

CHAPTER - IV

ANALYSIS AND INTERPRETATION OF DATA

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CHAPTER - IV

ANALYSIS AND INTERPRETATION OF DATA

IV.1 - INTRODUCTION -

In the previous chapters the investigator dealt with the theoretical topics. The discussion of these chapters served the necessary back-ground for the analysis of the data collected for the present research work. The intention of this chapter is to analyse the data collected against the background of these chapters.

The questionnaire and interview schedules were constructed in order to collect data from commerce teachers, principals, drop-out students and experts. The questionnaires were handed over in urban as well as in rural areas. Interview schedules were administered in rural and urban area. Out of hundred only thirty teachers responded. Fifteen principals, ten experts, thirty drop-out students and 30 guardians responded. A list of the names of the teachers is given in Appendix 'B' and of principals, guardians, drop-out students & experts Appendix 'D', 'F', 'G', 'H' respectively.

The analysis of these tools is divided into 12 parts.

- 1) Information regarding the responded teachers and principals.
- 2) Present situation of the strength.
- 3) Extents and trend of strength in the urban area.
- 4) Extents and trend of strength in the rural area.
- 5) . Total extents & trend of the drop-outs in the urban area.
- 6) Total extents & trend of the drop-outs in rural area.
- 7) Trend of the drop-outs in urban area (Solapur City)
- 8) Trend of the drop-outs in the rural area (Barsi taluka)
- 9) Causes of irregular attendance.
- 10) Causes of the difficult commerce subjects.
- 11) Causes of the drop-outs
- 12) Remedial causes & measures of the drop-outs.

While conducting the interview schedule these parts are analysed and interpreted in the following pages.

IV.2 INFORMATION REGARDING THE RESPONDED TEACHERS -

The first part of the questionnaire was related to the personal information of the teachers. Questions were not asked them regarding their personal information but sub-points were given to fill



them, i.e. full name, qualification, name of the junior commerce college, experience etc. The intention of this part was to provide the introductory part to the questionnaire.

The following table (No.IV.1) shows the classification of teachers, qualifications who had responded to the questionnaire from rural and urban area.

TABLE No.IV.1

QUALIFICATION OF THE TEACHERS

Sr. No.	Qualification	: Areawise numbers :		: Percentage :	
		: of teachers responded to	:	: Urban	: Rural
1	M.Com., B.Ed.	7	4	35.00	40.00
2	M.Com., D.H.E.	5	2	25.00	20.00
3	M.Com., D.H.E., B.Ed.	1	1	05.00	10.00
4	M.Com., LL.B., B.Ed.	1	-	05.00	-
5	M.Com., M.Ed.	2	1	10.00	10.00
6	M.Com., B.Ed., M.Phil.	2	1	10.00	10.00
7	M.Com., M.A. B.Ed.	2	1	10.00	10.00
	Total	20	10	100.00	100.00

The figures 60% against the items No.1,2 in the above table show that teachers had necessary qualification from both the areas, i.e. M.Com.,B.Ed./M.Com.,D.H.E. 40% teachers from urban and rural areas (against the item Nos.3,4,5, 6, 7) were highly qualified. It was explicit that there were well qualified teachers in rural area also.

Most of the principals of junior colleges attached to the secondary schools had possessed the B.A.,B.Ed., M.A.,B.Ed., B.Sc.,B.Ed., M.Com.,B.Ed., M.Sc.,B.Ed. qualification. There were 53.33% trained principals, 46.67% principals of junior colleges attached to the senior colleges were highly qualified but untrained. The percentage was nearly the same in urban and rural areas.

The next table shows the experience of the responded commerce teachers in years. Class interval is three.

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TABLE No. IV.2

EXPERIENCE OF THE TEACHERS

Sr. No.:	C.I	:Areawise number of : :teachers responded :		: Percentage	
		: Urban :	: Rural :	: Urban :	: Rural
1	1 - 3	0	0	00.00	00.00
2	4 - 6	1	2	05.00	20.00
3	7 - 9	4	1	20.00	10.00
4	10 - 12	2	0	10.00	00.00
5	13 - 15	5	4	25.00	40.00
6	16 - 18	8	3	40.00	30.00
Total		20	10	100.00	100.00

From the above table No.IV.2 it is obvious that the range of the experience of the teachers was from 1 to 18. Most of the teachers (40%) from urban area had 16 to 18 years experience and 40% teachers from rural area had 13 to 15 years experience.

The mean experience of the teachers from urban area when computed by the formula

$$M = A.M. + \frac{\sum f d^i}{N} \times i$$

The mean experience was 9.25 years from teachers in urban area and the teachers from rural area was 8.5 years.

The average experience of the teachers from both the areas shows that the average teachers were having good experience.

33.33% principals taught to Junior Commerce Colleges for six years. The remaining responses were negligible.

IV.3 PRESENT SITUATION OF THE STRENGTH -

In this section the data were collected to know present situation of the strength of the + 2 stage of commerce stream. Questions from 1 & 2 in the questionnaire of the teacher were ment for the same.

Question number 1 and 2 in the interview Schedule of principal were intended to verify the present situation of the teachers response. Those two questions were also analysed immediately after the analysis of the question Nos. from 1 to 2 in the questionnaire.

The present situation of the strength which the investigator came across were also analysed in this section.

The following table shows the frequency and percentage of the answers asked to the teachers regarding the present situation of the strength at + 2 stage of commerce stream in urban area and rural area.

FIGURE NO. IV-3
(TABLE NO. VII-3)

CLASSIFICATION OF THE TEACHER'S RESPONSE REGARDING PRESENT SITUATION OF THE STRENGTH,
(RESPONSE OF TEACHERS IN URBAN AREA)

□ UNSATISFACTORY SITUATION
■ FLEXIBLE SITUATION



(RESPONSE OF TEACHERS IN URBAN AREA)

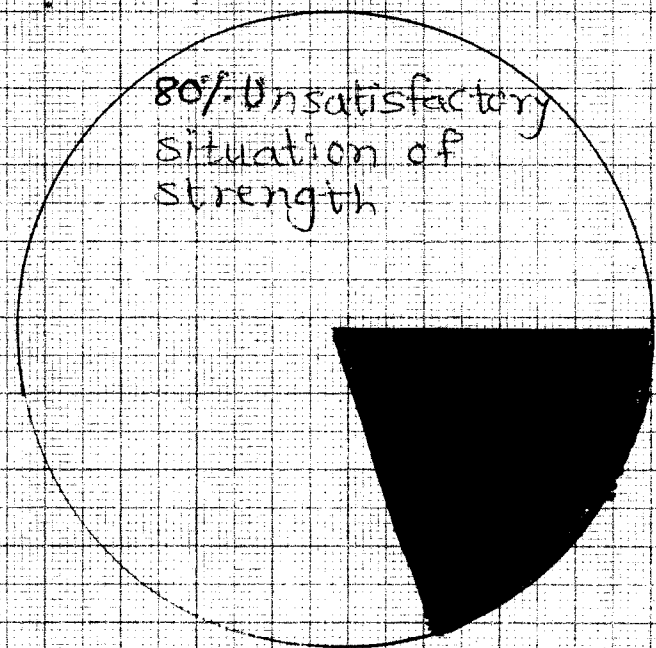


TABLE No. IV.3

PRESENT SITUATION OF THE STRENGTH

Sr. No.:	Present situation	:Areawise number of teachers responded to:		: Percentage	
		: Urban	: Rural	: Urban	: Rural
1	Satisfactory	-	-		
2	Unsatisfactory	18	8	90.00	80.00
3	Flexible	2	2	10.00	20.00
4	Constant	-	-		
	Total	20	10	100.00	100.00

The table No.IV.3 shows that most of the teachers from urban area (90%) as well as from rural area (80%) were unsatisfactory. The figures 10% and 20% against the item Nos.3 make clear that some of the teachers (2 from urban area and 2 from rural area) were flexible about present situation of the strength.

Ninety percent principals told that present situation of the strength was unsatisfactory. 10% principals expressed that present situation of strength was flexible in rural area.

After the comperative study of the answers given by the teachers and Principals the investigator came to conclusion that there was not one to one ratio between the answers given by the teachers and by the principals.

Question No.2 was meant to know the presentation of + 2 stage of commerce stream with compare to Arts and science. Four items were given. Responses of the teachers pertaining to the question are tabulated below.

TABLE No. IV.4

PRESENT SITUATION OF THE STRENGTH WITH
COMPARE TO OTHER STREAMS.

Sr. No.:	Responded Answers	Areawise number of the responded teachers		Percentage	
		Urban	Rural	Urban	Rural
1	Below Arts & Science	20	10	100.00	100.00
2	Equal to Arts & Science	-	-	00.00	00.00
3	Above Arts & Science	-	-	00.00	00.00
4	Any other	-	-	00.00	00.00
	(1)Below Arts & Above Sc.				
	(2)Below Sc.& Above Arts				

Figures against the item No.1 indicate that 100% teachers from urban and rural area, responded that commerce strength was below Arts and Science streams at + 2 stage.

The same question was also placed in the interview schedule of the principals. Hundred percent principals from urban and rural area responded that, commerce strength was below Arts & Science streams at + 2 stage.

IV.4 EXTENTS AND TREND OF THE STRENGTH
IN URBAN AREA (SOLAPUR CITY)

The next phase of the questionnaire was related to the extents and trend of strength in urban area (Solapur City). Question No.3 in the questionnaire sought the information regarding the same. The following table No.IV.5 shows the perception of the teachers regarding the extents and trend of strength at + 2 stage in commerce stream in urban area (Solapur city) from last 4 to 5 years.

TABLE No. IV.5
EXTENTS AND TREND OF THE STRENGTH IN
URBAN AREA (SOLAPUR CITY)

Sr. No.	: Responded Answers	: The number of the : responded teachers:		: Percentage	
		: Urban	: Rural	: Urban	: Rural
1	Increasing	-	-	-	-
2	Decreasing	18	10	90.00	100.00
3	Stable	-	-	-	-
4	Flexible	2	00.00	10.00	00.00

The figures against the item No.2 (90% from urban area and 100% from rural area) exceed the figures against the item No.4. It means that many teachers perceived that extents and trend of the strength from last 4 to 5 years in urban area was decreasing.

Question No. 3 to 5 in the interview schedule were intended to verify the soundness of the teachers response regarding extents and trend of the actual strength in Solapur City. Those two questions were also analysed immediately after the analysis of the question No.3 in the questionnaire. The extents and trend of the strength which the investigator came across were also analysed only in this section.

All principals in urban area told that extents trend of strength were decreasing from 1988-89 to 1992-93. In those questions strength of XI Std, strength of XII Std and total strength from 1988-89 to 1992-93 were asked. Responses of the principals pertaining to the question are tabulated below.

TABLE No. IV.6
EXTENTS AND TREND OF THE STRENGTH OF XI STD.
FROM 1988-89 TO 1992-93

(IN URBAN AREA)

Sr. No.	Name of the Junior com. College	Base Year:			
		1988-89	1989-90	1990-91	1991-92
1.	D.A.V. College	380	343 (90.25)	285 (75%)	249 (65.53)
2.	H. N. College	365	320 (87.67)	274 (75.07)	229 (62.74)
3.	Social College	222	195 (87.84)	167 (75.23)	140 (63.06)
4.	Sangameshwar College	402	362 (90.05)	307 (76.37)	252 (62.69)
5.	Chattrapati Shivaaji Night College	109	96 (88.07)	82 (75.23)	69 (63.30)
6.	H.D.Prashala & Jr.College	220	195 (88.64)	166 (75.45)	140 (63.64)
7.	Jain Gurukul Prashala	140	125 (89.29)	109 (77.86)	94 (67.14)
8.	Ravji Sakharam High School	142	128 (90.14)	107 (75.35)	92 (64.79)
9.	Annasaheb Patil Prashala	80	75 (93.75)	63 (78.75)	52 (65%)
10.	Pangal High School	82	71 (86.59)	63 (76.82)	51 (62.20)

(Figures in brackets show percentage of the strength)

When grade XI is taken into consideration, it is found that there is a significant and steep fall in the extents and trend of the strength from 1988-89 to 1992-93.

Strength of 1992-93 is decreasing with compare to base(supporting) year 1988-89. Strength of D.A.V. College was 49.48% and strength of Annasaheb Patil Prashala was 52.5% with compare to supporting year 1988-89. Trend of decreasing strength is continuous from 1988-89 to 1992-93.

The following table No. IV.7 shows the perception of Principals regarding strength of second year junior colleges.

TABLE NO. IV.7
EXTENTS AND TREND OF THE STRENGTH OF XII STD.
FROM 1988-89 TO 1992-93
(IN URBAN AREA)

Sr. No.	Name of the Junior com. College	Base Year:				
		1988-89	1989-90	1990-91	1991-92	1992-93
1.	D.A.V. College	370	346 (93.51)	281 (75.95)	233 (62.97)	184 (49.73)
2.	H. N. College	351	311 (88.60)	268 (76.35)	222 (63.25)	176 (50.14)
3.	Social College	219	198 (90.41)	169 (77.17)	142 (64.84)	112 (51.14)
4.	Sangameshwar College	390	382 (97.95)	352 (90.26)	300 (76.92)	198 (50.77)
5.	Chattrapati Shivaji Night College	101	93 (92.08)	79 (78.22)	71 (70.30)	52 (51.49)
6.	H.D.Prashala & Jr.College	208	194 (93.27)	168 (80.77)	135 (64.90)	106 (50.96)
7.	Jain Gurukul Prashala	127	112 (88.19)	99 (77.95)	81 (63.78)	60 (51.18)
8.	Ravji Sakharam High School	133	112 (84.21)	98 (73.68)	84 (63.16)	62 (46.62)
9.	Annasaheb Patil Prashala	74	66 (89.19)	57 (77.03)	48 (64.86)	40 (54.05)
10.	Pangal High School	81	74 (91.36)	62 (76.54)	53 (65.43)	40 (49.38)

(Figures in brackets show percentage of the strength)

When grade XII is taken into consideration, it is found that, there is continuous decreasing extents and trend of the strength from 1988-89 to 1992-93. Strength of 1992-93 was decreasing with compare to base (supporting) year 1988-89. Strength of Ravji Sakharam Commerce High School was 46.62% and strength of Annasaheb Patil Prashala was 54.05% with compare to supporting year. Trend of decreasing strength ware continuous from 1988-89 to 1992-93.

The following table No. IV.8 shows perception of principal regarding the total strength and trend of each higher secondary school from 1988-89 to 1992-93.



TABLE No. IV.8
EXTENTS AND TREND OF THE TOTAL STRENGTH OF EACH

JR. COLLEGE

(IN URBAN AREA)

Sr. No. +	Name of the Junior com. College	Base Year:				
		1988-89	1989-90	1990-91	1991-92	
1.	D.A.V. College	750	689 (91.87)	566 (75.47)	482 (64.27)	372 (49.6)
2.	H. N. College	716	631 (88.13)	542 (75.70)	451 (62.90)	361 (50.42)
3.	Social College	441	393 (89.12)	336 (76.19)	282 (63.95)	227 (51.47)
4.	Sangameshwar College	792	744 (93.94)	659 (83.20)	552 (69.70)	398 (50.25)
5.	Chattrapati Shivaji Night College	210	189 (90)	161 (76.67)	140 (66.67)	106 (50.48)
6.	H.D.Prashala & Jr.College	428	389 (90.88)	334 (78.04)	275 (64.25)	218 (50.93)
7.	Jain Gurukul Prashala	267	237 (88.76)	208 (77.90)	175 (65.54)	137 (51.31)
8.	Ravji Sakharam High School	275	240 (87.27)	205 (74.55)	176 (64)	134 (48.73)
9.	Annasaheb Patil Prashala	154	141 (91.56)	120 (77.92)	113 (69.94)	82 (53.25)
10.	Pangal High School	163	145 (88.96)	125 (76.69)	104 (63.80)	81 (49.69)

(Figures in brackets show percentage of the strength)

When total strength is taken into consideration, it is found that there is a continuous decreasing extents and trend from 1988-89 to 1992-93.

Strength of Ravji Sakharam Commerce High School was 48.73% and Strength of Annasaheb Patil Prashala was 53.25% with compare to base year 1988-89

IV.5 EXTENTS AND TREND OF THE STRENGTH IN RURAL AREA (BARSII TALUKA)

The next stage of the questionnaire was related to the extents and trend of the strength in rural area. Question No.4 in the questionnaire sought the information regarding the same. The following table No.IV.9 shows the perception of the teachers regarding the extents and trend of the strength in rural area from last five years.

TABLE No. IV.9
EXTENTS AND TREND OF THE STRENGTH IN
RURAL AREA (BARSİ TALUKA)

Sr. No.:	Responded Answers	The number of the responded teachers:		Percentage	
		Urban	Rural	Urban	Rural
1	Increasing	-	-	-	-
2	Decreasing	19	10	95.00	100.00
3	Stable	-	-	-	-
4	Flexible	1	00	5.00	00.00

The figures against item No.2 (95% from urban area and 100% from rural area) exceed the figures against item No.4. It means that many teachers perceived that extents and trend of strength from last 4 to 5 years in rural area was reducing. Question No.3, 4 and 5 in the interview schedule of principal were intended to verify the soundness of the teachers response regarding extents and trend of the actual strength in rural area (Barsi taluka). Those three questions were also analysed immediately after the analysis of the question No.4 in the questionnaire. The extents and trend of the strength which the investigator came across were also analysed only in this section.

Five principals in rural area (33.33 percent in Barsi taluka) told that extents and trend of strength were decreasing from 1988-89 to 1992-93. In those questions total strength of XI Std. and XII Std., and total strength from last five years were asked. Responses of the principals in rural area pertaining to the questions are tabulated below.

TABLE No. IV.10
EXTENTS AND TREND OF THE STRENGTH OF XI STD.
FROM 1988-89 TO 1992-93
(RURAL AREA)

Sr. No.:	Name of the Jr.Com. College	Base Year :	Y E A R S			
			1988-89 :	1989-90 :	1990-91 :	1991-92 : 1992-93
1.	B.P.Sulakhe Com.College	328	297 (90.25)	249 (75.91)	129 (39.33)	137 (41.76)
2.	S.B.Z.College	123	112 (91.05)	98 (79.67)	79 (64.23)	60 (46.15)
3.	Maharashtra High School	79	68 (86.07)	61 (77.21)	53 (67.89)	40 (50.63)
4.	Kanya Prashala Vairag	-	-	59	47 (79.66)	30 (50.84)
5.	Vidya Sadhana Prashala	69	64 (92.75)	57 (82.61)	46 (66.67)	31 (44.93)

(Figures in the bracket show percentage of the strength)

When grade XI is taken into consideration, it is found that there is a significant and steep fall in the extents and trend of the strength from 1988-89 to 1992-93.

Strength of B.P.Sulakhe Commerce College, Barsi was 41.76% and strength of Kanya Prashala, Vairag was 50.84% with compare to supporting year 1988-89.

But strength of B.P.Sulakhe Commerce College, Barsi was 39.33% i.e.(129) in 1991-92 and 41.76% (i.e.137) in 1992-93. In 1992-93 strength of this college was negligible increased by eight students due to teachers and principal's special care and try (endeavour).

The following table No.IV.11 shows perception of principals regarding strength and percentage of grade XII in rural area.

TABLE NO.IV.11
EXTENTS AND TREND OF THE STRENGTH OF XII STD.
FROM 1988-89 TO 1992-93 :
(RURAL AREA)

Sr. No.:	Name of the Jr.Com. College	Base Year :	Y E A R S		
			1988-89 :	1989-90 :	1990-91 : 1991-92 : 1992-93
1.	B.P.Sulakhe Com.College	323	301 (93.19)	267 (82.66)	215 (66.56) 117 (36.22)
2.	S.B.Z.College	112	110 (98.21)	89 (79.46)	63 (56.25) 13 (38.39)
3.	Maharashtra High School	75	72 (96%)	60 (80%)	51 (68%) 36 (48%)
4.	Kanya Prashala Vairag	-	-	-	53 (60.38) 32 (60.38)
5.	Vidya Sadhana Prashala	63	61 (96.82)	57 (90.48)	49 (77.78) 30 (47.62)

(Figures in the bracketsshow percentage of the strength)

Table No.IV.11 shows that there is a significant and steep fall in the extents and trend of the strength from 1988-89 to 1992-93 of XII Std.

Strength of B.P.Sulakhe Commerce College, Barsi was 36.22% and strength of Kanya Prashala, Vairag was 60.38% with compare to base year 1988-89.

The next table No.IV.12 shows perception of principals regarding the total strength and percentage of Junior Commerce Colleges in Barsi taluka.

TABLE NO. IV.12
EXTENTS AND TREND OF THE TOTAL STRENGTH
IN EACH JUNIOR COLLEGE
(IN RURAL AREA)

Sr. No.:	Name of the Jr. Com. College	Base Year :	Y E A R S		
			1988-89 :	1989-90 :	1990-91 : 1991-92 : 1992-93
1.	B.P.Sulakhe Com.College	651	598 (91.86)	516 (79.26)	344 (52.84) 254 (39.02)
2.	S.B.Z.College	235	222 (94.47)	187 (79.57)	142 (60.43) 111 (47.23)
3.	Maharashtra High School	154	140 (90-91)	121 (78.57)	104 (67.53) 76 (49.35)
4.	Kanya Prashala Vairag	-	-	59	100 (169.49) 62 (105.08)
5.	Vidya Sadhana Prashala	132	125 (94.70)	114 (86.36)	95 (71.97) 61 (46.21)

(Figures in the brackets show percentage of the strength)

Table No.IV.12 shows that average total strength of B.P.Sulakhe Commerce college, Barsi was 39.02% with compare to base year 1988-89. Average strength of Kanya Prashala, Vairag was 105.08% in 1992-93 with compare to supporting year 1991-92. Strength of Kanya Prashala in 1990-91 was 59, in that year only grade XI was started.

Table No.IV.10 & Table No.IV.11 show that, Government permitted to start XI Std. to Kanya Prashala, Vairag in 1990-91, and XII Std. in 1991-92 respectively.

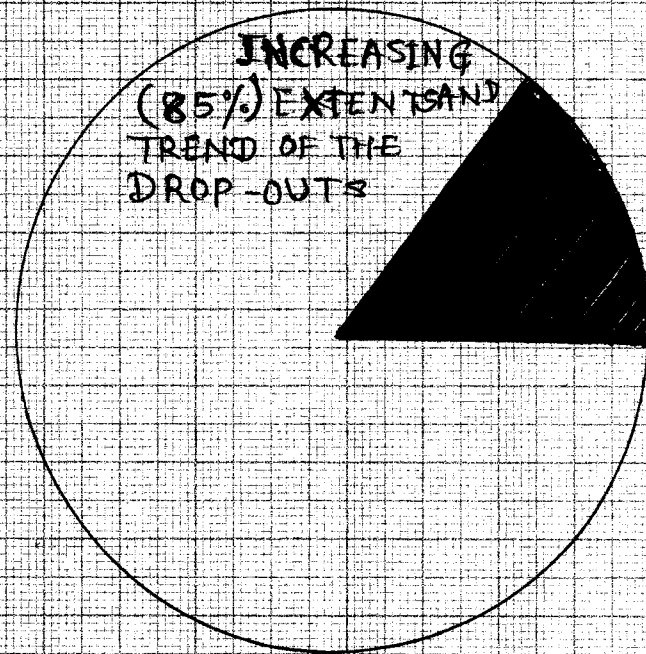
IV.6 TOTAL EXTENTS AND TREND OF THE DROP-OUTS IN THE URBAN AREA

The next part of the questionnaire was based on total extents and trend of the drop-outs at + 2 stage of commerce stream in Solapur City (Urban area). The question was regarding the same. Question No.5 was asked in order to understand the extends and trend of the drop-outs.

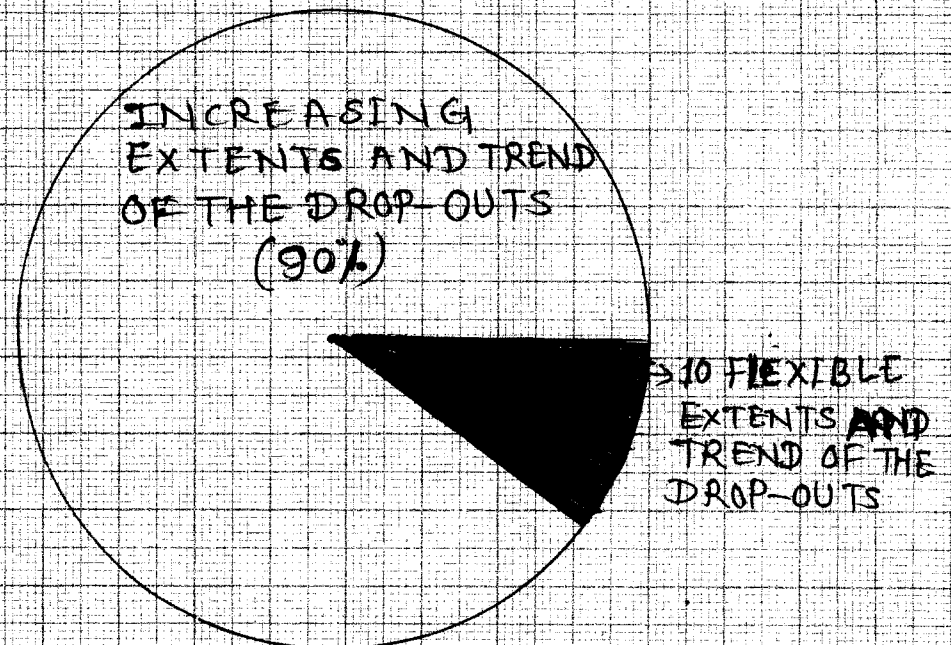
The following table No.IV.13 shows the perception of the teachers regarding the drop-outs.

FIGURE No. IV.4
(TABLE NO. IV.13)

CLASSIFICATION OF THE TEACHERS RESPONSE
REGARDING EXTENTS AND TREND OF THE
DROP-OUTS IN URBAN AREA (SOLAPUR CITY)
(RESPONSE OF TEACHERS IN URBAN AREA)



(RESPONSE OF TEACHERS IN RURAL AREA)



■ INCREASING EXTENTS AND TREND OF THE DROP-OUTS
■ FLEXIBLE EXTENTS AND TREND OF THE DROP-OUTS

(P. T. O.)

TABLE No. IV.13
EXTENTS AND TREND OF THE DROP-OUTS IN THE
URBAN AREA (SOLAPUR CITY)

Sr. No.	Responded Answers	:The number of the: responded teachers		Percentage	
		: Urban :	: Rural :	: Urban :	: Rural :
1.	Increasing	17	9	85.00	90.00
2.	Decreasing	-	-	-	-
3.	Flexible	3	1	15.00	10.00
4.	Stable	-	-	-	-

The figures against the item No.1 (85% from urban area and 90% from rural area) exceed the figures against the item No.3. It means that many teachers perceived the extents and trend of the drop-outs was increasing. Three (15%) teachers from urban area and one (10%) teacher from rural area responded that extents and trend was flexible.

Question No.6, 7 and 8 in the interview schedule of principals were intended to verify the soundness of the teachers response regarding the drop-outs. Those three questions were also analysed immediately. The common trend of extents and the drop-outs which the investigator came across were also analysed in this section.

Following table No.IV.14 shows perception of the principal regarding the extents and trend of drop-outs in urban area.

Strength of the drop-outs is calculated as, last years strength minus current years strength of admission of grade XI.

TABLE NO. IV.14
EXTENTS AND TREND OF THE DROP-OUTS OF THE XI STD.
(IN URBAN AREA)

Sr. No.	Name of the Junior com. College	Base		Year		E A R S	
		1989-90	1990-91	1991-92	1992-93	1991-92	1992-93
1.	D.A.V. College	37	58 (156.76)	36 (97.30)	61	164.86	
2.	H. N. College	45	46 102.22	45 (100)	44	97.78	
3.	Social College	27	28 103.70	27 100	25	92.59	
4.	Sangameshwar College	44	55 125	55 125	52	118.18	
5.	Chattrapati Shivaaji Night College	13	14 107.69	13 100	15	115.38	
6.	H.D.Prashala & Jr.College	25	29 116	26 104	28	112	
7.	Jain Gurukul Prashala	15	16 106.67	15 100	22	146.67	
8.	Ravji Sakharam High School	14	21 150	15 107.14	20	142.86	
9.	Annasaheb Patil Prashala	5	12 240	11 220	10	200	
10.	Pangal High School	11	8 72.73	12 109.10	10	90.91	

(Figures in brackets show percentage of the strength)

When grade XI is taken in to consideration, it is found that there were continuous drop-outs from 1989-90 to 1992-93.

Drop-outs of Annasaheb Patil Prashala was 200% and drop-outs of Pangal High School was 90.91% in 1992-93 with compare to base year 1989-90.

Table No .IV.14 indicates that, extents and trend of the drop-outs is high. Average rate of the drop-outs is slightly flexible with compare to base year 1989-90.

The following table No.IV.15 shows perception of principals regarding the drop-outs strength and trend of XII Std. in urban area.

TABLE NO. IV.15

EXTENTS AND TREND OF THE DROP-OUTS OF THE XII STD.
IN THE URBAN AREA (SOLAPUR CITY)

Sr. No.	Name of the Junior com. College	Base Year	E A R S	
			1990-91	1991-92
1.	D.A.V. College	24	65 270.83	48 204.17
2.	H. N. College	40	43 107.5	46 115
3.	Social College	21	29 138.10	27 128.57
4.	Sangameshwar College	8	30 375%	52 650
5.	Chattrapati Shivaji Night College	8	14 (175)	8 100
6.	H.D.Prashala & Jr.College	14	26 185.71	33 235.71
7.	Jain Gurukul Prashala	15	13 86.67	18 120
8.	Ravji Sakharam High School	21	14 66.67	14 66.67
9.	Annasaheb Patil Prashala	8	9 112.5	9 112.5
10.	Pangal High School	7	12 171.43	9 128.57

(Figures in brackets show percentage of the strength)

Drop-out strength is calculated as last years strength minus current years strength of grade XII.

Table No.IV.15 shows perception of principals that extends and trend of the drop-outs is high with compare to base year 1989-90. Average percentage of the drop-outs of Annasaheb Patil Prashala in 1992-93 was 100% and drop-outs of Sangameshwar College was 1275% with compare to supporting year 1989-90. Percentage and trend of the drop-out strength was slightly flexible with compare to supporting year 1989-90.

The following table No.IV.16 shows perception of principals regarding the total strength of the drop-outs and percentage of the drop-outs of junior colleges.

Strength of drop-outs is calculated as, last years total strength of junior commerce college minus current years total strength of junior commerce college, Base year was taken 1988-89 to ascertain the drop-outs.

TABLE NO. IV.16

TOTAL EXTENTS AND TREND OF THE DROP-OUTS IN THE URBAN AREA

(SOLAPUR CITY)

Sr. No.	Name of the Junior com. College	Base : Y E A R S			
		1989-90	1990-91	1991-92	1992-93
1.	D.A.V. College	61	123 201.64	84 137.70	110 180.33
2.	H. N. College	75	89 118.67	91 121.33	90 120
3.	Social College	48	57 118.75	54 112.5	55 114.58
4.	Sangameshwar College	48	85 177.08	107 222.92	154 320.83
5.	Chattrapati Shivaji Night College	21	28 133.33	21 100	34 161.90
6.	H.D.Prashala & Jr.College	39	55 141.02	59 151.28	57 146.15
7.	Jain Gurukul Prashala	30	29 (96.67)	33 110	38 126.67
8.	Ravji Sakharam High School	35	35 100	29 82.86	42 120
9.	Annasaheb Patil Prashala	13	21 161.54	20 153.85	18 138.46
10.	Pangal High School	18	20 111.11	21 116.67	23 127.78

(Figures in brackets show percentage of the strength)

When total strength of drop-outs is taken in to consideration, it is found that there were a continuous drop-outs from 1989-90 to 1992-93.

Drop-out strength of the Social College was 55(114.58%) and 154(320.83%) of Sangmeshwar College in 1992-93 with compare to supporting year 1989-90. Table also indicates that, there were flexible percentage of the drop-outs.

Table No.IV.14, 15, 16 show that, there were high percentage of drop-outs strength during 1990-91 and 1991-92. Trends of the drop-outs were increasing with compare to supporting year 1989-90.

IV.7 TOTAL EXTENTS AND TREND OF THE DROP-OUTS IN THE RURAL AREA

The next stage of the question was related to the total extents and trend of the drop-outs in the rural area. The question asked regarding the same. Question No.6 was asked in order to understand the extents and trend of the drop-outs, of the grades XI and XII.

The following table No.IV.17 shows the perception of the teachers regarding the drop-outs.

TABLE No. IV.17

EXTENTS AND TREND OF THE DROP-OUTS IN THE

RURAL AREA

Sr. No.	Responded Answers	The number of the responded teachers		Percentage	
		Urban	Rural	Urban	Rural
1.	Increasing	16	10	80.00	100.00
2.	Decreasing	-	-	-	-
3.	Flexible	4	-	20.00	-
4.	Stable	-	-	-	-

The figures against the item No.1 (80% from urban area and 100% from rural area) exceed the figures against the item No.3. It means that many teachers perceived the extents and trend of the drop-outs was increasing. Four teachers (20%) from urban area responded that extents and trend was flexible.

Question No.9 in the interview schedule of principals were intended to verify the soundness of the teachers response regarding the drop-outs. Those two questions also analysed immediately. The common trend of extents and the drop-outs which the investigator came across were also analysed in this section.

Strength of the drop-outs is calculated as last years strength minus current years strength of the admission of XI Std. & XII Std.

Table No.IV.18 shows the extents, percentage and trend of the drop-outs in rural area (Barsi taluka).

TABLE NO. IV.18
EXTENTS AND TREND OF THE DROP-OUTS OF THE XI STD.
(IN RURAL AREA)

Sr. No.:	Name of the Jr.Com. College	Base Year:	1989-90	1990-91	1991-92	1992-93
1.	B.P.Sulakhe Com.College		31	48 154.84	20 387.1	8 (25.81)
2.	S.B.Z.College		11	14 127.27	19 172.73	19 172.73
3.	Maharashtra High School		11	7 63.64	8 72.73	13 118.18
4.	Kanya Prashala Vairag		-	-	12	17 141.67
5.	Vidya Sadhana Prashala		5	7 (140)	11 (220)	15 (300)

(Figures in the brackets show percentage of the strength)

When grade XI is taken in to consideration, it is found that there were continuous drop-outs from 1989-90 to 1992-93.

Drop-outs of Vidya Sadhana Prashala, Vairag was 300% and drop-outs of B.P.Sulakhe Commerce College, Barsi was only 25.81% with compare to supporting year 1989-90.

Drop-outs of the B.P.Sulakhe Commerce College was 387.1% in 1991-92 with compare to base year. Drop-outs extent and trend of this college was reduced due to special care & try of the teachers and principals at the time of admission. This table shows that general extents and trend of the drop-outs in rural area was increasing from 1989-90 to 1992-93.

It is found that trend of the drop-outs in the rural area was continuous, significant and steep increasing.

The next table No.IV.19 shows the extents and trend of the drop-outs of the XII Std.

TABLE NO. IV.19
EXTENTS AND TREND OF THE DROP-OUTS OF THE XII STD.
(IN RURAL AREA)

Sr. No.:	Name of the Jr.College	Base Year	Y E A R S	1989-90	1990-91	1991-92	1992-93
1.	B.P.Sulakhe Com.College	22	34	52	98	(154.55)	(236.36) (445.45)
2.	S.B.Z.College	2	21	26	20	(1050)	(1300) (1000)
3.	Maharashtra High School	3	12	9	15	(400)	(300) (500)
4.	Kanya Prashala Vairag	-	-	-	21		
5.	Vidya Sadhana Prashala	2	4	8	19	(200)	(400) (950)

(Figures in the brackets show percentage of the strength)

When grade XII is taken into consideration, it is found that drop-outs of B.P.Sulakhe Commerce College, Barsi was 445.45% and drop-outs of Maharashtra High School, Barsi was 500% in 1992-93 with compare to supporting year 1989-90.

It is explicit from the above table that extents and trend of the drop-outs in rural area was increasing. Drop-out rate was high and it was continuously increasing.

The following table No.IV.20 shows total extents and trend of the drop-outs of junior commerce college.



TABLE NO. IV.20
TOTAL EXTENTS AND TREND OF THE DROP-OUTS OF THE JUNIOR COLLEGE

(IN RURAL AREA)

Sr. No.:	Name of the Jr. Com. College	Base Year	E A R S		
			1989-90	1990-91	1991-92 : 1992-93
1.	B.P.Sulakhe Com.College	53	82 154.72	172 324.53	90 169.81
2.	S.B.Z.College	13	35 269.23	35 269.23	31 238.46
3.	Maharashtra High School	14	19 135.71	17 121.43	28 200
4.	Kanya Prashala Vairag			41	38 92.68
5.	Vidya Sadhana Prashala	7	11 157.14	19 271.43	34 485.71

(Figures in the brackets show percentage of the strength)

When total drop-outs is taken into consideration, it is found that, there is continuous drop-outs from 1989-90 to 1992-93.

Drop-outs of the Kanya Prashala, Vairag was 92.68% and 485.71% of Vidya Sadhana Prashala, Vairag, with compare to supporting year. Table No.IV.20 indicates that extent and trend of the drop-outs was increasing. But percentage of the drop-outs was flexible.

IV.8 GENERAL TREND OF THE DROP-OUTS IN THE URBAN AREA

Pupils who leave the higher secondary school without completing the + 2 stage of commerce education in which they are enrolled. Pupils who enrolled in grade XI are allowed to enrolled in grade XII, after completion of examinations & tutorials work. But 100% students could not take admission to grade XII. This type of the drop-outs is considered here. Investigator ascertained drop-outs with the help of Table No.IV.6 and Table No.IV.7. 100% pupils who passed the XI Std. could not take the admission to XII Std. So there was drop-outs. For this purpose last years strength of XI Std. minus current years strength of XII Std. is used to ascertain drop-outs in urban area and rural area.

The following table No.IV.21 shows strength, percentage and trend of the drop-outs in Solapur City. Base Year is 1989-90.

TABLE NO. IV.21

GENERAL TREND OF THE DROP-OUTS IN THE URBAN AREA
(SOLAPUR CITY)

Sr. No.	Name of the Junior com. College	Base Year	1989-90		1990-91		1991-92		1992-93	
			E	A	R	S	E	A	R	S
1.	D.A.V. College	34	62	52	65	(182.35)	(152.94)	(191.18)		
2.	H. N. College	54	52	52	53	(96.30)	(96.30)	(98.15)		
3.	Social College	24	26	25	28	(108.33)	(104.17)	(116.67)		
4.	Sangameshwar College	20	10	7	54	(50)	(35)	(270%)		
5.	Chatrapati Shivaji Night College	16	17	11	17	(106.25)	(68.75)	(106.25)		
6.	H.D.Prashala & Jr.College	26	27	31	34	(103.84)	(119.23)	130.77		
7.	Jain Gurukul Prashala	28	26	28	29	(92.86)	(100.00)	(103.57)		
8.	Ravji Sakharam High School	30	30	23	30	(100.00)	(76.67)	(100.00)		
9.	Annasaheb Patil Prashala	14	18	15	12	(128.57)	(107.14)	(85.71)		
10.	Pangal High School	8	9	10	11	(112.5)	(125)	(137.5)		

(Figures in bracket show: percentage of the strength)

When total strength is taken into consideration, it is found that there were continuous drop-outs from 1989-90 to 1992-93.

In 92-93 drop-outs of Sangmeshwar College was 54(270%) and 12 (85.71%) of Annasaheb Patil Prashala, with compare to supporting year 1989-90.

It is clear from the above table that, drop-out pupils strength, percentage in urban area was significant and steep increasing. Trends of drop-outs in each junior commerce colleges in urban area was increasing from base year to 1992-93.

Trend of the drop-outs in Annasaheb Patil Prashala was (85.7%) decreasing in 1992-93, due to teachers care. This trend is negligible.

It is obvious that the drop-out rates are alarmingly high.

IV.9 GENERAL TREND OF THE DROP-OUTS IN THE RURAL AREA (BARSII TALUKA)

Pupils who enrolled in to XI Std. and successfully completed, but not enrolled into XII Std. are considered in this drop-out phenomenon.

Investigator find out drop-outs with the help of Table IV.10 and Table No.IV.11. Strength of last years XI Std. minus strength of current years XII Std. is used to ascertain the drop-out strength.

The following table shows, strength, percentage and trend of the drop-outs in each selected junior commerce college in rural area.

TABLE NO. IV.22
 GENERAL TREND OF THE DROP-OUTS IN THE RURAL AREA(BARSI TALUKA)

Sr. No.:	Name of the Jr.Com. College	Y E A R S		
		1989-90	1990-91	1991-92 : 1992-93
1.	B.P.Sulakhe Com.College	27 (111.11)	30 (125.93)	12 (44.44)
2.	S.B.Z.College	13 (176.92)	35 (269.23)	36 (276.92)
3.	Maharashtra High School	7 (114.29)	8 (142.86)	17 (242.86)
4.	Kanya Prashala Vairag		6 (283.33)	17 (200)
5.	Vidya Sadhana Prashala	8 (87.5)	7 (100)	16 (200)

(Figures in the brackets show percentage of the strength)

It is clear from the above table that, drop-out strength and percentage in 1991-92 was (100%) 35(269.23%) of Vidya Sadhana Prashala, and S.B.Z. College, respectively. Drop-outs strength in 1992-93 was 12(44.44%) and 17(283.33%) of B.P.Sulakhe Commerce College and Kanya Prashala with compare to supporting year.

Table No. IV.22 also indicates that, trend, percentage, and strength of the drop-outs were increasing every year in each junior commerce college in rural area. Drop-outs of the B.P.Sulakhe Commerce College was decreasing in 1992-93 (44.44%) due to care and try of the teachers and principals. But this trend is negligible.

This table shows that, every year drop-outs in each college is increasing continuously from base year 1989-90 to 1992-93.

With compare to Table No.IV.21 and 22, it is obvious that, the drop-out rates are alarmingly high in rural area (Barsi taluka) with compare to urban area (Solapur City).

IV.10 CAUSES OF IRREGULAR ATTENDENCE

The next phase of the questionnaire was related to the causes of irregular attendance of the pupils in commerce stream at + 2 stage. Question Nos.9 in the questionnaire sought the information regarding the same.

The following table No.IV.23 shows the perception of the teachers regarding the causes of irregular attendance.

(TABLE No. IV-23)

■ = Teachers (response) in urban area

■ = Teachers (response) in rural area

X axis = Causes of irregular attendance
Y axis = Frequency.

CLASSIFICATION OF THE TEACHERS' RESPONSE REGARDING CAUSES OF IRREGULAR ATTENDANCE

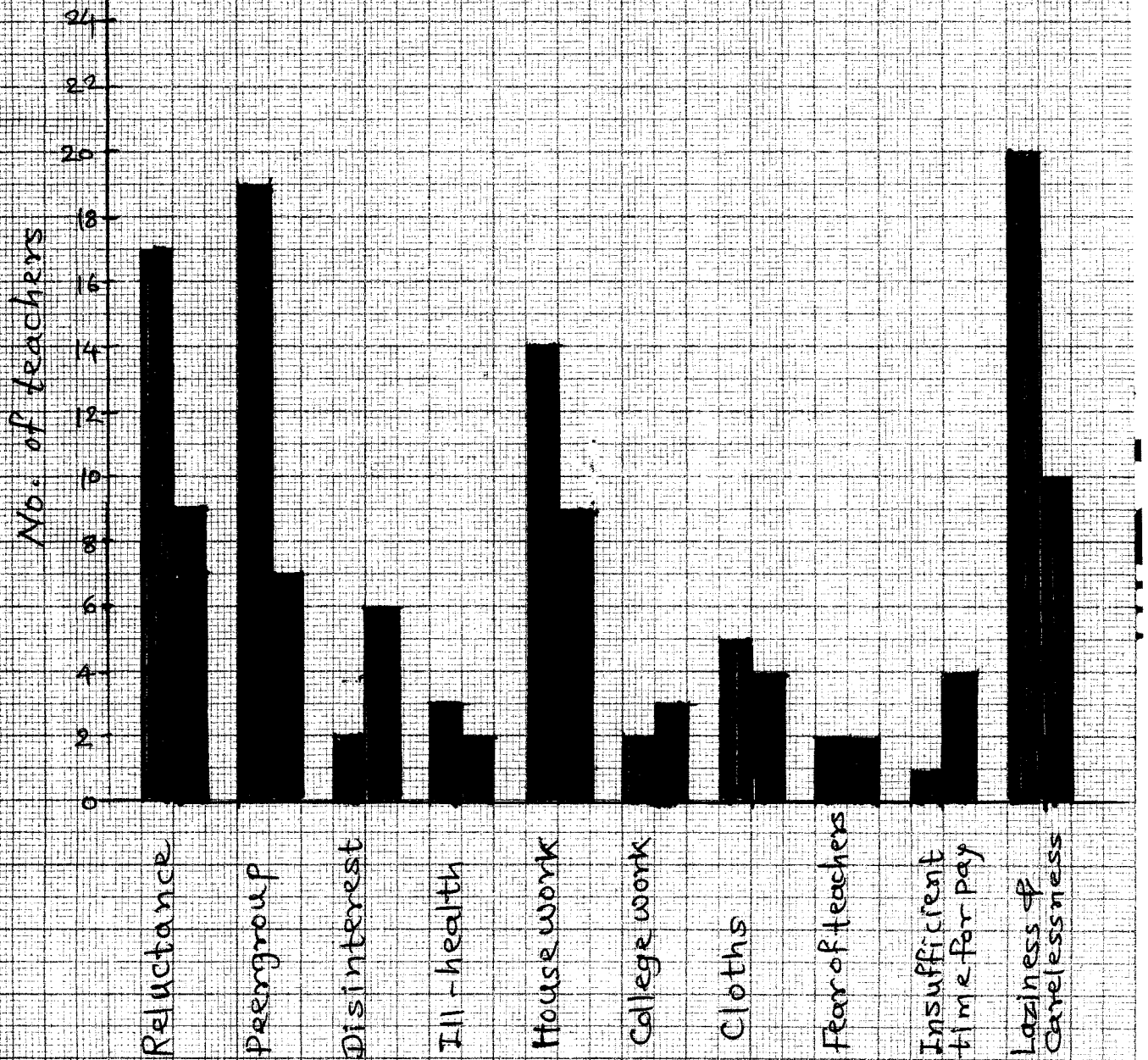


TABLE No.IV.23

CAUSES OF THE IRREGULAR ATTENDENCE

Sr. No.	Causes of the Irregular Attendance	The number of the responded teachers				Percentage	
		Urban	Rural	Urban	Rural	Urban	Rural
1.	Reluctance (Admission against will)	17	9	85	90.00		
2.	Peergroup influence	19	7	95	70.00		
3.	Disinterest in Jr. College work	2	6	10	60.00		
4.	Ill-health	3	2	15	10.00		
5.	Assistance at home in house work	14	9	70	90.00		
6.	Non-Completion of work	2	3	10	15.00		
7.	Lack of clothes	5	4	25	40.00		
8.	Fear of the teachers	2	2	10	20.00		
9.	Insufficient time for pay	1	4	05	40.00		
10.	Laziness & carelessness of responsibility	20	10	100	100.00		

The figures against the item No.10 (100% from urban and rural area) exceed the figures against the item Nos. 1 to 9. It means that many teachers perceived that laziness and carelessness of responsibility is a major cause of irregular attendance.

In the same question the teachers were also asked to tick () mark against the causes. The figures against the item No.1 (85% from urban area and 90% from rural area) perceived that reluctance (admission against will) was a cause of irregular attendance. 85% teachers in urban area and 70% teachers in rural area stated that peer group influence was a cause of irregular attendance. 70% teachers in urban area and 90% teachers in rural area was also a cause of irregular attendance.

The response under the heading any other causes was zero.

Question No.1 in the interview schedule of guardians was intended to verify the soundness of the teachers response regarding the causes of irregular attendance. This question was also analysed immediately after the analysis of the question Nos.9 in the questionnaire.

The common causes which the investigator came across in interview of guardians were analysed in this section.

The following table shows the frequency and percentage of the answers regarding irregular attendance.

TABLE No.IV.24
GUARDIANS ADDUCING REASONS FOR THE IRREGULAR
ATTENDENCE

Sr. No.:	Causes of Irregular attendance :	The number of the responded Guardians :	Percentage :
1.	Reluctance (Admission against will)	21	70.00
2.	Ill-health	6	2.00
3.	Assistance at home in house work	13	43.03
4.	Social Causes	10	33.33
5.	Laziness & carelessness of responsibility	15	50.00
6.	Assistance in guardians business	11	36.67
7.	Students part-time service	9	30.00
8.	Peergroup Influence	18	60.00

The above table shows that 21 guardians (70%) told that reluctance was a major cause of irregular attendance. The figures 2% shows that (6 guardians) ill-health was a cause of irregular attendance. Majority of the guardians agreed the first item.

50% of the guardians stated that student's laziness and carelessness of responsibility was one of the reasons for irregular attendance.



The above table also shows that 43.01%, 33.33% 36.67% and 30% guardians told that assistance at home, social causes, assistance in guardians business and students part-time service were causes of irregular attendance.

Causes like peer group influence, lack of cloths, fear of the teacher, insufficient time for pay were not received from parents.

The same question was also placed in the interview schedule of the drop-out students to get the information in this regard. The causes suggested by the drop-out students and the number of frequency is classified in the following table.

TABLE No. IV.25

DROP-OUT STUDENTS' REASONS FOR THE IRREGULARATTENDENCE

Sr. No.:	Classification of reasons	The number of drop-out students	Percentage
1.	Reluctance (Admission against will)	26	86.67
2.	Ill-health	11	36.67
3.	Assistance at home (in house work)	20	66.67
4.	Peergroup Influence	17	56.67
5.	Distance in Jr.Com. College	8	26.67
6.	Non-completion of work	10	33.33
7.	Part time service	11	36.67
8.	Insufficient time for pay	5	16.67
9.	Laziness & carelessness of responsibility	9	30.00
10.	Lack of cloths	4	13.33
11.	Assistance in guardians business	12	40.00

The figures against each item show that the differences between the frequency of drop-out students. The excessive frequency against the item No.1 shows that most of the drop-out students (86.67%) stated the reluctance was a cause of irregular attendance. It is explicit from the above response that fear of teacher was not a cause of irregular attendance. Assistance at home and peer group influence also the cause of irregular attendance. Other causes were negligible with compare to first cause.

IV.11 CAUSES OF DIFFICULT COMMERCE SUBJECTS:-

In the present section the investigator analysed the data regarding causes of difficult commerce subjects. Question No.ten was included in the questionnaire to get the information in this regard. Question No.11 in the interview schedule of the principal's question No.2 in the interview schedule of the guardians drop-out students and experts were intended to verify the soundness of the teachers response regarding the difficult commerce subjects. Those question were also analysed the following table No.IV.26 makes clear the frequency and percentage of the respondents.

TABLE No. IV.26

CAUSES OF DIFFICULT COMMERCE SUBJECTS.

Sr. No.	Causes	Respondents			
		Teachers (30)	Principals (15)	Drop-out student (30)	Guardian (30)
1.	Teaching Method	8 (26.67)	- (-)	7 (23.33)	- (-)
2.	Difficult terms	21 (70%)	- (-)	13 (43.33)	- (-)
3.	Critical Portion	23 (76.67)	3 (20)	19 (63.33)	- (-)
4.	Lack of Practical	28 (93.33)	7 (46.67)	29 (96.67)	4 (13.33)
5.	Irregular attendance	29 (96.67)	14 (93.33)	28 (93.33)	9 (30)
6.	Admission against will (Reluctance)	24 (80%)	6 (40)	27 (90)	13 (43.33)
7.	Concentration of mind	21 (70)	16 (100)	22 (73.33)	5 (16.67)
8.	Irregular study	27 (90)	12 (80)	28 (93.33)	30 (100)
9.	Shortage of Educational tools	10 (33.33)	4 (26.67)	7 (23.33)	- (-)

(figures in the brackets show the percentage of the respondents)

The table No. IV.26 shows that 26.67% teachers and 23.33% drop-out students said teaching method was a cause of difficult commerce subjects. The figures 70% and 43.33% against item No.2 make clear that some of the

teachers (21) and drop-out students (13) given the cause of difficult terms in subjects critical portion was a cause of difficult subjects according to 76.67% teachers, 20% principals and 63.33% drop-out students. According to 93.33% teachers, 46.67% principals, 96.67% drop-out students and 13.33% guardians stated that, the lack of practicals in subject also a cause of difficult commerce subject.

Irregular attendance also a important cause of difficult subject according to 96.67% teachers and 93.33% principals and drop-out students respectively.

Table No.IV.26 also shows that according to 80% teachers, 90% drop-out students, 43.33% guardians said that reluctance was a cause of difficult commerce subject. According to 70% teachers, 100% principals, 73.33% drop-out students and few (16.67%) guardians said lack of concentration of mind in study also a serious cause of difficult commerce subjects.

It is clear from the above table that 27 teachers (90%), 12 principals (80%), 28 drop-out students (93.33%) and 30 guardians (100%) stated irregular study also a cause of difficult commerce subjects. 33% teachers, 26.67% principals and 23.33% drop-out students stated that shortage of educational aids was a cause of difficult commerce subjects.

IV.12 CAUSES OF DROP-OUTS

In this section the data were collected in order to know reliable causes of drop-outs at + 2 stage of commerce stream in rural and urban area.

The causes of drop-outs at the first level broadly classified under four categories -

- A) SOCIO-ECONOMIC
- B) EDUCATIONAL
- C) MISCELLANEOUS
- D) SPECIAL AND IMPORTANT BURNING CAUSES

A) SOCIO-ECONOMIC CAUSES

Questions from 11 to 14 in the questionnaire of the teachers were meant for the same.

Question number 12 to 15 in the interview schedule of principals were intended to verify the soundness of the responded teachers response regarding the causes of the drop-outs. Those questions were also analysed immediately after the analysis of the question Nos. 11 to 14 in the questionnaire. The common causes which the investigator came across were also analysed only in this section.

The following table No.IV.27 shows the frequency and percentage of the causes, asked to the teachers.

The following table indicates the number of teachers who responded Socio-Economic causes.

TABLE No.IV.27
SOCIO-ECONOMIC CAUSES SUGGESTED BY THE
RESPONDED TEACHERS.

Sr. No.:	Socio-Economic Causes	The number of		Percentage	
		responded teachers		Urban	Rural
1.	Economic backwardness of the family.				
	a) Educational cost	7	8	35.00	80.00
	b) Students employment inside/outside the family	5	4	25.00	40.00
2.	Excessive involvement of pupils in domestic work (no time for study)	6	6	30.00	60.00
3.	Caste (higher/lower)	7	8	35.00	80.00
4.	Occupation	7	4	35.00	40.00
5.	Educational status of family	12	8	60.00	80.00
6.	Early marriage or betrothal	6	8	30.00	80.00
7.	Indifference of parents	4	3	20.00	30.00
8.	Parental Opposition	8	4	40.00	40.00

The figures 80% against item No.1, 3, 5 & 6 show that most of the teachers in rural area suggested, educational cost, caste, educational status of family, early marriage or betrothal were the socio-economic causes of the drop-outs. The figures 60% against item No.5 shows that most of the urban teachers suggested that educational status of family was a causes of the drop-outs.

Next to it, 40% teachers from urban area and 60% teachers from rural area suggested that parental opposition, excessive involvement of pupils in domestic work were socio-economic causes of the drop-outs. Very few teachers in urban and rural area told that indifference of parents was a cause of the drop-outs.

35% teachers in urban area suggested that educational cost cast, occupation, parental opposition were causes of the drop-outs. 40% teachers in rural area indicated that students employment, occupation, parental opposition were also cause of the drop-outs.

The average of each (remaining) item shows that these were slight difference between the opinions of the teacher in urban and rural area regarding socio-economic causes of the drop-outs.

Question number 12 in the interview schedule of principal was intended to verify the soundness of the teachers response. Question No.3 asked in the interview

schedule of Guardian, Drop-out student and expert. Those questions analysed immediately after analysis of the question No.11 in the questionnaire. The causes which the invistigator came across were also analysed in this section.

The following table shows the frequency and percentage of the answers.

TABLE No. IV.28
SOCIO-ECONOMIC CAUSES SUGGESTED IN THE INTERVIEW
SCHEDULES OF PRINCIPALS, GUARDIANS, DROP-OUT
STUDENTS AND EXPERTS.

Sr. No.:	Causes	Answerwise number of responded persons			
		Principals	Guardian	Drop-out: Students	Experts
		(15)	(30)	(30)	(10)
1.	Educational cost	- (00.00)	12 (40.00)	11 (36.67)	3 (33.33)
2.	Cast	3 (20)	7 (23.33)	7 (23.33)	2 (20)
3.	Students employment	2 (13.33)	10 (33.33)	12 (40)	2 (20)
4.	Parental Opposition	4 (26.67)	15 (50)	15 (50)	5 (50)
5.	Early marriage or betrothal	- (00)	10 (33.33)	11 (36.67)	2 (20)
6.	Educational status of family	6 (40)	12 (40.00)	14 (46.67)	4 (40)

(Figures in the brackets show the percentage of response received)

Table No.IV.28 shows that 50% Guardians, Drop-out students, Experts stated the parrental opposition was a cause of the drop-outs. Educational status of family also ^{was a} cause of the drop-out according to 40% Principals, Guardians, Experts and 46.67% Drop-out students. The figure 40%, 36.67% and 33.33% against the item No.1 make clear that educational cost was a cause of the drop-outs, according to Guardians, Drop-out students and Experts. Figures against item No.2 indicates that 20% Principals and Experts, 23% Guardians and Drop-out students forwarded the cause, 'Cast.' The figures against item No.3 show that 2 Principals (13.33%), 10 Guardians (33.33%), 12 Drop-out students (40%) and 2 Experts (20%) indicated the cause of students employment. Only 33.33% Guardians, 36.67% drop-out students and 20% Experts forwarded the reason, early marriage or betrothal.

Excessive involvement of pupils in domestic work, occupation, indifference of parents, were not alluded by resondents.

B) EDUCATIONAL CAUSES

The purpose of the question No.12 was to know the educational causes of the drop-outs. The table No.IV.29 shows the number and percentage of the teachers responded to question No.12 in questionnaire.

TABLE No. IV.29
EDUCATIONAL CAUSES OF THE DROP-OUTS SUGGESTED
BY THE RESPONDED TEACHERS.

Sr. No.	Educational causes of the drop-outs	The number of responded teachers		Percentage	
		Urban	Rural	Urban	Rural
1.	Stagnation	6	3	30	30
2.	Absence of relationship between educational system of economic needs of the community	16	8	80	80
3.	Faulty admission policy	10	7	50	70
4.	Incomplete Jr. Com.College	4	2	20	20
5.	Poor Jr.Com. College Environment	8	6	40	60

Table No.IV.29 shows that 80% teachers from urban and rural area expressed that the absence of relationship between educational system and economic needs of the community. This table also shows that 20% teachers in both areas indicated that the incomplete junior commerce college was a cause of the drop-outs. The figures against item No.1 shows that six teachers from urban area and three teachers from



rural area responded that the stagnation was a cause of drop-outs.

The frequency against the item No.3 makes clear that 10 teachers from urban area and 7 teachers from rural area responded that the faculty admission was a cause of the drop-outs. Eight and six teachers in urban as well as rural area, against item No.5 indicated that poor junior commerce college environment was a cause of the drop-outs.

The table No.IV.30 indicates the principals, guardians, drop-out students and experts response about the educational causes of the drop-outs. Question No.13, in interview schedule of principal and question No.4 interview schedule of guardians, drop-out students and experts were asked.

TABLE No. IV.30

EDUCATIONAL CAUSES OF THE DROP-OUTS SUGGESTEDBY THE RESPONDED PRINCIPALS, GUARDIANS,DROP-OUT STUDENTS AND EXPERTS.

Sr. No.:	Educational causes of the drop-outs	The number & percentage of respondents.			
		Principals	Guardians	Drop-out	Experts
		(15)	(30)	(30)	(15)
1.	Stagnation	4 (26.67%)	5 (16.67%)	7 (23.33)	4 (40%)
2.	Absence of relationship between educational system & economic needs of the community	6 (40.00)	19 (63.33)	12 (40%)	1 (10%)
3.	Faculty admission policy	-	-	-	2 (20%)
4.	Incomplete Jr.Com. Colleges	2 (13.33)	2 (6.67)	5 (16.67)	-
5.	Poor Jr.Com.College Environment	3 (20%)	4 (13.33)	6 (20%)	3 (30%)
	Total	15 (100)	30 (100)	30 (100)	10 (100)

(Figures in the brackets show percentage of the response)

The frequency against the item No.2 shows that 40% principals, and drop-out students, 63% guardians and 10% experts indicated the absence of relationship between educational system and economic needs of the community was a major cause of the drop-outs.

The figures against item No.2 exceeds the figures against the item No.1, 3, 4 and 5.

Out of 10 only 2 experts (20%) responded to faculty admission policy. But it was negligible.

The above table shows that 26.67% principals, 16.67% guardians, 23.33% drop-out students and 40% experts responded that the stagnation was a cause of drop-out.

Few respondents (13.33%, 6.67%, 16.67%) adopted the cause against the item No.4. But it was negligible. In addition to above causes 3 principals, 4 guardians, 6 drop-out students and 3 experts suggested the poor environment of junior college was a cause of the drop-outs.

C) MISCELLANEOUS CAUSES

The table No.IV.31 shows the number and percentage of the teachers responded to the question No.13 in the teachers questionnaire which was regarding the miscellaneous causes of the drop-outs.

TABLE No. IV.31
MISCELLANEOUS CAUSES OF THE DROP-OUTS SUGGESTED
BY THE RESPONDED TEACHERS

Sr. No. of the drop-outs	The number of responded teachers		Percentage	
	Urban	Rural	Urban	Rural
1. Death of the parents	2	2	10	20
2. Illness of the pupils	4	3	20	30
3. Irregular attendance	5	4	25	40
4. Heterogeneity in age composition of the pupils.	1	-	5	-

The total responded teachers from urban area were 12, and from rural area were 9. The frequency against the item No.3 shows that five teachers from urban area and four teachers from rural area responded that the irregular attendance was a cause of the drop-outs. The frequency against the item No.2 makes clear that 4 teachers from urban area and three teachers from rural area responded that the illness of the pupils was a cause of the drop-outs. This table shows that 10% teachers from urban area and 20% teachers from rural area responded that death of the parent was a cause of the drop-outs. Only

5% teacher (one teacher) from urban area indicated that heterogeneity in age composition of the pupils was a miscellaneous cause of drop-outs. But it was negligible.

Question No.14 in the interview schedule of Principal and question No.5 in the interview schedule of guardian, drop-out students and experts were intended to verify the soundness of the teachers response regarding the miscellaneous causes of the drop-outs. Those questions were also analysed immediately after the analysis of the question No.13 in the questionnaire.

TABLE No. IV.32
MISCELLANEOUS CAUSES OF THE DROP-OUTS SUGGESTED
BY THE RESPONDED PRINCIPALS, GUARDIANS, DROP-OUT
STUDENTS AND EXPERTS

Sr. No. : Miscellaneous Causes of the drop-outs	The number and percentage of the respondents answers			
	Principals	Guardians	Drop-out students	Experts
	(15)	(30)	(30)	(10)
1. Death of the parents	3 (20%)	4 (13.33%)	4 (13.33%)	1 (10%)
2. Illness of the pupils	2 (13.33%)	2 (6.67%)	3 (10%)	1 (10%)
3. Irregular attendance	4 (26.67%)	5 (16.67)	6 (20%)	2 (20%)

(figures in the bracket show percentage of response)

The table No.IV.32 indicates that the 4 principals, 5 guardians, 6 drop-out students and 2 experts against the item No.3 responded that irregular attendance was a miscellaneous cause of the drop-outs. It is obvious from the above table that 20% principals, 13.33% guardians as well as drop-out students and 10% experts told that death of the parents also a cause of the drop-outs.

The above table shows that 2 principals as well as guardians, 3 drop-out students and 1 expert told that irregular attendance also a cause of the drop-out. But

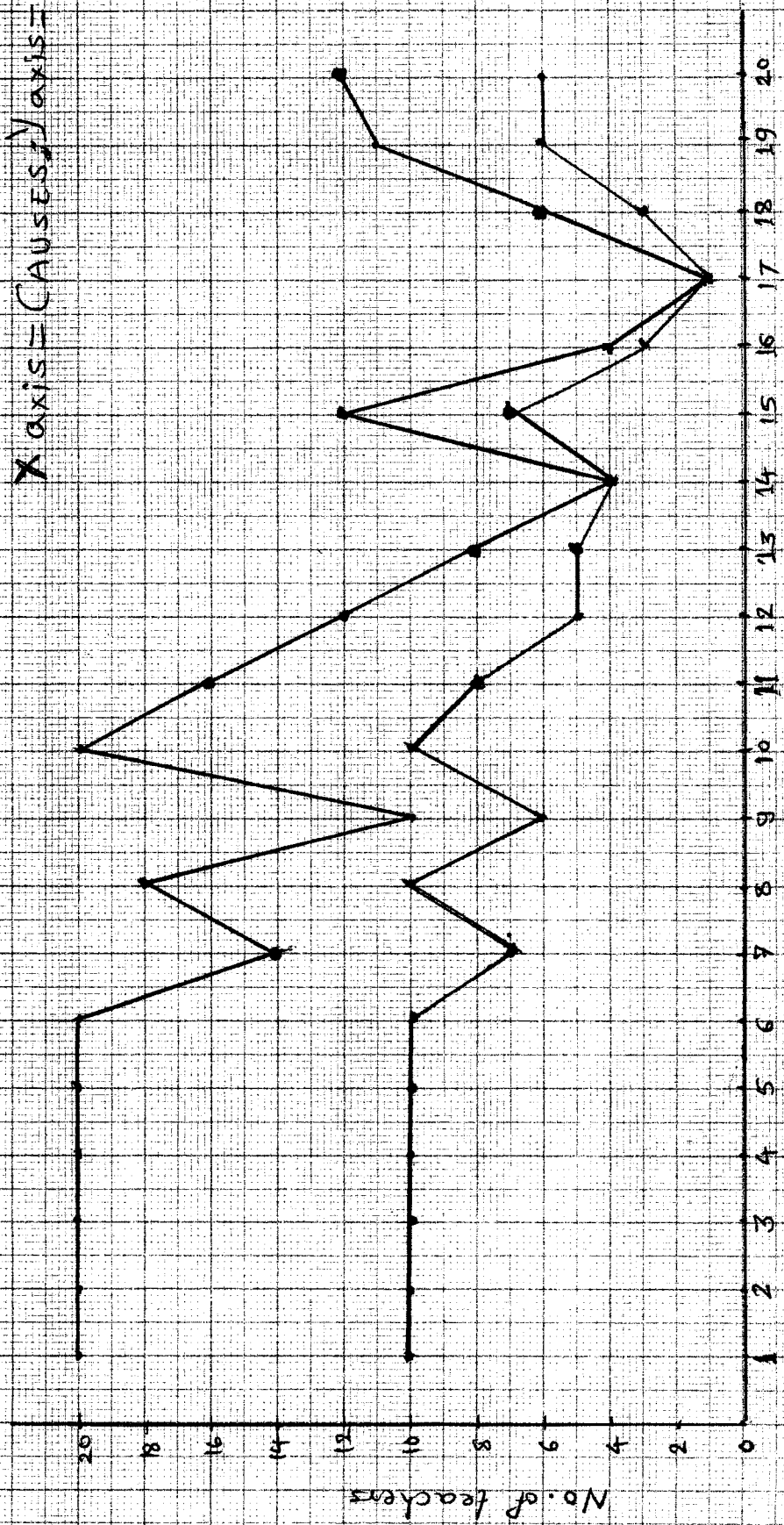
above miscellaneous causes of the drop-out were negligible.

D) SPECIAL AND IMPORTANT BURNING CAUSES OF THE
DROP-OUTS AT + 2 STAGE OF THE COMMERCE STREAM

Question No.14 in the questionnaire of the teacher was related to important burning causes of the drop-outs. The next table shows the number of responded teachers to the given causes of the drop-outs which were special and importance for commerce stream at + 2 stage.

GRAPH NO. IV.6
 (TABLE NO. IV.33)
 CLASSIFICATION OF THE TEACHERS' RESPONSE REGARDING
 BURNING CAUSES (RESPONDED TEACHER IN URBAN AND RURAL AREA)

X axis = CAUSES, Y axis = Frequency



CAUSES NO. (AS PER TABLE NO. IV.33)

TABLE No. IV.33

IMPORTANT BURNING CAUSES OF THE DROP-OUTS STATED

BY THE RESPONDED TEACHERS

Sr. No.:	Burning Serious causes of the drop-outs	The number of responded teachers		Percentage	
		Urban (20)	Rural (10)	Urban	Rural
1.	Lack of proper service opportunities	20	10	100	100
2.	No reserve field for education and service	20	10	100	100
3.	No service opportunities in teaching field at Secondary School level	20	10	100	100
4.	No confidence about self employment after commerce education.	20	10	100	100
5.	Excessive unemployment of commerce students with compare to other streams.	20	10	100	100
6.	No admission to teacher training courses (B.Ed., D.Ed.)	20	10	100	100
7.	Admission against will of the students	14	7	70	70
8.	Un-known Commerce subjects at high school level	18	10	90	100

9.	Difficult Commerce subjects	10	6	50	60
10.	Lack of practical and business oriented syllabus	20	10	100	100
11.	Difference between practical Accounting system in commerce stream.	16	8	80	80
12.	Old Curriculum	12	5	60	50
13.	Higher education in English medium	8	5	40	50
14.	Unknown about courses in higher education of commerce	4	4	20	40
15.	Students absentee and carelessness of responsibility	12	7	60	70
16.	Guardians carelessness and lack of sympathy about commerce students	4	3	20	30
17.	Treatment of teaching and non-teaching staff	1	1	5	100
18.	Govt. policy of starting + 2 stage without considering requirement of area	6	3	3	30
19.	Numerous Non-Granted D.Ed., B.Ed. Engineering Medical Colleges during 1988 to 1992	11	6	55	60
20.	Misunderstanding persisting in the mind of people that commerce stream is less important	12	6	60	60

The table No.IV.24 indicates that the excessive figures against the first 6 and 10 items make clear that the 100% teachers approved the lack of proper service opportunities, no reserve field for education and service, no service opportunities in teaching field at secondary school level, no confidence about self-employment after commerce education, excessive unemployment of commerce students with compare to other streams, no admission to teacher training courses, (like B.Ed., D.Ed.), lack of practical and business oriented syllabus were the important, burning and serious causes of the drop-outs at + 2 stage of commerce stream.

The figures 90% and 100% against the item No.8 show that unknown commerce subjects at high school level was a cause of the drop-outs. The negative response regarding this question was negligible.

The figures 80%, 70% & 60% against the item No.11, 7 and 20 show that difference between practical Accounting system and Accounting system in commerce stream, admission against will of the students and misunderstanding in the mind of people about commerce stream were the causes of the drop-outs.

The figures 60% and 70% against the item No.15 show that most of the teachers were responded students

absentee and carelessness of responsibility. The figure 60% and 50% against the item No.12 show that old curriculum was a cause of the drop-outs. 50% and 60% teachers against item No.9 approved difficult commerce subject also cause of the drop-outs. Most of the teachers (55% from urban area 60% from rural area) stated that numerous non-granted B.Ed., D.Ed., medical and engineering colleges were the causes of the drop-outs.

It is obvious from the above table that 40% and 50% against item No.13 higher education in English medium was a cause of the drop-out. The figures 30% against item No.18 Govt.policy of starting + 2 stage without considering requirement of area also a cause of the drop-outs. Other causes of the drop-outs were less important with compare to above causes of the drop-outs.

Question No.15 in the interview schedule of Principal and question No.6 in the interview schedule of Guardian, Drop-out Students and Experts were intended to verify the soundness of the teachers response regarding special burning serious causes of the drop-outs. These questions were also analysed immediately after the analysis of the question No.14 in the questionnaire.

The following table No.IV.34 shows the frequency and percentage of the answers, asked to the principal, guardian, drop-out students and experts.

TABLE No.IV.34

BURNING CAUSES OF THE DROP-OUTS STATED BY THE
RESPONDED PRINCIPALS, GUARDIANS, DROP-OUT
STUDENTS AND EXPERTS.

Sr. No.:	Burning causes of the drop-outs :	The number & percentage of responded persons			
		Principals	Guardians	Drop-out students	Experts
		(15)	(30)	(30)	(10)
1.	Lack of proper service opportunities	15 (100%)	30 (100%)	30 (100%)	10 (100%)
2.	No reserve field for education and service	15 (100%)	30 (100%)	30 (100%)	10 (100%)
3.	No service opportunity in teaching field at secondary school level.	15 (100%)	30 (100%)	30 (100%)	10 (100%)
4.	No confidence about self-employment after education.	15 (100%)	30 (100%)	30 (100%)	10 (100%)
5.	Excess unemployment of commerce students with compare to other streams.	15 (100%)	30 (100%)	30 (100%)	10 (100%)
6.	No admission to teacher training courses (B.Ed., D.Ed.)	14 (93.33%)	30 (100%)	30 (100%)	8 (80%)

7. Lack of Practical & business oriented syllabus	15 (100%)	30 (100%)	30 (100%)	10 (100%)
8. Difference between practical Accounting system & Accounting system in commerce stream.	12 (80%)	25 (83.33%)	25 (83.33)	8 (80%)
9. Old curriculum	5 (33.33%)	-	-	-
10. Non-granted Engineering, Medical, D.Ed., B.Ed. Colleges	15 (100%)	- (0.0)	- (0.0)	10 (100%)
11. Misunderstanding persisting in the mind of people that commerce stream is less importance.	15 (100%)	30 (100%)	30 (100%)	8 (80%)
12. Un-known commerce subjects at high school level.	15 (100%)	30 (100%)	30 (100%)	9 (90%)
13. Admission against will of the students	7 (46.67)	10 (33.33%)	20 (66.67%)	5 (50%)
14. Absentee & carelessness of responsibility in students	3 (20%)	4 (13.33%)	2 (6.67)	1 (10%)
15. Guardians carelessness & lack of sympathy about commerce students.	2 (13.33%)	1 (3.33%)	- (00.00)	1 (0%)
16. Lack of relationship between commerce education and social, economical need of the community.	12 (80%)	25 (83.33%)	28 (93.33)	9 (90%)

17. Unknown about higher education in commerce, medium of instruction and benefit of courses.	- (0.0%)	2 (6.67%)	3 (10%)	1 (10%)
18. Treatment of College staff.	-	-	-	-
19. Educational facilities in commerce colleges.	-	-	-	-

(figures in the brackets show the percentage of response)

From Table No.IV.34 it is evident that 100% Principals, Guardianans, Drop-out students and Experts against the first 5, & 7 items make clear that, lack of proper service opportunities, no reserve field for education and service, no service opportunities in teaching field at high school level. no confidence about self employment after education, excess unemployment of commerce students with compare to other streams, lack of practical & business oriented syllabus were serious burning causes of drop-outs.

It is evident that a majority of the respondents (93.33% principals, 100% guardians & drop-out students, 80% experts) stated , no admission to teacher training courses (D.Ed., B.Ed.) was a important & burning cause of the drop-outs.

It was found that the 100% principals, guardians drop-out students, and 90% experts against Item No.12 stated that, unknown commerce subjects at high school level was a cause of the drop-outs.

It is observed that misunderstanding in people about importance of commerce stream was a cause of the drop-outs according to all principals, guardians, drop-out students & 80% experts. The figures 100% principals and expert against the item No.10 show that non-granted engineering, medical, D.Ed., B.Ed.Colleges was burning cause of the drop-out. Only 33.33% principals stated that old curriculum was a cause of the drop-outs.

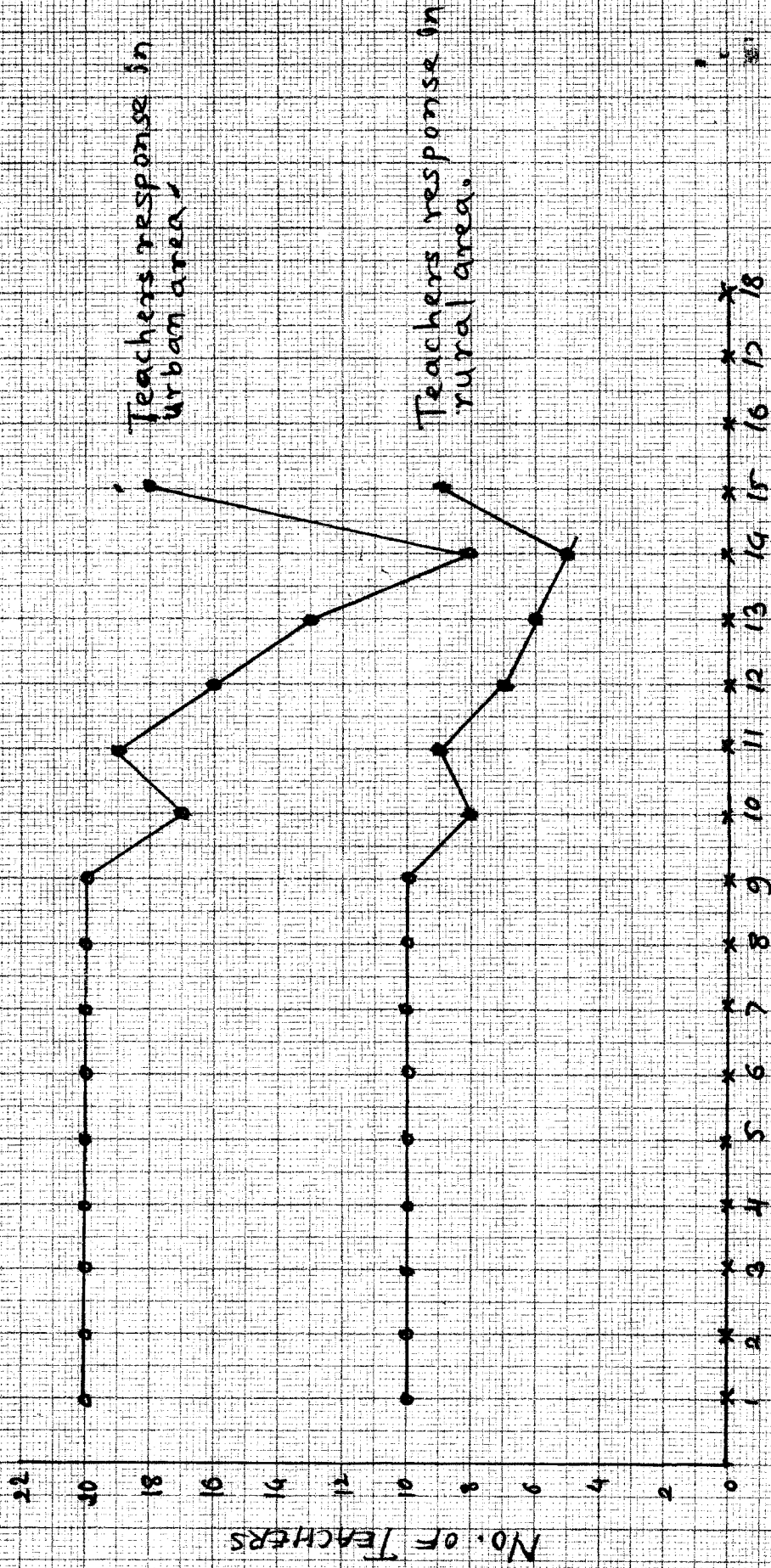
From the above table No .IV.34 it is obvious that 80% principals, 83.33% guardians, 93.33% drop-out students and 90% experts stated that the lack of relationship between commerce education and social economical need of the community was a cause.

The figures against the item No.13 (46.67% Principals, 33.33% guardians, 66.67% drop-out students and 50% experts) show that admission against will of the student was a cause of drop-outs.

Remaining items No.14, 15, 17, 18, 19 could not be treated as effective causes of the drop-outs.

GRAPH NO. IV. 7
(TABLE NO. IV. 35)

CLASSIFICATION OF THE TEACHERS' RESPONSE REGARDING
REMEDIAL CAUSES AND MEASURES (STATED BY TEACHERS IN URBAN AND RURAL AREA)



REMEDIAL CAUSES AND MEASURES NO. (AS PER TABLE NO. 33)

IV.13 REMEDIAL CAUSES AND MEASURES OF THE
DROP-OUTS.

This was the last phase of the questionnaire. In this section question No.15 was asked to teachers. The investigator analysed the data regarding remedial causes and measures of the drop-outs. Remedial causes & measures were depends on each other.

The following table shows the remedial causes and measures, responded by the teachers.

TABLE No. IV.35

REMEDIAL CAUSES AND MEASURES OF THE DROP-OUTS
STATED BY THE RESPONDED TEACHERS.

Sr. No.:	Remedial causes and measures of the drop-outs.	The number of responded teachers		Percentage	
		Urban	Rural	Urban	Rural
1.	Provide proper job opportunities to commerce students.	20	10	100	100
2.	Maintain reserve field for education & services in Banking, Insurance etc.	20	10	100	100
3.	Allowed admission to Commerce students for teacher training courses (D.Ed., B.Ed.) with Commerce Method.	20	10	100	100

4. Create confidence in students about self-employment.	20	10	100	100
5. Start one compulsory Commerce subject in high school level in each standard.	20	10	100	100
6. Provide immediately service opportunities at high school level as teacher in commerce	20	10	100	100
7. Introduce practical business and job oriented syllabus.	20	10	100	100
8. Part-time compulsory training during study period.	20	10	100	100
9. Reconcile practical Accounting system and Accounting system in Commerce stream.	20	10	100	100
10. Higher education in commerce should be in local language.	17	8	85	80
11. Revise syllabus as per social-economical requirements.	19	9	95	90
12. Misunderstanding persisting in the mind of people and decreasing popularity of commerce stream must be removed by propaganda.	16	7	80	70
13. Provide additional coaching facilities for poor students.	13	6	65	60

14. Restriction required on non granted Engineering, Medical B.Ed.,D.Ed.Colleges.	8	5	40	50
15. Vocational guidance must be provided in Jr.College.	18	9	90	90

The above table No.IV.35 sharply shows that, all teachers against the first 9 items make clear that, proper job opportunities, reserve field for education & service, admission to teachers training courses (B.Ed., D.Ed.) confidence about self-employment. Commerce subjects may be compulsory subject at high-school level. Service opportunities at high school level as a teacher in commerce, practical and business oriented syllabus, reconciliation of practical Accounting system and Accounting system in commerce stream were major, important remedial causes and measures of the drop-outs at + 2 stage of commerce stream.

The figures 95% and 90% against the item No.11 show that syllabus as per social-economical requirement was a remedial cause of the drop-outs.

Next to it, 90% teachers stated that vocational guidance must be provided in Jr.Colleges.

The frequency against the item No.10 shows that, 17 teachers in urban area (85%) and 8 teachers in rural area (80%) stated that higher education in commerce should be in local language.

Eighty percent teachers in urban area and seventy percent teachers in rural area stated that, misunderstanding about importance of commerce stream was a bright cause of the drop-outs.

The above table No.IV.35 shows that, most of the teachers (65% from urban area and 60% from rural area) suggested the lack of provision for additional coaching to poor students was a cause of the drop-outs.

It is also obvious from the above table that introduction of numerous non-granted engineering , medical, D.Ed., B.Ed. Colleges was also a cause of the drop-outs. (according to 40% teachers in urban area and 50% teachers in rural area) at + 2 stage of commerce stream.

Question No.16 in the interview schedule of principal and question No.7 in the interview schedule of guardian, drop-out student and experts were intended to verify the soundness of the teachers response regarding the remedial causes and measures of the drop-outs at + 2 stage of the Commerce stream. Those questions were also analysed immediately after

the analysis of the question No.15 in the questionnaire of teacher.

The following table No.IV.36 shows the frequency and percentage of the answers received from responded principals, guardians, drop-out students and experts.

TABLE No.IV.36

REMEDIAL CAUSES AND MEASURES STARTED BY THE
RESPONDED PRINCIPALS, GUARDIANS, DROP-OUT
STUDENTS AND EXPERTS.

Sr. No.:	Remedial causes and measures suggested by respondents.	The number & percentage of responded.			
		Principals	Guardians	Drop-out students	Experts
1.	No provision of proper job opportunities to commerce students.	15 (100%)	30 (100%)	30 (100%)	10 (100%)
2.	Provision of reserve field for education and services (in Bank & Insurance)	15 (100%)	30 (100%)	30 (100%)	10 (100%)
3.	Provision of Admission to B.Ed., D.Ed. courses with commerce Method	15 (100%)	30 (100%)	30 (100%)	10 (100%)
4.	No confidence about self employment after com.education.	15 (100%)	30 (100%)	30 (100%)	10 (100%)
5.	Provision of one compulsory commerce subject at high school level in each standard.	15 (100%)	30 (100%)	30 (100%)	10 (100%)

6.	Service opportuni- ties as a commerce teacher at high school level.	15 (100%)	30 (100%)	30 (100%)	10 (100%)
7.	Lack of practical, job and business oriented syllabus.	15 (100%)	21 (70%)	22 (73.33%)	10 (100%)
8.	Part-time compulsory training during study period with stipend.	15 (100%)	30 (100%)	30 (100%)	10 (100%)
9.	Reconcile Practical Accounting system and Accounting system in commerce system.	15 (100%)	27 (90%)	3 (10%)	9 (90%)
10.	Provision of vocational guidance must be provided in each Jr.Com.College.	15 (100%)	30 (100%)	30 (100%)	10 (100%)
11.	Provision of curriculum according to social,economical requirements.	15 (100%)	30 (100%)	30 (100%)	10 (100%)
12.	Provision of coaching classes	15 (100%)	30 (100%)	30 (100%)	10 (100%)
13.	Misunderstanding in the mind of people must be removed by propaganda	12 (80%)	10 (33.33%)	- (0%)	5 (50%)
14.	Higher educa- tion in commerce may be in local language.	2 (13.33%)	4 (13.33%)	3 (10%)	1 (10%)

(Figures in the brackets show the percentage of the response)

Remedial causes based on the measures of the drop-outs at + 2 stage of the commerce stream.

The above table No.IV.36 makes clear as Sunlight that 100% Principals, guardians, drop-out students and experts stated that, lack of provision about proper job opportunities, reserve field for education and services, admission to teacher training courses (B.Ed., D.Ed.) with Commerce method, confidence about self-employment were causes of the drop-outs.

It was also indicated by 100% respondents that, lack provision of one compulsory commerce subject in each standard at high school level, lack of service opportunities as a teacher in high school level, lack of part-time training with stipend during study period, lack of vocational guidance, curriculum according to social, economic needs & lack of coaching classes in junior commerce colleges were the causes of the drop-outs,. Next to it, the figures 100%, 90%, 10% against the item No.9 makes clear that difference in practical Accounting system and Accounting system in commerce stream was a cause of the drop-outs.

The figures 80%, 50%, 10%, against the item No.13 makes clear that misunderstanding in the mind of pupils about commerce stream was a cause of the drop-outs, drop-out students could not responded regarding this cause.

Lastly, figures 13.33% and 10% against item No.14 show that, lack of higher education in local language was a cause of drop-outs. But above cause of the drop-out was negligible.

SUGGESTION GIVEN BY RESPONDENTS WHILE
CONDUCTING THE INTERVIEW SCHEDULE OF
PRINCIPALS, GUARDIANS AND EXPERTS.

Five principals, Eight experts and four guardians suggested that in each Junior Commerce College Co-ordination Committee is required to know the problem of the commerce stream & to suggest measures to improve the standard of commerce education. The respondents suggested that committee may be consist principal, commerce teachers, business & professional persons, industrialist, head of the Govt. and Semi - Govt. officers, experts etc. to tackle the problem of commerce stream.

IV 14 CONCLUDING REMARKS -

The present chapter is devoted to the analysis and interpretation of the teachers', principal's, guardian's, drop-out student's and expert's responses. The chapter is sub-divided in to 14 parts. The responses of the teacher's, principal's guardian's, drop-out student's and expert's regarding these parts are analysed and intrepeted hand in hand. The purpose of such type of analysis is to validate the data obtained from these various tools, i.e. questionnaire and interview schedules. The researcher now turns to the nest chapter for conclusions and recommendations based on this chapter.