

## **TEACHER AVAILABILITY IN KERALA- A GENDER WISE COMPARISON**

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### **Abstract**

*The growth and development of any country depends on the quality of education system set for students in that country. Gaining education enhances an individual to live a respectful life in the society. Education acts as the basis for socio-economic, political and cultural transformation of the society. Education system in a nation consists of three broad categories as Educational Institutions, students and Teachers. Education for students largely depends on availability and efficiency of teachers and hence this paper focused mainly on teachers in India and teacher pupil ratios.*

### **Introduction**

A key determinant of a nation's economic growth is the human capital with knowledge and skill. As teachers in the 21<sup>st</sup> century, they have to face the great challenge of adapting education to the changing needs of the ever dynamic modern society. The future of a nation depends largely on the availability of human resources in that nation. It is observed that behind an efficient utilisation of any natural resource there exist the hands of a man, an efficient man. Ability and efficiency of human resources are determined mainly by the way a nation mould its student community. It emphasises nothing but the importance of teachers. That is it reveals the unique relevance of teaching community in nation building. Teachers have a big role to play in shaping the future of the nation through their approach to and performance in teaching. Education is not merely passing on of information not simply showing their expertise in subject matter knowledge and pedagogy. The essence of teaching lies in creating an insatiable love for knowledge in the learners, a love that will not die when they leave the educational institution, but will continue to influence them till the end of their lives. The real success of a teacher lies in helping children to grow into worthy human beings with courage to face the problems in life, with an inner strength that is the result of good character and community living.

Education imparts skill and knowledge to a student which instills confidence in him to achieve his dreams. However, this education is delivered to the student through teachers who combine the subject with

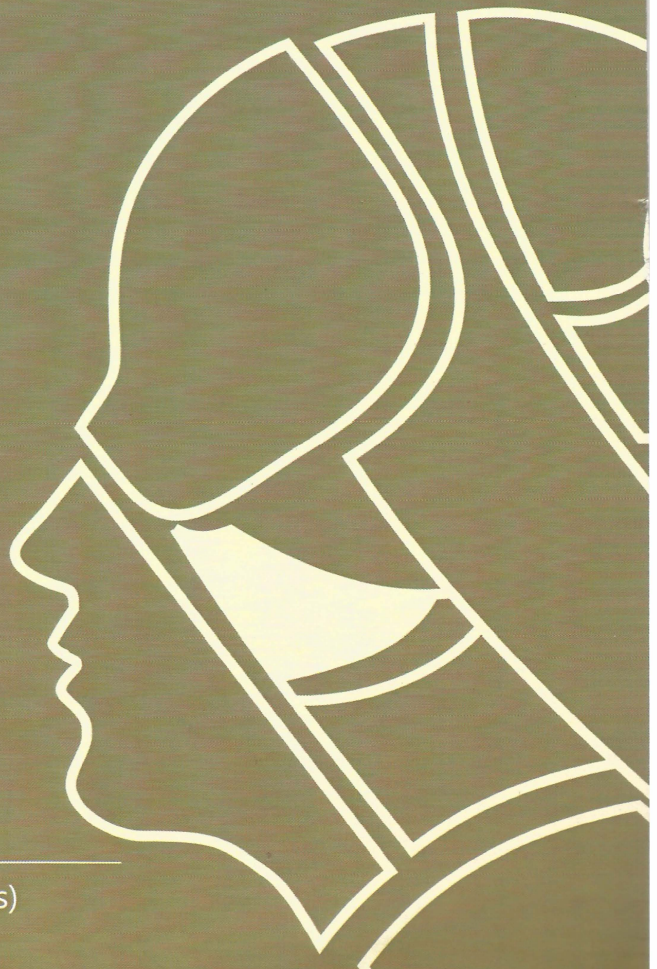
ECOLOGIES OF THE  
**NEW:**  
MATTER, MIND & BODY



Volume 2

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MES Mampad College (Autonomous)





Volume 2

# ECOLOGIES OF THE NEW: MATTER, MIND & BODY

Ecology, in its most recent declensions, is about the correlation between organism and its interactions with the world around it, which can encompass every branch of knowledge under it. Ecology can probe disciplines like Arts, Science and Philosophy, as all these systems of knowledge can expound relationship between human beings and their environment. The book, *Ecologies of the New: Matter, Mind & Body, Volume Two* seeks to bring to discussion the new bridges connecting and expanding the traditional disciplines.

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43.

## Spatial Pattern of Financial Inclusion in Kerala

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### **Abstract:**

*Financial inclusion is an essential ingredient in reducing poverty and achieving inclusive economic growth. Having recognized early the social and economic imperatives of broader financial inclusion, both Government and the Reserve Bank have pursued this goal over the last several decades. The CRISIL Inclusix indicate that there is an overall improvement in the financial inclusion among all the districts of Kerala. Alapuzha, Ernakulam, Pathanamthitta, Thiruvananthapuram and Thrissur districts scored highest and Malapuram district scored lowest. Kerala State achieved much higher level of financial inclusion. There are district wise variations in financial inclusion within the state.*

**Key Words:** Financial inclusion, Inclusix, Access Points, Coverage ratios Micro Finance, Microcredit

Finance plays a major role in economic development. Developing financial sector and improving access to financial services accelerate economic growth. Financial access is crucial for individuals/households to manage their incomes, to exploit opportunities and hence to improve their economic position. Better financial access by making financial services easily available to many, allows individuals/ households to tap their potential and exploit opportunities for growth. Financial inclusion is an essential ingredient in reducing poverty and achieving inclusive economic growth.

According to Dr. C Rangarajan Committee on Financial inclusion in India (2008) financial inclusion is “the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups, landless labours, farm women, unemployed youth etc. at an affordable cost.” The United Nations (2006) defined financial inclusion as “A financial sector that provides access to credit for all bankable people and firms, to insurance for all insurable people and firms and, to savings and payment services for everyone. Inclusive finance does not require that everyone who is eligible should use each of the services, but they should be able to choose to use them if (they) desired.”

### **Financial Inclusion Initiatives of Government India of and RBI**

Major attempts made by Government India of and RBI to provide financial access to the population have been summarised below: