

revolution has posed the most unique challenge before the commerce education. With trade and commerce assuming innovative dimensions in the context of growing International business, the curricula for Commerce faculty should be adapted and need to restructure to meet the future challenges of the economic, manufacturing and service sectors. Placement or self employment is the ultimate goal of any business education. To place the students in industries, colleges/universities can arrange campus recruitment and placement. The educational policy makers need to think on this matter seriously so that.

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## Effective Teaching to special children

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**Introduction :**

Teaching effectively is the most important of all the competencies required of a successful teacher. Effective teaching deals with the needs, interests and abilities of pupils as individuals, it requires knowledge of the environment in which the pupil lives, the developmental problem the pupil faces and his mental abilities.

1. It calls for an understanding of the learning processes essential for creating an environment where learning can take place and for making instruction so simulating that every pupil will be motivated to learn.
2. Effective teaching helps to stimulate pupils to think critically, independently and creatively.
3. Effective teaching involves intervention strategies pertaining to specific skill areas such as reading, speaking, writing and mathematics.
4. Effective teaching also pertains to behavioural interventions.

**STAGES OF LEARNING**

**1. Acquisition Stage**

During the acquisition Stage, the learner can enter the learning process at 0%. It means that the student has no knowledge of how to perform the task accurately.

**2. Proficiency Stage**

During the Proficiency Stage, the learner must be able to perform the task accurately in quality and at reasonable speed.

### 3. Maintenance Stage

The teacher aims to revise things learnt so that the information learnt should be retained.

### 4. Generalization Stage

Learning Behaviour should occur in all situations.

## Learning Disabilities

LDs is a generic term that refers to a heterogeneous group of disorders manifested by significant difficulties in the acquisition and use of listening, speaking, reading, writing, reasoning and mathematical abilities.

### Types of Disabilities:

1. Dyslexia: It is a specific learning disability in spoken language, written language reasoning and severe reading disability.

2. Dyscalculia: It is a specific disability in mathematics.

### 3. Dysgraphia:

It is a specific learning disability in writing i.e. disorder of written expression.

### 4. Dyspraxia:

It is specific disorder that affects coordination.

5. Autism: It is not a learning disability but can be accompanied with LDs.

It is a disability in social interaction.

### NEED TO KNOW THE AUTISM

Autism is known as spectrum disorder because the severity of symptoms ranges from mild learning and social disability to a severe impairment, with multiple problems and highly unusual behavior.

This is by far the most frequently asked question. Briefly, it is a severely incapacitating life-long disorder that typically occurs in the first three years of life.

It causes impairment or disturbance in 3 main areas of life, social skills, and communicative (verbal as well as non-verbal) skills and in their repetitive and restricted

behaviours. Autistic children may show abnormal responses to sensations. Any one or more senses may be affected. All these difficulties manifest themselves in behaviour, i.e. abnormal ways of relating themselves to people, objects and events in the environment.

Autism is also known as spectrum disorder. Typically about 20 in a population of 10,000 people will be autistic or have autistic features. 80% of those affected by autism are boys, Autism is found throughout the world in families of all economic and social and racial backgrounds. Doctors, politicians, and rickshaw drivers alike all have autistic children.

### PROBLEMS IN AUTISM CHILDREN :

There is a problem of integrating autistic children into the society. Students with autism are increasingly being placed in general education "inclusion" settings for the purpose of improved social integration. This information is on the social integration of the student with autism in elementary inclusive settings. The purpose was to describe three social integration constructs of students with autism in inclusive classrooms, including their acceptance (social preference), visibility (social impact), and membership in a peer group (social network affiliation) and to identify the extent to which severity of autism characteristics contributed to these social integration constructs. Results suggest students with autism in inclusive settings are as accepted, visible, and members of peer groups, as well as both their peers without disabilities and those with other disabilities. Post hoc observations revealed further factors that may impact these constructs as well.

One of the most characteristic symptoms of autism is a dysfunction in social behaviour. Numerous reports have been written by parents and researchers have described this problem, and it is thought to be the key defining feature of autism. The social problems can be defined as 3 types:-

1. Socially avoidant

2. Socially indifferent

3. Socially awkward

1. Socially avoidant: These individuals avoid virtually all forms of social interaction. The most common response is throwing tantrums or running away when someone tries to interact with them. As infants, some are described as arching their back from caregiver to avoid contact.

2. Socially indifferent: Individuals who are thought as socially indifferent do not seek social interaction with others (unless they want something) nor do they actively avoid social situations. They do not mind being with people or being alone.

3. Socially awkward: These individuals may even try to make friends, but they cannot keep them. This problem is common with Asperger's syndrome. One reason for their failure to make enduring social relationships with others may be the lack of reciprocity in their interactions, since their conversations often revolve about themselves and are self-centred. They don't have common sense in social relationships.

In addition, to the above 3 types of social deficits, the social cognition of autistic people is dysfunctional. Recent research has shown that many autistic individuals do not realize that other people have their own point of view, thoughts and plans. They have difficulty understanding others beliefs, attitudes and emotions.

Therefore, it is seen from the above given information that the basic need of autistic children is social integration with their peers in a normal set-up.

- We have seen the definition of autism, social integration.
- We have seen the basic problems that autistic children have is social interaction.
- We have seen the 3 types of social interaction problems that these children have.
- We have also, seen 2 types of treatment, sensory and social.

So, this is now based on the assumption that normal peers can explain the concept to the autistic child, this increases social interaction between them, helps them to form good friendly bonds between the children.

It also, assumes that making a game together for a subject topic, and playing with the made game, helps the autistic as well as the normal children to retain concepts.

Finally, we are going to see if we can not only increase social integration of the child through social interventions, but also help him to socially interact with other normal children, who now become a support to him, by helping him study and learn.

#### MAJOR REMEDIES

1. These children needs to improve on mathematical applications in daily life.

2. These children also needs to be taught comprehension and understanding the passage.

3. The method of teaching which is suited to the child i.e. peer tutoring, play-way method via making and playing the game should help improve the child.

This can be tried with other autistic children and they can be helped to be mainstreamed in normal schools. It also increases their social interaction with peers in class.

#### SUMMARY

This shows that improved understanding of mathematics and social interaction can be increased by the above methods. This can also be used in other subjects, thus helping the autistic child to not give up higher studies but pursue further academics.

This also, shows that now as the student has understood averages, his knowledge should be brushed up from time to time.

The teacher should take care to continuously make the teaching learning process effective by creative activities.

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## Role of Bank Finance in Rural Development

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### Abstract

*Rural development is a strategy intended to improve the economic and social life of the rural people and this has received great attention in national plans of various countries. The major barrier for the rural development is unavailability of formal institutional finance. Access to financial services play crucial role in the socio economic development of the rural communities. 70% of the people in India live in rural areas; hence the rural development is very important for nation's growth as it consist of huge natural and human resource. The main sources of credit for the rural people were mainly money lenders and traders who charge exorbitant interest rates. This has resulted in rural people inability to increase their productivity, income and improve upon their standard of living. The research study conducted to determine the role of bank financial facilities on poverty alleviation of the rural poor with respect to income, employment, savings and basic facilities. Questionnaires and interviews*

*were used to collect the responses on socio-economic characteristics and other relevant variables from a random sample of 100 respondents from Nizamabad district. The study revealed that that the bank finance has positively impacted on socio-economic development of the rural people and these have manifested in the areas of income, employment, savings and basic facilities like Education, water and sanitation etc.*

**Key words:**

***Institutional Finance, Rural Development, Financial inclusion, Growth, Banks***

### Introduction

***India lives in its village-Mahatma Ghandi***

Words of Ghandiji "India lives in its village" emphasize necessity of the development of rural India. Inclusive growth is possible only through proper mechanism which channelizes all the resources from top to bottom. Financial inclusion is the concept of providing banking services to weaker sections and low income groups at affordable cost and without the any discrimination. Largest section of the population (nearly 70%) of the people in India live in rural areas, so rural development is necessary for inclusive growth.

Financial inclusion plays crucial role in rural development. In rural India it can be found that credit supply is mostly done by informal sources with higher interest rates, which restricts the financial development of the rural poor and effects the overall development of the country. RBI has reported that the financial exclusion in India leads to the loss of GDP to the extent of one percent [RBI, Working Paper Series (DEPR): 8/2011]. Geographical distance from bank, gender-inequality, low income, lack of collateral assets, financial illiteracy, lack of proof of identity of the disadvantaged people and migrants are the plausible causes of financial exclusion on demand side. India has taken several steps towards fi-