



‘EARN AND LEARN SCHEME’ OF SYMBIOSIS COLLEGE OF ARTS AND COMMERCE AND ITS CORRELATION WITH THE ACADEMIC PERFORMANCE OF THE STUDENTS. (2014-18)

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Abstract: Human Capital Formation and manpower planning have been considered as vital components for augmenting the process of economic growth and development of the nation. Studies have revealed that investments made in human capital formation not only result in acquiring higher rate of returns but also leads to improving the social, physical, and mental well-being of the individual. The National Education Policy (NEP) 2020 too lays a lot of stress on the need and the importance for increasing the gross enrolment ratio of the students at all levels. This certainly demands higher amount of expenditure to be incurred by the authorities. Higher levels of investment expenditure incurred on education will yield not only greater monetary returns but will also create multiplying effects in the economy. The Earn and Learn Scheme (ELS) which has been instituted by the Savitribai Phule Pune University (SPPU) aims at fulfilling this objective of enabling students to develop a multi-faceted personality through a multi-pronged strategy. It provides avenues for students to earn while they learn which unquestionably provides them with monetary benefits, but in the process also provides them with numerous opportunities which leads to the all-round development of the individual. Students enrolling in this scheme are allotted with different kinds of work which provides a scope for them to improve their cognitive and behavioural skills. This study thus aims to analyse whether there has been an observable improvement in the overall academic performance of the students after they had enrolled in the Earn and Learn scheme of the Symbiosis College of Arts and Commerce (SCAC) especially of those students who had been a part of this scheme for a consecutive period of three years. Moreover, it also aims at evaluating the various long term socio-economic advantages accrued by the students in the process of working while learning and earning.

Key Words: Human Capital Formation, Manpower planning, Earn and Learn Scheme

1.1. Introduction

India is a young country having the world's largest workforce, with almost a billion people being in the age group of 15-64 years. It is imperative that the nation recognises this potential and works towards building and capitalizing on this huge asset. Investing in human capital formation has always been a great propeller in boosting the economic development of the nation. According to the All-India Survey on Higher Education 2018-19ⁱ, out of the total enrolment of 3,73,99,388 students, a vast majority of 2,98,29,075 students are enrolled in UG programs. This necessarily suggests the need and the importance that ought to be given to tap these young minds. Efforts should be taken to incorporate and initiate programs which will not only unearth the potential of these youngsters but will also provide a forum and a platform for them to explore, widen and acquire sound practical training which would help mould and shape the future course of their life. With this intent, the Universities in Maharashtra had initiated a program called as Karmaveer Bhaurao Patil- Earn and Learn Scheme under the aegis of the Students Development Board. The Students' Development Board (SDB) looks after the protection of rights and supervises the welfare activities of the students at both under- graduate and post-graduate level. It promotes and co-ordinates the different students' activities for better social and economic life. It tries to nurture students' mental, physical, and cultural growth, with various activities to improve their overall personality and to make them civilized Indian Citizens to compete in the globalized world. The Board of Students Welfare or student's development board, of the Symbiosis college of Arts and Commerce in collaboration with the Students development board, of Savitribai Phule Pune University had initiated an innovative project titled "Earn and Learn Scheme" (ELS) in the year 2007. This scheme aims at providing opportunity to students to earn while they learn. The duration of the scheme is for 8 months which is generally applicable from the months of July to February where the student is assigned some designated work for which the student is paid Rs. 45 per hour and they could engage their time meaningfully by offering their services for a maximum of 3 hours in a day.

There are various students who come from economically poor background and this scheme provides them with the incentive to earn while they are learning. Earlier this scheme was only open to students who were not from financially sound background, however, from 2017 onwards, the scheme has been made very inclusive, accessible, and available to all the students. This scheme has benefitted many students as it provides them with the opportunity to become economically independent. The students are also assigned various tasks which requires them to make use of their time and resources efficiently and in the process equips, empowers, and instils in them values like sincerity, hard work, team spirit, discipline, sense of responsibility and accountability. Over the years, various students have taken the advantage of this scheme which has enabled them to acquire problem-solving, decision making, as well as inter-personal skills. Exposure to such kind of schemes have also enabled them to engage themselves in meaningful deliberations which has in turn reflected well in their academic performance. In this study, firstly an attempt has been made to analyse whether there is a correlation between students who have enrolled in the Earn and the Learn Scheme to that of their overall academic performance and secondly whether the scheme has helped the

students acquire other 'residual' benefits like acquisition of various critical and life skills which has proved beneficial to them in the long run.

1.2 Scope of the Study

In a study conducted by T.W. Schultzⁱⁱ, the various ways of developing human resources have been enlisted. He has accorded lot of importance to the acquisition of skills for which he has emphasized the need for providing avenues for students to get hands on experience and practical training while they are in this process of learning and acquiring knowledge. Various developmental economistsⁱⁱⁱ have recognised and accorded the importance of investing in human capital which according to them would ultimately culminate into increasing knowledge, skills, and other faculties of the people in the country. Studies made by various economists^{iv} reveal that one of the most important factors responsible for the rapid growth of any economy has been the relative increase in the outlays on education. Economists have often stressed on the importance of raising the level of skills, physical efficiency of the people that would in turn lead to increasing the productivity levels of the individuals. The National Education Policy (NEP)^v 2020 not only aims at expending 6% of the GDP on the education sector but also aims at doubling the Gross Enrolment Ratio (GER) in higher education from the current GER of 26.3% to 50% by 2035. This study therefore aims at emphasizing the need as well as the urgency to invest in the human capital which would thereby result in accelerating the pace of not only the progress of the individual but that of the society too.

1.3. Objectives

1. To understand the need for incorporating the Earn and Learn Scheme and its impact on the overall demeanor of a student.
2. To evaluate the socio- economic factors influencing the student which necessitates the need to enroll in such schemes.
3. To evaluate not only the material benefits which could be accrued but also the development of personality traits in an individual.
4. To find out if there is a relationship between enrolling in the Earn and Learn Scheme to that of the academic performance of the student.
5. To evaluate and assess the need to suggest improvements in the scheme and how to make it more robust and inclusive in the future.

1.4 Hypothesis

- I. Enrolling in the Earn and Learn Scheme has enabled students to acquire not only some material benefits, but it has also provided them with avenues to acquire various skills which has benefited them in the long run.
- II. Students who have been a part of the Earn and Learn Scheme for a continuous period of three consecutive years have shown remarkable improvement in their overall academic performance.

1.5. Methodology

The present study evaluates the benefits of the Earn and Learn Scheme initiated by the Symbiosis College of Arts and Commerce, Pune and its impact on the students who had enrolled in it.

Area of Study

This study analyses how enrolling in the Earn and Learn Scheme had been instrumental in bringing about an overall transformation in the performance of the student.

Sampling

Though the scheme had been introduced in the Symbiosis College since 2007, this study focuses on analysing the overall performances of the students who had enrolled in this Earn and Learn Scheme between the years 2015-2018. Since this study aims at continuously observing the progression of students who had been a part of this scheme through the entire three years of their undergraduate studies, a sample of only 35 Students who have fulfilled these criteria's have been considered.

Data Sources

The present study is based on primary data sources which is exploratory in nature.

Primary Data

The primary data is collected through a structured questionnaire from students who had enrolled in the Earn and Learn Scheme.

Research Design

A well- structured questionnaire was formulated by the researchers which consisted of both closed as well as open ended questions. The students were asked questions which provided them with the scope to evaluate the overall transition that had taken place in them due to their enrolment in the Earn and Learn Scheme of the college.

Data Collection

The details of the students who were a part of this scheme have been collected through the questionnaire that was circulated. The data collected through questionnaire has been processed with simple statistical tools such as percentage, pie charts etc.

Thus, overall, around 35 students who had been a part of this scheme for three consecutive years (2015-18) have been considered and their details have been analyzed and evaluated to justify the objectives and prove the hypothesis.

1.6. Limitations

i. Conceptual Aspect

This study has only focused on analysing the impact of the Earn and Learn Scheme on the following attributes:

- Overall demeanor of the student
- Socio- economic factors influencing the students
- Change in Personality traits
- Academic Performance of the students

The study does not aim at analysing the cost benefit ratio in the context of cost incurred and returns obtained.

ii. Time Period

The researcher has analyzed and examined only those students who had enrolled in the Earn and Learn Scheme between the years 2015 and 2018.

iii. Sample Size

The sample size of this study has been only 35 students who have continuously been a part of this scheme for three consecutive years (2015-18) as the main purpose of this study has been to analyse the overall progression that the student has been able to achieve after enrolling in this scheme and the long- term benefits accrued by them in this process.

- The importance of investing in human capital formation which would facilitate in acquiring higher economic growth.
- The inter-linkage between investing in human capital formation and the resultant residual benefits that the students could accrue.

1.7 Review of Literature

Various developmental economists in their writings have highlighted the importance to invest in the human capital formation which could act as a tool to transform the economic growth and development of a nation. Following have been few of the works and contributions made by researchers in this field.

Schultz (1962) ^{vi}	He emphasized that in any nation the rate of accumulation of human capital should exceed not only the growth rate of labor force but also the growth rate of the economy. He thus accorded lot of importance to investing in human power.
Lewis (1962) ^{vii}	Every government must allocate and expend greater amount of investments on education. The age group of students between 15 and 19 years show keen interest and the ability to comprehend and adapt to the training and skills given which are extremely important for the development of the nation.
Todaro(1995) ^{viii}	Providing education should be prioritized both in developed and developing countries. Creating a more productive labor force with increased knowledge and skill would create a class of educated leaders who would be equipped with decision making, problem-solving as well as inter-personal skills which are extremely important and essential for both the progress of an individual and of the society.
Becker(1960) ^{ix}	A study was conducted to analyze the rate of return criterion which was based on the comparison of the average life- time earnings of educated persons living in the United States with those who had not attained education but who were in similar professions. It was observed that the rate of return on total investment spent on the college education of students in U.S.A. were extremely high.
Schultz (1961) ^x	The criterion of contribution of education to Gross National Income between the years 1900 to 1956 in U.S.A. was analyzed and it was observed that the total stock of educational capital in the labor force rose from \$ 63 billion in 1900 to \$ 535 billion in 1957 and the ratio of the stock of educational capital to the stock of physical capital rose from 22 % in 1900 to 42% in 1957. Similar estimates had also been made by P.R. Panchmukhi ^{xi} in India following Schultz's

	<p>method and the observations were quite similar. In his study it was observed that the total cost of formal education in India had increased phenomenally which also led to an increase in the labour force participation rate between the years 1950-960.</p>
<p>Denison (1962)^{xii}</p>	<p>He tried to measure what proportion of the increase in GNP which is attained over a period could be attributed to measurable inputs of labor and capital and what proportion of the increase in GNP could be attributed to other factors which are termed as “residual”. The residual in this analysis are factors such as education, research, training, the economies of scale and other factors affecting human productivity. Denison’s estimates reveal that in U.S.A. between 1929-57, the contribution of education to the growth of total real national income was 23% whereas the contribution of the “residual” factor accounted for 31% to the total growth of National Income.</p>
<p>Harbison and Myers (1964)¹</p>	<p>They developed a composite index criterion of human resource development based on certain human resource indicators. Some of these indicators were enrollment at second level of education as a percentage of the age group 15 to 19 years of age, adjusted for length of schooling and the enrollment at the third level of education as a percentage of the age group between 20-24 years of age multiplied by a weight of 5 and it was found that the correlation coefficient was 0.888 between GNP Per Capita and the composite index of human resource development which was a combination of second level and third level enrollment ratios. This again is an indicator of the fact that investments expended on second and third level categories of education will undoubtedly yield higher benefits.</p>

All these literatures distinctively reveal the importance and the benefits of investing in human capital. It would lead to not only acquiring higher Per Capita Gross National Product (GNP) but also to that of the betterment of the individual. Thus, the Earn and Learn Scheme which has been introduced in the college acts as a medium to provide the necessary encouragement and incentive for students to become more empowered and equipped. It opens wider vistas and opportunities for the holistic development of an individual.

1.8. Research Gap

There have been numerous studies and research analyses carried out to ascertain the fact that there is positive correlation between investment in human capital formation to that of economic growth. Research has also been done on analysing the impact and link of investing in human capital formation to that of acquiring various other 'residual' benefits in the process. However, there has not been extensive studies undertaken by researchers on analysing the benefits that the students could possibly derive from enrolling in a scheme like the Earn and Learn which the college and Universities have adopted. The researcher in this study aims at analysing this gap and attempts to suggest to the education board of every state to encourage all the universities and the colleges to promote, develop and further incentivise such schemes which will accelerate, boost, and multiply the growth prospects of not only the student but in the process, the entire community, and the nation at large.

1.9. Analysis and Findings

Earn and Learn Scheme is currently provided to both the under-graduate and post-graduate students in all affiliated colleges and recognised institutions which come under the jurisdiction of Savitribai Phule Pune University (SPPU) and various other universities in the state of Maharashtra. This scheme could be availed by any student studying in the respective college, provided they join this scheme by enrolling themselves in this program. The students are assigned various kinds of work. Around 80% of the work allotted to the student are usually in the form of technical work and the rest 20% would be in the form of fieldwork. The primary aim of this scheme has been to provide the students with some material support but in the process, it also provides an avenue for them to gain sound knowledge, practical hands-on experience and a sense of responsibility and accountability. This study attempts to analyse the impact of the Earn and Learn Scheme to that of the academic and overall performance of the students. It also aims at suggesting that the incorporation of this scheme would result in the acquisition of various other residual factors which could be acquired in this process of 'Earning While Learning'.

As the progression of the students had to be analysed data from 35 students could only be collected. These 35 students had been a part of this scheme through their under-graduation which comprised of three years of their academic journey in the college.

A questionnaire was prepared which was circulated to the students who had been a part of this scheme for three consecutive years (2015-18) and following have been the observations. The questions were based on both quantitative and qualitative data of which some were open ended questions.

1.10. PRIMARY DATA ANALYSIS (QUANTITATIVE & QUALITATIVE)

1. Number of Male / Female Students Enrolled in the Scheme.

Gender is an important factor which helps us in recognising the bias which may be prevailing in a particular system, institution, or a scheme.

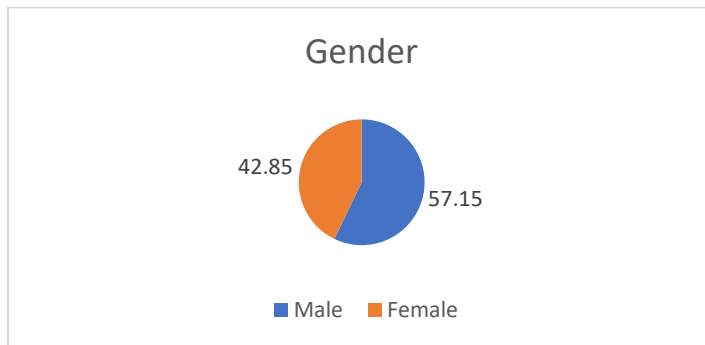


Figure 1.1. Number of Male / Female Students Enrolled in the Scheme.

The figure given above displays the percentage of male and female students who had enrolled for the Earn and Learn Scheme for the years 2015-18. Though the percentage of boys who had enrolled were higher than those of the girls, this does not in any way suggest bias treatment meted out on them as their numbers too have been quite substantial. The Earn and Learn Scheme should strive to become as inclusive as possible by encouraging equal number of male and female participation in this process.

II. Sources through which the Students learnt about the scheme.

The main intent of initiating the Earn and Learn Scheme has been to inculcate in the students a spirit of self-worth through meaningful engagements and interactions. Therefore, understanding the medium or the source through which the students had acquired knowledge or information of this scheme would help in understanding the impact and the reach of the scheme.

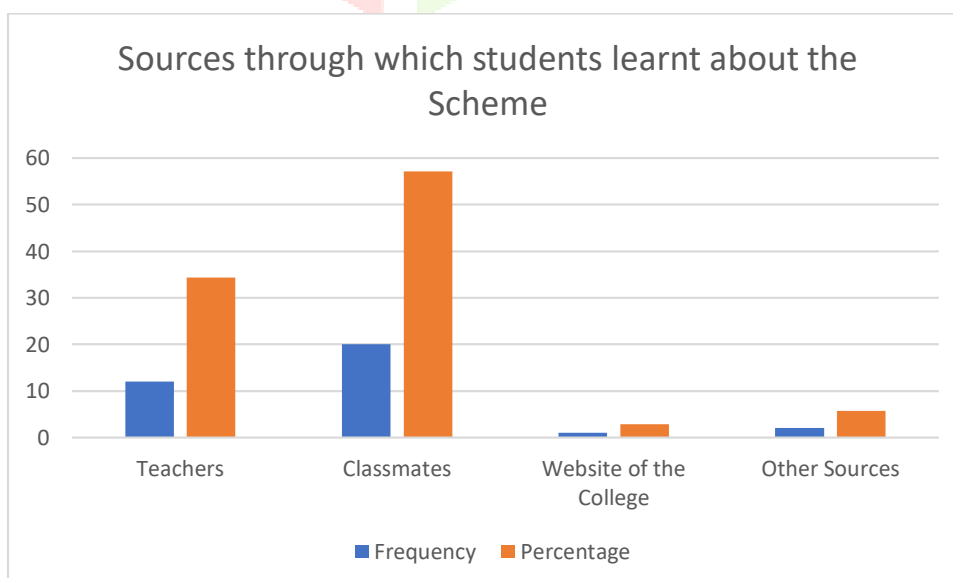


Figure 1.2. Sources through which the students learnt about the scheme.

The figure given above reveals that students have learnt more about the scheme through their classmates followed by information received through their teachers. This certainly reflects a lot on the positive prospects of this scheme which makes the students join such scheme. The classmates who study together can be a great influencer in the life of a student. If the information channelled out could be tapped in a constructive manner, undoubtedly it will create a multiplying and rippling effect in the economy.

III. Being satisfied with the kind of task given.

The Earn and Learn scheme had been introduced in Symbiosis College of Arts and Commerce since 2007 and since then this scheme has been growing by leaps and bounds. Initially it had taken some time for the students to understand this scheme. But with the passage of time many students have shown interest and have been a part of this scheme. The students who enrol in this scheme are given different kinds of tasks ranging from office work, technical work, field work and even areas related to their study.

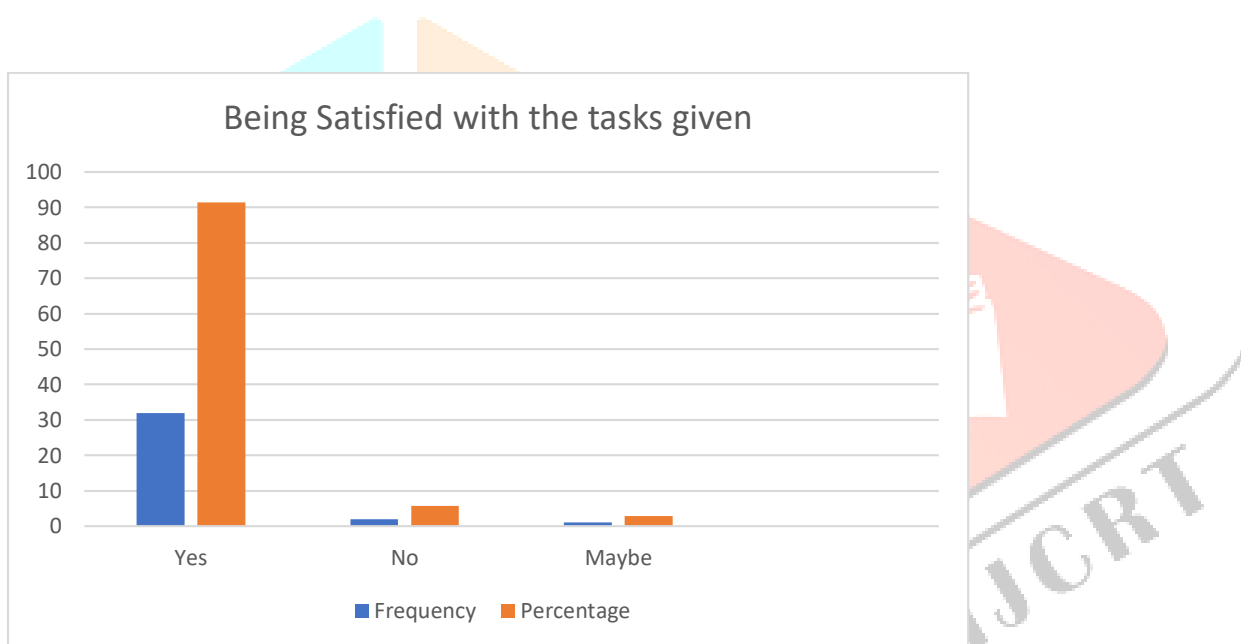


Figure 1.3. Being satisfied with the tasks given under the Earn and Learn Scheme.

From figure given above we can observe that majority of the students had found the tasks given under the Earn and Learn Scheme to be very satisfactory. This certainly sends a positive message to the institutions to give more impetus to such schemes which will work together for the betterment of the student and of the community. The authorities should take cognisance of this fact and outsource more funds towards such scheme which aims at moulding and shaping the lives of young minds.

IV. Tasks performed by the student.

It becomes essentially important to understand the kind of tasks given under this scheme. There are variety of tasks given to the students ranging from assisting the administrative staff working in the college office, library to helping teachers by providing them with technical support for carrying out research work. Even field work such as plantation of trees, cleaning the surroundings etc. have been some of the other tasks

performed by the students. The table given below displays the tasks performed by the student under the Earn and Learn Scheme.

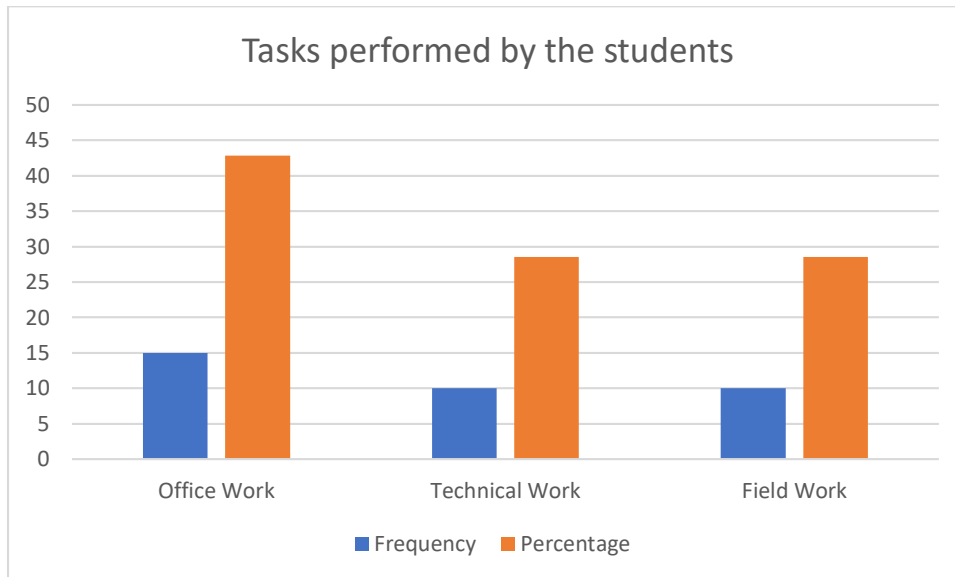


Figure 1.4. Tasks performed by the students under Earn and Learn Scheme

It was observed that the students were quite satisfied with the work given as it was quite diversified in nature. The students not only completed the assigned task given to them, but they perfected the art of doing it. It helped in inculcating in them a sense of commitment and accountability. Such schemes should be given greater importance as it promotes values such as dignity of labour, integrity, commitment which the present generation and especially the youngsters should be greatly exposed to.

V. Being satisfied with the remuneration paid for the work done.

As the title of the scheme suggests, students get the opportunity to earn while they learn which is an incredibly unique concept. It is not only the students who accrue the benefits, but all the stakeholders end up maximising their gains. The students undoubtedly as they get paid for the work that they do, and the college also gains as they can get their work done by students who are ready to learn and listen from them. As the students are paid for the work it encourages them to be more diligent and hard working in their endeavours.

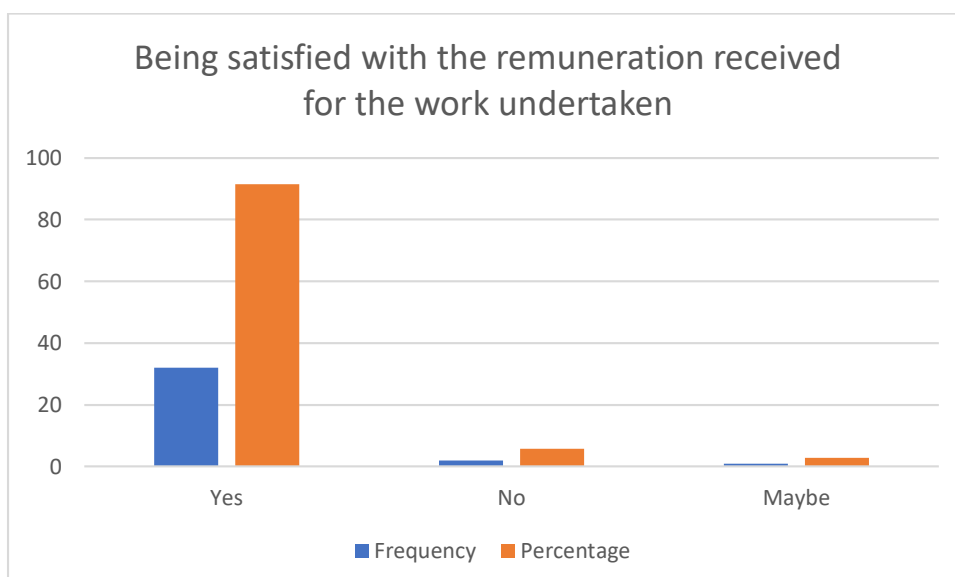


Figure 1.5. Students satisfied with the remuneration paid for the work undertaken

It can be observed that majority of the students responded that they were satisfied with the remuneration that they received for the work that they had undertaken. It is known that performance can be accelerated only when the environment is conducive for them to grow and evolve. Thus, the Earn and Learn scheme should be given greater impetus by the authorities as it would lead to greater multiplying and accelerating effect on the economy.

VI. Reasons cited by the students for enrolling in the scheme.

Through this study the researcher has attempted to emphasize the impact that the Earn and Learn Scheme had made on the overall engagement of the students. There have been various reasons cited by students which had prompted them to be a part of this scheme. It is not just the monetary benefits that had enticed students to enrol for such schemes but various other factors which clearly signifies a more pragmatic approach and attitude of the students.

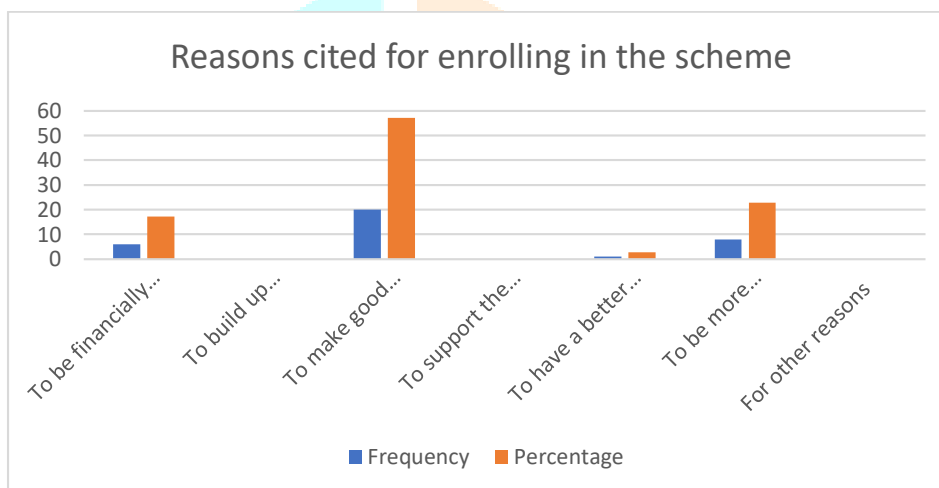


Figure 1.6. Reasons cited by students for enrolling in the Earn and Learn Scheme.

It can be observed that majority of the students had cited that they had enrolled in the scheme primarily as it had provided opportunities for them to make good use of the time by doing some constructive work. This was followed by the students opining that they had enrolled in this scheme as they felt they needed to be more mature and responsible in the way they use their time and resources at hand. Only 6 students (17%) out of the total 35 students felt they had enrolled in this scheme primarily to be financially independent.

This data certainly helps us to prove one of the hypothesis that students had enrolled primarily in the Earn and Learn Scheme to not only acquire some monetary benefits but to acquire command over various other residual factors like self-confidence, acquisition of skills and being responsible and accountable in their activities. Thus, it clearly suggests the manifold advantages that this scheme unfolds to the students as they had enrolled in this scheme.

VII. Average Percentage scored by the students over the three years of under-graduation studies.

The researchers in this study has attempted to analyse the correlation between students who had enrolled for the Earn and Learn Scheme and their academic performance. It was interesting to note that almost 32 out of 35 students felt that enrolling in the Earn and Learn Scheme had not in any way impacted their academic performance but on the contrary many of the students felt that their academic performance had both improved and enhanced after they had enrolled themselves in the Earn and Learn Scheme.

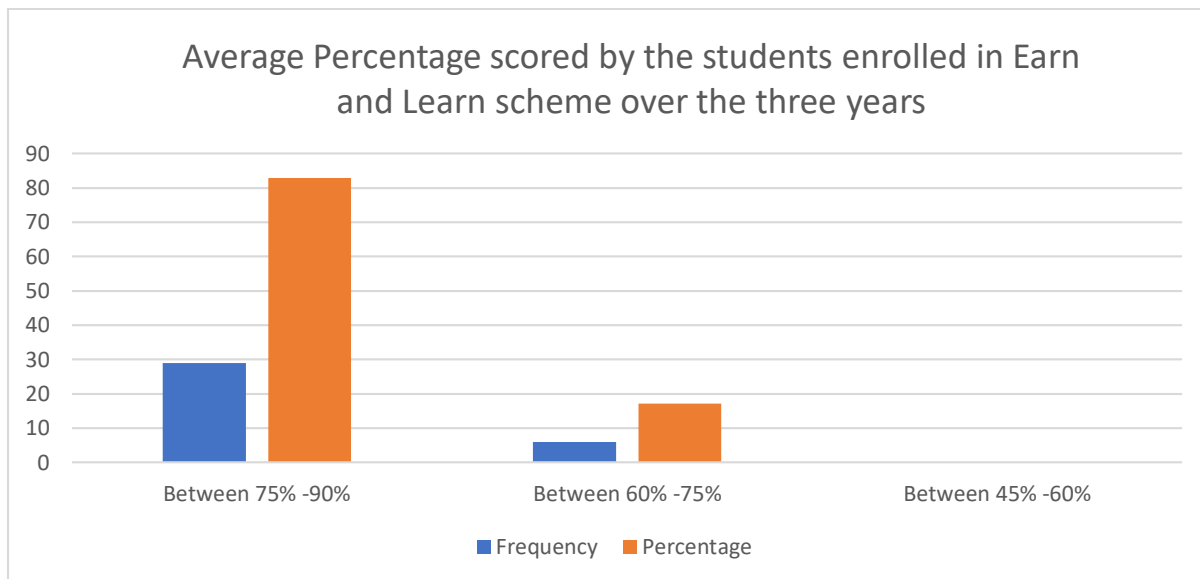


Figure 1.7. Average Percentage scored by the students who had enrolled in the Earn and Learn Scheme over the three years of under-graduation.

The figure given above suggests that majority (82.86%) of the students who had enrolled in the Earn and Learn Scheme had obtained an average score between 75% and 90% over the three years of their under-graduation studies. This data helps in suggesting that the students who had enrolled in the Earn and Learn scheme had not witnessed any deterioration in their academic performance on the contrary most of them had either improved their performance or had maintained the earlier average scores. The students felt that this scheme demanded them to make use of their time judiciously as a result it necessitated them to plan their work in a systematic manner which helped them in the process to achieve and attain better scores in their examination. This helps us in proving our second hypothesis that enrolling in the Earn and Learn Scheme had enabled the students to improve their overall academic performance.

VIII. Noticeable changes observed in the demeanour of the students who had enrolled in the Earn and Learn Scheme.

There have been various researchers who have tried to emphasize the importance of investing in human capital in their writings. There are accounts of economists and strategists who had proved that investments made in human capital would result not only in an increase in the GNP per capita of the nation in the long run but simultaneously bring in phenomenal improvements in the overall personality of the student through an increase in the 'residual' factors acquired by the student in this process. These residual factors are

generally considered to be the result, or the changes observed in a student due to the skill and training programs procured by them.

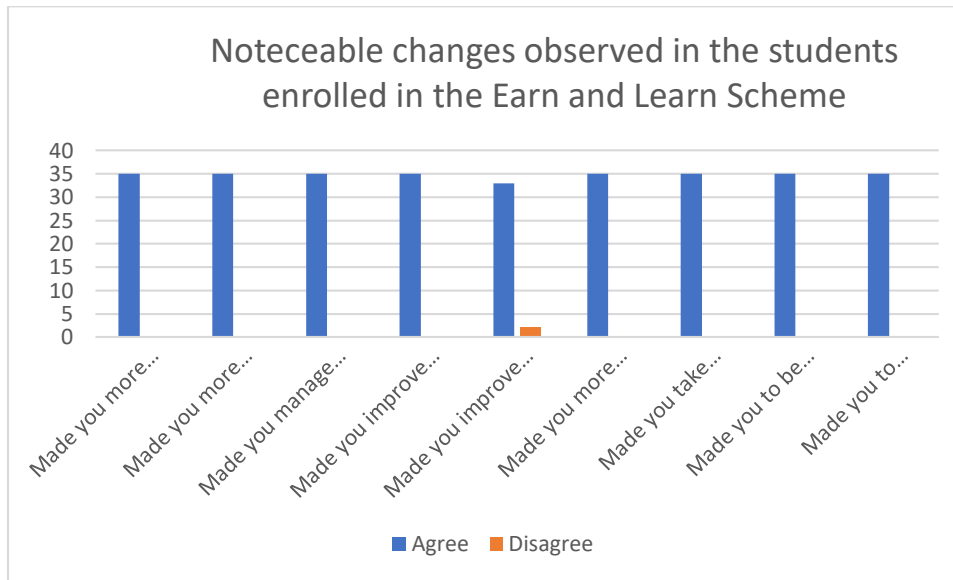


Figure 1.8. Noticeable changes observed in the students who had enrolled in the Earn and Learn Scheme

The figure given above clearly indicates that almost all the students who had enrolled themselves in the Earn and Learn Scheme had unanimously agreed that enrolling in this scheme had brought in some noticeable changes which were both positive as well as constructive. When they were asked to narrate the behavioural changes that they noticed in them, majority of the students opined that enrolling in this scheme had been extremely beneficial as it had helped them to gain confidence, made them more responsible, improved their inter-personal skills, enabled them to become systematic and helped them to set higher goals in their life. There was not an iota of doubt in their mind as far as the positive changes in their attributes were concerned. Many of the students who took part in the survey are today placed in various companies and they all felt that the exposure and skills that they attained by being a part of this scheme had immensely benefited them as they were able to adapt and adopt to the new requirements and challenges. The University and the college authorities should indeed take cognisance of this fact and encourage and promote this scheme by allocating more funds to it and thus, should strive to make it more inclusive for all.

IX. Reasons for recommending the Earn and Learn scheme to the other students.

It was observed that all the students who had enrolled in the Earn and Learn scheme displayed an incredibly positive persona which created an enabling atmosphere for the co-students in the class. It was also being reflected well in their mannerisms especially as they had to work in collaboration with the office and other administrative staff in the college.

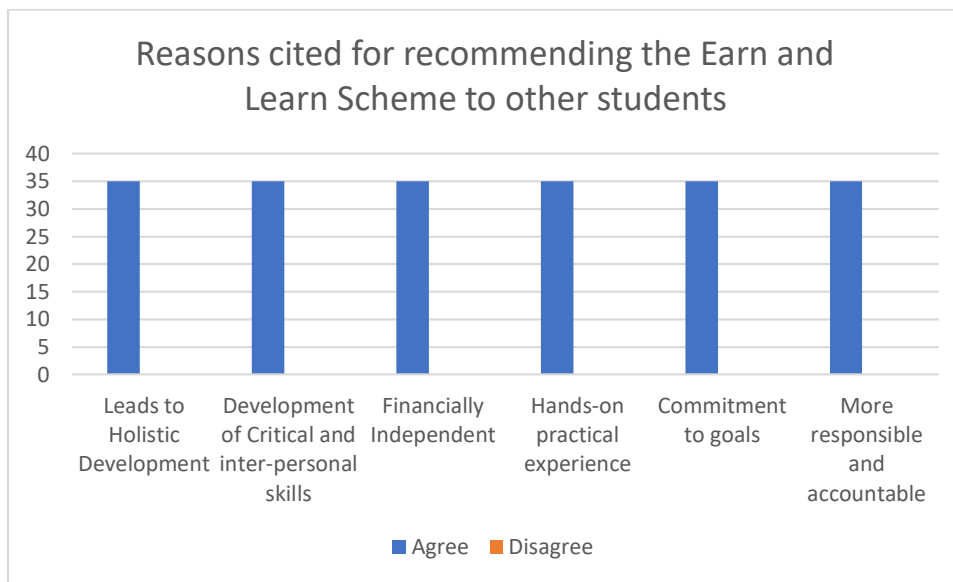


Figure 1.9. Reasons for recommending the Earn and Learn Scheme to other students

It can be observed that the students who had enrolled for this scheme felt that enrolling in this scheme was extremely beneficial. They had acquired numerous benefits being a part of this scheme and that was the reason that they felt the need and the urge to recommend this scheme to other students. Most of the students surveyed in this study are today placed and working in corporate set-ups and they had felt that the experience that they gained through the activities undertaken by being a part of this scheme had helped them in having a smooth transition as they were already exposed to such work- culture environment. Thus, the Earn and Learn scheme should be given further boost and direction so that numerous students too in the future would be able to acquire the benefits and be exposed to such schemes.

X. Improvements suggested by students of the Earn and the Learn Scheme

Every scheme has a lot of possibilities and scope for improvement. No scheme can be fool proof. The students who had been a part of this scheme have recommended few suggestions which the authorities should take serious cognisance and thus should not leave any stone unturned to make this scheme better, inclusive, and robust in the future.

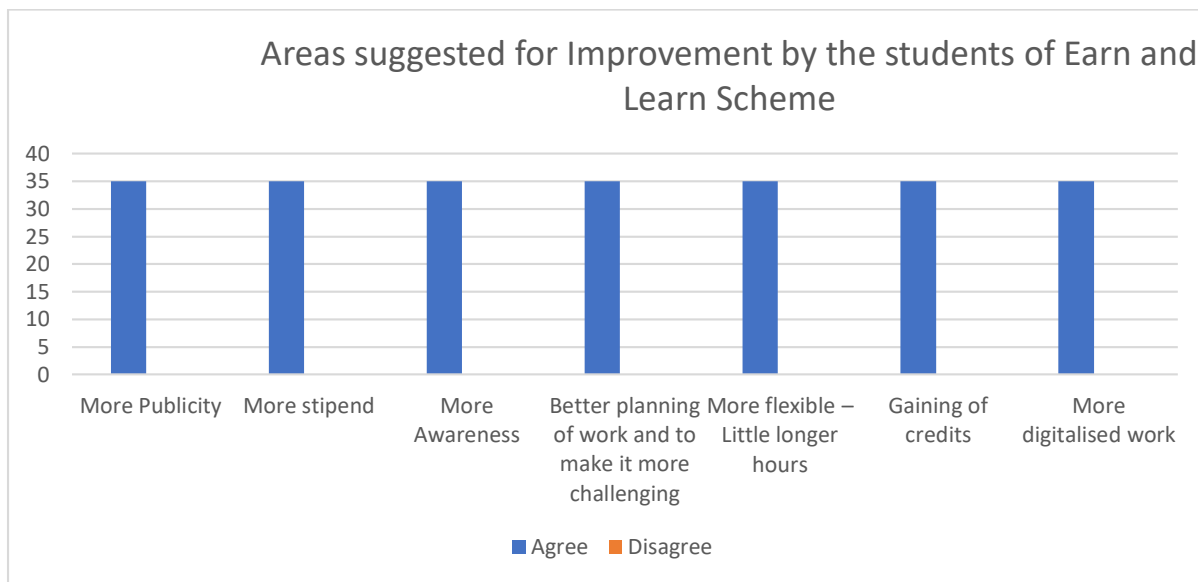


Figure 1.10. Suggested Areas of Improvement by the students of Earn and Learn Scheme

The students who had been a part of the Earn and Learn Scheme have suggested few areas which could be improved in the future. One of the areas of suggestions that the students felt strongly was about the course of work that were given to them. They felt that the work assigned to them should be charted down and if possible, they should incorporate a cafeteria approach which could accentuate higher levels of productivity. All the suggestions which have been proposed needs to be earnestly considered by the concerned authorities and concerted efforts should be taken to practically implement it.

The study thus helps us in ascertaining both the hypothesis. It has been observed that enrolling in the Earn and Learn Scheme had enabled the students to acquire not only some material benefits, but it had also provided avenues for them to acquire inter-personal and life skills. Moreover, through the study it was observed that majority of the students who had enrolled for this scheme had either a phenomenal improvement in their academic performance or they were able to be consistent in their performance. This study has provided deep insights that the authorities should take cognisance of and should incorporate those changes sooner rather than later. Swift implementation of these suggested changes will lead to accelerating benefits to not only the concerned stakeholders, but it could create a burgeoning effect on the economy. The implications of it could be wide-ranging and very effectual.

1.11 Suggestions

This study has provided deep insights that the authorities should take cognisance of and should incorporate those changes sooner rather than later. Swift implementation of these suggested changes will lead to accelerating benefits to not only the concerned stakeholders, but it could create a burgeoning effect on the economy. The implications of it could be wide-ranging and very effectual. For this purpose, it was a pre-requisite to acquire information from students who not only had been a part of this scheme for a continuous period of three years but also those who were now working and having some amount of work experience. As a result, collating data and information from students who fulfilled this requirement was difficult to attain. However, the students have recommended and suggested the following changes:

1. The students were very appreciative of this scheme, but they felt that not many of them were aware of such schemes and programs that were initiated by the college. Creation of awareness certainly needs to be given a thought and greater impetus.
2. Majority of the students were satisfied with the remuneration paid for the work they did, however there were few of them who suggested that greater incentives should be granted to such initiatives as this scheme had a scope for generating multiplying effects in the economy. Higher stipend is likely to attract more students to be a part of this scheme which in turn would lead to multiple students getting the opportunity to equip themselves with various skills which would further translate in generating not only higher income levels in the economy but also preparing them to be industry ready and employable too.
3. More efforts and planning need to be undertaken as far as allotment of work is concerned. They felt that there should be certain well- defined work which the Students Welfare Board of the college in collaboration with the college office should channelize and demarcate. This will result in systematic allocation of the work which could avoid wastage of time and resources. It would also result in creating transparency and efficiency in the system.
4. The students of the Earn and Learn program also proposed that students who fulfil certain criteria should be given the opportunity of attaining few extra credits. Implementation of this suggestion would certainly create more coherence and continuity in the process.
5. The students had also suggested that they would want to work in areas which required the use of computer and other technology supported devices which would equip them to adapt to the fast-changing world in a better and quicker manner. Especially with the onset of the pandemic using digital technology has been the need of the hour. Students are generally very tech-savvy and can adapt faster to the changing requirements. The knowledge and expertise that they gain in the process could be used effectively to train the untrained and thus this could help in generating manifold benefits to the individual, to the college as well as to the entire community.

The students certainly have suggested plausible changes which unquestionably needs a rethinking. The authorities concerned must give a serious thought to this and try as far as possible to implement the changes proposed by the students which will make this scheme much more effective, comprehensive, and robust.

1.12 Conclusion

The initiative taken by Savitribai Phule Pune University to start the Earn and Learn Scheme is indeed commendable. It is one of the flagship programs undertaken by the Students Development Board of the college and it is one of the most unique schemes which provides the students the opportunity to earn while they learn. It opens new vistas of opportunities for students to broaden and widen their growth prospects. This scheme provides students with an opportunity to not only acquire some monetary benefits but in the process attain some real hands-on practical training and acquisition of skills which otherwise they would not have had the opportunity to attain it. It provides them with the scope to make the best use of all the various

faculties in the most optimum and efficient manner possible. The scheme offers the students with lots of opportunity for holistic development of the individual. The study thus attempts to analyse the correlation between the enrolment of the students in the Earn and Learn to that of an overall improvement in their academic performance. There were some positive recognisable changes observed in the overall behaviour as well as in the academic performance of those students who had enrolled in this scheme. The authorities should certainly take cognisance of the advantages that this scheme promises to offer the benefactors and they should try making this scheme more inclusive, robust, and resilient.

1.13. References

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Annexure -1

Sr. No.	Category	Responses	
1	Name of the student		
2	Gender		
	Male Female		
3	How did you come to know about the scheme?		
	i. From Teachers		
	ii. From Classmates		
	iii. From Website of the college Other Sources		
4.	Were you satisfied with the kind of work that you did as a part of this scheme?		
	Yes No Maybe		
5.	What kind of work did you do as a part of Earn and Learn Scheme?		
	i. Office Work		
	ii. Technical Work		
	iii. Field Work		
	iv. Any Other		
6.	Were you satisfied with the money that you got for the work that you did?		
	Yes No Maybe		
7	Reasons cited by the students for enrolling in the scheme.		
	i. To be financially independent (not to depend on parents for pocket money)		
	ii. To build up good rapport with faculty and administrative staff		
	iii. To make good use of their time by doing something constructive		
	iv. To support the family financially		
	v. To have a better lifestyle while in college		
	vi. To be more responsible and mature		
	vii. For other reasons		
8.	Has enrolling in Earn and Learn Scheme affected your academic progress?		

	Yes	No	Maybe		
9.	Do you think there has been any academic improvement after you enrolled for the Earn and Learn Scheme?				
	Yes	No	Maybe		
10.	Average Percentage scored by the students over the three years of under-graduation studies.				
	i. Between 75% -90%				
	ii. Between 60% -75%				
	iii. Between 45% -60%				
11	Do you agree that the Earn and Learn Scheme has been beneficial to you?				
	Yes	No	Maybe		
12.	Identify the changes that has come in you after working and participating in the Earn and Learn Scheme.				
	i. Made you more responsible and accountable				
	ii. Made you more confident to handle situations				
	iii. Made you manage your time better				
	iv. Made you improve upon your communication skills				
	v. Made you improve upon your soft skills				
	vi. Made you more financially independent				
	vii. Made you take decisions better and faster				
	viii. Made you to be more systematic in your approach				
	ix. Made you to perform better academically				
13.	Will you recommend others to be a part of this scheme?				
	Yes	No	Maybe		

14.	What do you think are the reasons for recommending the Earn and Learn scheme to the other students?		
	i. Leads to Holistic Development		
	ii. Development of Critical and inter-personal skills		
	iii. Financially Independent		
	iv. Hands-on practical experience		
	v. Commitment to goals		
	vi. More responsible and accountable		
15.	Improvements suggested by students of the Earn and the Learn Scheme		
	i. More Publicity		
	ii. More stipend		
	iii. More Awareness		
	iv. Better planning of work and to make it more challenging		
	v. More flexible – Little longer hours		
	vi. Gaining of credits		
	vii. More digitalised work		