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MESSAGE FROM THE DESK OF EDITOR IN CHIEF

The Chief Editor and Editors of the advanced research journal of Management, Engineering, Law, Paramedical Science, Nursing, Basic Science, Education, Physical Education and Yoga, Special Education, Clinical psychology and Liberal Arts i.e. IUT Journal of Advanced Research and Development (JARD) would take it as their duty to express the deep gratefulness to the contributors and readers of current volume.

We feel proud to bring the present issue of the online IUT Journal of Advanced Research and Development. We consider that the contribution in this multidisciplinary will help in the inclusive and sustainable growth process. Keeping in tune with this dignified idea, the current issue of IUT-JARD has addressed some current issues covering diversified field.

This issue needs an integrative and a holistic approach to the solution. Finally, the information contains in this journal volume has been published by the IUT obtains by its authors from various sources believed to be reliable and correct to the best of their knowledge, and publisher is not responsible for any kind of plagiarism and opinion related issues.



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ATM-ORIENTED MONEY MANAGEMENT SKILL ENHANCEMENT AMONG ADULTS WITH VISUAL IMPAIRMENT

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ABSTRACT

A study on ATM-oriented Money Management Skills was conducted with thirty-two (N=32) individuals with visual impairment to explore their challenges in money management skills related to ATMs. In this era of technology, training in money management skills, which can be learned by various software and applications through smartphones, is required for the independent living. The study samples were selected using the purposive sampling method, and the aim was to determine the difficulties related to money management skills, specifically related to the use of ATMs. A pre-test was conducted to elicit the prior knowledge of the samples. Checklists were prepared with four domains and ten statements to gather the data. An intervention package containing information about banking-related activities was prepared and implemented for 60 days. Post-test data were collected through the Interview method and analyzed with an Independent t-test. Results of the study revealed that the intervention package was adequate for the participants in gaining knowledge on money management skills related to using ATMs.

KEYWORDS: Banking, Independent Living, Money Management, Visual Impairment

INTRODUCTION

Independent living is the fundamental right of every human being. One of the key elements of being independent is being well-educated and financially established, which is necessary for the youth. After getting a job or being self-employed, making money is essential, which is also true across the banking world. Money-making involves budgeting, wise spending and saving, banking systems, investing, and using Debit and Credit cards. Technology simplifies our lives, and people can learn these things by observing others and from day-to-day experience. Unlike ordinary people, individuals with visual impairments cannot learn anything through hands-on experience or observing others. However, individuals with visual impairment need to know how to live independently like ordinary people. Independent living skills include many components; they need to learn such things specifically

to live independently. Money Management Skills are one of the most essential parts of independent living. It is essential for a person with legal blindness (i) who has visual acuity of 20/200 or less in the better eye even with correction, or (ii) whose field of vision is so restricted that it subtends an angle of 20° or less in the better eye after correction to develop the skills required in independent living.

Components of an ATM (Automated Teller Machine)

The ATM is widely used by people regularly for money transactions from a Bank account. The primary purpose of using an ATM is to dispense money using software. An ATM has so many specialized functions and parts of an ATM needed to operate it– Card Reader, Keypad, Display Screen, Speaker, Receipt Printer, Cash Dispenser, etc. Debit Cards or Credit Cards typically look almost identical with 16-digit card numbers, personal identification numbers, and expiry dates. A debit card allows the customer to spend money directly from their account, and a credit card will enable them to borrow money from the bank with a certain limit.

Objectives

- Develop a rating scale to assess knowledge of money management skills of adults with visual impairments.
- Prepare an intervention package for money management skills based on the rules of using an ATM.
- Analyze the training effectiveness in Money Management skill enhancement after the training.

Review of Literature

A case study design was adopted to explore the barriers to using computer-assisted technology among students with visual impairment. The purposive sampling technique was used to investigate the obstacles to the study. Qualitative data was collected and analyzed thematically. The study's findings indicated that challenges limiting the effective use of computer-assistive technology in the school were more personal than external influences (Ampratwum et al. 2016).

Koweru et al. (2015) sought to establish the role of assistive technologies on the quality of educational outcomes of students with visual impairments in Kisumu Country, Kenya. The study adopted a mixed methods research design. The study revealed that most students with visual impairments were taught by SNE teachers who were highly qualified and teachers with long teaching experience. Most students with VI primarily relied on using obsolete assistive technologies such as Braille and mirror magnifiers.

Jeamwathanachai et al. (2019) studied the sufferings of adults with a visual impairment from navigation-related activities. A total number of 30 adults with visual impairment and 15 experts were

recruited to give an interview about the behavior and the strategies used to navigate indoor spaces, especially public spaces, for example, universities, hospitals, malls, museums, and airports. The study's findings revealed that navigating inside buildings and public places full of unfamiliar features is too difficult to attempt the first time for several reasons, reducing their confidence in independent navigation. The performance standard on the validity of the Orientation and Mobility Career, College, and Community Readiness Standards (O&M CCCRS) of the students with visual impairments was determined by using Delphi survey methods. The findings of the study revealed that the Round – 1 survey established the validity of five O&M Domains (1) Concept development, (2) Sensory Development, (3) Orientation and Mapping, (4) Travel Techniques, (5) Communication, Personal Safety and Advocacy of the 13 domains participants reached 100% agreement on the inclusion of all item; except for one: Standard 2: Sensory Development – Domain: Touch (Tellefson et al., (2019).

Method

Since the study's objective was to find out the difficulties faced by Individuals with visual impairments in Money Management skills related to the use of ATMs, an 'Interview Schedule' was used by the investigator for primary data collection, the Pre-test was piloted before the application of the intervention and the Post-test was carried out at the end. The investigator developed an intervention package in a booklet format regarding basic knowledge about "Money Management Skills," consisting of three headings with ten items each. The intervention package provided the primary information about banking, including the Rules and Guidelines of ATMs, Details of Debit & Credit Cards, and rules for Deposit /Withdrawal of Money through ATMs. Each heading consists of 10 simple instructions to make the students understand the concept easily. Braille materials, a recorded version, oral instruction, and soft copy ("Text-to-Speech" Software used) were used for the persons with Total Blindness and Large Print Booklets for Low Vision to provide intervention. Each statement was explained to the participants individually, covering the basic information regarding money management related to ATMs. The intervention was given for 60 days. A post-test was conducted among the persons to collect the data using the same tool used in the pre-test. The result was analyzed both qualitatively and quantitatively after gathering the data. The Students' Independent 't' test was used to recognize the effectiveness of the intervention package in terms of money management skills.

Result and Discussion

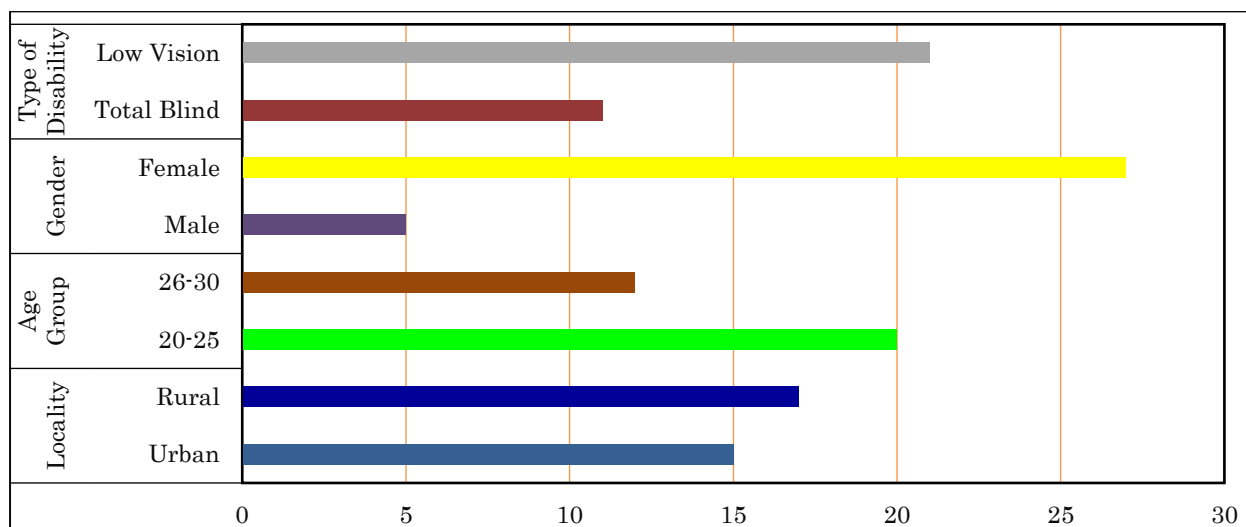


Figure 1. Background details of the participants

Table 1. Pre- and post-test mean scores of individuals with visual impairments learning the rules of using an ATM.

Variables	Levels	N	Testing	DF	Mean	S.D.	t-value
Locality	Rural	17	Pre-test	30	0.667	0.219	0.402*
			Post-test	30	1.161	0.237	
	Urban	15	Pre-test	29	0.576	0.223	0.631*
			Post-test	29	1.148	0.203	
Gender	Male	5	Pre-test	5	0.360	0.220	0.449*
			Post-test	6	0.978	0.166	
	Female	27	Pre-test	30	0.673	0.198	0.939*
			Post-test	30	1.188	0.204	
Age	20-25	20	Pre-test	30	0.657	0.236	0.964*
			Post-test	30	1.186	0.247	
	26-30	12	Pre-test	25	0.570	0.214	0.004**
			Post-test	29	1.103	0.123	
Type of Disability	Total Blind	11	Pre-test	19	0.605	0.073	0.503*
			Post-test	19	1.169	0.222	
	Low Vision	21	Pre-test	30	0.634	0.226	0.531*
			Post-test	30	1.148	0.210	

*Significant at $p < 0.05$ level, **Significant at $p > 0.05$ level.

Figure 1. shows that 47% of the selected participants were from urban areas, while 53% belonged to rural areas. Analyzing the age group-wise distribution of the chosen individual with visual

impairments, 63% were from the age group 20-25, while 37% belonged to the age group 26-30. The figure revealed that 16% of the individuals with visual impairments were male, while 84% were female. The figure indicates that 34% of the individuals with visual impairments belonged to the total blindness category; however, 66% had low vision.

Table 1. shows that the 't' value for the selected samples in connection with the background variables is significant at $p < 0.05$. Hence, it is denoted that the intervention enhanced knowledge about the rules of using an ATM. On the other hand, no significant difference was observed in connection with the age group of the participants. So, it may be concluded that individuals with visual impairment who belong to this particular age group (26-30 years) have basic knowledge about the rules of using an ATM.

Table 2 indicated that there is a significant difference in the pre and post-test mean scores of the selected samples for Locality [Rural ($t=0.387$) and Urban ($t=0.233$)]; Gender [Male ($t=0.173$) and Female ($t=0.179$)]; Age group, [20-25 years ($t=0.241$) and 26-30 years ($t=0.658$)]; and Type of Disability [Total Blind ($t=0.122$) and Low Vision ($t=0.297$)] is significant at $p < 0.05$ level. Therefore, it is denoted that the intervention had an effect on knowledge enhancement regarding the details of debit and credit cards.

Table 2. Pre and Post-test Mean scores of the Individuals with visual impairments Learning the Details of Debit & Credit Cards.

Variables	Levels	N	Testing	DF	Mean	S. D.	t-value
Locality	Rural	17	Pre-test	30	0.754	0.233	0.387*
			Post-test	30	1.085	0.224	
	Urban	15	Pre-test	30	0.720	0.206	0.233*
			Post-test	30	1.062	0.194	
Gender	Male	5	Pre-test	5	0.758	0.298	0.173*

	Female	27	Post-test	5	0.900	0.256	0.179*
			Pre-test	30	0.734	0.207	
			Post-test	30	1.107	0.185	
Age	20-25	20	Pre-test	30	0.767	0.203	0.241*
			Post-test	30	1.105	0.205	
	26-30	12	Pre-test	20	0.690	0.242	0.658*
			Post-test	20	1.025	0.211	
Type of Disability	Total Blind	11	Pre-test	26	0.721	0.180	0.122*
			Post-test	26	1.135	0.166	
	Low Vision	21	Pre-test	30	0.747	0.239	0.297*
			Post-test	30	1.043	0.223	

*Significant at $p < 0.05$ level.

Considering the pre and post-test mean scores of the selected samples in learning the rules to deposit and withdraw money via ATMs, it is significant at $p < 0.05$ level based on the Locality [Rural ($t = 0.749$) and Urban ($t = 0.383$)]; Gender [Male ($t = 0.633$) and Female ($t = 0.584$)]; Age group, [20-25 years ($t = 0.183$) and 26-30 years ($t = 0.514$)]; and Type of Disability [Total Blind ($t = 0.810$) and Low Vision ($t = 0.167$)]. Hence, it can be noted that the intervention affected the knowledge gained about the rules for depositing and withdrawing money via ATMs.

Table 3. Pre- and post-test mean scores of individuals with visual impairments learning the rules to deposit and withdraw money via ATM.

Variables	Levels	N	Testing	DF	Mean	S.D.	t-value
Locality	Rural	17	Pre-test	29	0.732	0.236	0.749*
			Post-test	25	1.22	0.042	
	Urban	15	Pre-test	30	0.696	0.049	0.383*
			Post-test	30	1.04	0.062	
Gender	Male	5	Pre-test	5	0.758	0.270	0.633*
			Post-test	5	1.158	0.246	
	Female	27	Pre-test	30	0.707	0.207	0.584*
			Post-test	30	1.141	0.225	
Age	20-25	20	Pre-test	30	0.722	0.243	0.183*

			Post-test	30	1.095	0.240	
	26-30	12	Pre-test	29	0.705	0.162	0.514*
			Post-test	28	1.224	0.175	
Type of Disability	Total Blind	11	Pre-test	28	0.753	0.159	0.810*
			Post-test	21	1.26	0.199	
	Low Vision	21	Pre-test	30	0.695	0.239	0.167*
			Post-test	30	1.07	0.212	

*Significant at $p < 0.05$ level.

CONCLUSION

Training in independent living skills, including self-care, such as bathing and eating, and other skills, such as home management, laundry, money management, etc., is essential for individuals with visual impairments to live their lives with the optimum level of independence. Since we live in the era of technology, everyone needs to be updated to get along successfully in society. Hence, this study has attempted to provide training and awareness on using ATMs and concerned money management skills. The informative intervention package instilled confidence and courage and paved the way for social inclusion.

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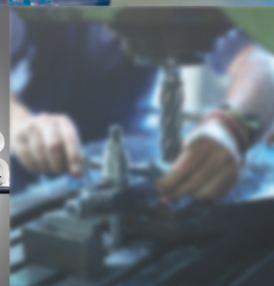
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ABOUT THE UNIVERSITY

The ICFAI University, Tripura was established in 2004 through an Act of State Legislature. The University has been approved by the University Grants Commission, under Section 2(f) of the UGC Act, 1956. ICFAI University Tripura is a multidisciplinary University offering 50+ different programs.



ACCREDITATIONS

- University Grants Commission (UGC)
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- National Council for Teacher Education (NCTE)
- Distance Education Bureau (DEB)
- Rehabilitation Council of India (RCI)
- Tripura Nursing Council (TNC)
- Indian Nursing Council (INC)
- MSME(HI/BI), Govt of India has recognised as Host Institute to Support for Entrepreneurial and Managerial Development of MSMEs through Business Incubators
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- Oracle Academy bearing ID No.: 23681394
- Indo-Australian Chamber of Commerce
- VMware IT Academy



RANKING/ CERTIFICATES

- Ranked 1st among the Top Engineering Colleges of Excellence (State wise rank, Govt. & Pvt) by CSR GHRDC- Engineering Ranking 2022.
- ICFAI University Tripura is ranked 32 by India Today- MDRA Best Universities Survey 2020
- Ranked 27 in the Top 100 Engineering College ranking survey 2020 and ranked 3rd in the Top 10 Engineering colleges 2020 region wise ranking announced by Silicon India.
- Department of Chemistry of ICFAI University Tripura Nature Index ranked is 82nd in India as on 25th April, 2020.
- Established 'Institute Innovation Council (IIC) as per norms of Innovation Cell, Ministry of MHRD, Govt. of India
- Registered with NGO Darpan, Niti Ayog, Govt. Of India
- Certified by ISO 9001: 2015
- Best Universities & Colleges 2018-19 awarded to ICFAI University Tripura in the special category by Rubber Skill Development Council (RSDC).
- ICFAI University Tripura certified by Directorate of Social Welfare & Social Education.
- ICFAI University Tripura got AAA rating in Northeast India by Careers360 Magazine- India's Best Engineering Colleges 2020
- ICFAI Law School got AA+ rating by Careers360 Magazine among India's (East Zone) best law Colleges 2021
- ICFAI University Tripura is recognized in the band "BEGINNER" under the category "University & Deemed to be university(Private/Self Financed)(Technical)" in ARIIA 2021

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- M.Ed



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Science and Technology

Program	Duration	Eligibility	Career Prospects Employment Opportunities
B. Tech (CE, CSE, ECE, ME, EE)	4 Years	Pass in 10 + 2 (Phy/Chem/Math) with minimum 45%, (40 % in case of SC/ST/ OBC) aggregate marks	IT,ITEs, Manufacturing,Companies, Corporates, Telecom, Banks, Govt. Services
B. Tech - Lateral Entry (CE, CSE, ECE, ME, EE)	3 Years	Pass in 3 - year diploma course with minimum 45 % (40 % in case of SC/ ST/ OBC) aggregate marks	IT,ITEs, Manufacturing,Companies, Corporates, Telecom, Banks, Govt. Services
BCA	3 Years	Pass in 10 + 2 (any Discipline) examination	IT,ITEs, Corporates, Banks,Govt. Services, NGO's.
Integrated MCA	5 Years	Pass in 10 + 2 (any Discipline) examination	IT,ITEs, Corporates, Banks,Govt. Services, NGO's.
MCA	2 Years	Graduation in any discipline, with 40% and above aggregate marks.	IT,ITEs, Corporates, Banks, Govt. Services, NGO's,Research
M.Tech	2 Years	Valid GATE Scorer with B.Tech /B.E in Civil Engineering or B.Tech /B.E in Civil Engineering with 60% marks	Research, consultant to Pvt. Organization in the field of flood forecasting, flood inundation, flood disaster management, Entrepreneur.

Basic Science

Program	Duration	Eligibility	Career Prospects Employment Opportunities
B.Sc. Physics (Hons.)	4 Years	Pass in 10 + 2 with 40 % marks in Physics & pass in maths	Teaching in Schools/ Colleges/ Educational Administrator/ Corporate
B.Sc. Chemistry (Hons.)	4 Years	Pass in 10 + 2 with 40 % marks in Chemistry	Teaching in Schools/ Colleges/ Educational Administrator/ Corporate
B.Sc. Mathematics (Hons.)	4 Years	Pass in 10 + 2 with 40 % marks in Mathematics	Teaching in Schools/ Colleges/ Educational Administrator/ Corporate
M.Sc. Physics	2 Years	Graduate with 45 %(40 % in case of SC/ST/ OBC) marks in Physics	Teaching in Schools/ Colleges/ Educational Administrator/ Corporate
M.Sc. Chemistry	2 Years	Graduate with 40 % marks in Chemistry from a recognized University	Teaching in Schools/ Colleges/ Educational Administrator/ Corporate
M.Sc. Mathematics	2 Years	Graduate with 40 % marks in Mathematics	Teaching in Schools/ Colleges/ Educational Administrator/ Corporate

Liberal Arts

Program	Duration	Eligibility	Career Prospects Employment Opportunities
BA - English (Hons.)	4 Years	Pass in 10 + 2 (any Discipline) with 40 % marks in English	Jobs in Govt., Teaching in Schools/Educational Administrators/ Corporate, Banks, Telecom, Media, Journalism
MA - English	2 Years	Graduate in any Discipline with minimum 45 % (40% in case of SC/ST/ OBC) aggregate marks	Jobs in Govt., Teaching in Schools/Educational Administrators/ Corporate, Banks, Telecom, Media, Journalism/ Research
B.A - Psychology (Hons)	4 Years	Pass in 10 + 2 (any Discipline) with 50 % (45% in case of SC/ST/ OBC) marks	Teaching in Schools/ Colleges/ Educational Administrator/ Corporate
MA - Psychology	2 Years	Graduate with 45 %(40 % in case of SC/ST/ OBC) marks in Psychology	Teaching in Schools/ Colleges/ Educational Administrator/ Corporate
B.Sc.- Psychology (Hons)	4 Years	Pass in 10 + 2 (any Discipline, with Economics or Maths as a combination subject) with 50 % (45%in case of SC/ ST/ OBC) marks	Teaching in Schools/ Colleges/ Educational Administrator/ Corporate

Law

Program	Duration	Eligibility	Career Prospects Employment Opportunities
BBA-LLB Integrated	5 Years	Pass in 10 + 2 with minimum 45 % (40 % in case of SC/ST, 42% in case of OBC) aggregate marks	Corporates, Banking, Judiciary, Legal Practice, NGO's IPR
BA-LLB Integrated	5 Years	Pass in 10 + 2 with minimum 45 % (40 % in case of SC/ST, 42% in case of OBC) aggregate marks	Corporates, Banking, Judiciary, Legal Practice, NGO's IPR
LLB	3 Years	Graduate in any Discipline with minimum 45 % (40 % in case of SC/ST, 42% in case of OBC) aggregate marks	Corporates, Banking, Judiciary, Legal Practice, NGO's IPR
LLM	2 Years	Graduate with LLB degree (Recognised by BCI)	Corporates, Banking, Judiciary, Legal Practice, NGO's IPR, Research

Management & Commerce Studies

Program	Duration	Eligibility	Career Prospects Employment Opportunities
B.Com (Hons.)	4 Years	Pass in 10 + 2 examination in commerce or Science with 45% (40% in case of ST/ SC/OBC)-marks	Banks, Financial Services, Corporates

Program	Duration	Eligibility	Career Prospects Employment Opportunities
BBA	4 Years	Pass in 10 + 2 (any Discipline) examination with minimum 40% marks	Banks, Financial Services, IT, Insurance, Telecom, Corporates, Consulting Companies.
MBA	2 Years	Graduate in any discipline with minimum 45 % (40 % in case of SC/ST/OBC) aggregate marks	Banks, Financial Services, IT, Insurance, Telecom, Corporates, Consulting Companies, Research
M.Com	2 Years	B.Com with 45%(40% in case of ST/SC/OBC) Marks	Banks, Financial Services, Corporates

Allied Health Sciences

Program	Duration	Eligibility	Career Prospects Employment Opportunities
Bsc. in Emergency Medical Technology	4 Years	Pass in 10 + 2 (Science Discipline) with 45% marks in PCB (5% relaxation for SC/ST/OBC Candidates)	Opportunity in Government /Private hospital having ICU/ITU/Critical care unit, Demand in disaster management team for both state/central government, army/navy/airforce. Eligible for Post graduation courses.
Bsc. in Cardiac Care Technology	4 Years	Pass in 10 + 2 (Science Discipline) with 45 %marks in PCB (5% relaxation for SC/ST/OBC Candidates)	Opportunity in Government /Private Hospitals in cardiology department, different cath- labs or diagnostic centers. Eligible for postgraduate courses.
Bsc. in Dialysis Therapy Technology	4 Years	Pass in 10 + 2 (Science Discipline) with 45 % marks in PCB (5% relaxation for SC/ST/OBC Candidates)	Opportunity in Government /Private hospitals, NRHM, NUHM, NGO, clinics/ healthcare setup offering dialysis treatment. Eligible for Post Graduation courses in dialysis.
Bachelor in Health Information Management	4 Years	Pass in 10 + 2 (any Discipline) with 45 % marks (5% relaxation for SC/ST/OBC Candidates)	Opportunity in Government / Private hospitals, diagnostic centers, NRHM/ NUHM, legal firms, Healthcare consultancy .Eligible for Post Graduate courses.
B.Sc. Medical Lab Technology (BMLT)	4 Years	Pass in 10 + 2 (Science Discipline) with 45% marks in PCB (5% relaxation for SC/ST/OBC Candidates)	Opportunity in Government /Private hospital having ICU/ITU/Critical care unit, Demand in disaster management team for both state/central government, army/navy/airforce. Eligible for Post graduation courses.
B.Sc. Medical Lab Technology (BMLT) (LE)	3 Years	Pass in 3 years diploma with 45% marks in aggregate (5% relaxation for SC/ST/OBC Candidates)	Opportunity in Government /Private hospital having ICU/ITU/Critical care unit, Demand in disaster management team for both state/central government, army/navy/airforce. Eligible for Post graduation courses.
Master in Medical Lab Technology (MMLT)	2 Years	Candidate must have passed degree, e.g. B.Sc. MLT/ B.Sc. Physiology/ Microbiology/ Biotechnology/ Biochemistry or equivalent B.Sc. Biosciences from a recognized University	Opportunity in Government / Private sector, Lab Technician, Medical Lab Incharge, Research and Development Manager (Laboratory), Technical Officer etc. Can pursue research or can flourish in academics as well

Education

Program	Duration	Eligibility	Career Prospects Employment Opportunities
B.Ed.	2 years	Graduate or post graduate in any discipline with minimum 50 % (45 % in case SC/ST/ OBC) aggregate marks	Teaching in Secondary level
MA - Education	2 years	Graduate in any discipline	Teaching in Schools/Educational Administrators/ Research
M.Ed.	2 years	B.Ed. (1/2 years)/ B.EL,ED/B.Sc.B.Ed./B.A B.Ed./ D.EL.Ed. /D.Ed. with a Bachelors degree. 50% marks at all the levels	Teaching in Teacher Education

Physical Education

Program	Duration	Eligibility	Career Prospects Employment Opportunities
B.P.Ed	2 years	Graduate or post graduate in any discipline with minimum 50 % (45 % in case SC/ST/ OBC) aggregate marks	Jobs in School/ College/ University, Physical Trainer
D.P.Ed	2 years	Pass in 10+2 or equivalent with 50% of marks in any stream	Jobs in School/ College/ Physical Trainer
B.P.ES	3 years	Pass in 10 + 2 examination or equivalent from any recognised education Board/ University	Jobs in School/ College/ University, Physical Trainer
B.P.ES(LE)	1 year	Pass in two years diploma in Physical Education	Jobs in School/ College/ University, Physical Trainer
M.P.ES	2 years	Candidates must have passed with at least 50% marks for Gen/OBC and 45% for SC/ST category. B.P.E.D (4yr. integrated)/B.P.E.D (1yr. or 2yr.)/B.P.E (3yrs.)/ B.sc (Physical Education)/ B.P.E.S (3yrs.)	Jobs in School/ College/ University, Physical Trainer/Sports/ Job in Govt. and Private sector as teacher, instructor, coach etc.

Yoga & Naturopathy

Program	Duration	Eligibility	Career Prospects Employment Opportunities
Post Graduate Diploma in Yoga Therapy	1 year	Any graduate	Yoga Teacher in Schools, Yoga Therapist/ Yoga Psychologist/ Yoga Inspector in MNC's, Health Club, Yoga Club

Special Education

Program	Duration	Eligibility	Career Prospects Employment Opportunities
B.Ed.Spl.Ed. (ID)	2 years	Graduate or post graduate in any discipline with minimum 50 % (45% in case SC/ST/ OBC) aggregate marks	Teaching in Secondary level and at special schools
D.Ed.Spl.Edu (ID)	2 years	Pass in 10 + 2 (any Discipline) with minimum 50% (45 % in case SC/ ST/ OBC) aggregate marks.	Special schools, Sarva Siksha Abhiyan/ Resource teacher in General School/ Integrated/ Inclusive setup
M.Ed.Spl.Ed(ID)	2 years	B.Ed. Spl. Ed (ID) / B.Ed. General with D.Ed. Spl. Ed (ID) with 50% marks (RCI).	Professional preparation of teacher educators- engaged in continuous professional development of teachers
Integrated B.A/ B.Com /B.Sc/ B.Ed. Spl.Ed.	4 years	Pass in 10 + 2 with 50% marks	Teaching in Secondary level and at special schools

Clinical Psychology

Program	Duration	Eligibility	Career Prospects Employment Opportunities
M. Phil in Clinical Psychology	2 years	M.A / M.Sc degree in the Psychology with 55% marks in aggregate, Preferably with special paper in Clinical Psychology .	Qualified professional & extensive inputs & widespread Clinical experience to acquire the necessary skills in the area of Clinical Psychology

Library And Information Sciences

Program	Duration	Eligibility	Career Prospects Employment Opportunities
B.Lib.I.Sc	1 Year	Graduate in any discipline	School/ College/ University/ district/ State / National Libraries, Bank, Govt. Services, NGO's, Research
M.Lib.I.Sc- Integrated	2 Years	Graduate in any Discipline	School/ College/ University/ district/ State / National Libraries, Bank, Govt. Services, NGO's, Research
M.Lib.I.Sc	1 Year	Graduate with B.Lib.I.Sc	School/ College/ University/ district/ State / National Libraries, Bank, Govt. Services, NGO's, Research

Nursing Science

Program	Duration	Eligibility	Career Prospects Employment Opportunities
GNM	3 years	10+2 with English and must have obtained a minimum aggregated score of 40% marks for the general candidates for any stream • 35% SC/St candidates marks required from any stream • Age should be 17-35 (and for SC/ST 5 years relaxation) • Boys & Girls both are eligible	Hospitals(Government /Private), NUHM, NRHM, NRLM, Healthcare consultancy firm, Hospitality industry, Medico-legal consultancy firm, Insurance sector (Government/ Private)

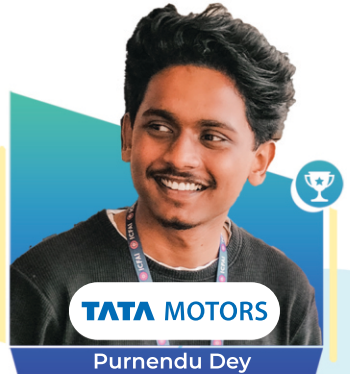
P.hD

Program	Duration	Eligibility	Career Prospects Employment Opportunities
Ph.D	4 years	A two-year postgraduate degree or equivalent from a recognized Institution, with 55% marks or equivalent CGPA in concerned subject. or A regular, full time M.Phil degree from any recognized University	Faculty position, Scientist, Post-doc researcher

D* = Domicile: Students from North East States (Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura). ND**= Non-Domicile: Students from states other than North East states.

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