

Special Issue: Skill India, Make in India



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Foreward....

Today, to fulfill the multi dimensional character of higher education, such institutions should embrace research and publication as a core activity, along with teaching, learning, scholarship, programming, extension, infrastructure development and so on. With this holistic view, A. J. Institute of Management is bringing out it's research journal for the last 7 years, with quality research articles, conceptual papers, empirical reports and review articles.

For the year 2017, the Institute has identified 'Make In India' and 'Skill India' being the major national programmes launched to support the economic development, as the thrust areas for publication. Hence, this Volume 7 and Number 2 of institution's research journal- Anveshana is placed before the learned colleagues, with the following contributions of renowned writers on the suggested theme.

- “Micro Enterprise and Women Empowerment through Self-help Groups”: A Study of Alahabad District in Uttara Pradesh, Jointly Authored by Prof. Prathibha and Prof. Sadhana Singh.
- “Empowerment and Transformation of Women Entrepreneurs through Digital India Drive”, contributed by Dr. Mita Ashish Shah.
- “Skill India to Leverage Make in India: New Horizon and Challenges”, jointly reported by Dr. G.R. Krishnamurthy and Dr. C.V. Murumkar.
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- “Effectiveness of Cognitive Apprenticeship Model on Problem Solving Skills in Mathematics through Multimedia Instrumental Approach”, prepared by Ms. Chethana D.K.G. and Dr. Sr. Leonilla Menezes A.C.
- “Make in India Awakesome, a book review article”, contributed by Mr. Balakrishna.

J. Jayaprakash Rao

Dr. T. Jayaprakash Rao
Editor in Chief

Micro Enterprise and Women Empowerment through Self Help Groups: A Study of Allahabad District in Uttar Pradesh

* Pratibha

** Sadhna Singh

Abstract

Women comprise fifty percent of the world population and receive only just ten percent of the world income and possessor of even less than one percent of world's property. Women suffer many disadvantages as compared to men in terms of literacy, labor participation and earnings. The major strategies for women empowerment include social empowerment, political empowerment and gender equality along with demographic justice (rural and urban). For the rural women, economic empowerment can be achieved through the concept of Self-Help Groups based on group approach to rural development. SHGs are definitely a boon to the rural poor women who undertake workable economic activities on their own. SHGs are voluntary association of people formed to accomplish some common goals. In this paper, an attempt has been made to evaluate the type of business and its performance carried out by women SHGs members and its impact on economic empowerment in rural areas.

Keywords: Empowerment, Development, Self-Help Groups.

Introduction

“Gaon Bade To Desh Bade” is the motto of National Bank for Agriculture and Rural Development(NABARD) which is very correct for a country like India whose 70 percent population resides in 6,38,345 villages and 24 crore poor are occupied in microenterprise activities. Poverty in India is widespread with the nation estimated to have one third of world's poor. Women empowerment is the most important device for the socio-economic development of a nation.

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Bringing women into the mainstream is one of the main challenges for every government. Self -Help Groups have emerged as the tool that wields power to create a socio- economic revolution in the our country. Self help groups have not only produced tangible assets and improved living condition of SHG members but also helped in changing their outlook, worldview and attitude. Women in India are the victims of several socio–economic and cultural factors. Emancipation of women is a precondition for economic development and social upliftment of a country.

The Self Help Groups (SHGs) have paved the way for socio-economic independence of rural women. The members of SHGs are engaged in income generating activities and Micro–Entrepreneurships. Through these IAGs they are becoming economically independent and providing employment opportunities to others. Women consist of half of human resources they have been recognized as key agents of sustainable development and women's equality is as vital to a more holistic approach towards stabilizing new patterns and process of development that are sustainable. The contribution of women and their position in the family as well as in the economic development and social transformation are pivotal.

Women constitute 90 per cent of total marginal workers of the country. Rural women who are engaged in agriculture form 78 per cent of all women in regular work. Men and the project administrator's act as the critical components that determine their extent to which empowerment may or may not take place. The role of micro-credit is to, improve the socio and economic development of women and improve the status of women in households and communities. The micro entrepreneurships are strengthening the women empowerment and remove the gender inequalities. Self Help Group's micro credit mechanism makes the members to involve in other community development activities. Micro credit is promoting the small scale business enterprises and its major aim is to alleviate poverty by income generating activities among women and poor.

A series of development programmes have been implemented for the development of economy in general ignoring women who constitute

50 percent of the total population. Role of women in development is an indispensable factor. Development programmes no longer can achieve their target without the participation and contribution of women. The role of women and need to empower them are central to human development programmes including poverty alleviation. In spite of safeguards provided in many of poverty alleviation programmes, it was observed that women in rural areas especially from poor families could not be benefited. All provisions of the Constitutions and the spate of legislation enacted to empower women in the post- independence India have not been adequate to set women free from their traditional bondages, liabilities and restrictions. Till recent times, women's participation in the decision making processes especially in rural areas have remained very marginal.

SHGs are believed to be the vehicle for women empowerment and poverty alleviation. According to the Planning Commission of India SHG is a self-governed, peer controlled small and informal association of the poor, from socio-economically homogeneous families who are organised around savings and credit activities. Members of SHGs meet weekly or monthly and discuss common problems and share information to come at a solution. Group members make effort to change their economic and social problem through mutual assistance. Though the concept of SHGs was piloted by NGOs namely MYRADA in India in Mid 80's but the progress remained low until NABARD took over this project in 1992. What started as a pilot program has now become a movement for social Empowerment particularly for rural poor women. The no. of SHG's linked to banks has increased from about 500 in the early 1990s to more than 1.6 million in 2006. The SHG strategy has become an important component of the Government's overall thirst to mitigate poverty and has been included in every annual plan. Lot of research work has been undertaken to measure the impact of SHG movement on socio-economic empowerment of women which has been summarised below.

Review of Literature

Few studies are available on SHG and micro-finance and women empowerment. The researcher has tried to review the following:

Osman (2000) in his article remarked that micro-finance schemes alone can not alleviate poverty. The battle for total eradication of poverty requires combining micro-finance schemes with parallel, complementary programmes addressing the social and cultural dimensions of want, privation, impoverishment and dispossession.

Kapur (2001) in her study tried to discuss, analyse and answer the challenging questions as to why despite all the efforts and progress made, still there continues to be so much of gender discrimination and what strategies, actions and measures to be undertaken to achieve the expected goal of empowerment. She opined that women's empowerment is much more likely to be achieved if women have total control over their own organisations, which they can sustain both financially and managerially without direct dependence on others.

Pattanaik (2003) in her study reveals that SHGs are continuously striving for a better future for tribal women as participants, decision-makers and beneficiaries in the domestic, economic, social and cultural spheres of life. But due to certain constraints like gender inequality, exploitation, women torture for which various Self Help Groups are not organised properly and effectively.

Malhotra (2004) in her book has examined how women entrepreneurs affect the global economy, why women start business, how women's business associations promote entrepreneurs, and to what extent women contribute to international trade. It explores potential of micro-finance programmes for empowering and employing women and also discusses the opportunities and challenges of using micro-finance to tackle the feminisation of poverty. According to her, the micro-finance programmes are aimed to increase women's income levels and control over income leading to greater levels of economic independence. They enable women's access to networks and markets, access to information and possibilities for development of other social and political role. They

also enhance perceptions of women's contribution to household income and family welfare, increasing women's participation in household decisions about expenditure and other issues leading to greater expenditure on women's welfare.

Narasaiah (2004) in her study mentioned that the change in women's contribution to society is one of the striking phenomena of the late twentieth century. According to him micro-credit plays an important role in empowering women. Giving women the opportunity to realise their potential in all spheres of society is increasingly important.

Cheston & Kuhn (2004) in their study concluded that micro-finance programmes have been very successful in reaching women. This gives micro-finance institutions an extraordinary opportunity to act intentionally to empower poor women and to minimise the potentially negative impacts some women experiences.

Manimekalai (2004) in his article commented that to run the income generating activities successfully the SHGs must get the help of NGOs. The bank officials should counsel and guide the women in selecting and implementing profitable income generating activities. He remarked that the formation of SHGs have boosted the self-image and confidence of rural women.

Sahu and Tripathy (2005) in their edited book views that 70 per cent of world's poor are women. Access to poor to banking services is important not only for poverty alleviation but also for optimising their contribution to the growth of regional as well as the national economy. Self Help Groups (SHGs) have emerged as the most vital instrument in the process of participatory development and women empowerment. The rural women are the marginalized groups in the society because of socio-economic constraints. They remain backward and lower position of the social hierarchical ladder. They can lift themselves from the morass of poverty and stagnation through micro finance and formation of Self-Help Groups.

Das Gupta (2005) in his article commented that a paradigm shift is required from “financial sector reform” to “micro-finance reform”. While the priority sector needs to be made lean, mandatory micro credit must be monitored rigorously. Simultaneously space and scope

have to be properly designed for providing competitive environment to micro-finance services. Extensive database needs to be created by the RBI for understanding micro-finance.

Sinha (2005) in his study has observed that micro-finance is making a significant contribution to both the savings and borrowing of the poor in the country. According to him the main use of micro-credit is for direct investment. There is of course some fungibility, depending on household credit requirements at the time of loan disbursement. Some studies reveal that micro-finance programmes have had positive as well as negative impacts on women.

United Nations (2006) a survey of bank managers in Madhya Pradesh revealed a perception that women borrowers were more trustworthy and less of a default risk. This can work as a benchmark for launching new schemes for women empowerment.

Objectives

The objectives of the present study are to study the Pre- and Post-SHG status of SHG women members and to evaluate the impact of SHGs in empowering women.

Research Methodology

The present study is undertaken in Allahabad district of Uttar Pradesh. Both Primary and secondary data have been used for the present study. Random sampling method has been used for the selection of 150 women beneficiaries from the SHGs in Allahabad district. In order to study the impact of SHG on the women beneficiaries, the occupation of the respondents in pre and post SHG stage has been analyzed. Similarly the income of the respondents in pre and post SHGs stage has been taken for the study and other socio-economic parameters have been examined to study the impact of SHGs in empowerment of beneficiaries.

Analysis of data

The major objective in initiating SHGs for women, especially the poor women is to help them take up and manage their productive activities. This could increase their household income leading to improved standard of living. Such income generating activities

(IGAs) are also expected to serve as instruments which could bring about economic independence and empowerment among the women SHG members. The impact of SHGs are analyzed on the basis of occupation of the respondents in Pre-SHG and Post -SHG stage, income of the members in Pre-SHG and Post- SHG stage, benefits and empowerment through SHGs.

Table No. 1: Occupation of respondents in Pre SHG and Post SHG stage

Source: Primary Data

Occupation of the Respondents In pre and post SHG stage

The occupation of the respondents in Pre and Post stage has been analyzed in the above Table No. 1. It is shown in the above table that 32 percent of the respondents have no occupation in Pre-SHG stage where as in Post- SHG stage only 8 percent of the respondents are without occupation. The occupation chosen by SHG members depends upon the availability of resources , demand for the product in the market and skill of the members.

Table No. 2: Income of the respondents in Pre SHG and Post SHG stage

Source: Primary Data

Income of the Respondents in Pre and Post SHG stage

The SHG members get occupied in activities which yield improved income to them. The income of the respondents in Pre-SHG and Post SHG stage is analyzed in the above Table. It is evident that before joining in Self-Help Groups, 32 % of the respondents had no income and none of the respondents had income above Rs.5000. After joining SHG, three percent of the respondents have income above Rs.5000 per month. In post- SHG none of the single beneficiary coming under no income group. Before joining SHG majority of the women were unable to contribute towards their family income as they do not have the skills or opportunities for employment. After joining SHG though the returns from income generating activity (IGAs) taken up remain irregular and many cases unstable, they would make a lot of difference to the lives of poor. The increased income has helped to supplement the incomes to reduce the level of the poverty to a great extent in several families.

Table No. 3: Empowerment of Self -Help Group Women

Source: Primary Data

Empowerment of Self -Help Group Women

The SHG program mainly focuses on empowerment of rural women and making them financially socially and politically capable. The above table analyses the empowerment of SHG women in the study area. Table 3 reveals the opinion of the respondents regarding the women empowerment through SHGs. The respondents were able to contribute towards their family income and also counted other benefits like skill upgradation, better understanding, better leadership and communication skills etc. They gain firsthand experience of how to take decisions in community, village, and in households. Most important is that there is palpable improvement in standard of living.

Summary of Findings

On the basis of the study the following findings are as under

- 32 percent of the respondents have no occupation in Pre-SHG stage where as in Post -SHG stage, only 8 percent of the respondents are without occupation.

- In Pre –SHGs stage, 26 percent of the respondents were engaged in tailoring, but in post –SHGs stage, the figure decline to 18 percent.
- In Pre-SHG stage, 8 percent of the respondents are engaged in other income generating activities which increased to 42 percent in post-SHG stage.
- Before joining in Self-Help Groups, 32 percent of the respondents had no income and none of the respondents had income above Rs.5000 per month. After joining SHG, 3 percent of the respondents have income above Rs.5000 per month. In post -SHG stage, not a single beneficiary is coming under no income group.
- In pre-SHG stage, majority of respondents i.e. 44 percent are having income ranging between Rs.1000-2500 per month but after joining SHGs, 54 percent of respondents mentioned that their income have increased to Rs.2500-5000 per month.
- Majority (96 percent) of respondents have opined that through SHGs, they are able contribute towards their family income, 46 percent of respondents have expressed that SHGs have helped them for skills upgradation, 52 percent of respondents have opined that their standard of living have improved after joining SHGs, whereas 60 percent of the respondents have opined that SHGs have improved their better leadership and communication skill and 52 percent of respondents stated that after joining SHGs ,they are able to take decision in community, village and household activities. SHGs have a power to create a socio economic revolution in the rural areas of our country.

Suggestions

- The government should provide infrastructure for training of SHG members in micro-enterprise and also marketing infrastructure for marketing of the products.
- Strong marketing network is required for effective and proper

marketing of products and services of micro-enterprises linked SHGs. They need marketing support and institutional capacity to handle marketing activities independently. Multiple Enterprises development programmes are to be organized so that awareness for setting up of micro-enterprises could be attained.

- The availability of natural resources, skills and potentiality is to be thoroughly analyzed while initiating the micro-enterprise. Concerned government official should counsel, advice and support the SHG members in this regard.
- In spite of the existence in group mode for more than a decade, the groups dynamics still not strong and awareness about group objectives beyond thrift and credit at member level was limited. Capacity building for the group members should be a continuous process.
- Select a few Mandal Samakyas and support livelihood projects based on local resources and skills to promote entrepreneurship and give required confidence to groups to manage the business operations.
- Entrepreneurial and management skills such as risk bearing, enterprise planning, product innovation, need perseverance, financial resource mobilization, production, marketing demand forecasting, cost control, HR related aspects should be properly imparted among the SHG members for commercial viability of the enterprise.

Conclusion

SHG is a powerful instrument for poverty eradication in the new economic era. As women are the most vulnerable section of the society the quick progress of SHG is an upward vehicle for women empowerment. SHGs have not only produced tangible assets and improved living condition of members but also helped in changing much of their outlook and attitude. In the present study, it has been found that SHGs have served the cause of women empowerment, social-solidarity and socio-economic betterment of poor rural

women. SHG serves as a democratic tool for grassroot development for women. SHG promotes self reliance by generating its own funds. It breaks the vicious cycle of debts. It is an effective agent for change and serves as a solid platform for women empowerment.

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“Empowerment and Transformation of Women Entrepreneurs through Digital India Drive.”

* Dr. Mita Ashish Shah

“All one needs is a computer, a network connection, and a bright spark of initiative and creativity to join the economy.” - Don Tapscott.

Abstract

In order to transform the entire eco-system of public service through the use of information technology, the Government of India has launched Digital India programme on 1st July 2015. Under the programme it is expected that Government services are made available to citizens electronically by improved online infrastructure and by increasing internet connectivity or by making the country digitally empowered in the field of technology. The initiative includes plans to connect rural areas with high speed internet networks.

Recently, particularly after the economic globalisation the women entrepreneurs are speedily getting popularity and huge importance in India. Today the economy is changing and everybody is moving towards e-commerce. The present study reveals the effect of Digital India programme on the empowerment and transformation of Women entrepreneurs. It also discusses the challenges faced by them and in the e-commerce sector.

Key word : Digital India, E-commerce, Women entrepreneurs

Introduction

This is increasingly becoming true nowadays The Digital India initiative aims to transform India into a digitally empowered society and knowledge economy. It aims to connect entire India digitally in the span of 4 years that is till 2018-2019. Envisaged by the department of Electronics and Information Technology (DeitY), the

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vision of Digital India focuses on - Digital Infrastructure as a utility to every citizen, Governance and services on demand and Digital Empowerment of citizens. It wants to bridge the digital divide and bring India at par with the developed nations. It will combine many existing schemes related to e-governance; other digital initiatives etc.; restructure them and implement them in a synchronized manner under this umbrella initiative named as '**Digital India**'.

Digital India initiative has the following goals

- 1) Creating more employment.
- 2) Increase in investment.
- 3) Make the country more technologically sound.

The focus is to bring transformation to realize.....

IT.....IT.....IT

i.e. Indian Talent---Information Technology---India Tomorrow.

Initiatives under Digital India and their advantages

- The main initiative under Digital India is the 'National Optic Fiber Network'. Started much earlier in 2011, it was an ambitious program to connect 2.5Lakh Gram Panchayats through broadband. It would be pursued with renewed vigor, planning and monitoring.

Nine pillars of growth areas which would be focused are

Broadband Highways – High speed connectivity and high speed internet

Universal Access to Mobile Connectivity – To reach inaccessible areas also

Public Internet Access Programme – Connect India to the world and newer ideas. It's a National Rural Internet Mission.

E-Governance Improving governance using technology. This is to improve the government to citizen interface for various service deliveries.

E-Kranti – Deliver services electronically and thus in a faster and time bound manner. This is helpful in education, healthcare, planning, security, financial inclusion, justice, farmers, etc.

Information for all - This will bring in transparency and accountability by easy and open access to documents and information to the citizens.

Electronics manufacturing – This will encourage manufacturing of electronics in India and reduce electronics import and help in job creation too. This will help in achieving goals of 'Make in India' initiative also.

IT for jobs – Employment opportunities will be increased as well as training aspect will be focused on under 'Skill India' program. Focus will be more on IT training.

Early Harvest program – This has a number of programs under it which are to be implemented within a short timeline. They address development in variety of sectors like education (school as well as university level), weather forecast, telecom, social problems like lost and found children, etc.

- **Cloud facility will** be available. Thus all government documents/certificates will be available on the Cloud.

- **The digital resources/services will be available in Indian languages.**

- **'MyGov.in'** will help in participative governance.

- **Financial transactions** would become cashless above a threshold.

- Safe and secure **cyber space** would be provided.

- Many **other minor initiatives** and services will be provided digitally by the government. It has already started providing many services.

All the above initiatives will open up opportunities to Indian manufacturers and entrepreneurs, thus helping employment in a direct and indirect way.

Digital India and Women entrepreneurs

From last so many years, Women entrepreneurs are inspiring and motivating entrepreneurs. Women in today's era are preferred to be entrepreneurs instead of doing household work. Due to economic globalization, women entrepreneurs are speedily getting popularity as well as huge importance in India. Women have proved that they

can enter in each and every field. Women entrepreneurs are emerging as smart and dynamic entrepreneur. They have proved to be on par with their Men counterparts in business acumen. The performance of successful women entrepreneur working in socio economic sector is outstanding. Today economy is changing and everybody is moving to e-commerce. The e-commerce sector has outstanding growth in 2014. The growth of E-commerce helps the women entrepreneur to generate new ideas and work from home. There is tremendous growth of women entrepreneurs in e-commerce sector like Anisha Singh founder and CEO OF mydala, Shivani and Tanvi owners, fabally. The present study reveals the successful women entrepreneur in E-commerce sector and challenges faced by women entrepreneurs in ecommerce sector

The educated women would never like to confine themselves within the boundaries of their house. They want equal rights, respect, and value from their male counterparts. Indian women, however, still have a long way to go in order to achieve better position and equal rights because Indian society have deep-rooted traditions with male dominated sociological set up. Since, women are thought to be weaker sex, therefore, they are made to rely on men either inside of a family or outside, during their whole life. In Indian culture, men treat them as subordinates and they are only supposed to execute their decisions, in a typical family structure. Although, women represent half of the brainpower available on earth, even then, they remain the most underutilized and suppressed resource of the world. Despite all such social problems, India is having a plethora of women's success stories. A change in Indian society's social fabric has increased women's aspirations for better lifestyle and educational status. They have managed to succeed in such tough and competitive patriarchal society with their perseverance, hard work and diligence. Women's persuasiveness, ability of learning quickly, open and free style of problem solving, ability to encourage people, ability to take chances, know the ways of winning and losing gracefully are the real strengths of women entrepreneurs in India. There are nearly a thousand definitions in literature describing entrepreneurship and business

processes. The very earliest definitions of entrepreneurship that can be dated back to the eighteenth century deem it to be an economic term depicting it to be a process of taking the risk of purchasing goods at certain prices where as selling them at uncertain prices. In due course of time, the term broadened and included the theory of bringing the factors of production together. Such a definition led many people to question whether there lay any exclusive entrepreneurial function or it was simply a management form. Most recently, innovation concept was added to entrepreneurship definition which again blossomed into numerous categories like process innovation, factor innovation, organizational innovation and market innovation. Then again, the latest definition views it as creation of enterprises and the founder is termed as an entrepreneur. Considerable efforts have been made in trying to comprehend the sociological and psychological underpinnings of entrepreneurship. According to some studies, majority of entrepreneurs have some common characteristics that include need for achievement, risk taking propensity, ostensible locus of control and orientation towards intuitive reasoning. Additionally, many have also commented upon minority group membership, adolescent economic experiences and childhood deprivation. So we now have the definitions of entrepreneurship which seems to be easily understandable. However, it's the detailed study of literature as well the actual examples which tend to make the concept of entrepreneurship more difficult. Considering the risk bearing factor which is supposed to be an essential element of entrepreneurial personas, a majority of them have surpassed by avoiding risks. Neither is creativity a prerequisite for successful entrepreneurship. Most of them have efficaciously copied the idea of others and have somehow improved on the idea to make it an innovation that was essential for that product's success. The rise of women entrepreneur is the wave of the future. E-Commerce or electronic commerce, deals with the buying and selling of goods and services, or the transmitting of funds or data, over an electronic platform, mainly the internet. Apart from the traditional online formats of retail and lifestyle, newer online business segments such as classifieds, real estate, grocery and healthcare were also

tapped. Due to ultimate growth of e sector investor are coming in front for funding. E Commerce is increasingly attracting customers from Tier 2 and 3 cities, where people have limited access to brands but have high aspirations. According to E-Commerce companies, these cities have seen a 30 percent to 50 percent rise in transactions. According to Forrester Research, an independent technology and market research firm, only 16 percent of India's total population was online in 2013 and of the online users only 14 percent or 28 million were online buyers but know there is tremendous change the sector in India has grown by 34 percent (CAGR) since 2009 to touch 16.4 billion USD in 2014. The sector is expected to be in the range of 22 billion USD in 2015.

III. Women Entrepreneurship In The Changing World Of Ecommerce

A large number of women sellers today are opting for e-tail sites to sell across a diverse range of sectors such as health care, home furnishing, jewellery, handicrafts and fashion apparel, among others. Minimum investments, ease of working from home, global reach and the empowerment that comes in from financial independence are the primary reasons for the emergence of online marketplace as the favorable platform for women entrepreneurs. Women in business are a recent phenomenon in India. Women entrepreneurs are engaged in business due to push and pull factors which encourage them to have an independent occupation and stand on their own legs. A sense of independent decision-making towards their life and career is the motivational factor behind this urge. Saddled with household chores and domestic responsibilities women want to get independence.

While e-commerce is still young in India, it has seen a number of startups evolving into big companies in a short period of time. Although no single person or a company has emerged as a single leader, a number of individuals together have become the face of this sector in this country. Women entrepreneurs are stepping up to show their skill and vision and prove that they have the ability to take their budding ventures to scaling heights. The vast majority of women-owned businesses are micro-enterprises or SMEs owned by middle class women with around 75 percent of the businesses earning less

than Rs 10 lakh in the last financial year and having less than five employees. One common motivation that drives all these women is the prospect of creative satisfaction and the feeling of financial independence. India is headed towards an Internet economy worth \$200 billion by 2020 that will contribute to five percent of the GDP. The infiltration of Internet and smartphones into smaller towns and rural areas is a major contributing factor to this. The report states that the number of Internet users in rural areas will touch 210 million by 2018, pushing India's Internet user base to over 500 million. Increasing internet and mobile penetration, growing acceptability of online payments and favourable demographics has provided the e-commerce sector in India the unique opportunity to companies connect with their customers, it said. There would be over a five to seven fold increase in revenue generated through e-commerce as compared to last year with all branded apparel, accessories, jewellery, gifts, footwear are available at a cheaper rates and delivered at the doorstep. It noted that the the buying trends during 2016 will witness a significant upward movement due to aggressive online discounts, rising fuel price and wider and abundant choice will hit the e-commerce industry in 2016. It observed mobile commerce (m-commerce) is growing rapidly as a stable and secure supplement to the e-commerce industry. Shopping online through smart phones is proving to be a game changer, and industry leaders believe that m-commerce could contribute up to 70 per cent of their total revenues. In India roughly 60-65 per cent of the total e-commerce sales are being generated by mobile devices and tablets, increased by 50 per cent than the last year and also likely to continue upwards. It noted that the browsing trends, which have broadly shifted from the desktop to mobile devices in India, online shopping is also expected to follow suit, as one out of three customers currently makes transactions through mobiles in tier-1 and tier-2 cities. In 2015, 78 per cent of shopping queries were made through mobile devices, compared to 46 per cent in 2013. In 2015, the highest growth rate was seen in the apparel segment almost 69.5 per cent over last year, followed by electronic items by 62 percent, baby care products

at 53 per cent, beauty and personal care products at 52 per cent and home furnishings at 49 per cent. It revealed that Mumbai ranks first in online shopping followed by Delhi, Ahmedabad, Bangalore and Kolkata. On the mode of payment, almost 45 per cent of online shoppers reportedly preferred cash on delivery mode of payment over credit cards (16 per cent) and debit cards (21 per cent). Only 10 per cent opted for internet banking and a scanty 7 per cent preferred cash cards, mobile wallets, and other such modes of payment, it said. Among the above age segments, 18-25 years of age group has been the fastest growing age segment online with user growth being contributed by both male and female segments.

Under the influence of these factors the women entrepreneurs choose a profession as a challenge and as an urge to do something new. During the last three decades, the position of women has been developed as a result of industrial revolution, technical revolution and awareness. Women's participation in economic activities is increasing. When women enter into various entrepreneurial activities, they often face lack of access to credit and face lot of obstacles to establish and flourish their business. Every Indian housewife is an entrepreneur in her true spirit. Their role as a manager of the house can be related to the basic management techniques used in the business world of a small enterprise. A large number of women sellers today are opting for e-tail sites to sell across a diverse range of sectors such as health care, home furnishing, jewellery, handicrafts and fashion apparel, among others. Minimum investments, ease of working from home, global reach and the empowerment that comes in from financial independence are the primary reasons for the emergence of online marketplace as the favorable platform for women entrepreneurs. There has been significant progression in self-employment of women who are now starting up new ventures through internet..

Empowering women through E-Commerce

Empowering women through ecommerce require training, gender analysis, planning, designing, implementation and monitoring assessment and paying attention effect on women's live and their

conditions.

Obstacles faced by women entrepreneurs

Obstacles are mainly associated with social un-acceptance as female entrepreneurs, lack of interaction with other successful entrepreneurs, gender discrimination, less priority given to women entrepreneurs by bankers to provide business loans, missing network as well as family responsibility. Problems Face By Women Entrepreneurs In E-Commerce Industry With time the demand and popularity of ecommerce business is attaining all new heights in the country. There are many new successful women entrepreneurs coming up in the market proving their mettle. In the past few years several E-commerce businesses came up in the market and it is something that is grabbing the attention of many. There are lots of problems and obstacles coming their way, but quite successful enough to overcome each one of those. Successful entrepreneurs are found marching ahead no matter what the situation, dedicatedly towards their goal.

Challenges that every women entrepreneur needs to face.

Here are top five challenges that every women entrepreneur needs to overcome:

1. Finding a proper niche
2. Customer acquisition
3. Good supply chain and reliable logistics
4. Raising sufficient amount of funds
5. Good and effective customer service

Ecommerce business requires necessary amount of attention from customers and in order to get that every firm needs to invest huge amount on marketing or other promotional activities. There is huge need of fund and on a constant basis, unless there are reliable investors or fund raising processes it is tough enough for entrepreneurs to run the business successfully. What's more important for ecommerce business entrepreneur is to maintain the good reputation through constant good services. There are times

when goods delivered are not satisfactory. This kind of instances tends to hurt the reputation of ecommerce business firms. Customer satisfaction is utmost priority in this business, all business entrepreneurs' needs to ensure that. In short it is team effort that needs proper dedication to meet the need of every customer. As an entrepreneur you need to constantly manage each one of those aspects properly and help the business grow with time. Problems face by women entrepreneurs in ECommerce industry With time ecommerce industry in this country is attaining all new heights and thanks to all entrepreneurs for coming up with unique new ideas and concepts. There are quite a few women entrepreneurs making their mark in the industry, thanks to their ecommerce business ideas. Transacting over internet is something that is quite a good idea and it is considered something really innovative. However there are numerous problems too faced by every entrepreneur or company. It is important to overcome all such challenges to emerge as reputed brand in the market. Finding suitable Niche is quite an important task that every ecommerce entrepreneur needs to face. Many entrepreneurs believe ecommerce business is all about Niche people all willing to transact over internet for any of their desired product. Customer acquisition is another important challenge that every ecommerce business need to face. This is one business that requires heavy investment on marketing as well as advertising to lure customers. According to market experts this is one big challenge that most startup companies need to face. Reliable logistics as well as supply chain is another important aspect for ecommerce business. Failure in this particular area means detrimental damage to future reputation of the company. The business is all about trust and if it gets hurt can be terribly harming the reputation of the company. Every ecommerce entrepreneur faces lot of trouble in raising sufficient fund for the business. Unless there is constant flow of fund it makes it really tough to run the business. For women entrepreneurs it is quite big challenge to keep arranging funds on a regular basis. Customer service is another important aspect that is often overlooked in Indian market. With the help of E-commerce today, many women have become financial independent by selling product online. The Indian

women have to perform two opposite roles in this developing economy where she has built career and to take care of household chores also so with help of ecommerce she can perform both the role excellently by working at home. With the help of ecommerce women are getting freedom from working from the comfort of their homes. A large numbers of women sellers are selling products online through websites such as health care, home furnishing, jewellery handicrafts, fashion apparel. The main reason for choosing online market place is minimum investment, ease of working from home, global reach. Still women entrepreneurs are facing problems while selling their product online so efforts has been made to solve their problems like there must be work shop and training programmes on start up as most of women entrepreneur are facing problem because they don't know the process of starting the venture. There should be continuous efforts to inspire, encourage, motivate and cooperate women entrepreneur. Big service provider like Amazon, Flipchart, Snapdeal must organize programmes and workshop to train them on various marketing process, delivery process, packaging method and other various managerial aspects. Government and Non government agencies must also come forward to help and encourage women entrepreneur. So there is huge scope in E-commerce as it is still very young in India with many big companies in shorter period of time. Women entrepreneurs must be focused on acquiring their dream .Take the limit off and go forth

How women entrepreneurs can use Digital Marketing to their advantage?

Businesses today are either digital or becoming digital. With the massive reach and use of the world wide web in social media, content marketing and SEO today, pitching a strong and long time presence for your business with digital marketing has become essential. A strong online presence and using social media is considered a valuable asset for almost any business. However, for any business one needs to make sure that it delivers a reasonable rate of return on the time and resources. Women today are making their mark and presence felt in almost every field. They have realized

the importance of marketing and how it could contribute to making their venture successful. Below is a vital checklist that should be followed to avail successful digital marketing results for one's ventures.

1) While building a website make the site user friendly as well as women friendly with soft colors, content related to beauty, maternity, health and shopping in the blogs, promotions, menu etc. Above all ensure that it is a quality site which is compatible as a mobile site, and that it opens up quickly within seconds.

2) The business presence should be felt in social media through channels like Facebook, Twitter, LinkedIn, Instagram, and Google plus. Post vital updates and business related posts in these channels to your followers. This will help in keeping current customers entertained, gaining new followers and engaging with followers.

3) Build a quality SEO (Search engine optimisation) for your website. It takes at least few months for a quality SEO to send real traffic and visitors, and to get rankings and produce results.

4) Create or add a blog for your business that features updates like offers, announcements, and useful articles related to your business area, market trends .your website using.

6) Join in your business related groups and engage your business in discussions on LinkedIn groups, women oriented forums at your preferred business area.

7) Take advantage of free local business directories. Take some time to submit your business details in each of them as they will help you in getting amazing rankings in google. <https://moz.com/local> is an amazing source for nice local business directories..

8) Email marketing- Try to build a good email list and update your subscribers with latest company news and offers. Get new visitors to signup for your newsletters. Email newsletters bring more relevant customers. Avail use of free email marketing tools like mail chimp, etc.

9) Opt for Paid Advertising which ensures guaranteed results instantly at various platforms like Google, Facebook etc.

10) If you want to advance your business further, Opt for a mobile application. Developing Mobile Applications for businesses is a growing trend nowadays in the digital world. Launch a mobile application for iPhone and Android phones if your business is suitable for mobile transactions and mobile engagements. This will get you a huge audience of people using mobile phones. For example flipkart, Amazon, Myntra enables mobile purchase of products through their mobile applications. Make them available at App store and Google Play.

Try allocating more effort, time and money to digital marketing apart from normal marketing strategies.

Conclusion

The Indian woman of today is harnessing the digital advantage to maximize their potential to realize the goal of a Digital India. Being a women Entrepreneur and finding success in today's competitive world, in whatever field is a huge challenge. What works and what doesn't is determined by the right combination of form and relevance according to the customer experience. In the modern marketing landscape, the internet with social media allows you to reach almost anyone, no matter what industry a person belongs to, depending on how you posture yourself through marketing. There's huge opportunity, but equally large risks too. Digital India a scenario which we image as the everything on net quick and steady. there are many advantages of digital India as it will create employment; increase in literacy rate ; increase in the economy ; transparency in government functioning; decrease in corruption; quick judgment in the law sector and increase in women empowerment as the online business may be promoted by women; but for a digital India we need to have a system where such things can be established ..Today no doubt one third population of India have mobile phone and of which 75% have internet ...but what about the remaining people ..People of old age and ancient time are not capable to handle the mobile system and android phone how the government will train them? net neutrality proposal is rejected by major net providers at such case will it be able for the people to use the net at the rate the company is

provided there may also be problem of network or no range in many areas at that time people may suffer some loss....thus before the proposal of digital India a need for net neutrality and a government net connection accessible to all is needed.

The Digital India programme is a flagship programme of the Government of India with a vision to transform India into a digitally empowered society and Knowledge economy.”

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Skill India to Leverage Make In India New Horizons And Challenges Modi's Multi Dimensional Strategy

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Abstract

On assuming power, Prime Minister Narendra Modi promised many economic reforms including ease of doing business, inflation control, fiscal deficit, trade deficit, job creation, manufacturing revival etc. The Prime Minister has seemingly tried to address two major issues - falling job creation and slow down in manufacturing industry by introducing Make India, Skill India, and Start up India. Demonetisation of high denomination currency notes and introduction of GST are termed as the revolutionary economic reforms in the history of independent India.

This paper throws light on the multi dimensional of these economic achievements in these three years.

Keyword : *Economic Reform, Skill India, Make India, Demonetisation, GST*

Introduction

During the past three years of Bharathiya Janata Party(BJP) regime, at the centre, our prime minister Mr. Narendra Modi, has announced a series of programmes as a part of the Government policy. These programmes include Skill India, Make in India, Cashless Economy, Demonetisation, Swachha Bharath and Goods and Service Tax (GST). These measures have been introduced with an expectation that they would revive the Indian economy placing a great thrust to the countries economic development.

It is quite unexpected that, the BJP, right of the centre, political party

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has at last emerged as a major political force in India. It is a sort of turning point in Indian politics after the independence in 1947.

Prime Minister Modi has emerged as the dominant leader in BJP, is also a fact to reckon with. As part of the government policy, P.M. Modi has announced a series of campaigns and programmes during the past 3 years of BJP rule at Delhi. They are:

1. Skill India
2. Make in India
3. Demonetisation
4. No Cash (cashless) Economy
(Through digital and card transactions)
5. Swatch Bharath
6. GST

1. Skill India

Among above mentioned development programmes, 'Skill India' is a major measure with far reaching consequences. India has the biggest bracket of youth population in the whole world. It has teaming millions and millions of unskilled and unemployed youths.

As a nation, India has a largest network of educated institutions : schools, colleges and universities.

Unfortunately, except for few packets of excellence in our schools, colleges and universities, quality in Indian education is dismal. According to one survey more than 90 percent of our graduates are unskilled and unemployable.(for want of practical skills)

It is in this context and background, the skill India programme becomes highly relevant and pressing contemporary need.

P. M. Modi must be congratulated for his vision of 'Skill India' as it is the only way for our future economic development.

However, starting point for the programme must be cleansing the Indian mind and tradition. For centuries, India was the only country in which the work, the jobs were divided into clean and unclean jobs/works.

Most of the occupations, and works were treated unclean by our tradition: weavers, cobblers, carpenters, smiths, barbers, washers and what not, including the kisan work and daily coolie work. 90 percent of the workers and the people involved in these works were treated as dirty. Remaining hardly 10 percent of the white collar workers like medicos, engineers, teachers, etc.. are supposed to be in the clean jobs(for they do not need to soil their hands).

This was religious sanction and mental conception for the works as clean jobs and unclean jobs in Indian tradition.

As a result, when we hear 'Skill India' programme, skill doctors, skill engineers and skilled scientists come to our mind. Alas! Along with these professionals, we need millions and millions of skilled ITI, polytechnic level skilled plumbers, electricians, drivers, barbers, smiths, mechanics, cobblers and washing laundry men.

For 'Skill India' programme, really to take up on large scale, our skill revolution must start first at ITI and polytechnic level and then shall proceed to medical, engineering, law, teaching etc..Professional colleges.

'Skill India' is not only meant for mass scale production but production by masses in their own homes and cottages, Production of quality goods and services by workers in their families in hinterland India. Then only this programme will have an expected impact on national economic development. For this mental revolution should happen in our youth for stopping treating certain jobs as unclean and dirty.

2. Make in India

'Make in India' is very laudable and ambitious programme. Right now, India has the largest number of unemployed youth in the world. If only we could harness these youth and give them skills and involve them/put them in 'Make in India' programme, miracles in economic development could happen!

Before the advent of British, India had significant segment of self employed population, artisan sector along with the pre dominant kisan majority in our villages.

This self employed artisan sector comprising of the handloom weavers, carpenters, black smiths, cobblers and dying workers constituted more than 30 percent in the Indian economy. They were self employed and functioned in their own houses and cottages.

Unfortunately due to various economic, political and historical reasons, this sector was disturbed/destroyed during the British rule.

Now, 'Make in India' strategy must help revive and renew this Artisan sector by providing the latest technology and inputs to them.

This is the only major way to approach for solving our unemployment problem.

Our first – step should be to empower our youth with real and quality skills, before we put them in the artisan jobs.

Our motto must be not only 'Make in India' but also "high quality products at reasonable cost/low cost". Then only we can compete in the global market. For this every house and every cottage, in village India must be transformed as a centre of production of some goods // products / services.

If China could make cell phones in cottages, toys in houses and distribute worldwide , if Swiss could make watches in their houses and music sets in their cottages, if Japan and Korea could assemble transmitters and music sets in houses, why cannot India, particularly village India, cannot be involved for making household products and goods?

“Good quality but low cost must be our selling tag line”. For this, really “skilled Indians” is a first requirement. Then 'Make in India' follows automatically with the supply of required inputs and policy interventions.

3. Demonetisation

This is another major measure or policy announced by P. M. Modi. Demonetising Rs 1000 and Rs 500 notes was stated to have 3 major objectives:

1. To curb corruption
2. To control and bring black money under the tax net.
3. To attack & starve terrorists out of funds

How far this measure will help for India's economic development, time only will tell.

For this, powers that be at Delhi must go a long way to motivate the whole nation and involve them, and to safeguard the programme from pitfalls in implementations.

4. No Cash (cashless) Economy: through digital and card transactions in bank and trade This measure is a corollary to demonetisation programme. It may take a long time for transforming illiterate India to digital India at full scale. However better late than never. A starting was made.

5. Swatch Bharath

This programme is first announced in this series of programs and campaigns. The objective of this national campaign is to clean our houses and surroundings.

Our streets and mohallas are polluted; our rivers and lakes are poisoned. 'Lavatory for every house' is the part of this programme.

A clean mind keeps its surroundings clean. A dirty mind, a greedy mind and a violent mind makes clean surroundings dirty. So the starting point for Swatch Bharath must be to focus on and create clean minds and minds without corruption, greed and violence.

India had a great tradition of loving and worshiping the nature. We believe that if we protect the nature, the nature will protect us (*vrikshoo vrikshatti rakshithaha.*) If we protect trees, trees will protect us. Such a great tradition and reverence to nature was destroyed by our greed and commercial approach to nature. So to have the real impact of Swatch Bharath campaign . Indians, particularly Indian youth and children, must be trained for a clean mind set.

6. Good and Service Tax (GST) - A Silent Revolution

Introduction of the Goods and Services Tax (GST) is perhaps the great silent revolution that had happened in independent India. It is nothing but a unified single tax for the whole country (by merging more than ten earlier indirect taxes) applicable to the whole of India. Earlier existing many central and states' indirect taxes like excise

duties, customs duties, surcharges, commercial taxes, Sales taxes, Octroi, VATs and Tolls etc are all merged into one unified tax called GST. GST is consumption based tax. The GST, on the goods and services is paid in which state they are consumed, not in the state in which they are produced.

Now some cardinal questions:

- What are the great objectives behind the GST scheme?
- What was the basis for the categorization of hundreds of goods and services into few clusters?
- What is the rationale for the 5 step ladder of the tax slabs: from 0 percent to 5 percent to 12 percent to 18 percent to 28 percent.
- Is the GSTN (Goods and Services Network Portal) mechanism conceived is foolproof and easy enough to operationalise the whole GST scheme in such a vast and diverse country like India?
- What are the challenges in the execution of the scheme, particularly in the initial period of an year or two?

GST in brief

GST is consumption based tax. The GST, on the goods and services is paid in which state they are consumed, not in the state in which they are produced. Hundreds and thousands of goods and services were categorized for tax purpose and brought under five tax slabs:

1. Zero tax (for certain goods and services)
2. 5% tax
3. 12% tax
4. 18% tax slab
5. 28% highest slab

The whole GST is to be operationalised through digital network called goods and services tax network (GSTN)

GSTN is a comprehensive portal on which all GST' stake holders: Traders, consumers, government and all other dealers connected with GST are expected to be brought on the single platform.

But for the country of India's size and population and diversity, even

technology fails and fails in a miserable way particularly during the initial months and years.

GST based on the collection authority was classified into 3 main categories:

CGST: Central GST to be collected by the central government.

SGST: State GST to be collected by the state governments in their jurisdiction

IGST: Integrated GST to be collected by the central government out of which a portion of the tax, it passes on to the state government (Ex: imported goods etc)

Limitations and Confrontations

Goods and Services Tax (GST) was conceived in urgency and implemented in haste. As a result with all its virtues and noble objectives, it has led to the tremendous controversies and confrontations in political and market circles.

Of course, India has moved far in her tax journey for past 30 years from the time V.P.Singh, then FM, introducing MODVAT, (Modified Value Added Tax) to Dr. Manmohan Singh, then FM in P.V.N government proposing a simple presumptive tax of rupees 1400 per annum, but rejected by the trading class and state governments and to the state of PM Vajapayee setting the committee to design GST under Dr. Asim Das Gupta during 1999. Afterwards much water has flowed under the GST tax bridge!

F.M Chidambaram in 2006 continued the work on the GST and proposed GST roll out by 1st April 2010, but in vain due to political developments.

At last it was under the NDA government headed by Narendra Modi and under the FM Arun Jaitley, in August 2016 Lok Sabha passed the constitution amendment bill for making GST a reality. Later all major states of India, including Kashmir (later) have ratified the GST bill.

1st July 2017 (midnight of 30th June) was a land mark day in India in which midnight parliamentary session to pass the GST bill was called and GST launched.

As per the vision, the whole GST scheme and program was supposed to function under the GST council's vision and direction.

Bewildering Realities and Staggering Challenges

As has been said earlier, the GST implementation was in such haste that it led to many avoidable confrontations and disruptions:

Now some of the glaring problems are:

- Categorisation of goods and services for tax slabs ranging from 5 percent to 28 percent is a highly controversial issue. After seeing the issues in initial implementation, the central government has to announce reduction of tax slabs from 18 percent to 12 and 12 percent to 5 percent for as many as 178 goods and later in another step tax slab were reduced to as many as 200 items or goods. This was done under the tremendous pressure from traders, consumers and state governments on the central government. One wishes this would have been avoided if cool headed time frame is followed in the implementation.
- Conception of goods and services network GSTN, a comprehensive portal was too ambitious and unrealistic for a country of India's size and population.
- Uploading of the data by lakhs of traders and small and medium entrepreneurs has become an agonising task for, the system/network could not match the time pressure of the uploading.
- As the result of vicious circle of delay in uploading the data, leading to the delay in inputs credit reimbursement, led to the sorrow of millions of traders specially at the lower level, whose turnover is hardly around 1.5 to 2 crores or revenue limit of 20 lakhs for registrations(In HSN Code)
- HSN code (Harmonized system of Nomen Clature) is a 8 digit code for identifying the applicable rate of GST on different products/services. Any trader or company having more than 1.5 crore turnover has to register under HSN code and mention the code for business transactions.
- Under the HSN code the reverse charge was introduced in which a

trader has to pay not only his GST but also for unregistered dealer, if he buys from him. This in a way affected free flow of buying raw materials and blocked/ delayed business transactions and product cycle.

- The reverse charge concept (particularly on procurement of raw materials from the unregistered sellers) has become a burden on small and medium entrepreneurs, there by leading to the capital blockage.
- Of course for organized players GST is a great boon, for it may increase their credit score.
- Petrol like important product is left out of GST per view. It is likely to effect the whole purpose of GST. Sooner or later, the government has to bring it under per view of GST.
- In the same way, keeping sale and purchases of securities out of the per view of GST has no rationale.

If Pan India needs a unified national tax structure, there is no reason why petrol products and securities are to be outside the per view of GST. The governments have to grapple with the problem and bring them under the orbit of GST.

The whole concept and vision of GST was to stream line tax structure and ensure the transparency in tax payments. If it is so GSTN technology has to be so foolproof and so time bound and unfailing, it has to not only facilitate but also make the compliance of the tax system a joy.

Of course the corrupt minds in rulers/beurocrats could corrupt the network, corrupt the computers and corrupt the system as a whole. After all corrupt minds feed the computers corruptly. What we need is an ethical mind which is the only antidote for corrupt system.

One good news is that the Government of India has recently appointed a committee to look into the existing Income Tax Act(so old!) and suggests the measures for bringing out a new bill on the direct tax reforms

We hope a new Act may be passed in near future, by the Central Government to bring out the reforms in direct taxes.

As GST is a comprehensive Tax reform, of all indirect taxes, future launching of reforms in direct taxes(particularly in income tax) will complete the tax reforms and bring up India on par with any developed country(in Tax law) in the world.

Thus the transferency is the keyword in whole accounting and taxation management..

Conclusion

For reviving Indian economy is six fold. It is for giving a new thrust for Indian economic development. It may work wonders, provided the powers at Delhi involve the whole nation in building re-sergeant India. Before this our political parties and politicians have to clean their minds and check their corrupt practices for building 21st century new and strong India.

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**Statements and Documents on Skill India, Make in India,
Demonetisation and Swatch Bharath**

Women Entrepreneurship- Innovation and Management With Special Reference to Kerala and Karnataka

* Mrs. Neethu Suraj

Abstract

An entrepreneur is the one who conceives ideas for improvement in quality and quantity of business. She continuously remains informed about innovations and tries to apply them whenever wherever possible. Women entrepreneurs, mainly as a result of culture, religion and family background have been found to have traits different from their male counterparts and yet they stand with similar business issues including the need to continuously change and innovate. It is therefore striking that very little is known about the innovative practices of women entrepreneurs, especially those in states like Kerala and Karnataka.

Innovating is a process of creating, changing, experimenting, transforming and revolutionizing. Innovation is one of the key distinguishing characteristics of entrepreneurial activity. The passionate drive and intense hunger of entrepreneurs to forge new directions products and processes and to take risks set in motion a series of decisions that lead to the innovations that are important for economic vitality. Without these new ideas, economic, technological, and social progress would be slow indeed. The “creative destruction” process of innovating leads to technological changes and employment growth. Entrepreneurial firms act as these “agents of change” by providing an essential source of new and unique ideas that might otherwise go.

This paper examines the female entrepreneurial activity and provides tips from successful women entrepreneurs who tell how they have been using new technologies - and social media in particular - to excel in their careers and balance their professional and family lives.

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Key words: *Entrepreneur, Innovation, Management, Traits, Successful, Technologies*

Introduction

The concept of entrepreneurship is a complex phenomenon. Broadly, it relates to the entrepreneur, his vision and its implementation. Entrepreneurship refers to a process of action of an entrepreneur and it is a creative and innovative response to the business environment. It promotes capital formation and creates wealth, and it has the thrill of risk, change, challenge and growth. Entrepreneurship extends beyond a conventional business and economic perspective. Entrepreneurship plays a vital role in the economic development of a country.

Women entrepreneurs may be defined as a women or group of women who initiate, organize and run a business enterprise. In terms of Schumpeterian concept of innovative entrepreneurs, women who innovate, imitate or adopt a business activity are called “women entrepreneurs”. The Government of India has defined women entrepreneurs based on women participation in equity and employment of a business enterprise. Accordingly, a women entrepreneur is defined as “a woman who owns and controls an enterprise having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women”. However, this definition is subject to criticism mainly on the condition of employing more than 50 per cent women workers in the enterprises owned and run by the women.

In nutshell, women entrepreneurs are those women who think of a business enterprise, initiate it, organize and combine the factors of production, operate the enterprise and undertake risks and handle economic uncertainty in running a business enterprise.

A country might remain backward not because of lack of natural resources or dearth of capital but because of lack of entrepreneurial talents or its inability to tap the latent entrepreneurial talents existing in that society. Entrepreneurship is a creative activity. It is the ability to create and build something from practically nothing. It is a knack of sensing opportunity where others see chaos, contradiction and

confusion. Entrepreneurship is the attitude of mind to seek opportunities, take calculated risks and derive benefits by setting up a venture. It comprises of numerous activities involved in conception, creation and running an enterprise.

Innovation is based on knowledge, ingenuity, diligence, persistence and commitment and it must be built on its strength. Innovation should be market driven. Innovation management is the discipline of managing processes in innovation. It can be used to develop both product and organizational innovation. Innovation management includes a set of tools that allow managers and engineers to cooperate with a common understanding of goals and processes. The focus of innovation management is to allow the organization to respond to an external or internal opportunity, and use its creative efforts to introduce new ideas, processes or products.

It involves workers at every level of contributing creatively to a company's development, manufacturing, and marketing. By utilizing appropriate innovation management tools, management can trigger and deploy the creative juices of the whole work force towards the continuous development of a company. The process can be viewed as an evolutionary integration of organization, technology and market by iterating series of activities: search, select, implement and capture.

The aim of the study about women entrepreneurship in India (Kerala and Karnataka) Indian women are considered as a source of power since mythological times. The Hindus worship goddesses as mothers. But in reality, women occupy a back seat to men. Women entrepreneurs today have their own opinion, are self assured, able to withstand all risks and are efficient managers. In spite of dual responsibilities, many women, plan their lives very skillfully and succeed in filling these dual roles in a smooth way.

The study tells about womens' active participation in managing the business which is equal to men. The study also proves that women are equal to men in many sectors. This study tells about womens' interest and dedication at work and the effort they have showed which lead them to great success in the society. This study also tells about womens' role in our economic development.

Objectives of the study

- To identify the innovative strategies used by women entrepreneurs in Kerala and Karnataka
- To study the management strategies adopted by women entrepreneurs
- To know the factors that motivate women entrepreneurs engaged in work
- To know how far financial and other forms of assistance provided by government are helpful to women entrepreneurs

Literature Review

Hemantkumar P. Bulsara, Jyoti Chandwani, Shailesh Gandhi
WOMEN ENTREPRENEURSHIP AND INNOVATIONS IN INDIA: AN EXPLORATORY STUDY: This study states that today we are in a better position wherein women participation in the field of entrepreneurship is increasing at a considerable rate. Efforts are being taken at the economy as brought promise of equality of opportunity in all spheres to the Indian women and laws guaranteed equal rights of participation in political process and equal opportunities and rights in education and employment were enacted. But unfortunately, the government sponsored development activities have benefited only a small section of women i.e. the urban middle class women. Women sector occupies nearly 45 percent of the Indian population. At this juncture, effective steps are needed to provide entrepreneurial awareness, orientation and skill development programs to women. The role of Women entrepreneur in economic development is also being recognized and steps are being taken to promote women entrepreneurship. Resurgence of entrepreneurship is the need of the hour emphasizing on educating women strata of population, spreading awareness and consciousness amongst women to outshine in the enterprise field, making them realize their strengths, and important position in the society and the great contribution they can make for their industry as well as the entire economy. Women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain

and strive for excellence in the entrepreneurial arena. If every citizen works with such an attitude towards respecting the important position occupied by women in society and understanding their vital role in the modern business field too, then very soon we can pre-estimate our chances of out beating our own conservative and rigid thought process which is the biggest barrier in our country's development process

Sanja Popović Pantić AN ANALYSIS OF FEMALE ENTREPRENEURSHIP AND INNOVATION IN SERBIA IN THE CONTEXT OF EU COMPETITIVENESS :There is still no unique methodology for recording female entrepreneurship in the EU and even less for recording innovativeness. The process of defining a female entrepreneur is still ongoing. Consequently, statistics on the innovativeness of female enterprises are still underdeveloped, even in the EU. The Innovation Union Scoreboard, as one of the most relevant European references on innovativeness performance by country, does not record statistics on innovativeness by gender. Therefore, the analysis of the innovativeness of female entrepreneurship is limited since the regular statistical reports on SMEs in the EU do not publish this data on a regular basis. In Serbia, also, gender statistics on entrepreneurship are not available on a regular basis. Research on the innovativeness of female businesses should become integral to the large-scale research on the business performance of SMEs that is published annually by the Ministry of Economy in the annual report on SME development. Despite the limitations of the presented research on the innovativeness of female businesses, qualitative insights into this aspect of women-owned companies indicate that women prefer incremental rather than radical innovation of products/services. The study on women innovators and entrepreneurship published by the European Community shows a similar situation in the 14 EU member states. That new product development is a priority for women entrepreneurs shows a high level of awareness of the importance of innovation to company development. That marketing and sales are priorities is in line with the findings that the preferred forms of innovation commercialization in Serbian companies are the sales of final products as opposed to

selling concepts and patents, which are almost never practised. Companies tend to have specific people who work on innovation development, and external innovation partners with whom they communicate both formally and informally in order to receive ideas and information relevant to innovation development, and these are most often their direct customers/consumers. The internal sources of innovation that they use most are procurement/sales and marketing departments. In most companies the average innovation life cycle lasts from 1 month to 3 years. In most cases (18 companies) it takes 1 month to 1 year from the beginning of product/service development to entering the market. The same period is required for the product to begin to make a profit in the majority (16) of companies. Serbian companies do not have much time to develop since their innovation budgets are limited and they have to get the product into the market as soon as possible to get a return on investment. Therefore they prefer incremental to radical innovation, which is less demanding in terms of money and development time. The share of profit from innovation was in the range of 1 percent -60 percent for more than 50 percent of the companies, suggesting that the innovations were successful in the market and/or that the companies prepared their entrance to the market well, despite the relatively short development period. Female managed/owned companies represent a very small share of the beneficiaries of the so-called 'advanced' programmes to support the innovativeness and competitiveness of SMEs. The capacity of female companies to perform innovation activities is limited by their financial and human resource potential, as female companies are predominantly micro companies. The companies involved in the sample of the presented research are small and medium-sized, and therefore they were able to report on their business innovativeness. In the process of sampling it was hard to recruit more companies of the same or similar capacity due to the lack of female companies with innovation potential in Serbia's SME sector. This fact is also an indicator to be considered when designing policy measures to improve their innovation management competency. Improvements are obviously needed in order to achieve competitiveness, even in the local market and certainly in the competitive EU market.

Organisations Promoting Women Entrepreneurship

i. Womens' India Trust (WIT)

WIT is a charitable organisation established in 1968 to develop skills of women and to earn a regular income by providing training and employment opportunities to the needy and unskilled women of all communities in and around Mumbai.

ii. Centre for Collective Learning and Action (SAHAYI)

SAHAYI has been working since 1990 towards capacity building of women collectives in Kerala. It also provides short-term entrepreneurship development training to women collectives.

iii. Kerala State Women's Development Corporation (KSWDC)

KSWDC is a public sector undertaking formed for the development of women and registered in 1988 under the Companies Act. It provides self employment loans, employment based training, loans to Mahila Samajams co-operative societies, etc.

iv. Self Employed Womens' Association (SEWA)

SEWA was established in 1986 and registered under the Charitable Societies Act. It is a membership-based organisation. The increasing marginalization of women from their traditional occupation like fish vending and reed work was creating several problems, specially related to the sustenance of their families, which motivated the inception of SEWA in Thiruvananthapuram.

v. Dalit Women's Society (DWS)

DWS is a voluntary organisation started in the year 1992 at Kurichi in Kottayam district. It is the first womens' organisation which organised tuition programmes, self-employment programmes, workshop and computer training for dalit women.

vi. Kerala State Women's Industries Association (KSWIA)

KSWIA is an association of women entrepreneurs in Kerala, which was formed in 1980 for the promotion of women entrepreneurs. It safeguards the interests of its members and also provides a forum to discuss their common

vii. Self-Help Group (SHG)

These are the associations of small group of self-employed rural or urban women entrepreneurs who join together to take care of group welfare. The group with the help of financial institutions and other NGOs get their needs satisfied. This is voluntary association. Each member contributes a small sum to cover seed money while the rest will be taken care of by FIs or NGOs. Governments also provide funds through FIs. In Karnataka “Stree Shakti” scheme of Government of Karnataka is providing funds for women entrepreneurs through FIs for the last four years.

viii. Women Association in Karnataka

AWAKE's process in entrepreneurship development involves awareness programs, business counseling, trainings, skill development, mentoring, business incubation, information sharing and networking, marketing assistance, credit referral and policy advocacy. The organization comprises women entrepreneurs from various sectors as its members. Members of AWAKE contribute their time and expertise to support women entrepreneurs, based on the approach 'Entrepreneur guiding Entrepreneur'.

AWAKE has built up a strong support network with Government, non-government, corporate, developmental agencies, funding and finance agencies, working with them to provide the expertise in entrepreneurship development for both rural and urban women.

Innovation and Entrepreneurship

Women are more likely and more broadly to see innovation than men. Innovation and entrepreneurship is found to focus on one or more of these three areas. Looking at an owner's motivations and management style, the structure of internal teams, and other characteristics unique to the owner or the business. Innovation can be fostered or impeded by the physical location of a business (rural/urban, robustness of infrastructure) or by community characteristics (workforce skillsets, local support networks, or other complementary enterprises). It is a matter of economic interest to know how all these factors have an impact on the local eco-system. It

is at this nexus that this project was conceived: to explore what is known about women's entrepreneurship and innovation – looking at both attitudes and behavior within the firm and at the external environment.

Methodology

A total number of 100 women entrepreneurs from Kerala and Karnataka were selected as sample for the study. Primary and secondary data have also been used in the analysis from periodicals, books, reports and from various websites for analysis.

Analysis and Interpretation

Research on entrepreneurship has evolved various characteristics that have identified in the entrepreneurs. A majority of the respondents were between the ages of 30 to 50 years. Nearly 85 percent were married, 10 percent were unmarried and around 5 percent were widow/divorced. Women took up entrepreneurship against the odds of their family responsibilities. Many of them had to face difficulties while stepping into this work and at time carry it alone. Because parents prefer spending money on the marriage of their daughter rather than assisting her to set up a business enterprise of her own.

About 73 percent of the women were running their business by rent/lease, 22 percent in their own building. Most of them were involved in food processing units.

Educational background of the entrepreneur

It was noticed that majority of the respondents did not possess any technical qualification nor did they have any formal training in entrepreneurship. This seems to be a real impediment to the efficient management and the smooth running of their enterprises. The reason for this may be the prevailing attractive job prospects in wage employment which is less burdensome for housewives. The study revealed that much education was not necessary for starting and running an enterprise. The fact remains that it is not the entrepreneur's education, but her entrepreneurial acumen that matters and makes all the difference in the entrepreneurial behavior

and performance. We have the examples of the remarkable success of some of the illiterate and / or high school dropout entrepreneur's world over. In our sample study, there were 40 percent Degree holders, 25 percent P.U.C holders, 25 percent S.S.L.C holders, 10 percent P.G holders.

Management of business

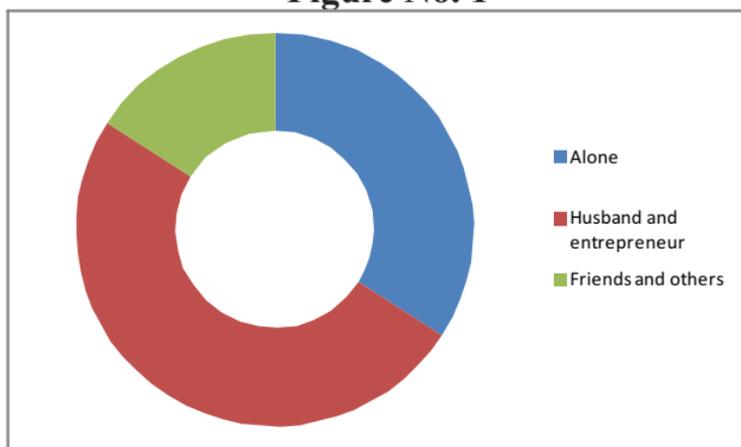
Management of business was done at different levels, by different women. The data shows that the majority of respondents (50 percent) managed their business with their husbands. Another 34 percent did it alone. About 16 percent were helped by their friends and others. So the study suggests that running a business with spouse is still a popular and successful way of working for many couples.

Table No. 1 : Management of Business Status

Status	Percentage
Alone	34
Husband and Entrepreneur	50
Friends and others	16

Source : Field Survey

Figure No. 1



Innovation and Management

There is a growing acceptance that any business can be innovative, regardless of its size or sector. However, internal structures and

processes can have a significant impact on the level of innovation within firms. An owner's motivations and management style, the structure of internal teams, and other internal resources all play an important role.

Many reported that they need to explore newer ways of managing the show, taking into accounts the emerging trends and how to turn them into a competitive advantage; because business today is different from that of 20 to 30 years ago due to new technologies. Indeed the social media, the digital culture, and for many a new and stimulating environment have become a significant part of their daily activities. All respondents have agreed that they need to focus on identifying new opportunities and best practices by exploring if more technology really means more progress, efficiency, and knowledge.

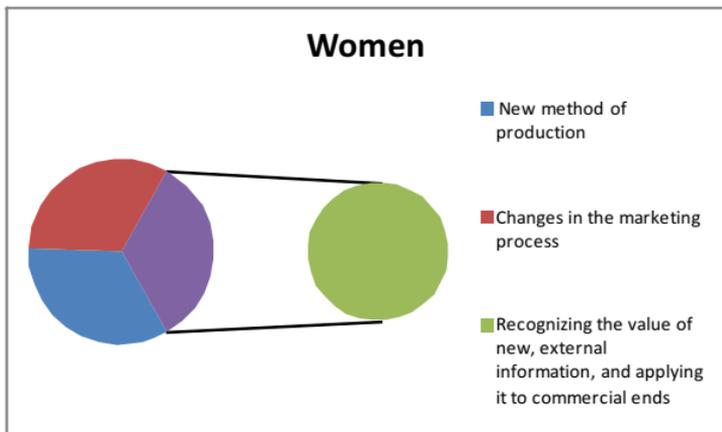
From the primary data it was gathered that women do use innovative methods and manage their business. It was observed that about 58 percent of them use new method of production, 56 percent of them work for bring about new/innovative marketing process. 58 percent believe that they need to identify innovative methods for a successful business

Table No. 2: Innovative Methods used by Women Entrepreneurs

Method adopted	Percentage
New method of production	58
Changes in the marketing process	56
Recognizing the value of new, external information, and applying it to commercial ends	58

Source : *Filed survey*

There are many distinct, inventive, and inexpensive ways that many new business owners use to promote their companies. Compared to the conventional methods of direct mail advertising, telemarketing, and the use of broadcast media, business owners are now relying upon novel approaches to market their goods. Guerilla marketing is

Figure No. 2

used to describe unique, imaginative, and cost-efficient ways to advertise a product or service. Often times, small business owners will resort to this form of marketing because it is cheaper and sometimes more successful than traditional marketing strategies and subliminal marketing where a message is deliberately embedded within an image or sound. Many people may not be consciously aware they are being exposed to such implications, but will often change their actions and attitudes after viewing or listening to the advertisement. In addition, the use of podcasts is one of the innovative ways to market a new business . Podcasting is a technological term in which digital media (audio and video) can be transmitted from online to one's own personal computer or portable media device, blogs, and social networking sites also have become popular alternatives to traditional means is another novel approach to marketing Just as podcasting attracts online audiences, blogs and forums also serve as an excellent and simple way to bring attention to a new business Whatever the method, business owners are able to successfully establish recognition, credibility, profitability, and a wide consumer base.

Financial Resource

There is no doubt that the spread of microfinance models – including lending pools, village banking, cell phone banking, and microfinance institution networks – have helped lift many women economically. Some of the respondents have pointed out that they being women did not want to take the risk of investing huge amounts.

Some others wanted to begin small and later expand the market by assessing the demand for their product. For majority (80 percent) of the respondents the sources of funds were from banks. 10 percent of the respondents used their own funds for starting an entrepreneurial venture. Another minority of 10 percent borrowed from other source.

Table No. 3: Sources of Funds

Source	Percentage
Own contribution	10
Bank	80
Other	10

Source: Survey data

The above chart displays about the funds borrowed by women entrepreneurs from different sources.

The enterprises under study were basically micro in nature with capital investment ranging from Rs 1 lakhs to Rs.20 lakhs. Only a few units had initial investment above 11 to 20 lakhs. "The typical business started by female entrepreneurs in developing countries are often small, necessity-driven, consumer-oriented businesses with few or no employees and lower growth suggestion," says Kelly.

Suggestions

1. It has been observed in the study, that majority of enterprises under study are managed by the entrepreneurs with the help of their family members. It lacks the expertise of professionalism. Hence it is suggested that the inclusion of professional managers may help the entrepreneurs to make the enterprises more innovative.

2. The study also indicates that though the majority of respondent use innovative and new methods in different functions of the organisations.(58 percent) But there is an equal percentage of respondents who do not make use of such methods. So there is a need to educate these entrepreneurs so as to be more innovative. Training by Government departments may go a long way in this direction.

Conclusion

Women entrepreneurship is indispensable for long-term economic growth in today's high-tech world. The study tried to find out the difference among various set of people from different religion, culture and family background of the crucial factors which are concerned with the women entrepreneurial opportunities at large, study also concentrates on women's innovation of work, interest and dedication at work and the effort they have showed which factor lead them to great success in the society. These factors may vary from place to place business to business but women entrepreneurship is necessary for the growth of any economy weather it large or small. The efforts of public and private institutions to promote or develop women's entrepreneurship in developing countries will undoubtedly continue to benefit individual women entrepreneurs. Consequently, it is vital to encourage long-term female entrepreneurial involvement in order to foster socio-economic growth.

India is brimming with the success stories of women. They stand tall from the rest of the crowd and are applauded for their achievements in their respective field. These women leaders are assertive, persuasive and willing to take risks. They managed to survive and succeed in this cut throat competition with their hard work, diligence and perseverance. Ability to learn quickly from her abilities, her persuasiveness, open style of problem solving, willingness to take risks and chances, ability to motivate people, knowing how to win and lose gracefully are the of the Indian women entrepreneurs. In a recent survey it is revealed that the female entrepreneurs from India are generating more wealth than the women in any part of the world. The basic qualities required for entrepreneurs and the basic characters of Indian women, reveal that, much potential is available among the Indian women on their entrepreneurial ability. This potential is to be recognized, brought out and exposed for utilization in productive and service sectors for the development of the nation.

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“Make in India” -A Tool to Promote the Handicrafts of Koraga Tribe : A Study in Belthangady Taluk

* Prof. Venkatesha Nayak

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Abstract

Handicrafts are defined as “items made by hand, often with the use of simple tools, and are generally artistic and/or traditional in nature. They are also objects of utility and objects of decoration.” India is one of the important suppliers of handicrafts to the world market and this industry is highly labour intensive cottage based which is decentralized. It is the second largest employment sector in India, just after agriculture. Most of the manufacturing units are located in rural and small towns and are usually carried by the tribal community. There is huge market potential for these products in all Indian cities and abroad. 'Make in India' is an initiative program of the Government of India to encourage domestic companies to manufacture their products in India. This study makes an attempt to show how the tribal community can be promoted through this program. The study is basically aimed to analyse the growth of handicraft and its impact on Koraga tribe. These tribes are socially excluded too, even after many years of the independence they do not form a part in the main stream. They constitute the weaker section of the society and also low income group which is excluded not only economically but also socially. As the inclusive growth of the nation is concerned with overall growth of every individual there is need for the special focus on these vulnerable groups which consists the part of weaker section of the society as well as of marginalized society. By keeping in mind the potentiality of their handicrafts and to convey the idea of 'Make in India' to these tribes the paper has been developed.

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Key words: *Indian Handicraft Industry, Koraga Tribe, Make in India.*

Introduction

“Handicraft can be defined, which is made by hand; should have some artistic value; they may or may not have functional utility.” Such products can be utilitarian, artistic, creative, culturally attached, decorative, traditional, religiously and socially symbolic and significant. India is one of the important suppliers of handicrafts to the world market. According to the national census of handicrafts, undertaken by the National Council for Applied Economic Research the values of handicrafts produced in 2014 were of Rs.26, 213 crore and its contribution in world market is 1.2 percent. It is the second largest employment sector in India, just after agriculture. It is largely decentralized and unorganized sector, being spread all over the country in rural and urban areas and which includes large number of women and people belonging to the weaker sections of the society.

India is the home to large number of indigenous people, who are still untouched by the lifestyle of the modern world¹. With more than 84.4 million, India has the largest population of the tribal people in the world. These tribes are socially excluded too, even after many years of the independence they do not form a part in the main stream. One among such is Koraga tribe of Karnataka, 'Though the Koragas are tribals, they are regarded as ceremonially impure and unclean in the local Hindu society and were considered untouchables by the main stream of social group. The Koragas are the most backward among the tribes of Karnataka state in every respect'². Koraga tribes constitute the weaker section of the society and also low income group which is excluded not only economically but also socially.

At this particular juncture it is disheartening to note that in our country, even after many years of independence, the main focus area of India on 'Roti, Kapda and Makhan' is not shifted and the financial literacy is still an object of the bank to achieve it. Further, one more objective will be added which is the techno-literacy to deal with the bank. Because as far as India is concerned, the technological advancement is on the way to achieve and struggling still on the 4G

network as some of the global countries is on 10G speed. The programs such as financial inclusion showed some success but there are people the struggle to socially and technologically get included.

Make in India is an initiative program of Government of India which was launched by Prime Minister Narendra Modi on 25 September 2014. Any project to be successful it should reach the unreached. As such the programme is expected uplift the Koraga tribes through boosting the handicrafts in rural places so that the Make in India would be complete success.

Koraga Tribe

The Koragas are a tribal community found mainly in the Dakshina Kannada, Udupi districts of Karnataka and the Kassaragod district of Kerala the area which is often referred as Tulunadu. 'The Koraga community is categorised by the Government of India as a scheduled tribe which has remained backward on all indicators. The community has also been classified as a Primitive Tribal Group,³ Koragas are summed up, in the Madras Census Report, 1901, as being a wild tribe of basket-makers and labourers, chiefly found in Mudbidri, Puttur and in Uppinangadi taluk of South Canara⁴. If we look at the pre independence era this tribe was severely excluded from the society as they were employed as scavengers in sanitary department and some skilful in manufacturing of cradles, baskets, and , cylinders to hold paddy etc. Even now their main economic activity is concerned with basket making. 'This being the traditional occupation, the number of people belonging to older generation who are involved in basket making is comparatively more than the younger generation⁵. The tribe is superstitious also and the very practice of the tribe '*Ajalu*⁶ where they are treated as slaves has been prohibited with the view to provide the human dignity. The Karnataka Koragas (Prohibition of *Ajalu* Practice) Act, 2000 received the received the assent of the governor in December 2000.

According to the 2011 Census, the total population of the Koraga tribe in Karnataka is 14794; out of which 7210 are males and 7584 are females. As the present study is restricted to Belthangady Taluk of Dakshina Kannada district the following Table provides census 2011 data.

Table No. 1 : Population of Koraga in Dakshina Kannada District

	Population	Male	Female
Total	4631	2282	2349
Rural	2642	1320	1322
Urban	1989	962	1027

Source: census 2011⁷

It is also of great concern that the depopulation of Koraga tribes in South India, faced serious problems These produce such as poverty, ill health, malnutrition, morbidity etc., leading to mortality together with deforestation, exploitation etc resulted in the depopulation of the tribe⁸.

Objectives

The tribes are socially excluded, financially reached but technologically unreached. Hence, the present study is undertaken with the following objectives:

- ❖ To analyse the role of “Make in India” and its impact on tribal community.
- ❖ To understand the potentials of handicrafts by Koraga tribe in Belthangady Taluk.

Research Methodology

For the purpose of study both primary data and secondary data has been collected. The convenience sampling method is used to collect primary data out of large Koraga population of Belthangady Taluk. Structured interview had been conducted to collect the responses in local language such as Kannada and Tulu. 50 respondents consist of male and female were considered. Secondary data is from the published research papers, books and from internet. The data collected from the sample respondents on various aspects has been organized in the tabular form. Such organized data has been analyzed with the help of different statistical tools like average, percentage etc. for easy understanding of the data and for drawing meaningful conclusion.

Review of Literature

As study is concentrated on the Koraga tribals, to understand the tribes culture and socio economic status by taking into consideration their skills oriented towards handicraft and to find the research gap a review of literature was done in this regard. Himank Priyadarshni in her thesis submitted to Tata Institute of Social Science (1997) on entrepreneurship development in tribal regions emphasized the need of training programmes to tribes so has they will be working in organized way to contribute for the socio economic development of community. The tribal regions of Meghalaya and Chotanagpur were covered for the study and emphasized the need to create self employment in which they are skilled. Harikrishnan and Surya Krishna in their research article Promoting Sustainable Livelihood among Tribal Community Community through Traditional Handicraft in Wayanad District, Kerala (2015) concludes with the strong support from both by Govt and NGO's in policy level and programme level. It has concerned of deforestation and availability of raw materials to handicrafts which will be impacting on the livelihood of tribal. As some of them are waged, the market trend and difficulty in finding the market are the addressable problems that are associated with it. Nidhi Vas (2014) in paper, Indian Handicrafts and Globalization: A Review – looks into the matters that are connected with globalization increasing impact on Indian handicrafts and craft persons, as foreign fashion industry borrows a great deal from Indian appliquéd motifs and saree designs and ethnic Indian wear for their fashion shows.

Limitations

- ❖ The present study is done taking into consideration of the Koraga tribes in Belthangady Taluk only.
- ❖ Time constraints were the problem to conduct the detailed study.

Data Analysis and Interpretation

The structured interview was conducted with a set of questions; the responses were recorded and organized as follows. In the first

section, the demographic profile of respondents is presented. Where this section has classified into categories and 50 respondents responded for the study.

Profile of respondents

The selected 50 respondents include Koraga tribes of Belthangady taluk of Dakshina Kannada district. A profile of respondents on the basis of age, gender, education and income are presented below:

Table No. 2 : Profiles of Respondents

Table No.2 reveals the demographic profile of the Koraga tribes who have responded. On the basis of Demographic profile we can make the following analysis. Most the respondents were female that is 72 percent and the respondents were of the age group between (25 to 50years) that consists of 60 percent of the total respondents. About the educational qualification it is important to notice that 46 percent of them are not availed formal education and some have studied till 5th Standard. Where most of them earn below Rs.5,000 per month and the source of it is the sale of these baskets in the market. The segment of women is more marginalized among the tribal's and the same can be seen through this data about that education qualifications also but they are skilled to undertake the task in which they are trained.

Table No. 3. Preferred Production

Source: Primary data

Table No. 3 shows that 56 percent of the respondents are producing bamboo products which indicate that in the rural places of Belthangady area these raw materials are easily available for their production. Moreover 28 percent of the respondents produce hand ware products while 16 percent of them produce wood ware. Metal and wood needs skilled labour but these respondents are not exposed themselves to it as it is quite costly when compared to the handmade bamboo products.

Table No. 4 Availability of Convenient Place to Market*Source: Primary data*

It was one of the main results of the study that there is dearth of convenient place to market their product. The societal gap that exists, also discourages them to go for direct marketing. As a result they take the help of the retail shops who serve to be middlemen for the goods produced by Korags. It is a clear indication of the lack of facilities and Government support in the rural area even though it is the second largest employment sector in India just after the agriculture.

Table No. 5: Method of Marketing the Products

Method of marketing	No. of Respondents	Percentage
Street vendors	0	0
Door to door	12	24
To the shops	38	76
Total	50	100

Source: Primary data

The survey revealed that 76 percent of the respondents market their products to the shop keeper which will be sold to the ultimate consumers and 24 percent of them are marketing by door to door delivery system selling to the households. Profit margin will be low if it passes through the intermediary. The result is that they have very weak bargaining power so through 'Make in India' Government should build such an organisation in the rural places like APMC

where these products can be sold to the customers directly thereby increasing the profit margin of these vulnerable groups

Table No. 6 : Awareness of the New Technology and Market

Source: Primary data

Another important outcome of the study is that the respondents are unaware of the new technology and the current market trends which exists for the handicrafts. This is because they are far away from the technologies and they lack the marketing knowledge. This can be overcome through providing them by organising effective training program on adoption of technology and making them aware of the usage of technology which decreases the cost of production.

Table No. 7: Promotional Activities

Source: Primary data

From the study it is inferred that the respondents fail to undertake any of the modern promotional activities to boost up the market for their products. But the Indian handicrafts fetch high demand in international market and India is one of the important supplier of handicrafts to the world market.

Table No. 8 : Availability of the Product Through Online

Source: Primary data

Table No. 9 reveals that even though everything is computerised in this present scenario, the products of this community are not available online. Make in India will be successful if the handicraft produced by these people in the corner of these world is made available throughout the world.

Major Findings

Most the respondents were female that is (72 percent) and the time respondents were of the age group between (25 to 50) years that consists of 60 percent of the total respondents.

About the educational qualification it is important to notice that 46 percent of the total respondents are not availed formal education and some have studied till 10th standard.

Majority of the respondents(56 percent) earn below Rs. 5,000 per month and source of it is sale of bamboo products like baskets to the shops and to those who need as 56 percent of the respondents are producing bamboo products and no respondents were found who earn above Rs.10,000 per month.

There is no timely delivery schedule followed by the respondents. There is also no adequate supply of information of new technology and current market trends to the respondents.

They are confined to the rural areas and untapped market, Lack of promotion of products and no innovation in production.

Suggestions

Majority of Koragas donot have formal education. Especially, women who are engaged in the production of handicraft are more in number. In order to uplift them the necessary training in terms of innovations their handicrafts need to be provided. The nearby University and Colleges must train them in terms of skills they posses.

Handicraft exports need to be the area to be given higher importance by the government. Internet will be one of the major channels for the distribution of handicrafts products through E-commerce. Opportunity for expansion should be provided in order to widen their market through making handicrafts available through online. The

linkage of technology and tribal's need to be done. In the future where the world is going to be ruled by smart phones and modern technology The governments project such as rural wi-fi may work positively to upload the work of tribal's and create the market

If this sector is developed wisely, there will high potential for employment and export turnover for these products may increase. The Koraga women and especially the youths of tribals are with potential skills but they need to be guided properly. Make in India can become a tool to boost the handicraft of tribes if it reaches the unreached.

A structured market need to be set up in Urban areas to provide the space to exhibit the goods that are produced by the different tribal communities as they do not sell their goods in established market. Colleges need to market the goods of tribals as a part of social responsibility and extracurricular activities.

Conclusion

The handicraft has tremendous potential for growth in world market as also in India. So as a part of “Make in India” programme, The Government should concentrate on these rural areas and which will ultimately make India a developed one. Unless the rural places and people are developed there is no development. So the nationwide programme of the Government should take into consideration of such rural people and must boost their handicraft at the international level which will bring success of the mission. A woman from rural place should be able to sell her products to another corner of the world using latest technologies. This will make the mission success. Technology plays a major role in uplifting the tribal. (T T Model) Technology for Tribal's need to be the aim of further functions. These tribes should find it more convenient to deal with ATM machines than to visit the banks.

¹ <http://www.ecoindia.com/tribes/>

² Selvadurai.M, (2011), Koraga: A Dravidian tribal community,<
<http://natramiz.blogspot.in/2011/06/koraga-dravidian-tribal-community-dr-m.html>>

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- ⁴Thurston, Edgar, (1909), Castes and Tribes of Southern India, government press, madras (425)
- ⁵Chaudhari k Sarit & Chaudhari Sen Sucheta (2005) Primitive tribes in Contemporary India vol 1, Mittal publications (128)
- ⁶'**Ajalu**' - Ajalu practice includes differentiating between Koragas and persons belonging to other communities, treating them as inferior human beings, mixing hair, nails or any other inedible or abnoxious substance in the food and asking them to eat that food and to make them to run like buffaloes before the beginning of Kambala. **The Karnataka Koragas (Prohibition of Ajalu Practice) Act, 2000**
- ⁷Government of India, Census. 2011. [accessed on December, 2016]. Available from: <http://www.censusindia.gov.in/2011census/PCA/ST.html>
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Empowerment of Women and Skill Development through Indigenous Knowledge: A Study on the Karbis of Karbi Anglong, Assam

*** Dr. Somenath Bhattacharjee**

Abstract

The social inequality lies rather in certain features of all human societies. Predominantly in most of the countries the men enjoy the authority, power and rights over the resources. In contrary, by empowerment we mean to a large extent about the increase of womens' relative access to economic opportunities and resources. The anthropological study of economic organization is a focal point for discovering the relationship between material and non material aspects of the environmental resources and human behaviour as well as the social system within which it is exchanged and distributed as cultural goods and services. In our country the tribal people are dwelling in the high hills and forest covered regions. Their livelihood and traditional economic organization is intimately associated with multifarious natural and environmental resources. In the tribal societies women folk play a very crucial role. In this context, the environmental resources related to traditional economic organization has generated a scope of income for them and it can generate a wider potential for their economic self dependence. The present study has been done on the Karbi tribal group, of Karbi Anglong, Assam to analyze the significance of the environmental resources in the empowerment of women.

Key words: Environment, Resource, Economic Organization, Women, Empowerment.

Introduction

The social inequality lies rather in certain features of all human societies which are necessary to them. This stratification is above all

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a system of distributive status i.e. a system of differential distribution of desired and scarce things. Predominantly in most of the countries the men enjoy the authority, power and rights over the resources whereas the majority of the women are debarred from it. Even they are worstly deprived, exploited, neglected and suffered a major setback in different ways. In many societies women are excluded from performing major religious leadership roles and are forbidden to participate in most of the important rituals (Peoples and Bailey, 228:1997). Patriarchy legitimizes culturally backed bio-physiological differences between men and women as the basis of unequal access to resources, opportunities and rewards and to rights. Women suffer from many disadvantages in social life. This extends to controlled access to essential domains of life such as education, mobility, employment, property, income and decision making. This happens because the value system perceives woman as a social category inferior to man in all aspects of social life (Sharma, 1997: 133-135). Here the roles are culturally assigned to the genders, while the degree of unequal access lies between the genders in the perspectives of prestige, authority, power, right and economic resources (Ember, 2002:533). It is to be mentioned here that although the issues are related with the control over the resources and authority over decision making but the cultural and social dimension of the facts cannot be ignored too. Particularly in the Indian context the exploitation and deprivation of women can be seen in multidimensional aspects and it has become a widely practiced social problem for the entire country. Although the constitution of India guarantees equal rights for both men and women but the women folk are still striving to achieve equality from the social, economic, political, and legal perspectives as a whole. They continuously face discrimination and marginalization both subtle and blatant, and do not share the fruits of development equally.

Plans, Policies and Programmes related to Women Empowerment

In the process of poverty eradication and reducing gender discrimination, the governments have been implementing various

schemes and programmes providing ways and means towards women development and empowerment.

After attaining independence, the Government of India, initially decided to pave a path to bring about social change based on three major areas, viz., constitutional and legal reforms, planned development based on mixed economy and state support to social welfare activities. All these three policies are expected to create a democratic, just and prosperous society. All these three steps have their impact on the status of women.

The constitution of India has given special attention to the needs of women to enable them to exercise their rights on equal footing with men and participate in national development.

Planned development was considered to be the most efficient way for solving the numerous problems of poverty which had caused various imbalances and discriminations among vast numbers of people. The policy measures had serious implications for Indian women. The committee on status of women, in its report “towards equality”, has mentioned, “women are considered to be handicapped by social customs and social values and, therefore, social welfare services have specially endeavoured to rehabilitate them. The Planning Commission defined three major areas in which they had paid special attention to women's development. (a) Education, (b) Social welfare and (c) Health. A planned approach to provide special thrust to the welfare of women was adopted with the launching of the first five year plan in 1951.

The First Five Year Plan (1951–56) contemplated welfare measures for women. To implement welfare measures for the benefit of poor women, the Central Social Welfare Board (CSWB) was established to deal with the problems of women. The CSWB recognized and realized the need for organising women into Mahila Mandals or women's club as an approach to community development.

The Second Five Year Plan (1956 – 61) intimately concentrated overall intensive agricultural development. However, the welfare approach to women's issues was determined recognizing women as workers. Further, protection against injuries at work, maternity

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approach to women's issues was determined recognizing women as workers. Further, protection against injuries at work, maternity benefits and crèches for their children. It also suggested immediate implementation of the principal of equal pay for equal work and provision for training to enable women to compete for higher jobs.

The Third Five Year Plan (1961 – 66) sincerely recognized the greater importance of education for women which has been a major welfare strategy for women. This plan allocated the largest share for expending social welfare services and condensed courses of education. As regards to wealth, maternal and child welfare programmes were proclaimed in terms of maternal and child welfare, health education, nutrition and family planning.

Thus the emphasis on women education was continued during the Fourth Five Year Plan also (1969 – 1974). The basic policy was to promote women's welfare as the base of operation. The outlay on family planning was stepped up to reduce the birth rate through education. Immunization of pre-school children and supplemental feeding, expectant and nursing mother.

Need for training women in respect of income generating activities and their protection was stressed in the Fifth Five Year Plan. Further, the fifth plan also recommended a strategic programme of functional literacy to equip women with skills and knowledge to perform the functions as a good housewife. Under the health programmes, the primary objective was to provide minimum public health facilities integrated with family planning and nutrition for vulnerable groups, children, pregnant and lactating mothers.

The Fifth Year Plan was happened to be during the decade of International Women's decade and the submission of the Report of the Committee on the status of women in India (CSWI) “Towards Equality”. The CSWI had comprehensively examined the rights and status of women in the context of changing social and economic conditions and the problems relating to the advancement of women. The CSWI reported that the dynamics of social change and development had adversely affected a large section of women and had created new imbalances and disparities.

It was realized that constitutional guarantees of equality would be meaningless and unrealistic unless women's right to economic independence is acknowledged and their training in skills as contributors to the family and the national economy was improved. Consequently National Plan of Action (1976) providing the guidelines based on 'United Nations' World Plan of Action for women' came into force. The National Plan of Action identified areas of health, family planning, nutrition, education, employment, legislation and social welfare for formulating and implementing of action programmes for women and called for planned interventions to improve the conditions of women in India. The women's welfare as development bureau was setup in 1976 to act as a nodal point within the Government of India to co-ordinate policies and programmes and initiate measures for women's development.

The Sixth Five Year Plan stressed the need of economic independence educational advance and access to health care and family planning as essential for women's development. So the strategy was threefold: of education, employment and health. They are independent and dependent on the total developmental process.

The Seventh Five Year Plan sought to generate awareness among women about their rights and privileges. The long term objectives of developmental programmes in the Seventh plan were to raise women's economic and social status in order to bring them into the mainstream of national development and recognized the importance of women in contributing to the various socio-economic, political and cultural activities. The seventh plan emphasized the need to open new avenues of work for women and perceive them as crucial resource for the development of the country. Another salient and crucial recognition was the need for organisation of women workers and unionization.

Under the plan, a new scheme, "Women's Development Corporation" has been taken up for promoting employment generating activities by supporting schemes from women's group and women from poorer sections of society¹⁵. A women's development planning and monitoring cell was also set up for collection of data

and monitoring of plan programmes. A very significant step therein was to identify and promote beneficiary oriented programmes which extended direct benefits to women. During the 7th Plan period, the Indian Parliament adopted a National Policy on Education 1986 included a chapter on Education for women's equality.

The strategy in the Eighth Plan was to ensure that the benefits of development from different sectors did not bypass women and special programmes were implemented to complement the general programmes. The main objective of Eighth Plan was to extend the reach of services to women both qualitatively and quantitatively. Panchayati Raj institutions are involved in the designing and implementation of women's programmes. The approach of the Eighth Plan made a definite shift from development to empowerment of women. In order to meet the needs of women and children, there had been a progressive increase in the plan outlays over the time of eight five year plans. The outlay of Rs. 4 crores in the First Five Year Plan (1951 – 56) had gone up to Rs. 2000 Crores in the Eighth Five Year Plan.

The Ninth Five Year Plan came into effect from April 1, 1997. An approach paper had been developed by the Planning Commission and accepted by the National Development Council, which had become basis for developing Ninth Five Year Plan. In this approach paper focus was laid on empowerment of women and people's participation in planning and implementation of strategies. An important objective in the Approach paper was the empowerment of women. In planning process, empowerment at the outset, means choices for women and opportunities to avail of these choices. The supportive environment should be provided to women at all stages by the home, school, religion, government and work place. A supportive environment was one that gender sensitive. In all regional meetings, participants asked for gender sensitisation or training at all levels in public and private sectors. Women are facing problems like feminisation of poverty, inadequate investment in social sectors, increasing violence against women and stereotyped portrayal of women in private and state media especially television. There is

necessity for information and training opportunities, reservations and social services etc., and people's involvement is necessary for the success of any programme. Empowerment is about choices and the ability exercise women's choices will be limited unless they are more involved in policy-making. The 9th Five Year Plan is an attempt to bring in women's issues within the policy-making spheres. The 73rd and 74th Constitutional Amendment Acts of 1993 ensure reservation of 1/3 of seats for women in all elected offices of local bodies, in rural and urban areas. In the rural areas, women have thus been brought to the centre-stage in the nation's efforts to strengthen democratic institutions. The Tenth Plan aims at empowering women through translating the recently adopted National Policy for Empowerment of Women (2001) into action and ensuring 'survival' protection and development of children through rights based approach. The Eleventh Plan Approach paper aimed to raise the sex ratio for the age group 0 – 6 to 935 by 2011 – 12 and to 950 by 2016 – 17. Further, this plan intends to ensure 33 percent of the direct and indirect beneficiaries of all government schemes are women and girl children. It also proposes to ensure that all children enjoy a safe childhood without any compulsion to work.

National Perspective Plan for Women 1988 – 2000 A.D.

To boost up the programmes for women's development, a National Perspective Plan for Women (1988–2000 A.D.) was brought out by the Department of Women and Child Development, Ministry of Human Resource Development. The plan pays special attention to the rural women who suffer from double discrimination. The plan does not seek more investment or more resources but gives a new thrust and responsiveness to developmental programmes at all levels.

The National Perspective Plan's main aim is to promote holistic perspective to the development of women. Some of the main recommendations of the National Perspective Plan are as follows:

1. While programme for women will continue to be implemented by different ministries, there is need for a strong interministerial co-ordination and monitoring body in the Department of Women and Child Development.

2. Education to girls should be given priority and awareness needs to be generated regarding the necessity of educating girls so as to prepare them to contribute effectively to the socio-economic development of the country.
3. There is strong need to eliminate all forms of discrimination in employment especially to eliminate wage differentials between men and women.
4. The Planning Commission and all ministries and government departments must have a women's cell.
5. In order to change the attitudes towards women and girls and to raise the social consciousness of the country, a conscious strategic change is required in national media and communication effort.
6. Law drafting technologies and enforcement mechanism including police, judiciary and other components need to be reviewed, sensitised and strengthened so as to provide equality and justice.
7. Government should effectively secure participation of women in decision-making process at National, State and Local levels. This would imply use of special measures for recruitment of women candidates.
8. 30 percent reservation should be provided at Panchayat and at district level for women.
9. There is urgent need to improve the effectiveness of voluntary action.

The National Policy for Empowerment of Women

The Government of India has declared 2001 as Women's Empowerment year. The national policy of empowerment of women has set certain clear-cut goals and objectives. The policy aims at upliftment, development and empowerment in socio-economic and politico-cultural aspects, by creating in them awareness on various issues in relation to their empowerment.

The following are the specific objectives of National Policies particularly of rural folk on Empowerment of women in India.

- i. Creating an environment through positive economic and social policies for full development of women to enable them to realize their

full potential.

ii. The de-jure and de-facto enjoyments of all human rights and fundamental freedom by women on equal basis with men in all political, economic, social, cultural and civil spheres.

iii. Equal access to participation and decision making of women in social political and economic life of the nation.

iv. Equal access to women to health care, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public life etc.,

v. Strengthening legal systems aimed at elimination of all forms of discrimination against women.

vi. Changing societal attitudes and community practices by active participation and involvement of both men and women.

vii. Ministering a gender perspective in the development process.

viii. Elimination of discrimination and all forms of violence against women and the girl child.

ix. Building and strengthening partnerships with civil society, particularly women's organizations.

The National policy for empowerment of women envisaged introduction of a gender perspective in the budgeting process as an operational strategy. A few laws and legislations are enforced strictly for effective and proper implementation of this policy.

National Policy of Women- 2016 (Draft report)

Empowerment of women is a socio-political ideal envisioned in relation to the wider framework of women's rights. It is a process that leads women to realize their full potential, the rights to have access to opportunities, resources and choices with the freedom of decision making both within and outside home. Its prime objectives are-

1. Creating a conducive socio-cultural, economic and political environment to enable women enjoy de jure and de facto fundamental rights and realize their full potential.
2. Mainstreaming gender in all round development.

3. A holistic and life cycle approach to women's health.
4. Improving and incentivizing access of women to universal and quality education.
5. Equal participation in social, economic and political sphere.
6. Increasing workforce participation of women in economy.
7. Developing a gender sensitive legal judicial system.

Indigenous Knowledge, Skill Development, Skill Development and Women Empowerment

Inter Relationship between Environment and Economy: The anthropological study of economic organization is a focal point for discovering the relationship between material and non material aspects of the environment and human behaviour as well as the social system within which it is exchanged and redistributed as cultural goods and services. The economic organization is treated as a link between the material base to culture and social structure. Economic order in one form or another is a functional prerequisite to societal survival and continuity (Hoebel-Frost, 1976:247). From the anthropological point of view economy is believed as a system of managing the production, distribution and consumption of goods and services in a society. Piddington (1952) says “economic system is designated to satisfy material wants of the people to organise production, to control distribution and to determine the rights and claims of ownership within the community (see Dash, 2004:123).” Every society has access to natural resources-land, water, plants, animals, minerals and every society has cultural rules for determining who has access to particular resources and what can be done with them (Ember,2002:286). The natural environment is the origin of all the resources people use to secure the material needs and desires. All groups are selective choosing to utilize certain resources and to ignore others (Hunter- Whitten, 1976:237). All societies have customs specifying access to natural resources; customary ways of transforming or converting those resources through labour into necessities and other desired goods and services; and customs for distributing and perhaps exchanging goods and services (Ember, 2002:305). In this regard every society makes use of a technology,

which includes tools, constructions and required skills. The technology and material cultures of a people are so intertwined with their economic life that they can be treated as separate only conceptually (Clifton, 1968:187).

Each local economic system represents a more or less unique aggregation of experience built up partly through progressive innovation by the people themselves as they have adjusted to their local setting. Actually, the economic system of any people quickly reveals that behaviour relating to production, exchange, property and consumption all tie in functionally with social organization and with the political, legal, religious and aesthetic behaviour (Kessing, 1958:223). The economic behaviour of the people lies in their own cultural terms, focusing on the substantive social and technological processes through which human interact with one another and with the environment to meet their subsistence needs (Hunter- Whitten, 1976: 251). The study of the relations between cultural patterns and physical conditions is of the greatest importance for an understanding of human society and it is intimately co-related with the economic organization of the concerned society.

In our country, the tribal people are dwelling in the high hills, isolated forest covered region and they are far away from the conveniences of regular communications and urban attractions. Their entire livelihood is very much depended on the forest based natural products. The concerned people are mainly hunter-gatherers. They collect their foods from their environment. They primarily consume the fruits, roots and tubers of the locally available plants. Further, they hunt the animals within their close vicinity for consumption. Moreover, they collect the honey from their surroundings. In the concerned areas there a number of local rivers and other water resources. Those provide them the fishes and other aquatic animals as a source of animal protein. Thus, the prime requirement of food of the concerned people is totally depended upon environment. Moreover, the environment not only provides food to the human society, rather it is the major source of animal fodder too. In rural societies domestication is a common feature. The forest and neighbouring

environment provides plentiful of grazing land to them and the leaves, grasses are used as their fodder. On the other hand, the concerned people get milk and meat from the domesticated animals as a source of their food. Meanwhile, being closely associated with forest and environment, the concerned people are very much depended on the natural products for their dresses. For this purpose they collect the raw materials from their surroundings and weave it by their own hands. The economic aspects of the simple societies are intimately related with their environmental perspective. They collect the fuel from their surroundings. Moreover, a number of forest based products like latex, honey are major economic pursuit for them. The societies which deal their livelihood by settled agriculture are totally depended on nature and use simple technological means for their productions. Most of the communities in the North–Eastern states are depended on the shifting hill cultivation by utilizing the natural resources and climatic conditions in a proper manner. A number of communities are depending on the handicrafts by utilizing the natural resources like bamboo and cane. The ecological products are related with the economic perspectives of the people. In this context, the production of material commodities involve the conversion of natural resources directly or indirectly, with the help of human labour and capital into a final consumable form. In this context, the present study has been done among the Karbi tribal group of Karbi Anglong, Assam.

The Present Study its Salient Findings and Discussion: The Karbi Anglong District is situated in the central part of Assam. It is bounded by Golaghat district in the east, Meghalaya and Morigaon district in the west, Nagaon and Golaghat district in the north and North Cachar Hill district and Nagaland in the south. The district with dense tropical forest covered hills and flat plains are situated between 25^o 33' N to 26^o35' N Latitude and 92^o10' to 93^o50' E Longitude. The multi-ethnicity of the district is comprised of a number of tribal groups and according to Census 2011, tribal population is numerically dominant in the district. The major tribal ethnic groups of this district are Karbis, Bodos, Kukis, Dimasas, Hmars, Garos, Rengma Nagas, Tiwas, Man. Besides, a large number of non-Tribals

also live together in this hill region. Karbis are the indigenous community of the said region.

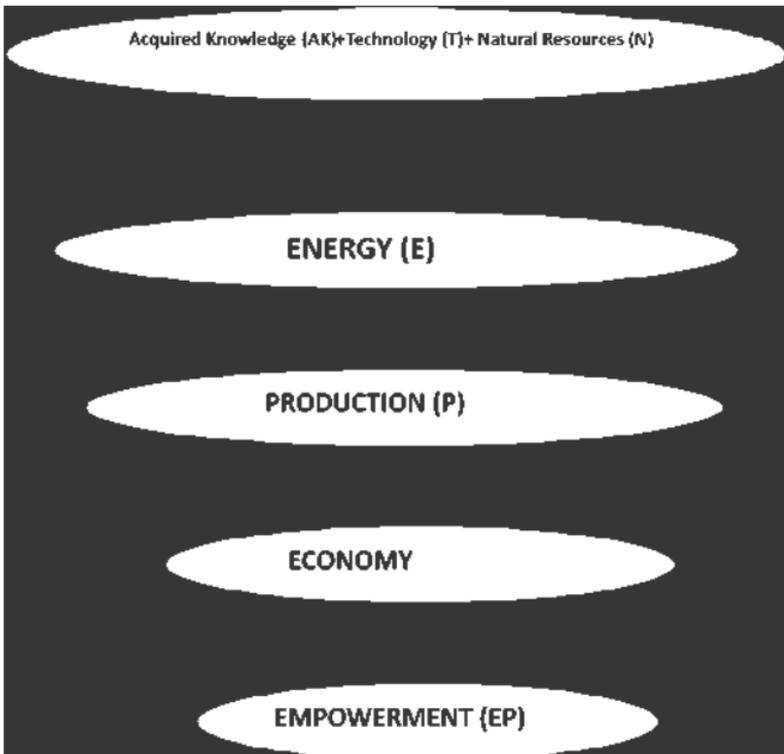
About 85 percent of the district is covered by the hills. As per the State of Forest report 1999 of Forest Survey of India, Dehradun, 6044 sq. Kms. of the district are under dense forest cover while 2776 sq. kms are under open forest cover. The important forest types found in Karbi Anglong District are:-

1. Moist semi-evergreen forests.
2. Moist Mixed Deciduous forests.
3. Riverrain Type.
4. Miscellaneous type with scattered pure or mixed patches of bamboos.

The forests of Karbi Anglong are extensive and rich in minor forest produces like Cane, Patidoi, Dhuna, Agar, Ekra, Thatches, Barks of Baghnala, Laham, Dalchini, Patihunda, Rema, Satkora and a variety of medicinal plants. Forest, streams and natural resources have emerged as a prime resource of economic pursuit among the studied people. Cultivation, kitchen gardening, animal husbandry, fishing, handicrafts made up of bamboo as well as garment preparation are the major economic pursuit of the Karbi people. Along with the males, the females are playing an equal role in this economic productivity. In many cases they are selling the produces directly in the market.

It is necessary to provide equal status for the women in every aspect if the approach comes through some socio-cultural perspectives. To provide equal right to the women and to abolish the indiscrimination we have to make them the stakeholder of production generation. It is not by increasing their physical capability, rather we have to make them socially powerful. As stated earlier, we cannot create or destroy any source of power; rather we can transform it from one form to another. The application of acquired knowledge will enhance the access and operation over technological skills. It is the fact that technology can produce energy and in case of simple societies, natural resources can be utilized as the prime raw material. So, along

with the abundance of natural resources, if the women of simple societies have the knowledge of application over technological means, then they will be able to generate more energy. It will increase the production into manifold. Ultimately these productions ensure and increase the power because it has some market value by which they can fulfill their materialistic as well as many other needs and necessities. Thus, acquired knowledge and technological skill will enrich the women to access over production and economy. Ultimately, the authority and rights over economy will empower the women and they will enjoy equal status with the male, irrespective of social or cultural disapproval. In this regard, a model can be mentioned related with the women empowerment and equal gender accessibility which is known as “**AKTNEP**” theory i.e. “**Application of Acquired Knowledge to utilize Natural Resources with the Help of Technology for Energy Production as well as Empowerment (AKTNEP)**”, where the knowledge of technological skills and utilization of natural resources will generate production. It will endow with the scope to generate income which can ultimately empower the women. The theory can be demonstrated through the following diagram-



From the empirical perspective the application of the “AKTNEP” theory has been well observed among the female folk of Karbi Society.

Objectives of the Study: The present study has the prime objective of-

1. To know about the relation between environmental resources and traditional economic organization of the concerned people.
2. To know about the role of women in the traditional economic organization in the society.
3. To focus on the issue that how, environmental resources and traditional economic can empower the women of the studied society.

Methodology Applied: The present study has been conducted through the intensive field work among a few selected villages of Karbi Anglong district. The study has been done among 650 families who are primarily associated with their traditional occupational pursuit. Among the studied families the total population was 3,900 among whom there were 2050 males and 1850 female. The study has been conducted by applying case study, interview, genealogy, observation methods. The collected was analyzed to know about the role of traditional economic organization in the perspective of women empowerment. The study was conducted during the period of January 2015 to December 2016. There were four divisions of the total field work. Two to three times of field work was done under each division as per the requirement.

Division-1: Foremostly, the general observation of the village was done along with the completion of Preliminary Census Schedule (PCS). The details of that form are discussed in the forthcoming sections of this writing.

Division-2: Case studies were taken on the concerned families. It was focused on the issues of their historical background, early settlement, traditional occupational pursuit, folk cultural heritages, religious festivals, political organization, indigenous knowledge and

utilization of natural resources, importance of natural resources in their traditional occupational pursuit, role of women in traditional occupational pursuit, social status of women and their role in decision making authority.

Division-3: Detailed open structured interviews were taken from the key informant, eldest person of the settlement, leader of the traditional political organization of the concerned society, administrative authority related with the studied settlement. It focused on the significance of environmental resources in their traditional occupational pursuit and its consequent role in the empowerment of women.

Division-4: The social awareness of the concerned women is taken into consideration in this division. It was focused to know about their knowledge related to different policies and programmes associated with the social welfare, economic welfare and health perspective of women.

The multifarious environmental resources of the studied area, the traditional occupational pursuits of the studied people, the role of womenfolk in their traditional occupational pursuit and its significance in women empowerment are discussed below in brief-

1. Shifting Hill Cultivation or Jhum Cultivation:- The shifting hill or jhum cultivation is mostly practiced in the hilly regions. It begins from the middle months of February (Thangthang) or the beginning of March (There). To cultivate they first begin to cut down the trees of the forest or jungle of the hill slopes to be used as jhum field. This work is called 'Ritkepan'. Next phase of the work is burning the dry materials (Me Kekai). This is followed by complete clearing of the areas as well as preparation of the soil with the help of hoes. After having prepared the soil, the seeds of the cereals are shown. This is done during the month of April-May (Jangmi-Aru) when the summer rain begins. The principles crops are Rice (sok) viz. Chubok, Lobok and along with other jhum crops like Maize (Thengthe), Arhar (Thekek), Cotton (Phelo), Pumpkin (Bonghom) etc. are also grown in the same field. The female folk play a very crucial role in this regard. When the paddy seedlings attain same height, these begin the

'karlu' the process of weeding. After that a ritual offering are given to God of Wealth (Rit Anglong Karkle). Paddy is harvested generally during the period of September-October (Chiti-Phre) and the other crops at different months.

More over, among the Karbis there is a social practice. There was a youth social organization called "Jir Kedam" whose members (Jirsong) were all the young boys and girls from the age of 18 years. They were generally put to work in the jhum field of the village's right from the beginning of the cultivation up to the harvesting of the crop. The people, used to sell their surplus in the market. The productions of crops are according to the cultivated land areas along with supply of rainfall.

2. Settled Cultivation:- Settled agriculture is done on the plains areas. However the studied area is adjacent to foothill. So, the cultivation is done in a small valley adjacent to the hill and converts it into a narrow wet paddy field mainly for rice. The women folk are associated to it in different perspective in relation to its different steps. The technological implements related with agriculture were of quite primitive type. Paddy cultivation with the help of plough is also extensively carried along the narrow and isolated foothill plains bordering.

A number of vegetables like potato, mustard, turmeric, brinjal, cucumber, tomato etc are cultivated by them to a great extent. It was primarily consumed by them, while the surplus was sold by them directly in the market. The female folk was primarily associated with the selling of vegetables and pulses.

3. Kitchen Gardening: The women folk of the studied families cultivate a number of fruits and vegetables in the kitchen garden. This primarily includes green leaves, tomato, chilly, brinjal, lemon, banana, jackfruit, gourd, pumpkin etc. These produces plays a very crucial role in their daily food pattern. On the other hand, the surplus of such produces is regularly sold by them in the local market. Such selling of both the agricultural and kitchen garden produces generates a regular source of income for them in the local market. .

Case Study-1: Hunmili Tissopi (32 years), had a five membered family. She used to do the Jhum cultivation regularly along with her husband. Further, in their hut she used to do kitchen gardening like brinjal, gourd, pumpkin, sweet gourd, spinach, tomato in different season. She used to sell those vegetables directly in the local market. By selling them she used to earn at least Rs. 100/- per day. With such income she can afford her purse as well as provide the requisites of their children to a certain extent. Her husband also accepted her effort of earning and he gives her equal importance in the decision making factors of their families.

4. Animal Husbandry: Apart from agricultural crops, they keep domestic animals for socio- economic purpose. Such fowls and livestock are not only indispensable for various ritual and social feasts but these are also good cash earner. Further, they also used to collect fishes from different local streams. Such animal produces are regularly sold in the market by the female folk and it generates a regular source of income for them. Meanwhile, they rear the eri- silk cocoon in the household. It was used for the preparation of their traditional dresses as well as they used to sell it for commercial purpose.

Case Study-2: Karen Engtipi (27 years), had three children and her husband passed two years ago. She was primarily involved with jhum cultivation. However in adverse climatic situation the scarcity of desired resources told upon their common minimum livelihood. Further, in their hut she used to domesticate livestock and fowls. She used to sell the animal produces directly in adjacent local markets. By selling them she used to earn at least Rs. 2500/- per month. With such income she can provide stability in their familial income and fulfill their common minimum livelihood requirement. Her in laws have accepted her effort of earning and in many cases she is the prime decision masking authority of the family.

5. Handicrafts and Weaving: Bamboo and cane are one of the major and abundant natural resources of the said region. With it a number of material cultural implements are being prepared by them, particularly the female. It primarily includes bamboo mats, baskets, agricultural

implements or house holds uses like for carry rice and vegetables (*Hak, Ingtong*), Mats (*Tar*), Storage for rice, Sesame (*Dur, Hoton*), Hand fan (*He-jap*) and various implements like Beleng, Ingkrung, Kasu Arahep, Lumplak akroi etc. To store large amount of paddy they use 'Ingkro'; to carry firewood they use Chatkang, Theng Khangra for carrying firewood; Anchoho, Anchohu, Phelo bisir, Si, Kove Thok for keeping Betelnuts and betel leaves; Hak kengdo, Burup, Ru, Soklet, No pak abe, Hak Khalun for keeping cloths, Bapthali, Chengpi, Chengso, Chengburuk, Lumhor, Anchobak, Siro, Anthong, Phak lohong, Inghoi, Vo-um, Langpong for drinking water, tea etc. Along with daily usage they prepare the bamboo and wooden models of traditional Karbi Houses, Jambili athan i.e. the traditional symbol of Karbi social structure, different sculptures, masks, table mats and a number of other decorative implements. These have a huge demand among the common mass in the market both among the Karbis and non Karbis. These products are regularly sold in Diphu market and in most of the cases the studied women folk used to prepare them in their household. Even in local fairs and in daily market the Karbi women sell them directly and earn by themselves. Only by selling these products generally one can earn approximately Rs. 1000/- Rs. 1500/- per month.

Further, with the help of bamboo, locally available silk cocoon, thread and different wild fruits they prepare the traditional garments. This work is intimately associated with the female folk of the studied families. These products have a good market price. The shawls are not less than Rs.400.00 and the women cloths 'pini' and a belt 'vamkok' would cost a minimum of Rs.1,000.00 and Rs. 150.00 respectively. The women also earned their living by spinning the cotton to prepare the cloth 'pilu' etc. More over the male jacket (choi hongthoir), bag (jarong), man's turban (poho) etc are either sold in the market or used at home. The instrument required for these production are thread 'Hon', Therang, Thening, Thepun, Kanti, Harp, Hi-e, Ponglang, Ae-doi, Thehu etc. The instrument needed for spinning the cotton and warm yarn are Honlam, Takari and Michongkret. Another implement called as Lithai used for taking out

the seed of cotton before spinning. Again, they also give the colour on the threads which are collected from different jungle fruits collected from the forest. They used a fruit called as Sibub for black colour, Laha for red colour, Seluka or Kopak ban for yellow colour etc. It is to be mentioned here that, these locally prepared garments play a dual role. It is their source of earning as well as they meet their requisite of cloths in daily livelihood.

Case Study-3: Urmika Hansepi (37 years), had a five membered family. She used to do the Jhum cultivation regularly along with her husband. Further, in her leisure period she used to prepare woollen garments and bamboo made products for household usage and selling. In one had it reduced the economic burden of purchasing the clothes and simultaneously it could generate her earning. She used to sell those produce directly in different shops of Diphu market or sell to the customer personally. By selling them she used to earn at least Rs. 1500/- per month. With such income she can accumulate a fold of rice for her family to a great extent.

Category of Monthly Income: The multifarious natural products like vegetation, domesticated animals, fishes, bamboo have played a major role in the economic pursuit of the studied people. In these occupational sources the women folk play a major role. As the natural resources are abundant in the region it has provided them the scope to come in direct monetary exchange in the market and has generated their regular scope of earning. However, it is an admirable fact that, every year the produces varies to certain extent, still the level of income is more or less proportionate for them to satisfy their common minimum livelihood. It has been reported that, their monthly income is approximately between Rs. 2,500/- to Rs. 3,000/-. Utilization of different produces plays a crucial role for the sustenance of the studied families. With the help of indigenous knowledge and implements, they can convert the natural raw materials into economic produces, which can generate scope of earning for them. Ultimately, it had secured the economic involvement of women in daily familial discourse and provides them the scope to get empowered.

The indigenous knowledge based traditional economic organization

and its skill development can be proliferated at wider dimension through the social outreach programmes of Nationalized and corporate banks, financial agencies.

The holistic development of a nation is intimately related with the increase of Gross Domestic Production and maximum utilization of natural resources for production as well as its equal distribution at the grass root level. However, most of the Tribal dominated villages are still remaining out communicated from the economic mainstream. The traditional economic organization of the Tribal people in India, are intimately depended upon the adequate utilization of locally available natural resources. However, neither such products are globally getting marketized nor it is providing them the much needed monetary support at a better level. In such cases the corporate financial agencies like corporate banks can play a very vital role. It can financially support at the individual level or group level through micro-financing and self help group. As the resource and labour will be easily available, thus at the initial stage capital investment will be minimum. On the other hand, through entrepreneurs, the local products can be directly collected from the local people and it will be globally marketized, where the banking sector will play the significant role about the profit distribution. It can be represented through the following diagram-



General Observation

The contemporary society has formed after transformation processes through socio-cultural evolution. In the early prehistoric period i.e. in savagery, human being were totally nomadic and hunter gatherer. They were totally depended on nature for their survival. Then both

male and female accumulated the natural resources and enjoyed the common authority and rights over the resources and usage. Followed by the stage of barbarism where human being first started to cultivate and showed their tendency for a settled life. The last stage is the civilization which is mainly based upon settled agriculture and permanent settlement of livelihood. In this period the concept of surplus appeared out for the first time. To control over the surplus the male society gradually imposed sex based taboos upon the female related to their physical as well as physiological characteristics and made them confined within the household territory. They were become segregated from the domain of education, economy and political field. As a result their outer world views like knowledge, skills of the same could not flourish. Even till now in Indian society within the household territory, the females are under the subordination of their husband and in-laws regarding their common minimum requirement. Despite of all legislations and policy commitments and planning, women remain a vulnerable group. The need of the present decade is to develop status for the women and to redress the indiscrimination against them. If we really want to empower the women in reality then we must have to go beyond the current outlook. We have to look for a broader approach that addresses planning, adequate resource allocation, programme design and formulation, targeted intervention and implementation based upon the requirement of women residing at the field level with their participation. In this concern government has taken a number of initiatives. Constitutional safeguards regarding education, job involvement as well as economic security, political participation of the women must be ensured. To establish a gender bias less society and to redress the indiscrimination against the women, the society must have to assure their remarkable participation in every aspect. In this regard long traditional social and cultural stigma imposed on women should be uprooted from the society and in this connection a lesson about importance of women in every aspect must be introduced in the educational curriculum for the awareness of male folk. A family is build up with both men and women. Moreover she is the bearer of our future generation, so if she is kept debarred from the

empowerment then the progress of the human society in the forthcoming period will have to face a major setback. So the real development is possible, besides governmental efforts and initiatives if the people of society share, care in every aspect to the women for the sustainable development. Here the interaction between human life and environment plays a major role. Particularly in case of the Karbis it has been noticed that, the women folk had utilized the natural resources to generate their own source of income. It had given her a major scope to support their family economically and in many cases without her earning the common minimum livelihood would have to face a serious challenge. The male folk of the studied society had accepted their major supportive role in economic pursuit and in many cases her consensus is not ignored in decision making purpose. Thus, it can be summarized that, particularly among the tribal societies, the utilization of natural resources are intimately associated with their traditional economic organization with the help of indigenous technology. The women folk of the said society play a crucial role in it. Such produces generate a regular source of income for them and can play a vital role in the empowerment of women.

Recently there is a growing awareness that business needs to manage its relationship with the wider society. Corporate leaders are responsible for their corporations' impact on society and the natural environment beyond legal compliance and the liability of individuals. To the novice, this annotated bibliography offers a short but nevertheless deep introduction to the field. More experienced leaders can gain new perspectives on how to grow in their approach to sustainability and how to develop innovative business models in accord with the triple bottom line.

CSR is becoming a leading principle of top management and of entrepreneurs. The number of observations in research in this field clearly delineated models, leadership competencies, accountability, and structure of partnerships as well as organizational challenges and limitations and ethics. Organizations can reexamine their pattern of behaviors in the TBL framework and begin their journey toward a sustainable approach that is integrated into their business strategy.

Further, in the contemporary period, for the holistic national development through significant corporate role the unattended local resources may get a global economic platform and it can play a very vital role in the socio-economic development of a large section of downtrodden tribal people of the nation.

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Effectiveness of Cognitive Apprenticeship Model on Problem Solving Skills in Mathematics through Multimedia Instructional Approach

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Abstract

The objective of this study is to reveal the effectiveness of Cognitive Apprenticeship Model of learning taught through Multimedia Instructional Approach on Problem Solving Skills at grade Nine of the secondary education. The study used the Experimental method with pre-test post-test equivalent two group design. The study group of the research consists of 32 (64) students in experimental and control group each selected from random sampling. The content instructed to the experimental group was prepared using methods and techniques based on Cognitive Apprenticeship model and taught using Multimedia Approach while the control group was instructed through conventional method specified in the curriculum. At the end of the experimental period the data was tested at .05 level of significance using 't' test as the statistical tool. The findings revealed the significant effect of Cognitive Apprenticeship Model of Learning on Problem Solving Skills in Mathematics taught through Multimedia Instructional Approach at Secondary school across ability levels. This study explores the elements of Cognitive Apprenticeship Model through Multimedia Instructional Approach and concludes with a call for more systematic and integrated programme of studies working towards the development of guiding principles to support curriculum, instructional design, teaching, and learning based on the Cognitive Apprenticeship Model.

Key words: Cognitive Apprenticeship Model, Multimedia Instructional Approach, Problem Solving Skills, Mathematics.

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Introduction

Mathematics is described as the fundamental science. Mathematics is an indispensable subject of study. It plays an important role in forming the basis of all other sciences which deal with the material substance of space and time. It is that branch of science that uses numbers and symbols.

Mathematics may be broadly described as the science of space, time, measurement, quantities, shapes and numbers and their relationships with each other.

National Curriculum Framework(2005) of India has rightly identified ' a sense of fear and failure regarding Mathematics among majority of children as a major problem in teaching and learning of Mathematics. A major reason for children doing less well in school mathematics seems to be the way the subject is taught in schools in India. Though it is a major problem only a few have made an attempt to find out the cause and implement the ways for improving the standard of Mathematics teaching.

The term Multimedia Approach to teaching – learning may be referred to the use of appropriate and carefully selected verities of learning experiences which, when presented to the learner through selected teaching strategies, will reinforce and strengthen one another in such a way that the learner will achieve predetermined objectives in an effective way(**Pakiam,1986**). It is one of the important innovations in the field of education technology to improve the process and product of education or teaching. Multimedia approach is an approach of teaching in which different mediums are incorporated to make the teaching- leaning more effective, enthusiastic, inspirational, meaningful and interesting.

Emerging technologies are leading to the development of many new opportunities to guide and enhance learning that were unimagined even a few years ago. Computer-based technologies hold great promise both for increasing access to knowledge and as a means of promoting learning. Around 1987, Collins, Brown, and Newman developed six teaching methods — modeling, coaching, scaffolding, articulation, reflection and exploration. Collins, Brown, and

Newman's teaching methods rooted in Cognitive Apprenticeship theory and claim these methods help students attain cognitive and metacognitive strategies for "using, managing, and discovering knowledge". Within the framework of Cognitive Apprenticeship, computer-based technologies can be powerful pedagogical tools that enhance and expand the power and flexibility of the resources that can be deployed to support the various component of Cognitive Apprenticeship. In turn, Cognitive Apprenticeship approach can serve as solid foundation for the instructional design of computer-based environments whether it is a multimedia, hypermedia, web-based, or any means of technological delivery systems (**Casey, 1996**).

Furthermore the studies conducted by a few researchers strengthen the use of Cognitive Apprenticeship Model through Multimedia Instructional Approach in classroom instructions. According to **Neo and Neo (2009)** multimedia provides a technology based constructivist learning environment where students are able to solve a problem by means of self explorations, collaboration and active participation. **Fenrich, 1997** opined that "Multimedia is the exciting combination of computer hardware and software that allows one to integrate video, animation, audio, graphics, and test resources to develop effective presentations on an affordable desktop computer". **Johnson and Fischbach (1992)** experimented on "*Teaching problem solving and technical mathematics through cognitive apprenticeship at the community college level*". It was found that quantitative data from students in the cognitive apprenticeship group scored slightly better than the control group on a problem solving exam and the final exam.

Purpose

Mathematics is essential to all learning and it is the base for all sciences and arts. Hence it forms an unavoidable part of the secondary school curriculum.

Mathematics is considered to be a difficult subject by most of the pupils mainly due to its abstract nature. Intense dissatisfaction with the traditional system of instruction made it necessary to recognize

the instructional system in the mathematics class room. The explanation for low achievement in mathematics by students could be that (a) they are not taught the appropriate strategies (b) cannot regulate the study strategies and (c) do not understand how to apply them. Instructional planning plays a pivotal role in connecting curriculum to instruction, developing effective learning environments and effecting what occurs in the classroom context. Even experienced teachers rely on it to ensure the direction of their teaching and boost their confidence (**McCutcheon, 1980**). The ability to plan instruction effectively can affect not only a teacher's success but also the results of education reform.

The major purpose of this study is to reveal the effectiveness of Cognitive Apprenticeship Model of learning taught through Multimedia Instructional Approach on Problem Solving Skills in Mathematics when compared with existing method among secondary school Pupils in Dakshina Kannada District.

Researchable Questions

The following research questions were drawn for the study by the investigator:

- Does the Cognitive Apprenticeship Model taught through Multimedia Instructional Approach improve the Problem Solving Skills?
- How does the Cognitive Apprenticeship Model taught through Multimedia Instructional Approach affect Problem Solving Skills in Mathematics among the Above Average Achievers and Below Average Achievers?

Objectives

- To study the effectiveness of Cognitive Apprenticeship Model taught through Multimedia Instructional Approach on Problem Solving Skills when compared with conventional method among Standard Nine Pupils of Dakshina Kannada District.
- To study the effectiveness of Cognitive Apprenticeship Model taught through Multimedia Instructional Approach on Problem Solving Skill in Mathematics among the pupils above the average

in Standard Nine.

- To study the effectiveness of Cognitive Apprenticeship Model taught through Multimedia Instructional Approach on Problem Solving Skill in Mathematics among the pupils below the average in Standard Nine.

Hypothesis

- There is a significant difference on Problem Solving Skills in Mathematics among Pupils of Standard Nine taught using Cognitive Apprenticeship Model through Multimedia Instructional Approach and conventional method.
- There is a significant difference on Problem Solving Skills in Mathematics among the Pupils above the average in Standard Nine taught using Cognitive Apprenticeship Model through multimedia instructional approach.
- There is a significant difference on Problem Solving Skills in Mathematics among the Pupils below the average in Standard Nine taught using Cognitive Apprenticeship Model through multimedia instructional approach.

Research Methodology

The Experimental method used in this study was pre-test post-test equivalent two group design. Two groups of students of class IX were selected for the study, and one group was selected randomly as experimental and other as control group on the basis of the achievement test grades scored by the students in the previous grade. Experimental group was exposed to Cognitive Apprenticeship Model of Learning and control group was taught by conventional method. The duration of the experiment was two weeks with twelve lessons of 40 minutes duration. In the present study, Pupils who have scored above the mean score in Pre Achievement test conducted by the school before treatment are the Above Average Achievers and the one who scored below the mean score in Pre Achievement test conducted by the school are the Below Average Achievers.

Sample of the Experimental Study

The sample consisted of 64 students studying in standard Nine with

their age ranging from 13 to 15 years with different socio economic status, religion and geographical area. Investigator randomly selected (close matching) two groups as Experimental and Control group with 32 cases in each group.

Tools used in the Study

In order to fulfil the objectives of the study the following tools were used in the study.

- Instructional material using Cognitive Apprenticeship Model.

The investigator used the six steps involved in Cognitive Apprenticeship Model as described by Allan Collins (1989) and his colleagues.

The instructional materials were prepared by the Investigator to teach the different concepts of Mathematics with the help of the activities based on the following steps:

Sl. No	Steps	Activity
1.	Modeling	<ul style="list-style-type: none"> • Show students how to do task. • Build a conceptual model of the process • Explains reasons and provide rationale • Expert shows how things work and how things are done using animations • Online problem solving samples
2.	Coaching	<ul style="list-style-type: none"> • Observe students attempt a task • Provide assistance as needed • Offer hints, feedback and guidance • Students work on programming/ multimedia/ hypermedia/ online tasks of increasing difficulty • Online problem solving strategies
3.	Scaffolding / fading	<ul style="list-style-type: none"> • Offer little support, guidance and reminders • Assists students to manage complex task performance

		<ul style="list-style-type: none"> • Gradual removal of support(fading) • Online diagnosis • Online instructions
4	Articulation	<ul style="list-style-type: none"> • Require their students to explain what they are doing. • Encourage students to explicate their knowledge, reasoning, problem solving strategies. • Hypermedia representations of problem solving solutions • Multimedia tools • Online questioning and answering
5.	Reflection	<ul style="list-style-type: none"> • Encourage students to reflect on their tasks. • Provide students to compare their work with masters, other students and with an internal cognitive model of the relevant expertise. • Play Movie button plays a digitized movie of an expert expressing his view on the reflection question posed. • Online discussion via e-mail, listservs, chat rooms, and forums.
6.	Exploration	<ul style="list-style-type: none"> • Encourage students to solve new, but similar tasks. • Push students to be independent learners. • Force to engage in exploration. • Online exploration strategies. • Multiple representations of problem/Hypermedia representations.

• **Problem Solving Skill Test**

The Problem Solving Skill test in Mathematics was constructed by the investigator based on the objectives 'Application',

'Analytical Reasoning', Logical Deduction and Inference. It consisted of 25 test items and was validated by the experts.

Statistical Techniques

The following statistical techniques were by the investigator used to analyze and interpret the data pertaining to the study

- a) Arithmetic Mean.
- b) t- test

Analysis of Results

Objective One: To study the effectiveness of Cognitive Apprenticeship Model taught through Multimedia Instructional Approach on Problem Solving Skills when compared with conventional method among Standard Nine Pupils of Dakshina Kannada District.

The analysis of the above objective is done and hypothesis has been tested using 't' test shows the following result.

Table No. 1: Number (N), Mean (M), Standard Deviation (SD), 't' Test Details on the Pre-test Post-test Gain Mean Scores on Problem Solving Skills in Mathematics of Control Group and Experimental Group.

Source : Primary data

The interpretation of the table indicates that, the obtained 't' value (2.205.=t) exceeds the 't' theoretical value (205.=t) at 62 degrees of freedom. This rejects the null hypotheses and confirms the acceptance of the research hypothesis which concludes that Cognitive Apprenticeship Model taught through Multimedia Instructional Approach is significantly effective than conventional method of teaching in enhancing the Problem Solving Skills in Mathematics among Pupils of Standard Nine. Further the mean score of Experimental Group is significantly higher than that of the Control Group. So Experimental Group has performed better than Control

group on Problem Solving Skills in Mathematics.

Objective Two: To study the effectiveness of Cognitive Apprenticeship Model taught through Multimedia Instructional Approach on Problem Solving Skills in Mathematics among the Pupils above the average in Standard Nine. The analysis of the above objective is done and hypothesis has been tested using 't' test shows the following result.

Table No. 2 : Number (N), Mean (M), Standard Deviation (SD), 't' Test Details on the Pre-test Post-test Gain Mean Scores on Problem Solving Skills in Mathematics of Above Average Achievers of Control Group and Experimental Group.

Source : Primary data

The interpretation of the Table brings out the fact that the obtained 't' value (2.05) exceeds the 't' theoretical value (2.04) at the .05 level at 30 degrees of freedom. . This rejects the null hypothesis and confirms the acceptance of the research hypotheses which concludes that Cognitive Apprenticeship Model taught through Multimedia Instructional Approach is effective than conventional method of teaching in enhancing the Problem Solving Skills in Mathematics among Pupils above the average in Standard Nine.

Objective Three: To study the effectiveness of Cognitive Apprenticeship Model taught through Multimedia Instructional Approach on Problem Solving Skill in Mathematics among the pupils below the average in Standard Nine.

The analysis of the above objective is done and hypothesis has been tested using 't' test shows the following result.

Table No. 3: Number (N), Mean (M), Standard Deviation (SD), 't' Test Details on the Pre-test Post-test Gain Mean Scores on Problem Solving Skills in Mathematics of Below Average Achievers of Control Group and Experimental Group

Source : Primary data

The data presented in the Table depicts that the obtained 't' value (2.08) exceeds the 't' theoretical value (2.04) at the .05 level at 30 degrees of freedom. This rejects the null hypothesis and confirms the acceptance of the research hypotheses which concludes that Cognitive Apprenticeship Model taught through Multimedia Instructional Approach is effective than conventional method of teaching in enhancing the Problem Solving Skills in Mathematics among Pupils below the average in Standard Nine.

Major Findings of the Study

Findings of the study reveal that Cognitive Apprenticeship Model taught through Multimedia Instructional Approach is significantly effective in enhancing the Achievement and Problem Solving Skills in Mathematics among the Pupils of Standard Nine. Based on the study undertaken by the investigator the major findings of this study are as follows:

- Cognitive Apprenticeship Model taught through Multimedia Instructional Approach is more effective than conventional method of teaching in enhancing the Problem Solving Skills in Mathematics among Pupils of Standard Nine.
- Cognitive Apprenticeship Model taught through Multimedia Instructional Approach is more effective than the conventional method of teaching in enhancing the Problem Solving Skills in Mathematics among the Pupils above the average in Standard Nine.

- Cognitive Apprenticeship Model taught through Multimedia Instructional Approach is more effective than the conventional method of teaching in enhancing the Problem Solving Skills in Mathematics among the Pupils below the average in Standard Nine.

Educational Implications

Dr.Kalam was a practical educational thinker and visionary who stood for integrating ancient and modern educational ideals for the development of a balanced Indian society. According to Dr. A.P.J Abdul Kalam (2006), the education system has a tremendous responsibility to transform a child is to a leader- the transformation from 'what can you do for me' to 'what can I do for you?' The most important part of education is inculcating in the Pupils the spirit of 'we can do it'. Education is an endless journey- through knowledge and enlightenment. Education is drawing out and developing creativity inherent in Pupils. Real education enhances to correlate education with the problems of life.

Suggestions

- Based on the major findings we can say that, the Cognitive Apprenticeship Model, in its entire dimension, can be applied to teaching the school curriculum related to mathematics. This model also helps to redesign the schooling so as to help Pupils acquire true expertise and robust Problem-Solving Skills, as well as an improved ability to learn throughout life.
- Training in Cognitive Apprenticeship Model to be incorporated in teacher training process. And it should form an essential part of the ongoing training and formation of the in-service and pre-service teachers under context of aim methodology of teaching Mathematics.
- Seminars and workshops should be organized for teachers on Cognitive Apprenticeship Model as well as on Multimedia Instructional Approach and the workshop should provide training for the teachers in preparation of lessons based on Cognitive Apprenticeship Model using Multimedia Instructional Approach in different subjects and practice the same in their own subject in real classroom setting.

Conclusion

The study investigated the effect of Cognitive Apprenticeship Model through multimedia instructional approach on secondary school students' Problem Solving Skills in mathematics. The results of the study showed that the content taught using Cognitive Apprenticeship Model through multimedia instructional approach enhanced secondary school students' Problem Solving Skills in mathematics across the learning abilities.

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Government of India.



Making India Awesome

Author : Chentan Bhagat

Publisher : Roopa Publications Pvt. Ltd.,
India, 2015

Price : Rs.176 Pages : 177

* **Mr. Balakrishna H**

“This book is about a dream both you and I share – to make India a better place.” [Page. 1]

In the very opening paragraph of the book, *Making India Awesome*, the prolific writer Chetan Bhagat touches the core of the reader and immediately wins the confidence of the reader. In other words, the book enables the reader to have a better dream about the future of India. It is not the question whether the rulers get influenced by the book or not but the readers of this awesome book will get crystal clear picture of their duties and responsibilities to make India a remarkable country. What is so special about this book, then ?

First of all, Chetan Bhagat is a prolific writer who has attracted the youth towards his novels in English. A few of them are made into successful movies also. But most of the time, the literary critics and Journals have maintained a distance with his writings with a cry that he is not a classic writer. But the fact is that he has tried to depict the aspirations and challenges of modern Indian society. For this reason the younger generation, found his novels interesting one and they chose to read them. But this book, *Making India Awesome*, is a collection of new essays, being motivated by the concept - *Make In India*. The book analyses the present milieu of Indian Politics, Economy, Society, Women's Rights, Minority Issues and awesome resources of India – The Youth and also guides how these resources could be channelized effectively. In page no. 15, Chetan acknowledges, “I never write an essay or discuss an Indian problem without proposing a solution”. In the same breath he requests the readers – “I urge you to do the same when you discuss a national issue”. Certainly, this is the quality of a leader who leads others from the front. Is it a bizarre thing then that Chethan has won the regards

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from the Indian youth ?

Secondly, Chetan's language is simple and honest. He takes up the present issues, analyses it with utmost care, proposes the idea how it could be modified to ensure that India progresses in leaps and bounds. Let it be issues related to poverty (page 65), food (p. 96), cleanliness(p. 99), or Women's rights (p. 121), Chetan pin points the nature of the existing problem and immediately suggests certain solutions to tackle those problems to ensure “Awesome India” at least in the years to come. He even rebukes us in page no.162, “We, the half educated people”. Unmistakably this is the technique of an experienced writer who wins the confidence of his readers first and then tries to put across the serious issues such as - *HinduIndians or Muslim Indians* (p. 146), Minority issues etc., Thus, he succeeds to make the readers to reflect over their ideologies and update themselves. The way how the writer manages to balances the emotions on the one side and the profound thoughts on the other side without hurting anybody, really makes Chetana unique writer. The care taken to avoid the misinterpretations could be seen at the onset itself, where he defines the meanings of three words in the title “Making”, “India”, “Awesome”. Perhaps it's not an exaggeration if one says, “It is a self-reliant book”, because an attempt is made here to use every word and idea judiciously.

The beauty of the thought and the precise expression to articulate the thought is the third bliss to the readers of this book. Just ponder over the following maxims from this book:

- The faces have changed, not the issues. [p.9]
- (Change) It asks for fundamental shift in social values, culture and habits. [p11]
- To address the issues, we need to understand the root causes. [p.137]
- To fix India we need to be practical, rational and scientific. It doesn't mean we lose our humanity and compassion, but that we don't let emotions sway decisions taken in the national interest. [p. 175]
- If we want to eradicate the menace of corruption, every dishonest act must create deep revulsion within us. Fighting

corruption is not restricted to naming and shaming a few corrupt officials. [p. 11]

Nowhere in the contemporary India, are such complex issues of our society discussed in such a lucid way as the above lines. Certainly, there are many more lines like these in the book that make this a classic book. The concerns and arguments are centered around the dream of Making India Awesome. It lays the blue print of India's future and prepares the reader to have better, as well as, holistic dream about India.

Even a glance at the list of contents, makes it very clear that the writer has tried to include as many stake-holders as possible in “Making India Awesome”. Here an attempt to educate the ordinary people about the dream of making India a better place to live in; an attempt to inspire people, to plunge into action to make India better place to live in; an attempt to augment momentum with people who have already plunged into action, could be seen. Thus the book has an appeal to every Indian and tries to enrich them by sharing the common dreams to Make India Awesome country. Certainly this is the book every Indian, whether in India or in abroad, should read and should present to others. In this way everybody can contribute his or her share in making India awesome in the years to come.