



## SKILL MANAGEMENT AND KNOWLEDGE DEVELOPMENT AMONG Z.P. SCHOOLS IN SHAHUWADI AND PANHALA.

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### ABSTRACT:

*Social and Financial Education is aimed at helping young people think critically, learn about rights and responsibilities, and gain financial knowledge and skills that will enable them to achieve their dreams. It also helps them reflect and make sense of the life transitions they are going through, and how they can best be engaged in the world.*

**KEYWORDS:** *demands and challenges , self – awareness, empathy, critical thinking.*

### INTRODUCTION :

Social Education teaches them to believe in themselves and become responsible citizens by understanding and being involved in social issues that affect them while Financial Education teaches the important skills of saving, appropriate spending budgeting, planning and engaging in age-appropriate Social and Financial Enterprises. Children also learn to the optimum and effective utilization of the resources (financial & Non financial)

### The children at the end of the program will be able to:

- 1) Examine and reflect on their identities, values and beliefs, as well as their relationships with family, friends and communities.
- 2) Critique and investigate how rights are realized or violated in society.
- 3) Describe and practice responsible use and accumulation of financial, natural and other kinds of resources (people, planet and profit).
- 4) Demonstrate the ability to conduct planning and budgeting activities towards realizing a desired goal.
- 5) Conduct enterprises that have a positive effect in their communities.

### Self-Understanding and Personal Exploration

Children are strengthened to determine and assume about their place in the world as a child, a girl or a boy, a son or daughter, a student, and a citizen.

### Rights and Responsibilities

Children increase their understanding and knowledge of their rights as well as those of others. They are given an opportunity to initiate, plan and organize activities that may positively promote child rights. Rights does not exist alone it goes hand in hand along with responsibilities

### Saving and Spending

Children as we all know are keen in collecting things that they think have value. The programme develops a broad and clear definition of savings. Children save money and learn how to spend responsibly.

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### Planning and Budgeting

The concept of thinking ahead and planning is a skill, and is a key to individual development. Planning and budgeting let on children to set both personal and financial goals for the future. Children starts to think ahead by their experience and look at what their future may hold. They learn how to make a concrete steps towards a goal that they set for themselves.

### Social and Financial Enterprise

In social and financial enterprise, children view themselves and act as active participants in their community. It is the rational extension of the different learning objectives and activities in Aflatoun programme. Social enterprise focuses on improving their own lives and the lives of the people around them through their collective activities and action, while in financial enterprise children make money through small business initiatives as a way to learn more about the market.

### REVIEW OF LITERATURE

A realist Review is guided by the question “What works, for whom, in what circumstances and why?”(Pawson & Manzano-Santaella,2012). Complex Social interventions call for a layered and multi-Pronged review approach for meaningful evaluations. A Realist review responds to this need as it offers a pluralistic and flexible means of enquiry that explains (rather Than judges) by combining, qualitative with quantitative,formative with summative, and prospective with retrospective elements (Paw Son et al,2005).It Synthesizes evidence from diverse sources including scoping reviews, expert consultations, and previous experience to arrive at the “richest picture” possible (Kastner Et al,2011).This Is done through an iterative process to initiate and refine a context - And outcome Informed theory of change(Rycroft-Maolne et al,2012; Avis & Freshwater,2006).

### RESEARCH METHODOLOGY

#### Statement of the Problem:

Children are only academically developed and today’s educational system is only developing their mindset for jobs. It is important to develop their mindset as entrepreneurs which will inspire them and add value to nation.

#### Objectives of the Study:

1. To understand the concept of social entrepreneurship.
2. To study the level of awareness about social entrepreneur among children.
3. To suggest the innovative and interventive strategies for development.

**Universe:** The universe of the study covers Z.P. Schools in Panhala and Shahuwadi block, Dist: Kolhapur.

#### Sampling Method

Simple random sampling method was used for the study.

#### Sampling Size

30 respondents were selected for the study.

#### Methods of data collection:

The data of present study basically constituted two sources i.e. primary and secondary source.

#### 1. Primary Data:

The respondents were the primary source of data collection.

**2. Secondary Data:**

The researcher will collect the secondary data with the help of village records, Internet, newspaper etc.

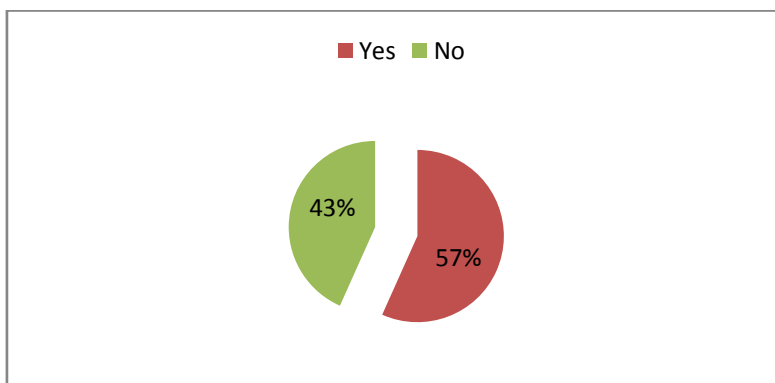
**Tools of Data Collection:**

Questionnaire method for data collection this tool was developed by Meljol-Aflatoun for child rights and social entrepreneurship.

**DATA ANALYSIS AND INTERPRETATION**

**Table No -1  
Strength of the respondent**

Sr.no	Particulars	No of respondent	Percentage
1	Yes	17	56.7
2	No	13	43.3
	<b>Total</b>	<b>30</b>	<b>100.0</b>

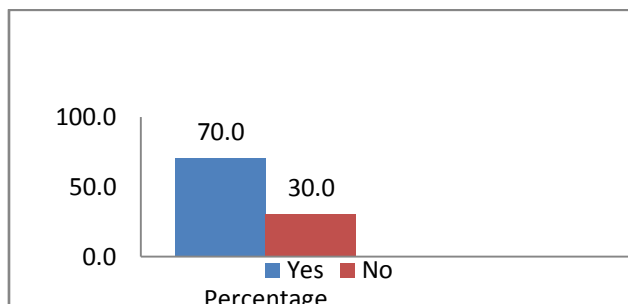


The above table states the strengths of the respondents majority i.e. 56.7% of them are aware about their strengths, 43.3% of them are unaware about their potentials and need to be taken care of.

Social entrepreneurship needs to know the strengths and the weakness to overcome. This also helps in self understanding and self- exploration.

**Table No -2  
Weakness**

Sr.no	Particulars	No of respondent	Percentage
1	Yes	21	70.0
2	No	9	30.0
	<b>Total</b>	<b>30</b>	<b>100.0</b>

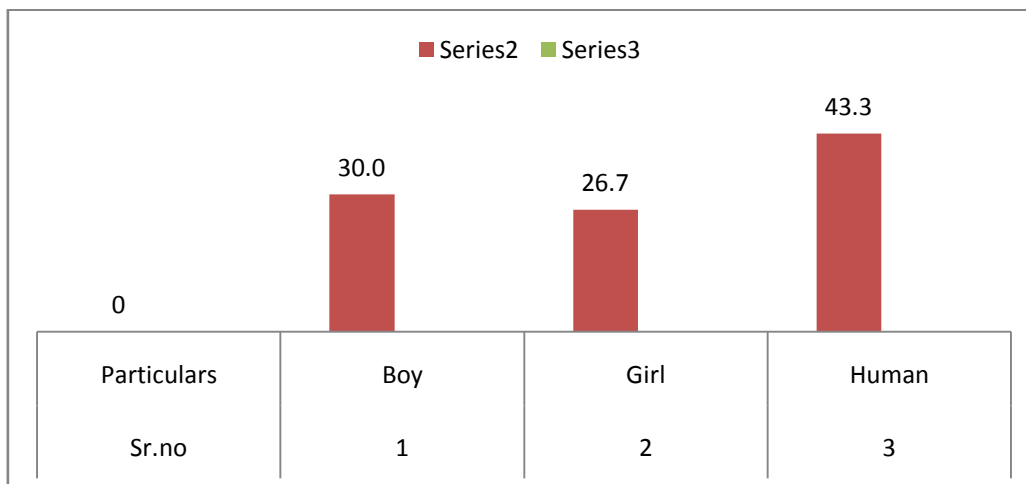


The data shows the weakness of the respondents there are contradictions in the statement of strength and weakness. Majority i.e 70% of them is aware of their weakness and 30% of them of them are not aware.

Being aware of strengths and weakness is self-awareness that one holds about self.

**Table No -3**  
**Who are you**

Sr.no	Particulars	No of respondent	Percentage
1	Boy	9	30.0
2	Girl	8	26.7
3	Human	13	43.3
	<b>Total</b>	<b>30</b>	<b>100.0</b>

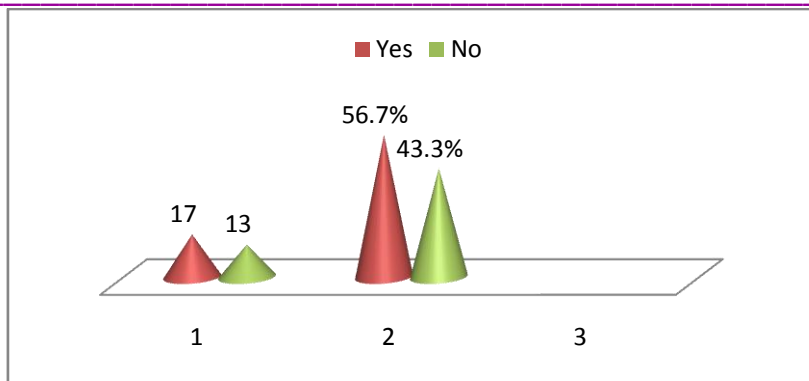


The above data states whether the respondents view themselves as gender or as human being. It is quite appreciated that 43.3% of the primary section children responded that they are human first. This means children can also think in broad perspective.

The entrepreneur quality can also be hidden in them which need to be motivated.

**Table No -4**  
**Cooperation**

Sr.no	Particulars	No of respondent	Percentage
1	Yes	17	56.7
2	No	13	43.3
	<b>Total</b>	<b>30</b>	<b>100.0</b>

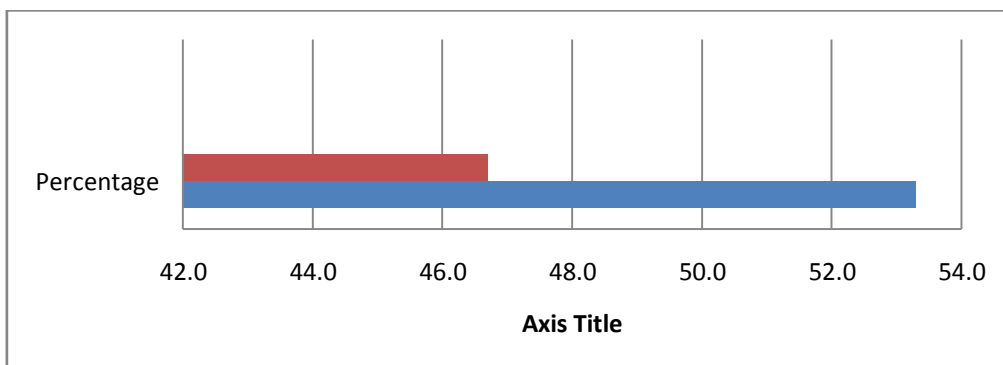


This data shows the sociability that the children have within them majority i.e. 56.7% of them co-operate with classmates, relatives and with others and support them.

To enable a entrepreneur in these children, social training in schools is most important for taking up responsibility.

**Table No -5**  
**Friendship with other**

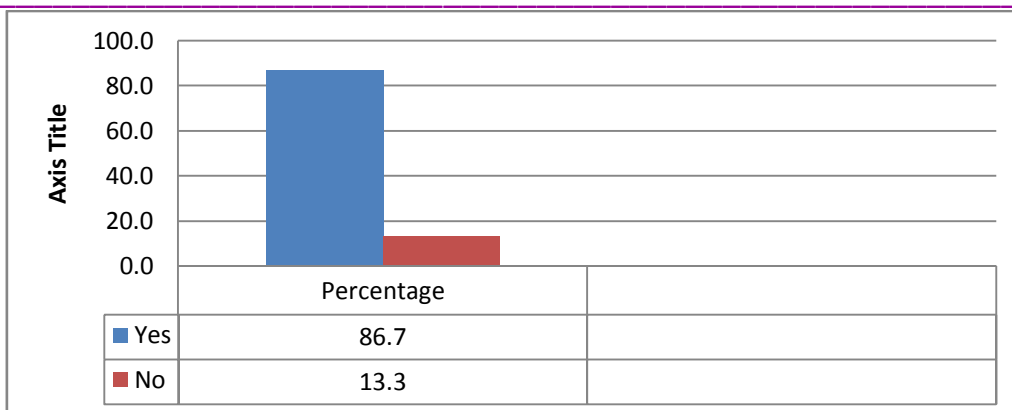
Sr.no	Particulars	No of respondent	Percentage
1	Yes	16	53.3
2	No	14	46.7
	<b>Total</b>	<b>30</b>	<b>100.0</b>



From social perspective family is saved to be the first institution of socialization and school is the second institution of socialisation majority (53.3%) of them states that they are able to make friendship with other without hesitation. It is a good sign for broadening their mental compartments social entrepreneurship training can help them to prevent biased and prejudiced thinking and grow as a competent, efficient and healthy individual and use all their potential for self development.

**Table No -6**  
**Voting during child assembly**

Sr.no	Particulars	No of respondent	Percentage
1	Yes	26	86.7
2	No	4	13.3
	<b>Total</b>	<b>30</b>	<b>100.0</b>



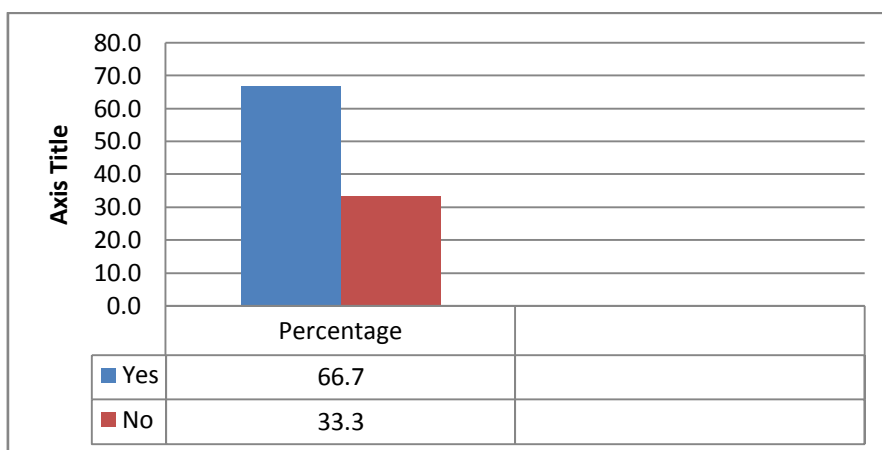
Child parliament is a powerful initiative that has stemmed from child reach india’s my school, my voice project. The event gives children the opportunity to voice their opinions directly to key decision maker, and advocate for change they want to see.

It is appreciable that the schools take initiative of voting during child assembly. This helps children to visualise what the want, how things has to be. This motivates their participation and intelligence and creativity.

86.7% of the respondent does vote during assembly.

**Table No -7**  
**Keep school premises clean**

Sr.no	Particulars	No of respondent	Percentage
1	Yes	20	66.7
2	No	10	33.3
	<b>Total</b>	<b>30</b>	<b>100.0</b>



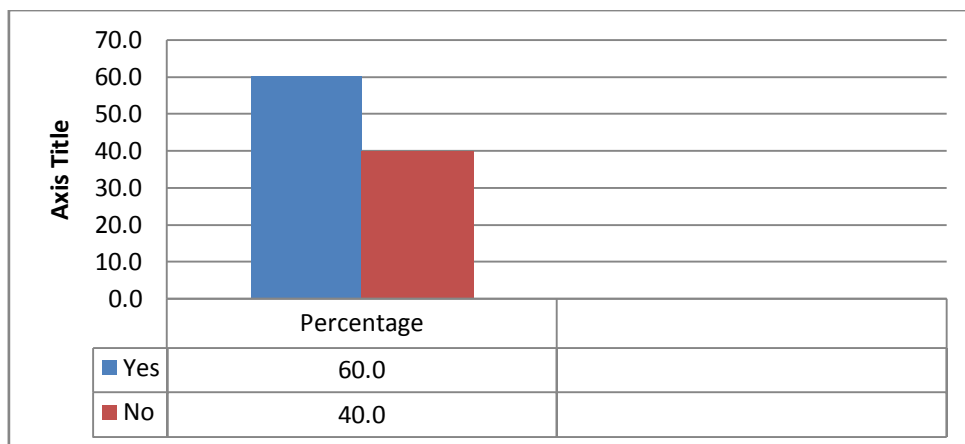
The above table states whether the respondents keep school premises clean. Rights and responsibilities is one of the important elements of social and financial education. This can be conveyed through social entrepreneurship.

The very sincere response received by the respondents i.e. majority (66.7%) of them stated that their school environment is clean.

Keeping the surrounding clean is a social responsibility and hence this social qualities need to imbibe among children.

**Table No -8**  
**Equality between boys and girls**

Sr.no	Particulars	No of respondent	Percentage
1	Yes	18	60.0
2	No	12	40.0
	<b>Total</b>	<b>30</b>	<b>100.0</b>

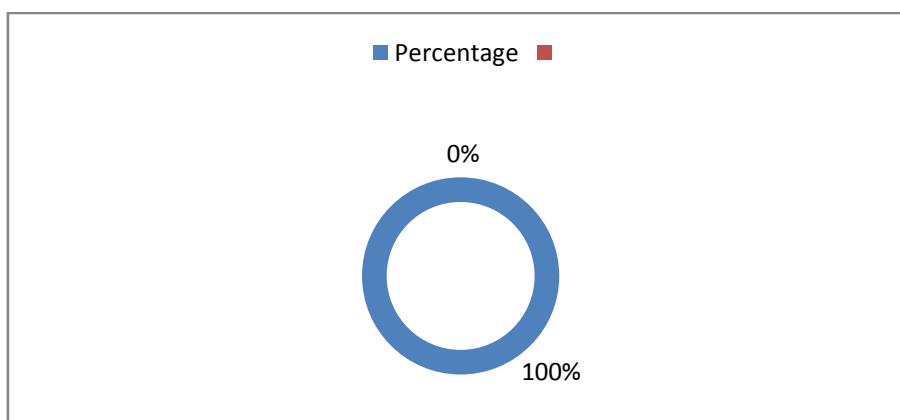


The above data reveals the gender balance in schools our society has lots of social discrimination and the gender discrimination is major issue in Indian societies. It is important to helps children to relate girls and boys equally and sensitise them to prevent discrimination. This helps them to self-understand and explore.

Early and formative ages are the foundation years of children, hence health qualities must be nurtured in order to think globally and act locally.

**Table No -9**  
**Child labour in village**

Sr.no	Particulars	No of respondent	Percentage
1	Yes	0	0.0
2	No	30	100.0
	<b>Total</b>	<b>30</b>	<b>100.0</b>



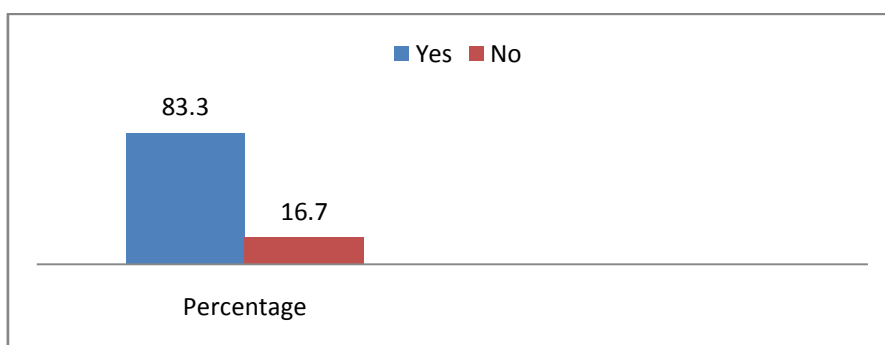
It is quite evident and appreciated response that there is no child labour in villages we found child labour in cities or in educated urban areas but even though villages are lagging behind educationally, child labour does not exists.

But this children may be left or overlooked by the parents or may lead to simply wonder beginning such drop out children in the mainstream is important.

Social entrepreneurship is fun loving education children enjoying learning by doing.

**Table No -10**  
**Child protection**

Sr.no	Particulars	No of respondent	Percentage
1	Yes	25	83.3
2	No	5	16.7
	<b>Total</b>	<b>30</b>	<b>100.0</b>

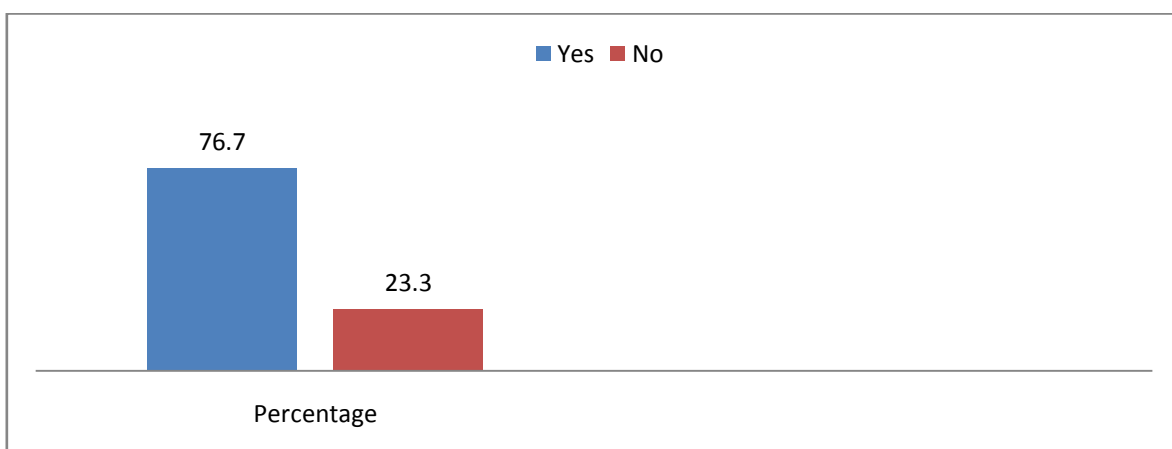


Majority i.e. 83.3% of the respondents are aware about the laws in relation to child protection.

Social entrepreneurship sensualise children regarding child rights for their protection. The Meljol-Aflatoun project has taken efforts to develop the child as a whole

**Table No -11**  
**Saving**

Sr.no	Particulars	No of respondent	Percentage
1	Yes	23	76.7
2	No	7	23.3
	<b>Total</b>	<b>30</b>	<b>100.0</b>



The data shows awareness among the children in regard to saving.

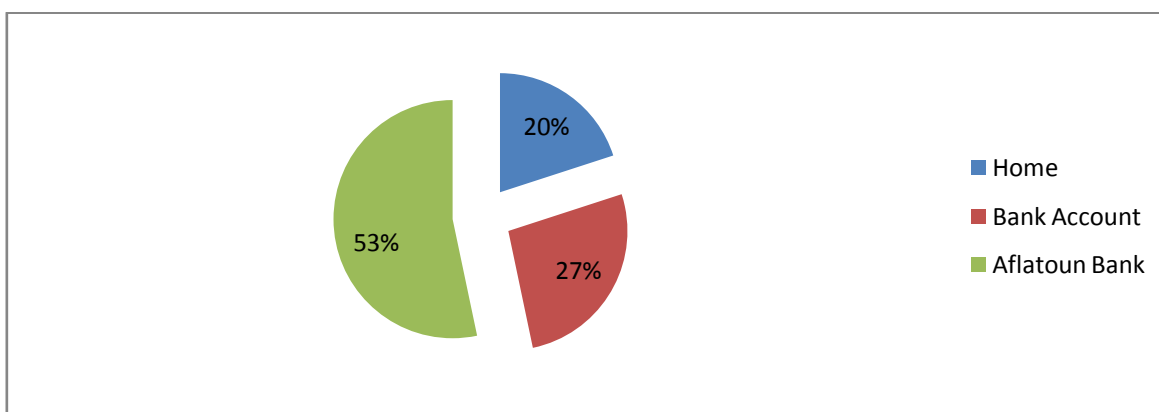


Children are keen in collecting things that they think have value. The quality of saving and spending is imbibed within children, saving and spending initiates responsibilities in them.

Majority (76.7%) of the respondent do saving. They also learn monitoring and supervising like qualities.

**Table No -12**  
**Where do they save their savings**

Sr.no	Particulars	No of respondent	Percentage
1	Home	6	20.0
2	Bank Account	8	26.7
3	Aflatoun Bank	16	53.3
	<b>Total</b>	<b>30</b>	<b>100.0</b>

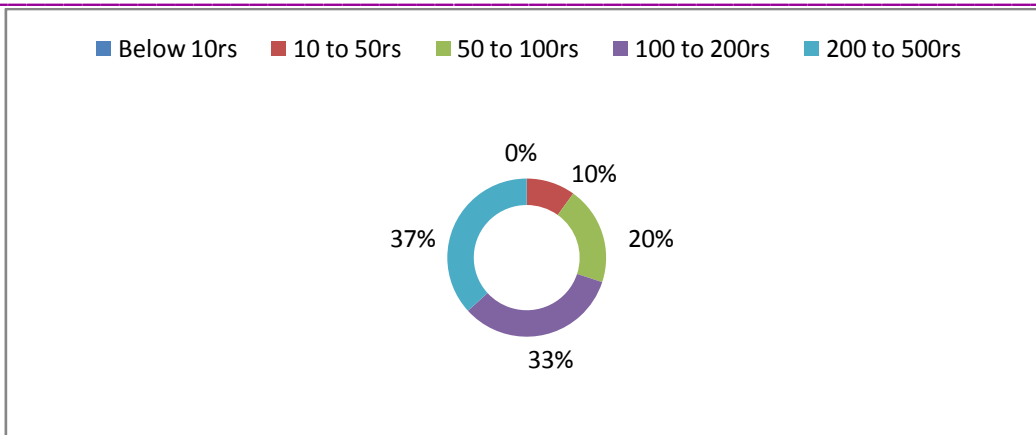


The data states that majority of the respondents do their saving in Aflatoun Bank (53.3%). 26.7% of them save in banks and 20% do save home.

To conclude it is clear the 100% saving is done by the respondents. This encourages the sense of respondents. This encourage the responsibilities and understand the important of saving.

**Table No -13**  
**How many rupees save**

Sr.no	Particulars	No of respondent	Percentage
1	Below 10rs	0	0.0
2	10 to 50rs	3	10.0
3	50 to 100rs	6	20.0
4	100 to 200rs	10	33.3
5	200 to 500rs	11	36.7
	<b>Total</b>	<b>30</b>	<b>100.0</b>

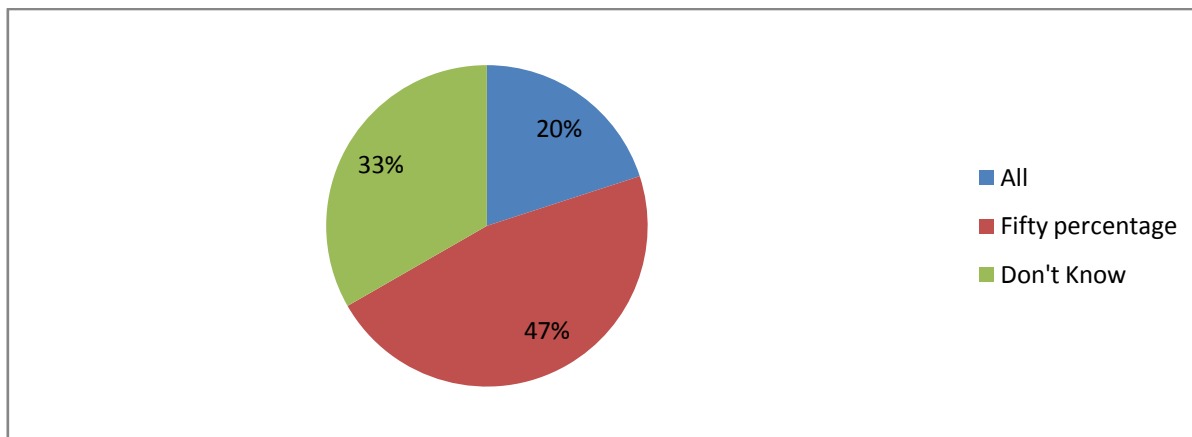


The above table states the saving in rupees majority of the respondents (i.e.36.7%) are able to save amount upto rs200 to rs500. 33.3% saved rs100 to rs200 and 50 on.

This spending and saving inculcates the qualities like sharing, monitoring, spending, saving and taking responsibilities.

**Table No -14**  
**If you get rs5, how much will you spend?**

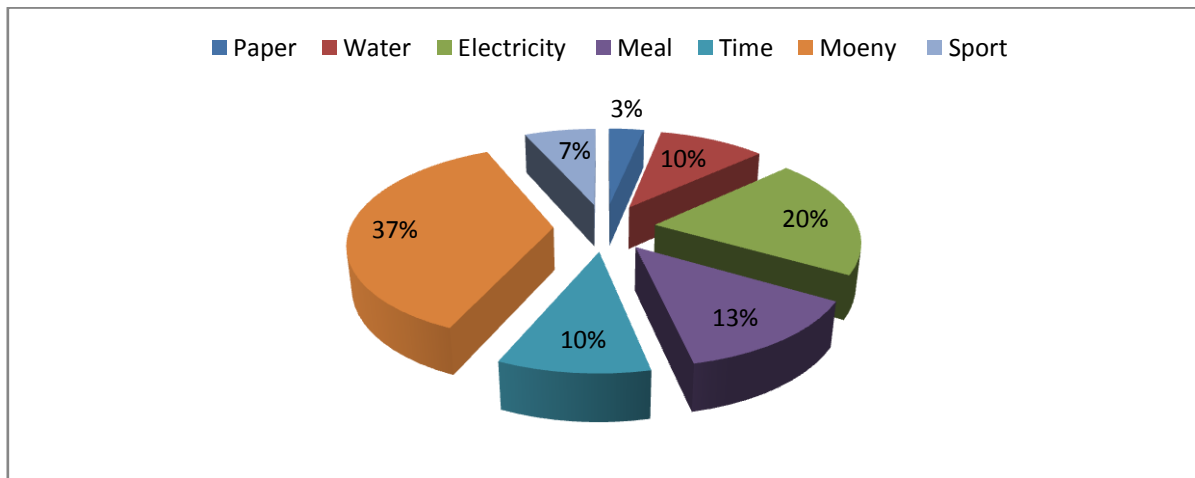
Sr.no	Particulars	No of respondent	Percentage
1	All	6	20.0
2	Fifty percentage	14	46.7
3	Don't Know	10	33.3
	<b>Total</b>	<b>30</b>	<b>100.0</b>



The data states the level of understanding of the respondents regarding spending of the money they have in hand. Majority (46.7%) of them stated that they will spend fifty percent amount and rest they will save. entrepreneurship training will enhance planning and budgeting quality among the children. It leads to individual development. It motivates their thinking.

**Table No – 15**  
**Which things you would like to save**

Sr.no	Particulars	No of respondent	Percentage
1	Paper	1	3.3
2	Water	3	10.0
3	Electricity	6	20.0
4	Meal	4	13.3
5	Time	3	10.0
6	Moeny	11	36.7
7	Sport	2	6.7
	<b>Total</b>	<b>30</b>	<b>100.0</b>

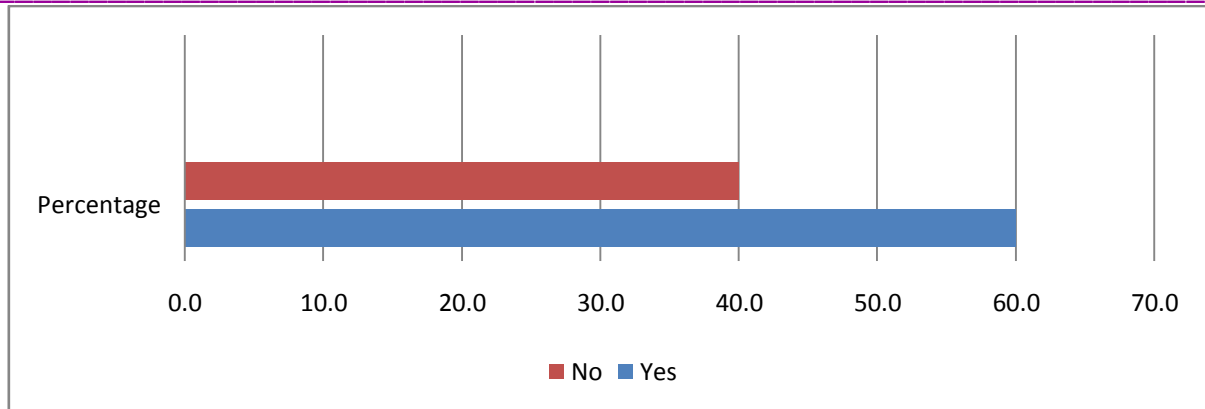


It is quite evident from the above data that children would like to save money. Majority i.e. 36.7% of them stated that they would like to save money and then other things they would like to save is electricity (20%) and so on.

The financial and social enterprise for learning.

**Table No -16**  
**Do you budgeting every year**

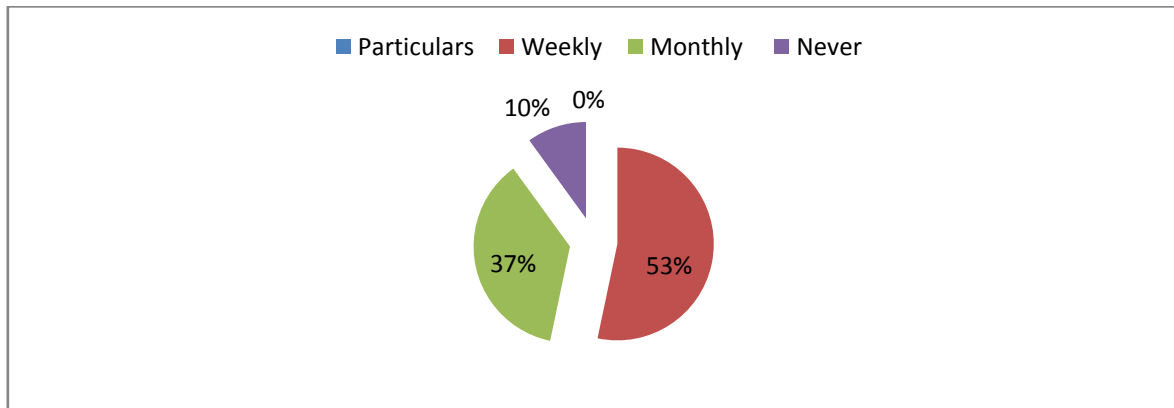
Sr.no	Particulars	No of respondent	Percentage
1	Yes	18	60.0
2	No	12	40.0
	<b>Total</b>	<b>30</b>	<b>100.0</b>



The above table explains whether the respondents do budgeting every year. Majority (60%) of them do plan their budget every year and the expenses they require for their books, note books, school dress, pen, pencil etc. this helps them to think ahead by their experience and look at what their future way hold. This helps them to become a good planner and prepare strategy accordingly.

**Table No -17**  
**Bazaar in school**

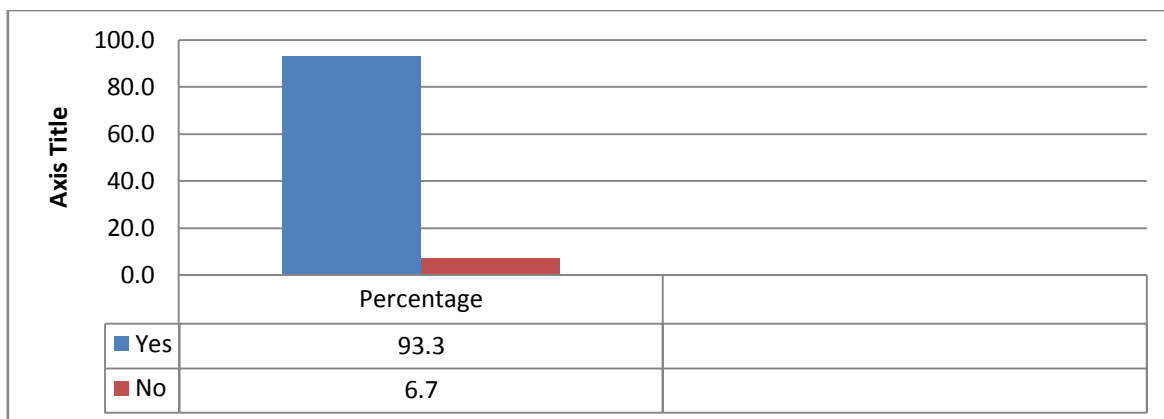
Sr.no	Particulars	No of respondent	Percentage
1	Weekly	16	53.3
2	Monthly	11	36.7
3	Never	3	10.0
	<b>Total</b>	<b>30</b>	<b>100.0</b>



The above table explain the nature of children market in schools so that children can learn communication skills, buying and selling goods, profit and loss, convincing skill and all other social skills. Majority (53.3%) of the respondents stated that their school organizes bazaar on weekly basis, 36.7% of them stated that they organise on monthly basis and very few schools do not organise any bazaar.

**Table No -18**  
**Profit trading**

Sr.no	Particulars	No of respondent	Percentage
1	Yes	28	93.3
2	No	2	6.7
	<b>Total</b>	<b>30</b>	<b>100.0</b>



The data reveals that whether the respondents are able to understand profit trading. Majority i.e. 93.3% of them do understand profit making.

**FINDING AND SUGGESTIONS**

**Finding**

- majority i.e. 56.7% of them are aware about their strengths, 43.3% of them are unaware about their potentials and need to be taken care of.
- Majority i.e 70% of them is aware of their weakness and 30% of them of them are not aware.
- It is quite appreciated that 43.3% of the primary section children responded that they are human first. This means children can also think in broad perspective.
- majority i.e. 56.7% of them co-operate with classmates, relatives and with others and support them.
- majority (53.3%) of them states that they are able to make friendship with other without hesitation.
- 86.7% of the respondent does vote during assembly.
- The very sincere response received by the respondents i.e. majority (66.7%) of them stated that their school environment is clean.
- 60% of respondent fell that equality between boys and girls in school.
- no child labour in villages we found.
- Majority i.e. 83.3% of the respondents are aware about the laws in relation to child protection
- Majority (76.7%) of the respondent do saving. They also learn monitoring and supervising like qualities.
- The data states that majority of the respondents do their saving in Aflatoun Bank (53.3%). 26.7% of them save in banks and 20% do save home.
- majority of the respondents (i.e.36.7%) are able to save amount upto rs200 to rs500. 33.3% saved rs100 to rs200 and 50 on.
- . Majority (46.7%) of them stated that they will spend fifty percent amount and rest they will save.
- Majority i.e. 36.7% of them stated that they would like to save money and then other things they would like to save is electricity (20%) and so on.
- . Majority (60%) of them do plan their budget every year and the expenses they require for their books, note books, school dress, pen, pencile etc.

17. Majority (53.3%) of the respondents stated that their school organizes bazaar on weekly basis, 36.7% of them stated that they organise on monthly basis and very few schools do not organise any bazaar.
18. Majority i.e. 93.3% of them do understand profit making.

### SUGGESTIONS

Children are the asset of any nation & future of the generation. Therefore it is important to teach, train & ignite the minds of the children of their formative age.

1. Along with the curriculum schools can take initiative to train children in social & financial education & help children to think critically.
2. Children should not be educated only academically rather they must gain financial knowledge, learn about rights & responsibilities & skills which will enable them to achieve their dreams.
3. The school authorities can depute teachers for teaching in the field of entrepreneur so that they will not educate the child for jobs but rather they can create entrepreneurs.
4. The trained teachers can identify children who are competent enough & prepare a business plan. This exposure their understanding & learning becomes fun.
5. Schools can organize bazaar to (school market) learn financial education appropriate spending, budgeting & planning school appreciation in the form of awards can motivate other children.
6. School can form a committee for legal advocacy so that the teachers, children & parents know about child rights.
7. School need to conduct and organize school assembly ( school parliament) for learning administrative skills.

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