

Implementation of Vocational Training for Life Insurance Agents to Sustain Self Employability (A study of the North East India)

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Abstract - In the Northeastern region of India, life insurance market has witnessed a phenomenal growth in the last four to five years. Competition has compelled different players to increase penetration. Now it has become very important to understand the variables that influence management of the company to adopt different approaches, innovative ideas and strategies to acquire more talented agents to create and sustain self-employment opportunities.

Research on Life Insurance market in the North East has been conducted, surveyed through IRDA report, literature review and articles. Thus it is found and the study has proposed that integration of vocational training will create and sustain self-employment opportunities.

In this study, it is found that the functionality of vocational training at various capacities, facilitating the agent, potential agent and unemployed youth to become an insurance entrepreneur is very high. The study has not only discussed development of skill but has also emphasized the importance of vocational training in sustaining and creation of self-employability.

Keyword: Life insurance agent, Productivity, Self-employability, Skill development, Sustainability, Vocational Education and Training.

I. INTRODUCTION

India's emergence as a potential economic and social power rests on the Indian youth. The skills development initiative is designed to leverage potential of the youth population (19% of India's population is in between 15-24 years of age) by developing their employability skills. However, the challenge remains in developing the right skill sets among these youth matching global standards with relevance to both local and global job markets. It will ensure that Indian enterprises remain globally competitive based on the growth trends of various industrial segments and enable its youth to avail these opportunities. The Government of India has undertaken a target of creating 500 million skilled work force in India by 2022. Now, India contemplates the challenges and solutions related to the above target to be achieved during the next 10 years. This makes it necessary to address the issue of creating or improving the skills and capacity of cadres for trained workforce in the country. As skill development on a large scale takes off, implementing agencies face challenges of the skill development value chain. In the common interest to eradicate unemployment, this study is conducted to implement vocational training for the life insurance agent to enhance their skills and sustained employability in the long run. However, these challenges can be addressed to a large extent by creating of competent

agents to deliver quality service. The major challenges to be addressed are related to capacity building of the agents, their career path and a robust policy support framework.

Vocational Education Training in North East India

The need for giving emphasis on the Skill Development, especially for the less educated, poor and unemployed youth has been highlighted in various forums. The skill level and educational attainment of the work force determines the productivity, income levels as well as the adaptability of the working class in changing environment. The skill development at present is taking place mostly in the informal way i.e. persons acquire skill at the work place when they help their parents, relatives and employers etc. Such persons do not have a formal certificate and thus earn lower wages and are exploited by employers. They have come through informal system due to socio-economic circumstances of the family and the compulsions of earning a livelihood rather than attending a formal course. While their productivity is low, their contribution to the national GDP cannot be ignored. If the country can create a system of certification which not only recognizes their skills but also provides education and training in a mode that suits their economic compulsions, it will not only benefit the workforce to earn a decent living but also contribute to the national economy by better productivity.

Vocational education training VET, has to be viewed from different multi layered practices. It is important to understand the training component, employment generation and sustainability, whether the training program can lead to employment/ self -employment. If so, measurement has to be taken to see the progress and achievement of the participants in a vocational training program in terms of employability and income generation. Coming again to the context of the NE region, indigenous knowledge such as weaving, textile making, music and the arts, performing arts, the oral tradition, medicinal plants can be brought into the gamut of trades. But with the increasing modernization and the technological wave many of such indigenous methods are on the verge of becoming extinct. Technology has no doubt led to the creation of a global community, but it has exacerbated the tension between the local and the global. In the financial market, local needs are to be addressed as community needs especially in NE with low financial literacy rates. Compared to the financial literacy as a whole, the North East India is strikingly very low in most of the states. It is suggested that through vocational education and training program, the common man, underprivileged, can intervene as basic financial literacy program to earn livelihoods, sustained employability and benefit financial security.

The following are the objectives of the study:

- Creation of training opportunities for the agents, potential agents, and unemployed youth and underprivileged (rural area) through vocational training.
- To upgrade skills, knowledge and produce highly skilled qualified field agents' relevant to current and emerging market needs.

II. REVIEW OF LITERATURE

For the purpose of this literature review, vocational learning is defined as education; training or learning intended to equip persons for a specific vocation in industry (broadly defined including traditional and creative), commerce, IT and/or that which specifically seeks to develop knowledge and skills for learners in order to operate successfully in the world of work. It encompasses apprenticeships and technical education where the learner directly develops expertise in a particular trade or group of techniques or technology. The resulting impact on global economic systems requires urgent and innovative responses in the field of technical and vocational education and training (VET) services, as the demand for skills is now higher than ever before (Hogstedt, et al., 2007; Maclean and Lai, 2011). Education and Training systems will serve as the 'main instrument' in addressing new circumstances, adapting to change and reaping the benefits of the changing global order (International Labour Organization, 2000). Learners

should document their future vocational plans and how to develop them through personal vocational portfolios providing evidence of their achievement (Lundine et al., 2006). It is relevant to point out that, during this process, coaching from a mentor is essential in guiding learners' performance (Kicken et al., 2009). In secondary vocational training centres in the Netherlands, self -regulation of learning strategies is becoming an essential practice in pedagogy. Teachers support behaviour towards self -regulation using various instruction formats such as independent group work, project oriented learning and project based learning, which are more effective than traditional approaches in motivating learners to learn. These approaches focus on the necessity of pedagogical flexibility and a learner centered approach, providing the opportunity for learners to recognise their autonomy and thereby acknowledge the value of their tasks (Van Grinsven et al., 2006). This will help young people of all abilities to gain valuable and recognised qualifications while also learning employability and vocational skills that may boost their future employment prospects or lead to further education" (SQA, 2006, p.4). Skills development program, which clearly has the potential to change attitudes to vocational learning, the issues paper produced by Howieson and Raffe (2007) merits further discussion. They consider the program in the context of three trends or policy aspirations, moving towards broader learning outcomes and greater diversity and choice, developing open progression frameworks, which provide opportunities for everyone to build on their earlier learning or to change direction if their aspirations change, well signposted pathways for learners with different levels of attainment and the blurring of institutional and professional boundaries as schools, colleges and employers work together. Possible purposes of Skills for Work (Howieson and Raffe, 2007, p.13)

(a) Broadening the curriculum of all learners to include experiential learning and employability skills (b) Improving behaviour, self-confidence and motivation to learn amongst the 'disengaged' and those at risk of becoming 'not in education, employment or training'(c) Enhancing learning among young people who are not disengaged from education, but whose potential is not fully realised by the traditional curriculum (d) Facilitating transitions to future vocational learning or employment among young people whose occupational goals are relatively formed or who wish to sample an occupational area. We must also bear in mind, when considering young people's decision-making, that for some this may be a conscious and deliberate process of weighing up a series of options, while others base their choices on long standing assumptions by family, teachers or themselves. In this, Payne's review of the models of decision-making in the literature is relevant here, she distinguishes (a) the structuralist model, e.g. Ryrie (1981), who concluded that

choices “did not usually involve conscious decisions or rational choice, but were based rather on assumptions of long standing” (Payne, 2003, p.11), and suggested that young people internalise the expectations of their teachers over the years. A structuralist model, as defined by Gambetta (1996) would see choices made by young people as “predominantly the result of constraints - institutional, economic or cultural - over which the young person has no control.” (Payne, 2003, p.11). (b) The economic model, which sees choices about education and training as investment decisions, based on a rational calculation of the returns and risk of failure of each option. Foskett and Hemsley-Brown (2001) consider how well this fits young people’s decision making, highlighting the problems of, the difficulty of ascertaining future returns on such investments; the complicating factors of social status and prestige which may affect decisions as much as the prospect of financial returns; and the incomplete information about options on which most decisions are based. The rationality of decisions is constrained by the person’s self-esteem, the permanence and importance of the decision, pre-existing attitudes, values and beliefs which limit the options considered, and, last but not least, inertia. (c) pragmatic rationality, a concept developed by Hodkinson, Sparkes and Hodkinson (1996) to take account of the inadequacy of the pure rationality implied in the economic model, and acknowledge that young people’s choices were “constrained and enabled by their horizons for action ... partly determined by external opportunities in the training market ... also formed by their own subjective perception ... rooted in the identity of the young person.” (Hodkinson et al., 1996, p. 3, cited by Payne, 2003, p. 13). Similarly, Banks et al. (1992) describe young people’s choice as a rational process, but constrained by their perceptions of opportunities, which may not be realistic, and by individual personalities. Self-perception, or the young person’s identity, may affect their willingness to pursue a full range of their options, and both the opportunity structure and their formal qualifications may further limit their options. Hemsley-Brown (1999) also found, in a small-scale qualitative longitudinal study, that preconceptions based on parental and peer group pressures, self-image and identity played a large and complex role in the decision-making process for young people choosing college courses. If a wider range of subjects, including attractive vocational learning opportunities, is available to young people in schools, there may be repercussions for other subjects. The literature points to a range of factors in young people’s decision making, including, the availability of opportunities, influence of other people, including family members, peers, teachers, careers officers, interest in the subjects, the quantity and quality of information available about further education, training, and about the careers (and financial rewards) to which they may lead; and personal factors such as self-concept, identity, enjoyment

and confidence. Moreover, “parents appear to set the boundaries within which choices are made, so that young people do not even consider some options as possibilities” (Payne, 2003, p.3). Payne notes that both parental occupation and parental education affect the possibility of staying on in education after 16, and that low family income and cultural alienation may restrict young people’s options. On the other hand, a parent who has missed his or her own opportunities for education may still encourage a young person to persevere and obtain qualifications.

Implementation of Vocational Training for Life insurance agent

The core of the study highlights how developing skill competencies in Life insurance agents through vocational education and training can enhance their employability. “It is evident that lack of adequate education, inferior training, and low productivity excludes the youth from contributing towards the economic growth. Instead, the study aims to create a positive feedback loop in which raising the quality and accessibility of education and training opportunities for both men and women will encourage economies to diversify, innovate, invest, adopt new technologies, develop new businesses and become more competitive. This will help to create better job opportunities thereby enhancing social unity and integrity. Connecting skills development to these broader growth, employment and development strategies requires government’s intervention, social partners, build policy coherence in linking education and skills development suiting today’s markets and to the technology, investment and trade policies that generate future employment growth. This places a high premium on strong social dialogue, effective coordination among ministries and improved communication between employers and training providers. It is clear that skills development will not by itself lead to improved productivity and employment, critical factors also include employment and productivity policies to influence the demand side of the market, gender equality, and health and safety standards; good relations and social dialogue and effective social protection” (*International Labour Conference*. 88th Session, 2000. Report 5).

Thus, vocational training and learning are fundamental pillars for employability, employment of workers and sustainable enterprise development. The skill development is the key in stimulating a sustainable development process in the economy. It is essential to address the opportunities and challenges to meet new demands of changing economies and new technologies in the context of globalization as well.

Governments and social partners must collaborate to design national and regional skill- development initiatives that can advance the integration of the economic, social, and environmental elements of sustainable development.

Skills' contribution to productivity and employment growth

Inadequate skill and poor productivity cannot sustain in the long term and thus incompatible with poverty reduction. This is the vicious loop of inadequate education, deficient training, low productivity and bad quality performance that entraps and precludes those without the necessary and requisite abilities from contributing towards the economic growth and social development. National and regional development strategy based on improved quality and availability of education and training can engender, by contrast, a virtuous circle in which skills development fuels innovation, productivity and development, technological, investment, economy diversification and competition that are needed to sustain employability and improve social cohesion. Within this virtuous circle, the development of skills is a very crucial component for achieving the goals of rising productivity, sustainability and employability. A comprehensive strategy is necessary for efficient skill development through vocational education and training. The following characteristics are included in this strategy:

(a) Continuous and adequate preparation in the area of vocational training, will offer possibilities for ongoing learning activities to enhance the competencies and abilities, career guidance, knowledge of market, counselling, and more.

(b) Core skill development would include improvement of reading, communication skills, and problem-solving abilities, critical thinking as well as increased awareness, understanding of entrepreneurship, and capacity for change adaptation.

(c) Development of advanced abilities talents in business, technology, and human resources which are needed to provide high-quality services.

(d) Developing the ability of an agent to apply knowledge and experience is first built on core skills. Thereafter, it is built on the processes that can codify, standardize, and evaluate those skills so that different levels of competence may be determined quickly.

(e) Employability is essential for empowering agents to manage change because it results from a strong base of fundamental skills, access to education, the availability of training options, motivation, and taking advantage of opportunities for ongoing learning and skill recognition (life insurance market).

Enhance performance and productivity

Improving performance and thereby productivity is not an end in itself, but a means to improving agent's lives, business sustainability, social cohesion and economic development. Continuous improvement is also a condition

for competitiveness and economic growth. Performance and productivity gain arises from skills development should be shared between industry, agents through collective bargaining and with society in order to sustain the virtuous circle of improved productivity, employment growth and development. This development of skills is possible to great extent through the vocational training. Some of the benefits are listed below:

- a) If improved working circumstances, more training, flexibility in adapting to changes, greater career prospects, higher commission, and improved quality of life result from productivity improvements and skill development, agents can benefit.
- b) The company will gain from increased efficiency and skill development by investing in new products and processes, diversifying its business operations, and preserving and enhancing its competitiveness.
- c) In terms of a higher rate of employability, better quality and more effective services, less poverty, social equality, and competitiveness in rapidly evolving global markets, society will profit from skill development and productivity increases.

However, unless there is a favourable economic and social climate to transform productivity improvement into employment growth and development, skill development will not necessarily result in increased productivity or more. Increased productivity alone won't lead to more employment or advancement at work. Strong employment growth strategies, a sustainable business environment, strong social partners, representation, investments in education and skill development, social support services, and industrial development are further crucial elements.

Frame work of the study - Precursors of Skills for agent in the North East India In this section we consider what is known about agent's attitudes to opportunities and experience through vocational training. The provision of such opportunities meets the requirements of more choices, more chances and a strategy to reduce the proportion of young people not in education, employment or training in North East India, which calls for action to improve the training experience of all the life insurance agent, especially those who are mostly at risk of underprivileged, poverty and underachievement through:

1. Transforming the learning environment.
2. Personalized learning opportunities with appropriate recognition and flexibility.
3. Recognition of wider achievement and support function for the learners (agents).
4. Developing employability and focus on outcomes.

The governments have overall responsibility for creating,

in consultation with the social partners, enabling framework to meet current and future skills needs. The study focuses on the performance, productivity, development and sustaining employment, have targeted skills development policy towards the objectives as mentioned above. The relationship between skills development, productivity, employment growth and development is very complex. For the skill development programmes to be effective, Governments must create policy coherence by tying education, research and skills development to meet the current market demands, social policy, technology, the delivery of public services, trade, investment, and macroeconomic policies. To fully realise their potential to contribute to the virtuous circle, education and skill development must be included into the overarching framework of national economic and social growth. In order to achieve the virtuous loop, it is necessary to move from informal to formal training and this can be done by fostering an environment that will encourage the expansion of the formal economy with greater productive activities and better working conditions and performance.

Skills development along value chains for sustainable employment growth

In the life insurance market, agent's training for new skills will give them opportunity for "*better career paths, higher income and sustains employability*". It is recognized that new skills are required for them to remain competitive and which will enable them to retain employability. Since everyone should have equitable access to high-quality vocational education and training, it is important to support the market demands of educated unemployed and impoverished groups. Equal opportunities are also crucial for young men and women who are educated particularly from rural, especially those with families who may require funding support and consideration to ensure sufficient time for skills upgrading.

Both the government and social organization have vital role to integrate vocational training through policy framework. The role and responsibilities are mentioned below.

Governments should focus on creating an environment that is conducive to skill development in order to support skills development through vocational training for long-term employment growth.

- i. Promoting a culture of continuous learning, skill development and boosting productivity through a strong and consistent policy framework
- ii. Institutional support for productive social dialogue aimed at fostering the development of skills at the regional, national, and enterprise levels.
- iii. Finding and using public-private cooperation

opportunities where they bring value to address skill development needs.

- iv. Gathering, analysing, and effectively disseminating data about the market, skill demand, and offering easily accessible information on funding options.
- v. The provision of high-quality early and fundamental training/education is based on the coherence of government policies, which is a particularly significant foundation.

The social partners can encourage skill development for long-term job growth in a variety of methods, including:

- i. Participating in social dialogue that is effective, which may entail signing collective agreements at the national, regional, sectoral, and corporate levels.
- ii. Providing, supporting and promoting workplace learning and fostering a learning of culture and ethic.
- iii. Promotion of entrepreneurship, awareness in schools and vocational training institutions.
- iv. Providing and upgrading the quality of learning and the recognition of skills acquired by trainees.
- v. Leveraging community based training, self-help groups to reach out to disadvantaged and marginalized groups.
- vi. In terms of talent and skill development, information exchange and best practices for CSR are important.

The role of governments should focus on:

- i. Providing core skills and facilitating lifelong teaching and learning through sound and dynamic education, research and skills training systems.
- ii. Establishing mechanisms for the recognition of skills along with their certification be it nationally, locally and across the world, to facilitate mobility of agents.
- iii. Upgrading the existing competencies of the trainees to acquire better skills by investing in retraining programs.
- iv. Providing social protection measures in combination with active market policies. The social partners should contribute through:
 - i. Active participation in developing and implementing training systems to ensure that skills are relevant, flexible and that training is

accessible to all agents.

- ii. Mechanisms to motivate and support agents in investing in terms of effort and commitment, developing skills, including providing a supportive environment and building the confidence.
- iii. Launching initiatives to advise the social partners and society on the value of the work and life experience while providing coordinated packages of friendly employment measures, including continuous updating of skills.

Skills development - Social inclusion and equality of target groups

For individuals who are less fortunate in society, education and training are crucial in order to help them break free from the employment cycle of poor productivity and low skills. It is crucial to understand that some people experience several disadvantages, which provide unique difficulties.

In order to achieve social inclusion and equality, it is crucial to remove obstacles to accessing training and education as well as to cater to their unique needs. An efficient skills development strategy should include measures to combat discrimination on the job market. Because there is a dearth of infrastructure for education and training, access to these services is particularly problematic in rural areas. The study also strongly emphasize on the objectives to expand opportunities, infrastructure, availability of skills development, create more employment, while also improving the quality of vocational training. Promoting positive attitudes to skills development in rural areas is also of central importance. Expanding the outreach of national training institutions to rural and urban areas should be combined with innovative approaches, such as:

- a) Community based training, in which training is provided in line with economic and employment opportunities of local areas.
- b) Mobile training, which brings training closer to people.
- c) Emphasis in cooperatives on technical and entrepreneurship skills development.

A diversified training system is an important mechanism for assisting the trainees to acquire and upgrade technologies, integrate into value chains and serve local markets, improve entrepreneurship and productivity. Efforts to boost skills development in rural economies need to be integrated into overall efforts to improve access social security schemes and to ensure the realization of their rights.

Boosting skills development contributes to upgrading the

local economy and product specific value chains (insurance) which in turn generate demand for skills upgrading.

III. IMPLEMENTATION STRATEGIES

Through vocational training, skill development can contribute in improving productivity and working conditions and at the same time help to address the challenges faced by the agents in the economy. A number of strategies can be used to develop skills to this effect:

- (a) Diversified training and skills provision, ranging from literacy, remedial basic education, technical skills.
- (b) For individuals who cannot afford the time and costs of long term training, the modular approach to training, which breaks up long term training into a number of short term courses, enhances access to training. The programme helps users learn at their own pace and according to their individual needs.
- (c) One should not undervalue the financial burden of training. Given that many students would find it challenging to directly cover costs, creative ways of sustaining the financial load should be investigated.

Strengthening the economy's skill base is a crucial component of the overall development strategy to improve the situation now and make formalizing operations easier. The formalization processes are aided by social protection, respect for rights, an effective regulatory framework, and connections between industries. Thus, the main way to help young people move from one stage of their lives to the next is through skill development before and post training for work. Due to a lack of training options, low demand for or lack of acknowledgement of their talents, and a high number of teenagers struggling to find gainful job. Young men and women must be integrated into the market using a comprehensive strategy that includes offering relevant and high-quality skill training, making market information accessible, and providing career counselling and employment assistance. For young people to be able to participate in lifelong learning and enter the workforce, improved basic education and essential work skills are especially crucial. Special and innovative program need to be further explored to meet the specific needs of disadvantaged groups of young people, such as providing to obtain basic literacy and numeracy skills, special program aiming to increase attendance so that they are qualified to be employed or sustained and enhance their skills. Governments have the prime responsibility in consultation with social partners for social inclusion and for assuring that groups with special needs have adequate access to appropriate skills development for productive

and decent work. This can be done by:

1. Provision of basic skills, including literacy and numeracy.
2. Establishing inter-ministerial procedures to address the issue of skill-related employment relationships;
3. Identifying and leveraging public-private collaboration opportunities when they offer value to fulfilling the demands of industry and agents for skill development; and

Social partners should promote skills development of target groups by:

- a. Assisting in the market integration of those with special needs (insurance).
- b. Offering young people a range of employment experiences
- c. To overcome specific barriers to getting initial training and lifelong learning, consider effective funding arrangements.

IV. CONCLUSION

The results of this study highlight issues requiring attention and actions from policy makers and vocational education and training (VET) practitioners. It also reveals the limit of our knowledge and understanding of current developments in vocational training and the effects and implications of education and training development in North Eastern Region. Building on new NE studies of vocational training processes; there are still many issues in need of further research. First, making vocational systems more learners centered implies the need to relate different variables of the system in a coherent way, for instance curricula, guidance systems, financing systems and trainer qualifications. Although the use of learning outcomes in curricula might contribute as one of several elements to this objective, as shown by this study, it might not be sufficient. Second, little is known about learning and teaching processes in vocational training in class and in companies. Third, limited analysis of intended learning outcomes, the question of achieved learning outcomes in vocational training is still open and a similar empirical study is still lacking in vocational training.

In the context of lifelong learning, many questions arise concerning the permeability between different education and training subsystems, higher education and vocational training on the one hand, initial VET and continuous VET on the other hand. What are the obstacles, what are the mechanisms and policies to aid mobility between those sectors? Nonetheless, the quality and innovative potential of continuous VET is of high relevance and deserves to be examined more closely, especially in relation to the new

requirements of North Eastern Region policy on the recognition and transfer of learning outcomes. Learning outcomes are commonly presented as a powerful mechanism to improve permeability between different education and training subsystems. The initiatives described above involving both the government and society, will lead to the establishment of a credible, trustworthy and reliable training, testing and certification edifice linked national standards and responsive to the needs of the ultimate skill demand. The government, public, private sector, institutional establishment will act in a concerted manner to materialize and operate as an employability guarantee through implementing vocational training program.

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