



**REACHING SOCIETY AND SPREADING AWARENESS ON DIGITALIZED
FINANCIAL SERVICES: A SERVICE LEARNING APPROACH**

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Abstract

Though the efforts taken by the Government to be a cashless society and digitalized economy are powerful, the reach to the community is inadequate. Hence, the teachers who play a vital role in the development of the economy should not teach only within the class rooms but should also encourage the students to take the classroom learning to the society. In this research, the researchers have concentrated on digitalized financial service pertaining to internet banking and mobile banking. The data has been collected from street vendors of Jayanagar shopping area. These street vendors have good selling skills and do good business, but are they aware of the innovative financial services for savings is a question which has to be addressed. Thus, this research work focuses on addressing the problems faced by the street vendors and also helps them to gain awareness through the student community engaged in the service learning approach. The research has concluded that, most of the street vendors doing good business and making profits are not aware of the innovative and new financial services which are available through easy mode of internet and mobile. Thus, it has to be understood from this research that, student community has the power to develop the economy and the society as a whole through their classroom learning which is taken to the society.

Key words: Service Learning, Digitalized financial service, Mobile Banking, Internet Banking, Community development.

MARCHING TOWARDS DIGITALIZED SOCIETY

India is marching towards innovations and creativity in all means, standing as a highly rated country in case of change and adaptability. India has witnessed a massive upscaling of new technologies and infrastructural facilities, which has enhanced the standard of living of the Indian people. India, in the past two decades has seen tremendous changes in the case of banking and insurance industry. New policies, rules and regulations by the central government has motivated the community to follow uniformity and to be more tech savvy. Indians have also taken efforts to go digital by 2025 and the economy is expected to grow in the domain of technological innovations and upgrading. Indian Government has recently launched many payment applications, which are useful for all classes of people. Indian Government has been very keen before introducing such applications as it avoids discrimination and enhances the economy as a whole.

BARRIERS TOWARD A DIGITALIZED ECONOMY

The Indian mindset is very stereotypical and prefers to use only the traditional banking services and not to use the modern digitalized tools and applications. However, though the banks have many innovative digitalized approaches to deal with the banking services, people do not prefer them because of the lack of awareness. Indian people are educated but the usage of the modern applications is not applicable because of the feeling of being cheated or being misled by fraudulent practices. Many articles and news on the security pin attached with most of the mobile applications is always a threatening factor for the Indian crowd. The security walls of the applications, which hold the consumers' data has to be taken care, tested and then put into existence to be used. Previous generation citizens have the prestigious feeling only when they have ready cash with them, which is usually in huge quantities. This mentality and inflexibility in changing as per the expectations and demands of the external environment is a major barrier for India being digitalized.

CAMPAIGN ON CASHLESS ECONOMY IN INDIA

Prime Minister Modi wanted India to be a digital India with cashless economy. To achieve this mission he launched different schemes to ensure that everyone is digitally literate. India being a large country with huge population spread over Urban, semi-urban and rural areas, digital adoption and moving away from cash would not be without its complications. In a near-cashless world vulnerable groups, such as the poor, the elderly and migrants, could become further marginalized, and those who are especially cash-dependent for income, such as street vendors, small traders, charities and the homeless, would fear to see a drop in their incomes. It is huge challenge to change India into Digital India.

DIGITAL REVOLUTION STILL LOCALIZED TO TIER I AND TIER II CITIES

India stands in the 4th position to have a steep growth in technological usage and revolution. The scheme to go cashless termed to be “Gramin Digital Saksharta Abhiyan to Promote Digital Literacy in Rural India has boosted many mobile users and has given a platform for non-users to be users through the usage of applications and the available resources. Though the Government of India has taken continuous efforts, the statistics of the current usage is only 17% in the entire population and this is because of the lack of infrastructure. The Indian government has attractive schemes and policies for upgrading the economy but it has failed in development of the infrastructural facilities. The government first has to develop the rural areas because the statistics say that there are 150 million people in India who do not have any access to the use of any mobiles and computers (**Sukanya, 2017**). Government of India has taken initiatives to govern and administrate the system with the help of Ministry of Electronic and IT in active collaboration with the states and the other Union territories. Implementation is also happening on a continuous stage but the reach has not been positive and that is the reason why service learning is needed to spread the information.

SERVICE LEARNING

Service learning approach has been in existence for a longer span of time. There are many educational institutions, which have used service-learning approach as a part of their curriculum to motivate the students to involve actively with the community. Many educational institutions,

which flourish in various fields such as engineering, medical, and science, commerce and management, have been using service-learning approach in various styles. There is no common yardstick to measure the outcome of service learning approach. This paper is a pure qualitative paper, which follows a mixed approach to find out the variables influencing the outcome of service learning. From the content analysis, the researchers have identified variables and have framed a grid (matrix). This matrix can be used to measure the outcome of service learning approach. This matrix is a common tool, which can be used by all types of service learning incorporators.

OVER VIEW ON SERVICE LEARNING CONCEPT

Service learning concept is a mixture of various service learning programs, which intend to integrate academic learning, student-teacher interaction and community development. Thus from this simple definition service learning is an integration of three important components known as students, teachers and community (**Honnet, 1989**). Service learning approach has been put into practice for many years since now, in the educational institutions to ensure that students follow and practise social and civic justice, the teachers and the educational institutions' management brought changes in the curriculum to help the society through the students. Since this concept has gained importance only in recent times there is not much literature sources to be found (**Eyler, 2002**). This, helping concept in longer-run has been termed as service learning. This service learning approach is also a strong mechanism to integrate the link between teachers and students and to form a bond with the community through community development and engagement (**Eyler, 2001**). Certain academic knowledge, which is learnt by students in class, has to be put into practical exposure to know how it works in reality. Thus, service-learning approach motivates the teachers to ensure that the students understand the theoretical concepts through practical exposure by working for the upliftment of the community. Service learning creates a positive and energetic involvement amongst the student community and the society and the teacher mediates this. Thus, one of the important roles of the teacher is to guide the students and the community development for which efforts are needed. Since service learning deals with community engagement, the students develop positive attitude and develop communication with the community people and hence there is an opportunity to deal with various people belonging to various walks of life. Service learning deals with community development and hence it ensures

contribution for the upliftment of society. (Alison Taylor, 2015) They have discussed in this paper the community service learning in Canadian Higher Education. The focus in this paper is about answering four important aspects like: What knowledge enhancement can students gain through service Learning in Universities and colleges? What is the contribution of Service Learning towards fostering greater knowledge and competency in critical and analytical thinking, problem solving, civic responsibilities and understanding diversity? What are the different approaches to ensure access or mobility within Canadian education for diverse students? What institutional support system is necessary for CSL to flourish? This paper also discusses about the difference in the system of Higher Education and Community Service Learning development in two countries Canada and US (Maphalala) This paper investigated how the University of Zululand (Unizulu) has set out to conceptualize and institutionalize service learning as an educational approach in the Curriculum. Community Engagement (CE) and, together with Teaching and Learning and Research, form the three core functions of a university The University of Zululand Strategic Plan (2008-2012) and Institutional Operating Plan (IOP) indicate a paradigm shift towards academically based community interaction where service-learning is an integral part of the curriculum. Despite the existence of these policies, service-learning is still a peripheral activity in the institution. This paper outlines six different models of service learning like Discipline-Based Service-Learning Model, Problem-Based Service-Learning Model, Conceptualization of service learning, Capstone Course Model Service Internship Model, Undergraduate Community-Based Action Research Model and Directed Study Additional/Extra Credit Model. The study rationalizes service learning with the fact that the students work on real community problems that make academic learning relevant while simultaneously enhancing their social skills, analytical ability, civic and ethical responsibility, self-efficacy, and career development. The study also gives the reflections of service learning cycle in the form of pre-reflection, reflection during service and post reflection. The study also talks about the perception of students about institutionalization of service learning and the problems faced by the students, lecturers' perceptions about institutionalization of service learning and problems faced by the lecturers and the barriers to the institutionalization of service leaning. (Bennett, 2016) The author speaks about how in Australian Universities and colleges Community engagement is treated by encompassing various external communities which include regional partners, industry, government, alumni, indigenous communities encompassing all

forms of interaction between universities and their various external communities, including engagement with regional partners, industry, government, alumni, Indigenous communities, community organizations, and other education sectors. (William T. Neese, 2013) In this paper the author provides an overview of service learning including conceptual framework for incorporating service learning in courses through integrating service learning for credit exhibiting factors for service learning to occur with faculty and students' skill and motivation, college and /or university involvement and real life community needs. The author has designed nine step Service Learning Research Projects(SLRP) which includes identifying service learning project, incorporate requirements in course syllabus, obtain Human Subjects, IRB Approval, Monitor and make adjustment, Implement the project, assign Groups, Evaluate Students, Report results to community organizations, publicize Projects internally and externally. Hammersley (2012) says that there are very few papers which are empirical and reflect only a unidimensional understanding. This paper concentrates on three main objectives such as CBSL and research, CBSL and international partnership and CBSL with partner perspectives. The paper concluded by stating that most of the research papers address service learning only in a unidimensional way and fail in reality to understand the other dimensions which are very important. There are certain aspects such as community impact through service learning, knowledge transfer from one source to other many sources that needs improvement through service learning. From this understanding, we have to understand that service learning has to be explored in various dimensions.

(Practice, August 2014), says that in the domain of teaching and education service learning has gained popularity and has created a very positive impact in the academic success of the student community. The article also clearly states that, since service learning is given importance in most of the educational institutions, a centralized office has been developed for this purpose to deal with establishment, management and administration of all the activities related to service learning. A few findings of this article are a centralized office for service learning will be useful to coordinate all the activities, credit system with the subjects would encourage the student community to engage with service learning, and equally non-credit based system is also comfortable. The article says that the first year students have to be oriented to know and take active participation in community engagement. Another finding of this research article is all

about setting a centralized office with trained administrative staff to deal with the budget propositions and to do all the needed documentation work.

RESEARCH METHODOLOGY

The important aspect for a research work is the research design and methodology. This research on service learning and testing the awareness of the internet banking amongst the vendors in the city of Bangalore in the state of Karnataka is an action research. The main aim of service learning is to identify the various problems faced by the community people and to provide immediate solution for them and hence it is an action research.

DATA COLLECTION:

The researchers have collected the data from the street vendors from the city of Bangalore. The data has been collected using a questionnaire method, which has many questions associated with the internet banking awareness statements.

STUDY PERIOD:

The study spanned 3 months of time where the students taking up the subject of banking and finance have visited the vendors to connect with them for the purpose of the data collection.

STUDY FOCUS:

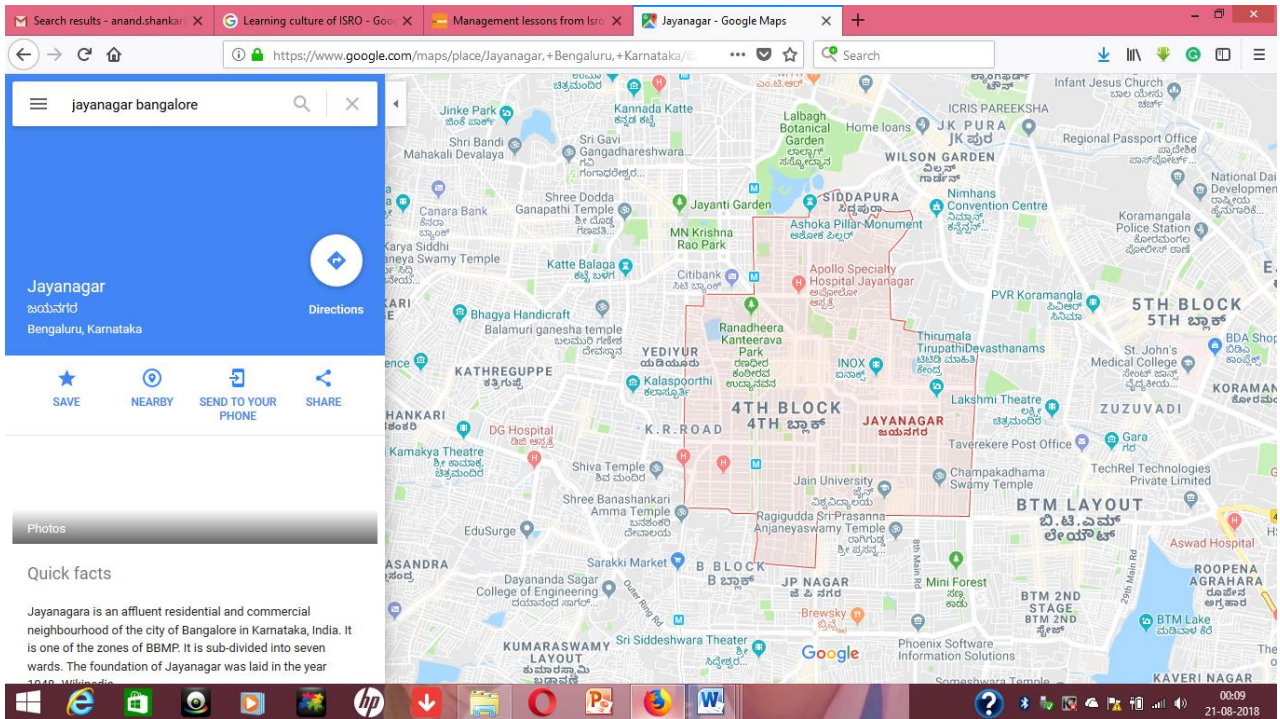
The study focuses on street vendors who have been doing well in the business scenario. The aim is to check is to see if these vendors have the capacity and ability to get involved in the internet based banking facilities. The demographic constructs of the respondents are very important as it has a very strong impact on the usage and the savings habits and hence it has been analyzed.

STATISTICAL TOOL:

A simple percentage analysis has been used to analyze the collected data and ANOVA has been used to find the association between study variables, which has been selected to test the hypothesis.

HYPOTHESIS:

The hypothesis has been framed to test the level of significance between the level of awareness and the demographic profile of the respondents.



The above diagrammatic representation (Geographical map) shows clearly the area of Jayanagar in the city of Bangalore in the state of Karnataka. The area of Jayanagar is very popular for its retail establishments and many vendors are seen in this area. Thus the (N=30), a small sample size has been used to draw the data.

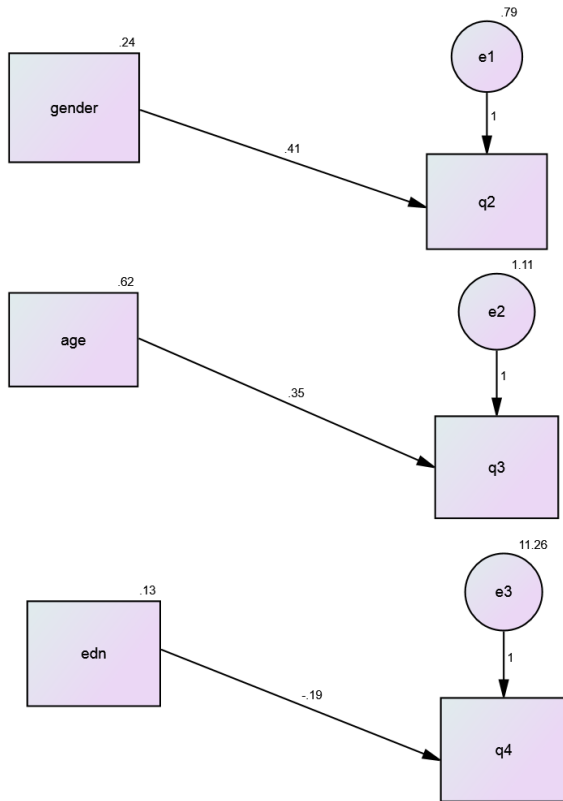
RESPONDENTS OF THE STUDY:

Jayanagar, area has many street vendors, engaged in businesses like vegetables, flowers, fruits, steel vessels, retail for snacks and juices, electronics, booksellers, textile owners etc. In random various respondents have been selected.

Squared multiple correlation

- ❖ Explains how the independent variable explains its association with the dependent variable
- ❖ Structural EM combines both CFA and path analysis. In simple words many path models make a CFA model. Here three major variables have been taken to create a path analysis.

- ❖ Standardized coefficient the researcher can give a ranking. (In the heading standardized regression weights)
- ❖ Covariance will not be done with dependent variable (dependent latent variable) or with dependent observed variable.



Scalar Estimates (Group number 1 - Default model)

Maximum Likelihood Estimates

Regression Weights: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
q2 <--- gender	.406	.150	2.704	.007	
q3 <--- age	.354	.110	3.229	.001	
q4 <--- edn	-.188	.777	-.241	.809	

Standardized Regression Weights: (Group number 1 - Default model)

	Estimate
q2 <--- gender	.216
q3 <--- age	.256

	Estimate
q4 <--- edn	-.020

Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
gender	.236	.027	8.631	***	
age	.619	.072	8.631	***	
edn	.125	.015	8.631	***	
e1	.793	.092	8.631	***	
e2	1.108	.128	8.631	***	
e3	11.263	1.305	8.631	***	

Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	9	85.168	12	.000	7.097
Saturated model	21	.000	0		
Independence model	6	102.442	15	.000	6.829

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.161	.870	.772	.497
Saturated model	.000	1.000		
Independence model	.169	.838	.773	.598

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.169	-.039	.191	-.046	.163
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.800	.135	.131
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	73.168	47.553	106.272
Saturated model	.000	.000	.000
Independence model	87.442	59.053	123.324

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	.572	.491	.319	.713
Saturated model	.000	.000	.000	.000
Independence model	.688	.587	.396	.828

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.202	.163	.244	.000
Independence model	.198	.163	.235	.000

AIC

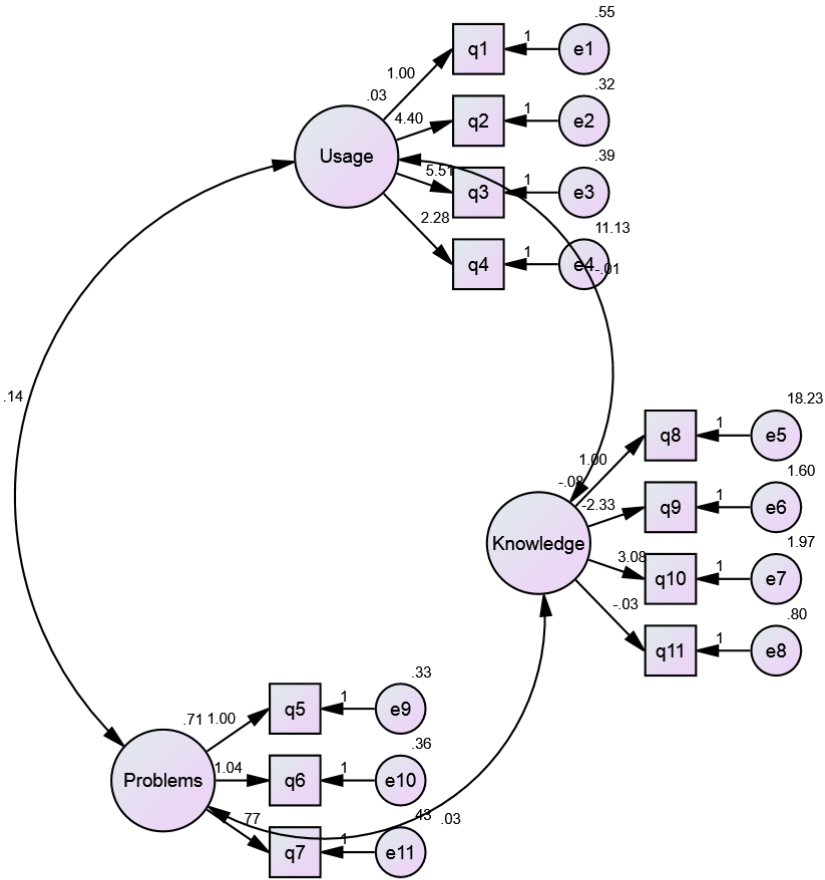
Model	AIC	BCC	BIC	CAIC
Default model	103.168	104.055	130.264	139.264
Saturated model	42.000	44.070	105.223	126.223
Independence model	114.442	115.033	132.506	138.506

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	.692	.520	.915	.698
Saturated model	.282	.282	.282	.296
Independence model	.768	.578	1.009	.772

HOELTER

Model	HOELTER .05	HOELTER .01
Default model	37	46
Independence model	37	45



The following covariance matrix is not positive definite (Group number 1 - Default model)

	Problems	Knowledge	Usage
Problems	.705		
Knowledge	.027	-.084	
Usage	.135	-.006	.026

Scalar Estimates (Group number 1 - Default model)

Maximum Likelihood Estimates

Regression Weights: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label

	Estimate	S.E.	C.R.	P	Label
q1 <--- Usage	1.000				
q2 <--- Usage	4.399	1.706	2.579	.010	
q3 <--- Usage	5.507	2.128	2.588	.010	
q4 <--- Usage	2.277	1.931	1.179	.238	
q8 <--- Knowledge	1.000				
q9 <--- Knowledge	-2.326	1.543	-1.508	.132	
q10 <--- Knowledge	3.083	2.158	1.428	.153	
q11 <--- Knowledge	-.031	.124	-.251	.801	
q5 <--- Problems	1.000				
q6 <--- Problems	1.038	.088	11.835	***	
q7 <--- Problems	.767	.081	9.446	***	

Standardized Regression Weights: (Group number 1 - Default model)

	Estimate
q1 <--- Usage	.215
q2 <--- Usage	.783
q3 <--- Usage	.821
q4 <--- Usage	.110
q5 <--- Problems	.824
q6 <--- Problems	.822
q7 <--- Problems	.699

Covariances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
Usage <--> Knowledge	-.006	.006	-1.161	.246	
Usage <--> Problems	.135	.055	2.476	.013	
Knowledge <--> Problems	.027	.022	1.206	.228	

Correlations: (Group number 1 - Default model)

	Estimate
Usage <--> Problems	.990

Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
Usage	.026	.020	1.293	.196	
Knowledge	-.084	.102	-.826	.409	
Problems	.705	.118	5.990	***	
e1	.546	.063	8.610	***	

	Estimate	S.E.	C.R.	P	Label
e2	.321	.045	7.169	***	
e3	.386	.059	6.504	***	
e4	11.131	1.290	8.626	***	
e5	18.230	2.124	8.582	***	
e6	1.596	.344	4.639	***	
e7	1.971	.558	3.534	***	
e8	.804	.093	8.630	***	
e9	.334	.049	6.879	***	
e10	.363	.053	6.901	***	
e11	.433	.055	7.923	***	

Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	25	266.283	41	.000	6.495
Saturated model	66	.000	0		
Independence model	11	774.693	55	.000	14.085

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.259	.784	.652	.487
Saturated model	.000	1.000		
Independence model	.378	.485	.381	.404

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.656	.539	.693	.580	.687
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.745	.489	.512
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	225.283	177.406	280.659
Saturated model	.000	.000	.000
Independence model	719.693	633.446	813.370

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	1.787	1.512	1.191	1.884
Saturated model	.000	.000	.000	.000
Independence model	5.199	4.830	4.251	5.459

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.192	.170	.214	.000
Independence model	.296	.278	.315	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	316.283	320.663	391.549	416.549
Saturated model	132.000	143.562	330.702	396.702
Independence model	796.693	798.620	829.810	840.810

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	2.123	1.801	2.494	2.152
Saturated model	.886	.886	.886	.964
Independence model	5.347	4.768	5.976	5.360

HOELTER

Model	HOELTER .05	HOELTER .01
Default model	32	37
Independence model	15	16

From the SEM, it is clear that the three important study variables taken for the study i.e., usage of the digital services, Knowledge on digital services (banking services) and problems faced due to the digitalized services offered by the financial institutions had a correlation amongst each other. With regard to usage, there were three factors, which had a major influence.

1. No proper experience in usage of digital financial services
2. No formal education or exposure to use the available services offered by bank and other financial institutions
3. Mis-guided or fear of being mis-used

With regard to problems faced there were 2 major factors which had positive impact and they are as follows:

1. Too complicated to be used and not much interest in it
2. Banks taking no efforts to show a demonstration on the usage procedure and hence it leads to mis-use or wrong usage
3. Fear of transaction cost, consumption of internet data and other security reasons

With regard to the knowledge, 2 major factors were identified and they are:

1. No interest and no efforts to learn about the usage
2. over complications due to the vast availability of many digitalized services and applications

RECOMMENDATION FOR THE GOVERNMENT

- ✚ No proliferation of the digital banking tools as it might cause a lot of confusion amongst the users. The government has aimed to convert the current economy into a cashless economy and to withdraw all the paper money.
- ✚ But for a country like India majority of the Indians are not educated and they are dependent only on the cash transactions for their daily business. Thus instead of withdrawing the entire paper cash from the economy the Government has to have a common slab for the spending pattern using cash papers.

- ✦ At present the Indian system is divided into class A, B and C based on the economic profile of the citizen. This discrimination puts down the individual citizens to grow and excel in career and in personal life. Thus, without such classifications all the citizens have to be encouraged and trained and also be given an opportunity to use the digital tools.
- ✦ The government of India has initiated in bringing new changes through the implementation of schemes such as the “Gramin Digital Saksharta Abhiyan to promote the digital literacy but the reach has to be positive through proper channels of campaign.

RECOMMENDATIONS FOR THE CITIZENS

- ✦ Indian citizens are now provided with ample facilities by the government to enhance their personal life and business life and hence the usage of the available resources has to be taken seriously.
- ✦ Indian citizens are given an opportunity to use digital banking services where the banks are also available to train on the usage of such tools and applications which people should approach the financial institution and should make use of such available facilities.
- ✦ Digitally being literate is an achievement which each and every citizen should have the thirst to learn and know more about the technologies and technological tools. Until and unless the individuals take strong efforts and come forward to learn, India will always remain a cash economy.
- ✦ Digital payments become very easy and a lot of time and energy can be saved by the individuals dealing with digital payment applications. The importance of conducting business in simple ways has to be given importance by the citizens.
- ✦ Going digital can also be a platform to be safe and secured and hence citizens who have misconceptions about fraudulent practices happening through technologies and mobile banking applications has to be changed.
- ✦ At present opening a bank account has become a door step activity with less complications and ease at work. Thus, taking into consideration these aspects the

Indian citizens who already have a bank account should start availing digital services and those who do not have a bank account should first initiate one.

RECOMMENDATIONS FOR THE EDUCATIONAL INSTITUTIONS

- ✚ Educational institutions are the platform which provide faith in education through its community development and related services. Thus, educational institutions promoting community development should actively engage students to work for the welfare of the society.
- ✚ Service learning should not be done by the students with a mindset to achieve academic credits but with the faith in self to develop the society by connecting their individual goals with the overall goals of the programs.
- ✚ Teachers who teach the subjects in the class have to motivate the students to take the same concept to the society and see how to put forward the class learning into a practical demonstration.
- ✚ The connectivity which the students get with the society is an important component which has to be enjoyed by each and every student scholar. Because education is not only for self-development but for the development of the society by extending a personal help by sharing knowledge to the needed.
- ✚ Service learning has to be monitored by the parents also along with the teachers as the students' progress will be known.
- ✚ Service learning has to be a part of the course which is being taught in the educational institutions and hence it becomes mandatory to get involved in community development.
- ✚ The educational institutions can maintain the learning outcome and the competency standards as it promotes the students to create, nurture and share knowledge with fellow members associated with them.

CONCLUSION

Successful service-learning is a multifaceted teaching and learning process. Though each service-learning project is uniquely tailored to meet specific learning goals and community needs, several elements are critical for success. The Indian government has to broaden its

awareness campaign by promoting awareness campaigns, assessment and doubt clearing centers. The awareness campaign has to be run by the students of various Institutions of Higher Education by giving them an opportunity to spread awareness to the next generation of students. Students will gain practical insight when they reach the society and teach them by sharing knowledge on what they have already learnt in the classroom. This task of service learning has to be an initiative, which has to be taken by the teachers handling various subjects. Most of the educational institutions have the habit of giving assessment tests to test the knowledge of the students. Theoretical exposure and assessment test will not give a valid result because certain students may perform well in the practical world when compared with the classroom test and assessment exams. Hence the teachers should motivate the students to reach the society for a practical exposure, It is a universal truth that there are still many places in the world which has good resources, man power and other facilities but they lack in infrastructure to learn and share knowledge and that is the reason why the economy gets rigid. To break this myth and to boost the economy with highly educated environment, service learning can be one of the most important components.

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