes the 'climate' ie. The environments which may be stimulate or retard learning. The basic function of any educational institution should be to provide an environment conducive to learning as reflected in its culture. The environment is both physical and mental.

The learning environment of a school depends to a barge extent, on its teachers. No school can develop into an educative community, capable of releasing the student's creative capacities, if the teachers maintain a stiff forbidding attitude towards their authority through various kinds of punishment. A positive learning environment is one in which staff students and parents build safe and peaceful environment while people feel accepted and respected and where learning is the main focus.

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Definitions of Learning Environment

According to Carter V. Good, the setting and conditions that create an atmosphere for learning."

Wilson says that," Classroom learning environment refers to a space or place where learners and teacher interact with each other and use a variety of tools and information resources in their pursuit and learning activities".

Characteristics of Learning Environment

The following characteristics are involved in learning environment

1. Allows children to find use and return materials independently.
2. Provides enough materials for all children.
3. Encourages different types of play.
4. Is welcoming to children
5. Allows the children to see and easily move through all the areas of the classroom or center.
6. Provides materials that reflect the diversity of children's family lives.
7. Is flexible so children can extent their play by bringing materials from one area to another.

Mathematics Learning Environment

1. Physical facilities
2. Mathematics laboratory
3. Mathematics library
4. Mathematics textbook
5. Classroom interaction
6. Teaching technique
7. Mathematics clubs

8. Mathematics teacher
9. Mathematics excursions
10. Evaluation.

1. Physical Facilities

Physical facilities in mathematics are needed for teachers and students to have it ideal teaching and learning situations. Physical facilities like, study room, mathematics equipment, etc. must be selected according to the relevance to the course for a particular level.

2. Mathematics Laboratory

Mathematics laboratory is a place where students can learn and explore mathematical concepts and verify mathematical facts and theorems through a variety of activity using different techniques. It will help in creating interest of the students in the learning of mathematics.

3. Mathematics Library

In mathematics where the students have to do a lot of drill and practice set of textbooks cannot serve the purpose. It makes them open minded and exercises their intellectual powers.

4. Mathematics Textbook

The textbook decides for the teacher his teaching, for the student his learning and for the examiner his examining task. There is nothing beyond the textbook which is taught and learnt.

5. Classroom Interaction

It is an important component of the teaching learning process. Assessment of classroom environment as an important part of the study of transaction that take place in the mathematics classroom

6. Teaching Technique

There are a number of techniques which can be effectively used for the teaching of mathematics. Oral work, drill work, homework, assignments, self-study, group work, review and supervised study.

7. Mathematics Club

Mathematics club helps in arousing and maintaining interest of the students in the study of Mathematics. Mathematics club helps to develop critical thinking and logical reasoning powers among the students.

8. Mathematics Teacher

The quality of their education depends more than any other single factor, upon the quality of their teachers. Teachers are critical to the success of students in mathematics.

9. Mathematics Excursions

It develops the leadership and self confidence in students. Museums industries mathematics department in universities are some common places for mathematics excursions.

10. Evaluation

Nature of the realization is the set teaching learning objectives and individual achievements of the students in terms of the expected behavioral changes. Learning evaluation is the process of assessing the effectiveness of educational programs, courses, or training initiatives.

Importance of Learning Environment

- Learning environment that is positive can lead to greater student achievement.
- It can also help students to feel more comfortable with their teacher.
- It creates students who are comfortable confident, who make friends easily, take risks and aren't afraid to make mistakes.

Implementation of Learning Environment

- Foster student connections.
- Use positive reinforcement.
- Ensure content is culturally relevant.
- Keep a positive mindset.
- Outline classroom rules for positive behavior.

Conclusion

Supporting literacy, such as those offered by literacy programs for schools, and promoting policies that priorities student well -being and engagement. In conclusion creating a positive learning environment for the child is essential for academic success, personal growth and emotional well-being. Young children have the capacity and interest to learn meaningful mathematics. Children learn mathematics, in part through everyday experiences in the home and the larger environment beginning in the first year of life. Children’s mathematics learning can be improved if they experience a planned, sequenced curriculum that uses the research-based teaching –learning paths described in this report as well as integrated mathematics experiences.

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The Role of Attention on Academic Foundations

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The process of concentrating the mind upon a particular activity within a view to achieving a specific object is called attention. At the elementary stage the teacher has to appeal to the involuntary attention by using concrete aids, direct experiences, play activities, appealing to the children's curiosity, etc. At the middle school level teachers can use suitable techniques of motivation by stimulating acquired interest of pupils, their hobbies, etc. to evoke voluntary attention and foster sentiments of love for various school subjects and activities. At the adolescent level, voluntary attention has to be evoked by appealing to the long-term interests of students and banking on their self-regard.

Key words: Attention, Mental activity, Mental Set, Novelty and Physiological condition

Attention is the process of involving the act of listening and concentrating on a topic, object or event for the attainment of desired ends. Attention means an act of direction is one's thought towards a particular act or object. Attention is taken as a power or capacity of our mind to concentrate particular situation. To secure attention of pupils, teacher has to first of all remove certain obstacles to attention. Poor physical conditions of pupil, fatigue, sensory defects, etc. interfere with attention Unhygienic seating, uncomfortable furniture, inadequate lighting, and etc. also hinder attention.

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Definition

According to Ross "Attention is the process of getting an object of thought clearly before the mind".

Nature of Attention

- Attention makes a very important contribution to the acquisition of fresh experiences.
- Attention is selective.
- It is a mental process
- Attention is constantly shifting.
- Attention has narrow range/span.

Mental activity

The process of focusing attention on any object is performed by the mind. In the absence of clarity of mind, the mental processes do not become active.

Selectiveness of attention

Our attention does not focus upon a number of objects simultaneously, instead, at any one moment our attention focuses upon one specific object. For example, in a class of 30 or 40 students, the teacher's attention often directs itself primarily towards the naughty or the extremely dull students

Shifting nature

The nature of attention is unstable or shifting. The individual focuses his attention upon one particular object only with effort, and even then, he manages to keep it fixed upon that object for hardly three or four seconds. For example, students preparing examination concentrate only for 3 or 4 hours.

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Narrow span

The span of attention, at the moment of its initiation, is quite limited. As soon as the task is completed or when a particular series is completed, attention automatically changes to some other object.

Mobility

Attention is always in such a state that it does not remain fixed upon one object for any length of time. The turning of attention from one object or activity to another is called its mobility. For example, when we become exhausted with studying text- books, we change over to novels or stories.

Activeness or alertness

Attention is made possible because of consciousness, and for this reason it is alert. The activities or goals on which we focus our attention have their existence in our consciousness.

Readiness

The preparatory set or readiness is the essential to response in attention. Our body prepares itself for a particular activity even before the process or activity is initiated.

Motor Adjustment

Whatever the object on which our attention is focused, our Sense organs and motor organs adapt themselves to take part in the activity required. As Soon as the students seat themselves in the class, their ears, eyes, necks and their bodily positions adapt themselves with reference to the teacher.

Types of Attention

Psychologists have classified attention in the following manner:

Voluntary attention:

This kind of attention operates or comes into existence when the individual consciously fixes all his energy upon a particular stimulus. For instance, the student concentrates his attention upon the questions likely to be asked in an examination because he wants to pass test. Voluntary attention may also be called active attention because, in this case, the attention is consciously or voluntarily activated, and focused by the individual. Voluntary attention develops gradually with age and maturity and it develops fully when the individual comes into contact with the environment

Non-voluntary attention

The state in which our attention is drawn towards and focused upon a particular object without our desiring it is called non-Voluntary attention. While studying for an examination, the student's attention is consciously focused upon his books, but his attention will be drawn away if some neighbor plays his radio at full volume. In the same way, attractive and beautiful objects draw a person's attention without any desire on his part to observe them. Some psychologists have called this kind of attention Spontaneous Attention or Habitual Attention, because it is innate. It can also be considered passive or effortless attention.

Involuntary attention:

This kind of attention occurs when a person is forced to attend to something against his wishes. The individual is compelled to pay attention to some Page 22 of 146 stimulus although he wishes to avoid or ignore it. This kind of attention has no spontaneity in it, and consequently the individual has to make an effort to focus his attention. If during a teacher's lecture some loudspeaker starts blaring, the teacher as well as his students avoid to pay attention to its noise.

Derived attention

A particular stimulus may be repulsive in itself, but it may be found attractive on account of another stimulus. In this case, the attention fixed upon

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the former Stimulus is called derived attention. A student having no interest in science studies it, nevertheless, with full attention because he wants to pass in the examination. In the case of derived attention, it is the derived interest which motivates the individual, not the primary interest.

Immediate attention

When attention becomes focused upon certain objects without any particular effort on the observer's part, it is called immediate attention. The root cause of this attention is interest, and our consciousness concentrates upon the object without any effort on our part.

Sensory or concrete attention

When the attention focuses upon a stimulus possessing a distinct and palpable form, it is called sensory or concrete attention.

Ideational of abstract attention

The individual's consciousness focuses itself upon the main stimuli through contemplation or thinking. This kind of attention, called ideational attention, is characterized by thinking.

Factors of Attention

The factors that facilitate attention may be classified into two main types.

- External factors or Objective factors
- Internal factors or Subjective factors

External Factors of Attention

Even if a person is not interested in any event or object, certain characteristics or the object or event may compel him to attend to it. Such object related factors are external factors of attention: They are

- **Size:** Objects of big size, arrest our attention immediately. Full page advertisements in newspapers capture our attention more easily than quarter page advertisements. For the same reason, people complete in putting up large cut outs of political leaders, advertisement hoarding etc. along the roadside.
- **Intensity:** As size is to figure, so is the intensity to the quality of the stimulus. Stimulus with high intensity like loud sound, deep striking colors, penchant smell etc. are highly Successful in attracting our attention. While taking a class, if the teacher raises his tone, he can overcome the disturbing noises coming from outside and retain the attention of his pupils on the ongoing lesson in the class.
- **Change:** Whenever there occurs sudden change in a stimulus, it immediately attracts our attention. For example, when the fan suddenly stops, everyone in the class looks up and see the fan. Similarly, a student sleeping in the class wakes up immediately when silence suddenly descends on the class. On entering into our house, we quickly notice the changed positions of tables and chairs in the hall. This implies that if a teacher talks with proper modulation in his voice, he can easily capture the attention of the students.
- **Contrast:** When a stimulus presents itself as a contrast in the midst of other stimuli, it turns out to be an attention winner e.g. a black dot in a white shirt looks predominant. The reason for drawing the median line on the tar road in yellow color, men wearing a deep colored trouser and light coloured shirt, writing on the blackboard with white chalk etc., is to capture our attention through the contrasting nature of the stimuli involved. To arrest the attention of students the class, the teacher should use contrasting activities like lecturing. Questioning, using charts and writing on the Blackboard while teaching.
- **Novelty:** An unfamiliar object draws our attention more than a familiar one. When a stimulus is presented in a novel or unusual way, it attracts the attention of everyone. For example, we used to see usually the notice "No admission in offices, but in an office when we see the same notice in a different manner like "Admission with permission only" it immediately strikes our attention and retained in memory for long.
- **Movement:** As compared to stationary objects, moving objects easily attracts our attention. For this reason, only, the mother of a crying child, to divert its attention, points out to the child moving objects like a crow, car, aero plane and the like. Similarly, to win the attention of the people,

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advertisers display hoardings with neon lights that alternately light up and put off so as to give the appearance of movement.

- **Repetition:** A stimulus, even of low intensity if appears repeatedly, it succeeds in winning our attention. The same business advertisement is repeated many times in mass media like T.V, Radio and newspapers only to attract the attention of consumers.
- **Systematic Form:** Objects with systematic form are easily attended to and retained long in our memory as compared to objects which are incomplete or irregular in form. (e.g. We listen to a faint tune even in noisy surroundings).

Internal Factors of Attention

The following are some of the important factors of attention,

- **Interest:** One's interest which composes one's dominant motivational system determines what one attends to. The attention of violinist walking along the bazaar is struck at the shop selling musical instruments, particularly violins. Every student during admission to college applies to courses of his interest. Students develop certain skills on the basis of their interest. Interested students keenly observe the lessons in the class. Teachers should always teach in such a way as to kindle the interest of the students.
- **Need or value:** Another important subjective factor determining attention is 'Need'. For example, the attention of a person waiting for bus of a particular route will always be restricted to buses of that route only. A hungry person easily spots the name board of a restaurant, though it is small in size, appear dull, but the name board of a nearby bookshop which is big in size may not catch his attention.
- **Mental Set:** One's mental set or disposition of readiness to react to a particular stimulus is another subjective factor of attention. For example, the attention of a person who goes to railway station to receive his friend will always be on spotting the friend in the midst of others; he may not even hear if somebody nearby calls him. The reason for this is that his mind is set only to receive his friend.
- **Physiological condition:** The physiological condition of one's body also determines the level of attention. Students suffering from headache,

stomach-ache, fever etc. will be unable to attend to the lesson taught in the class. It is always better to provide rest for those students who do not feel well, instead of compelling them to attend the class.

Conclusion

The Psychology of advertising makes good use of these objective factors and the teacher also has to use them profitably in the classroom. The teacher has to make good use of the objective factors of attention in his class. Loud voice, striking diagrams, clear blackboard work, use of colored chalks, varied activities, novel illustrations, repetition of basic ideas, etc. are all of such nature. During classroom teaching, the teacher has to tell his pupils what to attend to, at the stage of introduction itself by providing the over-view of the lesson. While explaining a new concept, the teacher should relate it to the previous knowledge of the students and give examples which are familiar to them. Children's interests vary with age: but generally, all children are interested in creative, productive, free and life-like activities. So, there is need for play way methods, projects, discovery approach to teaching, activity-based Curriculum, etc. The teacher should harness the natural interests of pupils to the class lesson and also create new interests of educational value.

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Locus of Control

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School students have an exclusive experience after a long term disciplined and formal life of schools. They are excited about new environment, independent learning, autonomy and a fresh circle of friends. There are chances that they may find ways to a successful career or lose the positive direction. In such a context, the individuals who have less tolerance resist to the change the ones with high tolerance can adopt to the change more easily. Therefore, locus of control tries to identify the reaction given to change according to its status. This article talks about the Locus of Control.

Key words: Locus of Control, Academic Achievement, Personality, Behaviour.

Locus of control involves the perception of whether factors dominant in controlling important outcomes in life are dependent upon personal actions and behaviours. At one extreme the locus of control dimension is anchored by internal factors, while at the other it is anchored by external factors.

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The relationship between locus of control and academic achievement of high school students is a fascinating journey into the realms of psychology and education. The locus of control, whether internal or external, becomes the silent conductor orchestrating the harmony or discord of their academic journey. Join me in unravelling the tapestry of the locus of control and exploration that transcends mere grades and opens the door to a deeper understanding of the human psyche in the context of education.

Definition of Locus of Control

Locus of control refers to an individual's belief about the extent to which they have control over events in their lives. It's a concept in psychology that explores the perceived source of control people attribute to the outcomes of their actions. The term was introduced by psychologist Julian B. Rotter in the 1950s. Locus of control involves the perception of whether factors dominant in controlling important outcomes in life are dependent upon personal actions and behaviours. At one extreme the locus of control dimension is anchored by internal factors, while at the other it is anchored by external factors

Meaning of Locus of Control

Locus of control is a continuum, meaning that individuals may fall somewhere between the two extremes, exhibiting a mix of internal and external beliefs in different areas of their lives. It may differ person to person according to the knowledge and beliefs.

Locus of control concept is widely used in psychology to understand personality, motivation, and behaviour. It has implications for various aspects of life, including education, health, and work, as it can influence how individuals approach challenges, make decisions, and cope with stress.

Types of Locus of Control

There are two main types of locus of control:

1. Internal Locus of Control.
2. External Locus of Control.

Locus of Control

1. Internal Locus of Control:

Individuals with an internal locus of control believe that they have a significant influence on events and outcomes in their lives. They feel that their actions, decisions, and efforts directly contribute to the results they experience. Internally controlled individuals tend to take responsibility for their successes and failures. They are self-directed has their own set of standards and values, looks with in them for judgment and decisions.

2. External Locus of Control:

On the other hand, individuals with an external locus of control believe that external factors, such as luck, fate, or powerful others, largely determine the course of their lives. They may feel that their actions have little impact on outcomes, and as a result, they may attribute success or failure to external forces. They are connected with awareness of others' beliefs and values, social conformity, concern for others' opinions and looking outside for standards values and evaluation of self, you might say they are "other directed"

Concept of Locus of Control

The concept of locus of control is a psychological construct introduced by Julian B. Rotter in his social learning theory 1950s. It is a fundamental idea in the field of personality psychology and refers to an individual's belief system regarding the control they have over events in their lives. The concept is often used to explain differences in people's behaviour, motivation, and response to challenges. The are key aspects of the concept:

➤ Internal and External Locus

Individuals with an internal locus of control believe that their actions and decisions significantly influence the outcomes they experience. They feel a sense of personal control over their lives. Those with an external locus of control believe that external forces, such as luck, fate, or powerful others, primarily determine the outcomes in their lives. They may see themselves as relatively powerless.

- **Development and Stability**

Locus of control is believed to develop through experiences and social learning. Early life experiences, cultural influences, and feedback from the environment contribute to the formation of an individual's locus of control. While it tends to be relatively stable, experiences and life events can sometimes influence or shift an individual's locus of control over time.
- **Influence on Behaviour**

Locus of control is associated with various aspects of behaviour, motivation, and decision-making. Internally controlled individuals often exhibit a greater sense of initiative, responsibility, and self-efficacy. Externally controlled individuals may be more prone to feelings of helplessness or dependency, as they attribute outcomes to factors beyond their control.
- **Implications in Different Contexts**
 - **Education:** Students with an internal locus of control may be more likely to set goals, take initiative in their studies, and persist in the face of challenges. External locus of control, on the other hand, may lead to a more passive approach to learning.
 - **Workplace:** In a professional context, individuals with an internal locus of control may seek opportunities for advancement, take on leadership roles, and exhibit a proactive work style. Those with an external locus of control may be more reactive or resigned to the influence of external factors.
- **Health and Coping**

Locus of control has been studied in the context of health behaviour. Individuals with an internal locus of control may be more likely to engage in health-promoting behaviours and take an active role in managing their well-being. Understanding an individual's locus of control provides insights into their worldview and can be valuable in tailoring educational, motivational, and therapeutic interventions. It's important to note that while it's a useful framework, locus of control is just one aspect of a complex personality.

Locus of Control

Locus of Control and Academic Achievement

The relationship between locus of control and academic achievement is a complex and dynamic interplay that significantly influences how individuals approach their education. Here are some key aspects of this relationship:

1. Internal Locus of Control and Academic Achievement:

- Individuals with an internal locus of control generally believe that their efforts, decisions, and actions directly influence their academic outcomes.

- Positive Attributes: Internally controlled students often exhibit higher levels of motivation, self-efficacy, and resilience. They take responsibility for their learning, set realistic goals, and are more likely to persist in the face of challenges.

- Effective Study Habits: Internally controlled individuals are more likely to engage in effective study habits, time management, and proactive learning strategies.

2. External Locus of Control and Academic Achievement:

- Individuals with an external locus of control may attribute their academic success or failure to external factors such as luck, fate, or the difficulty of the exam.

- Challenges: Externally controlled students may struggle with intrinsic motivation and may be more susceptible to feelings of helplessness or lack of control over their academic destiny.

- Potential Impact on Effort: External locus individuals might question the efficacy of their efforts, leading to lower levels of engagement in academic tasks.

3. Motivation and Goal Setting:

Internally controlled students often display high levels of intrinsic motivation. They set challenging goals, believing in their ability to achieve them through effort and skill. Externally controlled individuals may rely more on external motivators such as grades or rewards, potentially affecting the depth of their engagement in academic tasks.

4. Attribution Patterns:

Internally controlled individuals attribute both successes and failures to their own actions and efforts. This self-attribution can lead to a proactive approach to problem-solving and learning from mistakes. Externally controlled individuals may attribute success or failure to external factors. While this can protect self-esteem, it may hinder the development of effective study strategies and self-improvement.

5. Coping Strategies:

Internally controlled individuals tend to cope more adaptively with academic challenges. They see setbacks as opportunities for growth and are more likely to seek solutions. Externally controlled individuals may struggle with coping strategies, as they may feel a lack of control over their academic situation. This can lead to a sense of helplessness in the face of challenges.

6. Impact of External Factors:

Individuals with an external locus of control may be more influenced by external factors such as teacher support, classroom environment, and societal expectations. These external influences can impact their academic achievement.

7. Educational Interventions:

Educational interventions that promote a growth mindset, self-efficacy, and a sense of autonomy can enhance the academic achievement of internally controlled individuals. Interventions focusing on building self-esteem, fostering a sense of control, and providing support for goal-setting may be beneficial for externally controlled individuals. An individual's locus of control is intertwined with various aspects of their academic journey, influencing motivation, coping strategies, and overall academic success. Understanding and addressing the factors associated with locus of control can contribute to the development of effective educational strategies and support systems.

Conclusion

Locus of control is rooted in the more comprehensive theory of social learning with social learning theory, developed by Julian Rotter suggests that an individual's personality represents an interaction of the individual with his or her environment. Praise and encouragement help the students achieve more locus of

Locus of Control

control and academic achievement. We must help the students to develop locus of control by making them realize that they possess the capacity and skill to improve them. They can achieve this by taking more and more responsibility.

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Team Teaching

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A group of teachers, working together, plan, conduct and evaluate the learning activities for the same group of students. In practice, team teaching has many different formats but in general it is a means of organizing staff into groups to enhance teaching. "In this teaching strategy two or more than two teachers involve to make a plan of any given subject, or subjects cooperatively, carry it out, and always evaluate its effect on the students periodically".

Key words: Teaching strategy, collaborative teaching, resources, expertise, responsibility.

Introduction

The Team-Teaching idea originated in USA in 1954 and it found its way to develop courses. It is a good innovation in teaching strategies. In simple words, team teaching strategies are simplest form where all teachers of a subject collectively teach a class in that subject. There are some definitions by educationists. Team teaching is also called collaborative teaching or co-teaching strategy. It is used for different subjects especially in middle grades with the help of different teaching method. To provide supportive environment, there are teams of two or four teachers working collaboratively to prepare lesson plans.

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Team Teaching

Definitions of Team Teaching

“Team teaching is a type of instructional organization involving teaching personnel and the students assigned to them in which two or more teachers are given responsibility, looking together, for all or a significant part of the instruction for some group students”.

-Spanish

“It is a form of organization in which individual teachers decide to pool resources, interest and expertise in order to devise and implement a scheme of work suitable to the needs for their pupils and the facilities of their school”.

- David Warwick

Characteristics of Team Teaching

1. It is traditional teaching, if a film is shown to six sections, it is projected six times. This method would organize one or two shows and thus economize use of projector, bulbs, electricity and energy of the teachers.
2. We teach those topics of the syllabus the best which we know best and for which we have a liking. This enthusiasm of the teacher be structured by say factual lessons in few large senior groups with adequate follow up in smaller groups.
3. The deployment of teachers is done according to areas and methods in which they feel most at home.
4. It means realistic field work of all kinds is undertaken on some afternoons and two or more members of the staff are involved in one project.
5. The plan of team teaching is flexible.
6. In team teaching the entire responsibility does not fall on one teacher only but it is shared by others too. This method is based on collective responsibility.

7. Various aspects of any topic if one subject is taught by two or more teachers turn by turn.
8. The needs of the pupils, the schools and existing resources are considered.
9. It is an instructional arrangement.
10. It calls for team spirit.
11. It is a sort of pooling of expertise and resources such as experience, interest, knowledge and skills of teachers.

Objectives of Team Teaching

To improve quality of instruction.

- To exploit talents and expertise of teachers.
- To utilize resources of institutions.
- To understand importance of cooperation and group work among teachers.
- To develop the sense of shared responsibility.
- To increase flexibility in grouping and scheduling as the team teaching group students according to their interests and aptitudes in the subjects.

Principles of Team Teaching

- Allocation of duties to teachers on the basis of their interests, qualifications and personality characteristics.
- Having varying size of the group according to the purpose of the team teaching.
- Allotment of time according to the importance of the subjects.
- Providing appropriate learning environment by making arrangement of laboratory, good library, workshop etc.
- Provided appropriate learning behaviour to each learner within the group.

Team Teaching

- Exercising constructive supervision on the activities of the group.
- Keeping the level of team teaching appropriate to the level of the learner

Types of Team Teaching

- A team from a single department
- A team from various departments of single institution
- A team from a single department of various institutions.
- Interactive team teaching
- Rotational format team teaching
- Participant-observer team teaching
- Team coordination
- Lead and support teaching
- Parallel instruction
- Traditional team teaching.

Procedure of Team Teaching

1. Planning
Formulating objectives, writing these in behavioural terms, identifying the entering behaviour of the learners, deciding the details of the material to be taught, assessing duties to teachers, fixing up the level of instructions, selecting appropriate teaching aids, deciding ways and means to be adopted for evaluating the student performance.
2. Organising
Determining the level of instruction, selecting the appropriate communication strategy, presentation of lead lecture by a competent of team, providing motivation or reinforcement, supervision of students' activity.
3. Evaluating

Asking oral questions, taking decision about the level of performance, diagnosing about difficulties of the learners and providing remedies, revising the planning and organising phase of team teaching on the basis of evaluation of the students.

Advantages of team teaching

- Learn about teaching
- Improve their own teaching skills
- Opportunities to socialize the graduate students into the world of teaching
- Step out of their comfort zone
- Opportunities for creative assignments
- Become informed and encouraged in interdisciplinary research
- Avoid the lonely, repetitive and fragmented experience of solo teaching
- Gain new insights into their disciplines
- Build collegial relationships
- Foster respect
- Deepen student's analytical abilities
- Build curricular coherence for the students
- Create greater sense of academic community
- Provide explicit structure or academic and social engagement.
- Improve student-teacher relationship
- Improve student learning outcome
- Make class more interesting and challenging

Disadvantage of team teaching

- Lack of sufficient time for collaborative work
- Lack of training in group dynamics exists
- Problems with overlapping roles exist
- One discipline dominates the process
- Inadequate logistics and insufficient funding are provided

Team Teaching

- Individual autonomy is lost
- Instructors are not flexible in addressing students' learning styles
- Confusion about learning expectation exists
- Disparity on evaluation exists

Conclusion

Team teaching also provides opportunities for interaction with the students. Based on the conclusion of the study and supported by all data in the research, there is a significant improvement of the classroom interaction.

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Impact of Social Networks and Secondary School Students' Awareness on Pollution

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Social media has the power to influence students' attention through the dynamic of current conversations on environmental-related issues. Students are under pressure to think about them and do something effective in the matter. Presently, numerous organizations and environmental activists are utilizing social media platforms to garner public attention, as it facilitates the raising of the issue on a global scale, proposing appropriate solutions, and effectively addressing it. Awareness can be spread through different methods available on various social media platforms, such as posts, stories, videos, photos, etc. Therefore, the role of social media in the enhancement of environmental awareness is much greater than that of traditional media, which will be the main focus of this research paper. The aim of this study is to investigate the role of social media in creating awareness about environmental issues among secondary school students.

Key words: social networks, students, technology, globalization, environmental awareness

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Social networks and awareness play a crucial role in shaping students' understanding and attitudes towards environmental issues such as pollution. Secondary school students, in particular, are at a crucial stage in their development and can be influenced by social media and awareness campaigns to become more environmentally conscious and take action to address pollution. This study aims to explore the impact of social networks and awareness on pollution among secondary school students and identify strategies for promoting environmental awareness and behavior change.

The negative effects of climate change are among the top concerns for all the people around the globe. In recent years, as excessive CO₂ emissions and the weakening of the natural environment have become problems, many countries are focusing on reducing CO₂ emissions and promoting research with plans to achieve carbon neutrality (Sun, et al., 2022). As various activities such as Burning fossil fuels and cutting down forests contribute to global warming (Santos, et al., 2022), there is evidence that humans are responsible for the negative effects of global warming (Abbass, et al., 2022). To solve the issue, people must be educated about the need for an eco-friendly lifestyle (Panula, et al., 2022).

Environmental education is a learning process that intends to increase people's knowledge and awareness of the environment and the challenges associated with it (Gobel, 2022). The need for environmental education is obvious as the environmental risks created by the globe is at an alarming level, making it difficult for the authorities to manage the environmental issues. To deal with such situations, it is important that awareness is created at all levels of the community. It is believed that environmental education is especially important for school children as they could be the change agents in the future. Hence, it is important that every child has the opportunity to learn and be exposed to their environment as it would enhance their sense of wonder, imagination and creativity providing them with a sense of beauty, peace and serenity.

The considerable COVID-19 pandemic has disordered people's daily lives, the number of users of social media are increasing day by day. It serves as a new source of uncontrolled information that influence people's attitudes (Wang, et al., 2021). Now-a-days, many people use social media as a tool to promote sustainability. The concept of sustainability has evolved over the last decades and it is now a common term used by many people. The concept of green and eco-friendly consumption is gradually being appreciated by people (Yang, et al., 2022).

Impact of Social Networks

Social media has many different types of applications that support learning. Many of these applications are free and they encourage collaboration, foster informal or formal learning, and provide a way to share ideas (Kumar & Nanda, 2022). On social media, students can meet students from other colleges, professionals, educators. This helps them to develop connections and communications with new universities that would never be possible without social media. Particularly, Facebook is used in every part of the Maldives, environmental problems can be solved by using these pages sensibly. Facebook is the most liked and famous among students, teachers and people in general.

This area of research stems is very important from the fact that social interaction underlies the use of social media. It's critical to comprehend the impacts social media has on interpersonal communication because this phenomenon is spreading so quickly. Social media platforms provide an easy way to communicate with family, friends and teachers which may affect the student's knowledge, attitude and behavior including self-esteem (Umar and Idris 2018). For instance, Facebook is mainly used by students to keep networks with other people. Facebook users find it easy to connect with several people at once and also to learn new knowledge from others.

Impact of Social Networks

Social networks, both online and offline, can have a significant impact on students' attitudes towards pollution. Through social media platforms, students can access information, news, and campaigns related to environmental issues, including pollution. Social media allows students to engage in discussions, share ideas, and connect with like-minded individuals who are also concerned about environmental issues. This can foster a sense of community and support among students, encouraging them to take action to address pollution and protect the environment.

Impact of Awareness Campaigns

Awareness campaigns, such as school initiatives, community events, and environmental education programs, also play a crucial role in shaping students' awareness and attitudes towards pollution. These campaigns can provide information about the causes and consequences of pollution, as well as practical

tips and solutions for reducing pollution in daily life. By raising awareness about the importance of environmental protection and the impact of pollution on ecosystems and human health, awareness campaigns can inspire students to make more sustainable choices and take action to mitigate pollution.

Strategies for Promoting Environmental Awareness

Environmental organizations can implement a variety of strategies to promote environmental awareness and behavior change among secondary school students.

The strategies include:

Incorporating environmental education into the curriculum

Integrate lessons on pollution, sustainability, and environmental stewardship into various subjects to help students understand the importance of protecting the environment.

Organizing environmental awareness campaigns

Host school-wide events, workshops, and campaigns focused on raising awareness about pollution and engaging students in environmental initiatives.

Encouraging student-led initiatives

Empower students to take the lead in organizing environmental projects, such as recycling programs, clean-up events, and advocacy campaigns, to promote hands-on learning and engagement.

Leveraging social media and digital platforms

Use social media channels, websites, and online resources to share information, resources, and success stories related to pollution prevention and environmental conservation.

Media and environmental awareness

As far as the environmental issues are concerned, media either as a risk communicator or as a promoter of data, information, and good practices of any kind, should smooth the progress of people to become more environmentally responsible and cultivate environmental awareness. Additionally, media could

Impact of Social Networks

help people associate reasons and effects, thus to get informed and to reflect upon the given information, in order to understand the origins and the causes of the major environmental problems. Mass Media plays an important role in creating environmental awareness among people.

All the aforementioned could be accomplished by the use of digital media, and especially the Internet. Firstly, the blending of text and multimedia contributes to the presentation and decoding of complicated situations and events, and secondly, the proper choice of internet-based approach could be low cost and “green”. The power of pictures and videos to illustrate captivates or shock, is undoubted, linked to understanding. Via the Internet, people have instant, cost-free, and unlimited access to a great number of environmental documentaries or professional and amateur videos regarding nature and its protection via apposite websites, like www.youtube.com or similar. Blogs, Wikis, Forums and educational portals: such websites, on the one hand, give access to a vast amount of information regarding the planets and their protection, without any consumption of paper and ink, and on the other hand, provide a virtual space of communication and exchanging of information and ideas, without the burden of traveling. Virtual environments and e-museums: which represent an attractive alternative for the enhancement of environmental awareness, as the user has the opportunity to navigate and sometimes interact with the presented environment (<https://edubirdie.com/examples/role-of-media-in-environment-awareness/>).

Types of media for environmental awareness

- Radio happens to be the cheapest and easily accessible. The signals and frequencies of radio are covering almost the whole country. Thus, it can be used as a significant medium of creating environmental awareness. The latest drive of radio channel FM 93.5 “MOUNT GHAZIPUR” has created awareness among Delhiites regarding the hazards of culminating waste on our environment. The weekly half-hour radio magazine Living Planet tells environment stories from around the world, digging deeper into topics that touch our lives every day;
- Television is another very good mode to communicate environmental issues among the society. Certain television channels like Discovery Channel, National Geographic Channel, animal planet Channel broadcast

exclusively on endangered species, wild and sea life. Doordarshan Channel is being telecasted all over India and has regular programs on Environment. "Earth Matters" focuses on one special environmental problem. It offers information on the sources, explains the consequences of the problem considered and gives suggestions for the solution by changing individual behavior;

- Print media is a powerful ally in educating the public on environmental matters. Newspapers, journals, magazines, etc. play a key role in providing relevant information with required facts and pictures to the community. Articles and analyses explore the environmental awareness in the common man about environmental problems. Sometimes separate column is there for environmental issues;
- Social media: Today's young generation makes ample of use of social media and internet platforms. They have emerged altogether as a new form of media. Facebook, Twitter, WhatsApp are connecting today's generation. Certain global environmental issues can be discussed on these platforms continuously. Government agencies and industries are also utilising social media as a preferred tool of communication with the mass. Green on Facebook: One Page for Eco Resources, adopt a Tiger Through the World Wildlife Fund, etc are some Facebook pages on environment (<https://edubirdie.com/examples/role-of-media-in-environment-awareness/>).

Role of media for environmental awareness

- Provides geographical knowledge - Newspapers, radio, television, and even the internet is providing a comprehensive understanding of geographical knowledge to people. What is happening in the world today, which place has been ignored and the relevant representations made through different forms of media produces deep effects on the people;
- Identification of forces affecting nature - Currently, human beings are building an artificial man-made environment by over utilising the natural resources in the name of economic and social development. Media can report and educate people about certain forces and activities that adversely affect our environment;

Impact of Social Networks

- Conservation of natural resources -Our primary target is not only controlling the wastage of various sources of energy like oil, gas, coal, etc. the main focus should be on certain relative aspects which serve as a means of environmental protection;
- Dissemination of environmental information - Electronic media and print media are a major medium of spreading information about environment among the population. Media educate people about various environmental concerns and ways to address them;
- Vocational information - Media also helps in providing vocational and professional information to a larger group of the community. Recent programs on guidance about conversion of waste and garbage into compost by households to save environment is an illuminating illustration;
- Spreading awareness and civic responsibility - Media create awareness among people and enlighten them about different problems of society. Media educates people about their roles in changing society through certain events and programs. Helps to know how people can contribute towards environmental protection and sustainability and build healthy environment (<https://edubirdie.com/examples/role-of-media-in-environment-awareness/>).

Conclusion

Global warming poses a major threat to life and in recent years, there has been a growing focus on environmental Sustainability. Today, social media has a persuasive role in shaping the individuals' knowledge, attitude and behavior. Hence, institutions are increasingly using social media for communicating purposes related to environmental issues. Social networks and awareness campaigns play a crucial role in shaping students' understanding and attitudes towards pollution. By leveraging social networks, raising awareness through campaigns, and implementing strategies to promote environmental awareness, educators and environmental organizations can empower secondary school students to become environmental stewards and take action to address pollution in their communities. By fostering a sense of responsibility and care

for the environment, we can inspire the next generation to protect our planet for future generations.

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Innovative and Creative Classroom Practices in Commerce

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Innovative and creative classroom practice perceived as new by the adopter. It is an attempt to reach the goal through a new route or to find new relationships event in familiar surroundings. An innovation in education is essential to utilize the resource of the society for the sake of educational developments. It is important to implement various innovations in the field of education, according to changing circumstances. This paper shows innovative and creative classroom practices. Behaviour designed to promote creativity and innovativeness in students are work practicing. Through this paper suggest the introduced innovation should be related to the aims and goals of education. The innovation and creativity into promoting growth and development in students and teachers.

Key words: Innovative, creative classroom, commerce

In our country's student population foes on increasing at all levels of education, right from the pre-school to higher education, due to population explosion and knowledge explosion. To meet this problem of ever increasing student rush in a free India large number of school and college's area started every year. In 21th century educationist feel that it is the right time to accept and implement innovative practices in education, by removing the barriers whatsoever that one may encounter on the way.

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Meaning of innovation

Innovation may refer to any new idea product approach an action plan. That is in any innovation, an attempt is made to change the existing practice to suit the demands of the situation. Innovation blossoms when an individual puts his novel ideas into action and realizes its uniqueness.

Innovations in learning Environment

In the traditional system of education teaching learning activities were carried out in the classrooms only. But today's students have the opportunity to develop their knowledge outside the classrooms also. For example,

- 1) Field trips to museums, zoos botanical gardens, places of historical importance are made a part of the curriculum. Moreover, library activities are given more prominence
- 2) Today, the concept of countrywide classroom has attained more popularity with the help of televisions.

Five ways to Innovation in the classroom

- Infuse Passion into learning
- Try something new
- Consider the flipped classroom model
- Tap into students' ideas
- Consider the future school day.

Guidelines for Teaching Effective Classroom Management

- Management of normal classroom routine
- Teaching methods & techniques
- Classroom discipline appropriates students' behaviour

Management of Normal Classroom Routine

1) Learn the names of the student

The teacher must know the name about of all students in his/her classroom. The teacher should interact with each and every student of the class

2) Knowledge of students & their backgrounds

The teacher must know about the students' backgrounds and their knowledge so that the teacher can identify and rectify over the problems.

3) Keep the classroom neat & tidy

The classroom must be clean and tidy in every aspect. The classrooms must have a dustbin.

4) Keep classroom well-ventilated & Lighted

The classroom accommodation is must for the learners. The tables and seats should be properly arranged good space and ventilator facilities are must for the classroom

5) Take the roll call & inquire about the absentees

In a class, the teacher must take attendance twice and identify the absentees and find the causes of the problems of the learners

6) Be always punctual

A good teacher must be punctual and promote punctuality among the pupils. When the teacher possesses the good accustom in his/her punctuality the teacher will promote to make the pupils.

Methods of Teaching

1. Use appropriate methods of teaching

The students may come from the various environments. The teacher must give suitable motivation and to through the lesson. The methods are modified based on the students' behaviour and provoke the students intellectually and emotionally, etc.

2. Use a variety of teaching aids

The teacher gives the appropriate teaching aids and shows the learners to teach the lesson. The teacher is the best aid to the learners so that the teacher must have good verbal, nonverbal communication, gesture etc.

3) Teach the whole class & not a few students sitting on the front benches

The teacher must teach to the whole class. (From the front bench to the last bench). He carries the subject clearly and receive gets the feedback from the learners of every nook and corner

4) Put Questions to inattentive students

The teacher asks some questions to the students and makes the students to be active in the class and measure the level of understanding in related to the subject matter of the learner. The teacher also refocuses the students to say the correct answer

5. Encourage the students to answer the question

The teacher must motivate the learners in all the ways. The re-enforcement must be provided to the learners whenever he answers a question. Whether it is right, wrong and encourages the abilities and extracurricular activities of the learners.

6. Check the written work of the student

Every day the teacher must give some assignments to the learners because the contact of the lesson and practice regarding the lessons and grow the knowledge and enrich the subject matter

7) Prepare plan of your daily work systematically

The preparation of the lesson plan is a must for the learners because, well systematically lessons only help the learners to grasp the knowledge about the particular lesson.

Class Discipline

A good teacher must be discipline and promote the discipline and promote the discipline among the pupils. When the teacher possesses high standards in his/her discipline among the pupils and he/she will act as a disciplinarian.

Innovative and Creative Classroom Practices in Commerce

1. Insist of good conduct & manner and high standards of work

Conduct is must for the students because our character is shaped in our life without the good character without the good character, we can't make success in our life so the teacher must insist this and a well-mannered person in the classroom. A good teacher must promote the values and high morals in the students.

2. Be sympathetic an understanding in your dealings with students

The teacher must be a sympathetic and kind person in the classroom. A kind person only accepts and understands the students' feelings and understands' the students' characters.

3. Encourage honesty

The teacher ought to be an honest man and promote honesty among students. Every situation there must be honesty in the behaviour

4) Do not use abusive anger

The teacher should avoid unnecessary words and anger. The teacher must introduce kind and polite words among the students

5. Do not allow students to wander around

The teacher must keep strictness in this aspect during class hour the students must not walk around the campus unnecessarily.

Effective Teaching of Commerce

In teaching any subject effectively first of all teachers should be clear about its general as well as specific objectives of each topic/concepts because this will only help the teacher in selecting the appropriate approach and method of teaching according to the content. So far teaching commerce effectively teacher has to be through with the objectives of teaching commerce at all levels.

Effective teaching can be possible only when the teacher is able to promote interest among the students. For promoting the interest among the students a teacher can do various things such as demonstrate interest in the subject and in teaching, introducing the topics in new and interesting ways, point out practical applications and interesting examples, relating the subject matter

to current events and students interest or activities, presenting challenging and through provoking ideas, examine controversial issues, encouraging new ideas from the students and by the use of varied activities, media, and methods. It also helps in providing practical exposures to the students. The quality of instruction also depends upon the knowledge of teachers. There is a strong positive relationship between teacher's knowledge of subjects and levels of subject knowledge achieved by their students. Teachers with ample knowledge of subjects are able to plan effectively for the introduction and organization of basic concepts. Knowledgeable teachers are also able to distinguish simple from complex concepts and to vary instructional procedures accordingly. So for teaching any subject effectively, there should be a trained and qualified teacher. It is more necessary for commerce teaching because the subject is offered at the higher secondary level where the students are more matured, so there has to be a teacher who is masters in commerce at the same time having a degree of education. For teaching effectively teacher has to select appropriate instructional method. learning can be enhanced by adopting different approach and method according to the need of the content. Commerce is such a subject where a teacher can use all the methods effectively such as lecture, discussion, role playing, seminar, supervised as well as independent study, project method, field trip etc. But one of the major concern is that teacher should use these methods in actual class room teaching. Commerce subject is of vocational based so the activity method is quite suitable for commerce. In the words of Rousseau: "Instead of making the child stick to is books keep him busy in workshop where his hands will work to the profit of his mine". Thus learning by doing, by activity and experience is the first and the most natured from of learning.

Effective teaching is nothing but helping students to learn and for this teacher has to foster a good learning atmosphere. This can be done if the teacher is ready with a flexible teaching plain in mind. Is positive towards learners, and is confident. At the same time teacher should not be arrogant.

Effective teaching is not only concerned with teaching effective, but is also concerned with how quickly and well a student learner that depends not only on the intelligence and prior knowledge of the students but also on the students learning styles. Visual learners gain knowledge best by seeing or reading what a teach to teach auditory learners, by listening and tactile or psychomotor learners, by doing. A teacher can improve the chances of teaching success if he assesses the learning style of his students, then plans, teaching activities and uses teaching tools appropriate to that style.

Innovative and Creative Classroom Practices in Commerce

Even effective use of traditional teaching techniques can be enhanced by the use of teaching aids (audio-visual resources). To some extent teaching aids help in removing the gap between teaching styles of teachers and learning styles of the learners. It is more applicable to commerce teaching because commerce is such a subject which is close to the student's real life so it is possible for a teacher to use maximum number of teaching aids.

Teaching can also become effective when the teacher gives clear explanations for the concepts by using concrete, real life and relevant examples. Explanations can also be enriched by using illustrations, graphs, diagrams appropriately. A teacher can also suggest mnemonic aids for memorizing complicated ideas. At the same time a teacher should define unfamiliar terms and he should write key terms on the blackboard.

While teaching, teachers should also remember the maxims of teachings i.e proceed from simple to complex, from the concrete to the abstracts, from particular to general, from analysis to synthesis, from empirical to rational, from psychological to logical, from the indefinite to definite. These maxims of teaching are very important for teaching any subject, especially commerce because this subject is taught at higher secondary level where we have grownup students.

Commerce is such a subject which is related to current situations, so a commerce teacher should keep himself up-to-date, so while teaching, he should talk about current developments and relate the subjects to current events and other fields, at the same time he should provide insights or knowledge beyond the text.

Conclusion

This Paper titled, "innovative and creative classroom practices in commerce" is innovative. The theme of this paper is Innovative and creative classroom Practices. Behaviour designed to promote creativity and innovation students is worth practicing. These valuable suggestions might be implemented in schools. Through this paper I suggest the introduced innovation should be related to the aims and goals of education. The innovation is to promote growth and development in students and teachers.

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A Study of Environmental Awareness of Students at Higher Secondary Level

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The study was carried out with a sample of 100 students [from Standard XII using environment awareness scale for assessing the significance difference in the mean scores of environmental awareness. The results indicated that there was significant difference in the mean scores of Environmental awareness between the students belonging to science group and arts group, there existed significant difference in the mean scores of significant differences the students belonging to science group and vocational group, there existed no significant difference in the mean scores of Environmental awareness between the students belonging to vocational group and arts group. There existed no significant difference in the mean scores of Environmental awareness between the students in terms of institution.

Key words: environmental awareness, significance difference, groups, type of institutions, gender.

Environmental Studies

Healthy, clean and pure environment is a precious gift of nature to the humanity. Like many other organisms, man has to depend, for his life on this environment. He receives his basic necessities like water, air, food and shelter from it. So, neither the present generation nor the posterity has any right to

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obliterate its wholesomeness or pollute it. The environmental health of a country is, in fact, an indication of the quality of life of the people.

The fields covered by environmental studies are as follows;

1. The multidisciplinary nature of environmental studies
2. Natural resources and associated problems
3. Eco systems
4. Biodiversity and its conservation
5. Environmental pollution
6. Social issues and the environment

Significance of the Study

Environmental issues became international priorities all though they were seen as local or regional concerns, because they have become extraneous to economic growth, health, nature and aesthetics. Consumption of resources for products produced for world market (dominated by the North) causes primarily local environmental degradation - not global. Every human being has the right to decent life, but today there are elements in our environment that tend to militate against the attainment and enjoyment of such a life. The exacerbation of the pollution of environment can cause untold misery. Unhappiness and suffering to human beings crop up simply because of our lack of concern for the common good and the absence of a sense of responsibility and ethics for sustaining a balanced ecosystem. If we are to aspire to a better quality of life - one which will ensure freedom from want, from disease and from fear itself, then we must at I join hands to stem the increasing toxification of the earth. We need to defuse this environmental problem, but such needed action will come only if we reorient the citizenry's values, i.e. imbibe them with proper attitudes and values (ethics), specially those that will lead to a greater concern for preserving balance in the ecosystem. Besides we should teach them how to save the environment from further degradation, and help make it a healthier and progressive place to live in; this springs from a strong sense of social responsibility. Hence, it becomes obligatory on the part of each individual citizen to develop environmental ethics that, while we aspire for the good life, should not sacrifice the future of the generations to come (Minda C & Sutaria 1990).

A Study of Environmental Awareness of Students

Objectives of the Study

1. To study the extend of awareness of students to environmental education
2. To study the extend of awareness of students to social issues related to environmental pollution.
3. To offer a few suggestions to get over the problems related to environmental pollution.
4. To throw light on salient features of environmental education.

Hypotheses

1. There exists significant difference in the mean scores in Environmental awareness between the students belonging to science group and arts group
2. There exists significant difference in the mean scores in Environmental awareness between the students belonging to science group and vocational group
3. There exists significant difference in the mean scores in Environmental awareness between the students belonging to vocational group and arts group
4. There exists significant difference in the mean scores in Environmental awareness between the students in terms of gender
5. There exists significant difference in the mean scores in Environmental awareness between the students in terms of types of institution.

Tools

Environmental awareness assessment questionnaire. A research tool plays a major role in any worthwhile research, as it is the role factor in determining the sound data in arriving at perfect conclusions about the problem or study in hand, which ultimately, helps in providing suitable remedial measures to the problem concerned.

The selection and use of tools can be done in two ways. The first one is to construct a tool independently by the investigator for his own study. Here, there are many problems in doing so. Preparation and standardization of a perfect

tool itself is a major task, and one can safely say that it is a doctoral study itself. On construction of their own tools, Anand and Padma (1987) feel that " A note of caution has to be struck when a researcher develops a tool for his study by merely pooling some items and does not subject it to the sophisticated techniques of tool construction. The result would be them obvious, a poor quality research. With this, one can say that preparation and standardization of tools is a major task, and one should take care in aspects like selection of area and sample, pooling up of statements related to the area and sample, consulting the experts, and application of sophisticated statistical techniques.

The second way of selection and use of tools is right selection of tools from already standardized ones available in the field of study. Here also it involves a tedious job in locating the tools and identifying their usefulness to the study on hand. Even then, this technique is very useful when a research work is taken to study in depth and when the research work involves a good number of variables. Some people believe that some of the instruments available do not measure up to their standards.

Hence new one, In some instances, consideration should be given to the logistics of the situation. Lacking the time and financial resources of a test and measurement organisation, many researchers cannot expect to produce a better instrument. In the cases, the most logical procedure that he can follow is to choose the best instruments available for his purpose.

Considering the flaws and merits of the selection of tools in either way, the investigator was interested in preparing standardized tools at the present study to measure Environmental awareness of the teachers.