



JHARKHAND
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WICCI
WOMEN'S INDIAN CHAMBER OF COMMERCE AND INDUSTRY
TRIBAL WELFARE AND ENTREPRENEURSHIP COUNCIL

NATIONAL E-CONFERENCE ON

Empowering Tribal Women: Entrepreneurship & Skill Development, a way towards Atmanirbhar Bharat

Date : 5 Dec, 2020

E-Souvenir-cum-Abstract



National E-Conference

on

“Empowering Tribal Women: Entrepreneurship & Skill Development, a way towards Atmanirbhar Bharat”

Date : 5 Dec, 2020

Dr. Shraddha Prasad

Convener : Jharkhand Rai University

Prof. Rashmi

Convener : WICCI



Prof. (Dr.) Savita Sengar
Vice Chancellor,
Jharkhand Rai University

MESSAGE

It gives me immense pleasure to announce our National E-conference on “Empowering Tribal Women: Entrepreneurship and Skill Development, A Way towards Atmanirbhar Bharat” “(NCETW 2020) on 5th December 2020. The conference is organized by Jharkhand Rai University, Ranchi in association with “Tribal Welfare and Entrepreneurship Council, WICCI”- with an objective to encourage participation from academic institutions, research scholars, social scientists & other key stakeholders for empowerment of tribal women through skill development by way of greater engagement with government, institutions and global trade.

The conference is in the right spirit as it is significant to create a common platform to have a dialogue for an in-depth understanding and analysis of the situation. As a responsible premier academic institution, Jharkhand Rai University is committed towards creating an environment for an all-round and inclusive development of the society. In order to fulfill its role, we have partnered with “Tribal Welfare and Entrepreneurship Council, WICCI”- who is dedicatedly working towards strengthening women entrepreneurship among tribal women folk by creating micro-entrepreneurial activities through skill development and training.

I am confident that new ideas, fresh perspectives and research findings, shared in the conference will act as a guiding light in leading us to achieve our Hon’ble Prime Minister’s vision for “Atmanirbhar Bharat”. The elixir churned out during this “Amrit Manthan” will not only be beneficial for the future generations but also provide “food for thought” in shaping our policy decisions.

I extend my best wishes to all the participants at the e-conference, staff of Jharkhand Rai University, members of WICCI Council and steering & advisory committee for a successful conference.

Prof.(Dr.) Savita Sengar

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Contents

MARKETING OF TRIBAL ART AND CRAFT PRODUCTS IN THE LIGHT OF GLOBALIZATION AND MODERNIZATION - <i>Ms. Tulika Mahanty</i>	Page No. [8]
SOCIAL ENTREPRENEURSHIP IN TOURISM FOR SUSTAINABLE COMMUNITY DEVELOPMENT - <i>Ms. Soumya S. N, Dr. Uday Kumar M.A</i>	Page No. [8]
CONCEPTS AND DIMENSIONS TO TRIBAL WOMEN EMPOWERMENT: THE SOCIO-LEGAL ASPECTS - <i>Vandana Singh</i>	Page No. [9]
PROBLEMS OF WOMEN ENTREPRENEURSHIP IN MICRO, SMALL & MEDIUM ENTERPRISES IN INDIA: AN ANALYSIS - <i>Kousik Dari</i>	Page No. [9]
ENTREPRENEURSHIP OF TRIBAL WOMEN FARMERS THROUGH SCIENTIFIC PAPAYA CULTIVATION FOR ENSURING LIVELIHOOD SECURITY: A SUCCESS STORY IN JHARKHAND - <i>M.K. Dhakar, Bikash Das, Chandra Shekhar, Rajeev Ranjan</i>	Page No. [10]
INDIGENOUS AGROFORESTRY PRACTICES OF TRIBAL & NON-TRIBAL FARMERS IN JHARKHAND - <i>Valeria Lakra, R. B. Sah</i>	Page No. [11]
AWARENESS TOWARDS SOCIAL ENTREPRENEURSHIP:A QUALITATIVE STUDY IN DAKSHINA KANNADA DISTRICT, KARNATAKA - <i>Vinyas . H</i>	Page No. [11]
IMPACT OF BEHAVIOURAL FINANCE ON INVESTMENT BEHAVIOUR IN ABSENCE OF FINANCIALLY CULTURED OF RURAL INVESTORS - <i>Alka</i>	Page No. [12]
CHANGE IN LIVELIHOOD PATTERN OF SHGS IN JHARKHAND - <i>Anil Kumar Yadav</i>	Page No. [12]
CREATING A SAFE WORK ENVIRONMENT & ENTREPRENEURIAL LEGAL SUPPORT –UNDERSTANDING THE EFFECTIVENESS OF POLICE ADMINISTRATION FOR CREATING A SAFE WORK ENVIRONMENT IN THE STATE OF JHARKHAND WITH SPECIAL REFERENCE OF SARAIKELA KHARSAWAN DISTRICT - <i>Dr. Soumyamoy Maitra</i>	Page No. [13]
EDUCATION TRAINING AND SKILL DEVELOPMENT - <i>Dr. Onima Manki</i>	Page No. [13]
WOMEN EMPOWERMENT INITIATIVES - <i>Mr. Sanjay Kumar Mishra</i>	Page No. [14]
A POST INDEPENDENCE DEMOGRAPHICAL STUDY OF TRIBAL POPULATION OF JHARKHAND - <i>Dr. Jyoti Prakash</i>	Page No. [15]
EMPOWERMENT OF TRIBAL WOMEN THROUGH SOCIAL NETWORK - <i>Sonali Sinha</i>	Page No. [15]
SHG'S, NGO'S AND SKILL DEVELOPMENT OF TRIBAL WOMEN - <i>Mrs. Jayshree Ganguly, Dr. Ajay Kumar Chattoraj</i>	Page No. [16]

Contents

ENTREPRENEURSHIP DEVELOPMENT OF TRIBAL WOMEN THROUGH SELFHELP GROUPS (SHGS) FOR ECONOMIC EMPOWERMENT IN TRIPURA - <i>Miss Sudipta Das, Dr. Arobindo Mahato</i>	Page No. [17]
ROLE OF PIG FARMING IN EMPOWERING WOMEN OF JHARKHAND: WAYS, CONSTRAINTS AND ROAD MAP AHEAD - <i>Aishwarya Roy, Nandani Kumari</i>	Page No. [17]
PRIME MINISTER MUDRA YOJANA AND WOMEN EMPOWERMENT - <i>Dr. Neelu Kumari, Nimisha Kumari</i>	Page No. [18]
ANALYZING ENTREPRENEURSHIP OPPORTUNITIES FOR TRIBAL WOMEN OF SARANDA REGION WITH SPECIAL REFERENCE TO JHARKHAND TOURISM POLICY 2015 - <i>Jyoti, Satyendra Kishore, Nitesh Bhatia & Rashmi</i>	Page No. [18]
A STUDY OF SELF-HELP GROUPS IN KANPUR DEHAT - <i>Ruchika, Shivani Kapoor</i>	Page No. [18]
TRIBAL WOMEN'S INVOLVEMENT IN SHIFTING CULTIVATION - <i>R. Vanlalauvi, Lalnilawma</i>	Page No. [19]
UNDERSTANDING SOCIAL ENTREPRENEURIAL BUSINESS MODELS IN THE INDIAN CONTEXT - <i>Ms. Roshni Yeshawanth, Dr. Uday Kumar M.A & Mr. Prashanth Kumar</i>	Page No. [19]
EMPOWERMENT OF TRIBAL WOMEN THROUGH ENTREPRENEURSHIP AND SKILL DEVELOPMENT - <i>Snehi Deepika Soreng & Dr. Narendra Singh</i>	Page No. [20]
SWAVLAMBAN – AN INITIATIVE TO THRIVE TOWARDS DIGNITY - <i>Dr. Pallavi Praveen, Dr. Hemlata Kumari, Pronomita Ghosh</i>	Page No. [20]
EMPOWERMENT THROUGH UPSKILLING AND DESIGN INTERVENTIONS OF MOONJ CRAFT BY TRIBALS OF UTTARAKHAND - <i>Dr. Dipti Parashar, Aakanksha, Swati Singh</i>	Page No. [21]
ROLE OF EDUCATION IN WOMEN SKILL DEVELOPMENT - <i>Sumita Ganguli, Nishi Kant, Dr Sanjeev Sinha, Prof M.K Paswan</i>	Page No. [21]
ETHNOMEDICINAL USES OF PLANTS BY INDIAN INDIGENOUS TRIBAL GROUP-A REVIEW - <i>Trishita Audhya</i>	Page No. [21]
ROLE OF WOMEN IN TRIBAL SOCIETY OF THEJUNGLE MAHAL AREA OF JHARGRAM DISTRICT (W.B) - <i>Radhakrishna Kar</i>	Page No. [22]
ROLE OF GOAT FARMING IN EMPOWERING WOMEN IN JHARKHAND, WAYS, CONSTRAINTS AND ROADMAP AHEAD - <i>Pallabi Ghosh, Nandani Kumari</i>	Page No. [22]
EVALUATION OF NUTRITIONAL STATUS OF 0 TO 6 YEARS CHILDREN AT KURSEONG BLOCK - <i>Mrittika Sarkar, Swarn Prava and Neeraj</i>	Page No. [23]
ROLE OF BANKING SECTOR IN RURAL AREA - <i>Sanjeev Kumar</i>	Page No. [23]

Contents

FARM TO DOOR-WAY TOWARDS UNIFIED SOCIETY AN APPROACH - <i>Akshata, Laxmi Kumari</i>	Page No. [23]
EXPERIMENTAL TRIAL OF YOGIC KRIYA IN CONTROLLING ALLERGIC SYMPTOMS - <i>Shruti</i>	Page No. [24]
EFFECT OF SELF-HELP GROUPS (SHGS) ON WOMEN EMPOWERMENT: AN EMPIRICAL EVIDENCE OF JHARKHAND - <i>Prof. Ritu Sinha, Dr. Roshan Kumar & Dr. Jay Prakash Verma</i>	Page No. [24]
EMPOWERMENT OF RURAL WOMEN IN INDIA (THROUGH SELF HELP GROUPS) - <i>Ajitesh Gupta</i>	Page No. [24]
EMPOWERMENT OF TRIBAL WOMEN THROUGH MGNREGA-A STUDY OF MGNREGA IMPLEMENTATION IN JAMTARA - <i>Santi Ram Mandal & Dr. Roshan Kumar</i>	Page No. [25]
INDIGENOUS CRAFTS BY JHARKHAND TRIBES FOR LIVELIHOOD - <i>Rahul Khalkho</i>	Page No. [25]
EDUCATION OF TRIBAL CHILDREN IN JHARKHAND - <i>Kumar Rahul & Sumeet Kishore</i>	Page No. [26]
DECENT JOBS INDICATORS IN MGNREGA- AN ANALYSIS OF RANCHI DISTRICT WITH SPECIAL REFERENCE TO WOMEN EMPLOYMENT - <i>Jhumur Samaddar, Dr. Jyoti Prakash</i>	Page No. [26]
EMPOWERMENT OF TRIBAL WOMEN THROUGH ENTREPRENEURSHIP AND SKILL DEVELOPMENT - <i>Ajit Kumar Sinha, Shri Pal Mishra, Dr. Kumar Alok Pratap</i>	Page No. [26]
INTEGRATION OF NON-TIMBER FOREST PRODUCTS (NTFPS): A MEANS FOR EMPOWERING THE TRIBAL WOMEN IN SELECTED AREAS OF THE DISTRICT ANUPPUR, MADHYA PRADESH - <i>Praveen Shyam, Sandeep Kaushik, Anil Kurmi, S Shweta</i>	Page No. [27]
EMPOWERMENT OF RURAL WOMEN THROUGH FARMER FIRST PROGRAMME IN NAGRI BLOCK OF RANCHI DISTRICT - <i>Aloka Bage, Niva Bara & Mintu Job</i>	Page No. [27]

MARKETING OF TRIBAL ART AND CRAFT PRODUCTS IN THE LIGHT OF GLOBALIZATION AND MODERNIZATION

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Globalization and corresponding movement of capital, trade and technology has not only impacted nature of work and employment but also disrupted the local supply chain of the outsourced economies. Craft and craftsmen are one amongst the many sectors which have been badly hit; because of the fast changing taste and preferences of the consumers and limited supply of the craft products. The painstaking time taking process and intricate designs, which most of the crafts entail make them expensive with respect to the low cost machine made products and hence less attractive to the price conscious Indian consumer. Advance machinery capable of producing impeccably close replica of the original craft make the task even more daunting for the consumer.

However, the value of a craft does not reside so much in leveraging upon the economies of scale and satiating aspirations of fast fashion of the modern consumer as on its emotional significance. The motifs, colors, weaves or patterns associated with a particular craft do not only reflect the highly intricate traditional knowledge and skills, incrementally learnt across generations but also signify the cultural, religious and social heritage of the practicing communities, across time. It is therefore plausible to assume that such knowledge about the craft and awareness of the associated cultural heritage would enhance the perceived value of the craft product and hence positively affect customer purchase intentions. Relying on customer surveys, some empirical studies have put forth such arguments; however, their validity on the field remains largely unverified.

Drawing from field experiments conducted with a set of 220 college girls in Jamshedpur, this study intends to examine the relationship between awareness and purchase intentions of the craft products. The study found that lack of awareness about the craft was one of the prominent factors behind reduced demand for original craft products and consumer intent to purchase the original craft can be significantly enhanced by imparting knowledge about the craft, its processes and its historical and cultural significance. Concomitantly, the study also found that series of lectures on popular crafts, live demonstration by the artisans and real time engagement with the artisans in the craft processes can be medium through which appreciation of the crafts can be imbued amongst the participants.

Keywords: Indian crafts, tribal craft, purchase intention, modernization, knowledge sharing, traditional knowledge

SOCIAL ENTREPRENEURSHIP IN TOURISM FOR SUSTAINABLE COMMUNITY DEVELOPMENT

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Social entrepreneurship is an approach in which business organisations develop, fund and implement solutions to the social, cultural and environmental issues. A business activity cannot happen outside the society. Hence becomes ethical commitment of the business organisations to share a portion of profit for the welfare of the society that they exist. Today social entrepreneurship has become one of the primary objectives of organisations internal policies. Social entrepreneurship serves as an indicator of local community development. Tourism is an activity of visiting various attractions and sites for entertainment, recreation and education. Tourism sector is one of the largest contributors to the world's economy. Tourism being a destructive industry has greater impact on the socio-economic, cultural conditions of the local community. Therefore tourism organisations emphasise on social entrepreneurship activities that aims at sustainable development of local community. Socio-economic security, infrastructure development and cultural assimilation are the core areas of social entrepreneurship in tourism. From this perspective this theoretical paper focuses on various areas of social entrepreneurship for the sustainable community development. The main objective of this study is to identify various types of social entrepreneurship activities in tourism entrepreneurship and to analyse how they impact on the sustainable local development. This study may help the government, non-governmental organisations and other stakeholders of tourism to fame policy programmes on sustainable community development

Keywords: Social Entrepreneurship, Tourism, Sustainable Tourism, Community Development

CONCEPTS AND DIMENSIONS TO TRIBAL WOMEN EMPOWERMENT: THE SOCIO-LEGAL ASPECTS

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The word empowerment has multidimensional connotations. It is a social process that invokes such power which affects the lives of people by helping them gain control over their lives. Power assumes authority, authority assumes confidence and confidence assumes fearlessness. To be empowered denotes to be fearless. Entrepreneurship, skill development and financial independence of tribal women is possible only if they learn to be strong, they learn to be fearless, they learn to deal with gender specific offences. This article is an attempt to elucidate the various gender specific offences like eve-teasing, molestation, sexual abuse, rape and domestic violence, of which tribal women are victims. The present paper is an attempt to deal with the socio-legal aspects to the concepts and dimensions of tribal women empowerment and how these offences, being by product of the deep rooted patriarchal thought process are big impediments in the empowerment process of tribal women. Any attempt towards empowerment shall be futile if tribal women are beaten black and blue by their own family members and the worst part being that they are made to believe that there is nothing wrong in being physically assaulted. This mindset is an antithesis to tribal women empowerment. This paper is an attempt to elucidate that attitudinal change is a must to empower tribal women. It has to be inculcated in their psyche that physical assault is not to be tolerated at any cost and that they have a right to live in the world as free human beings with due respect and without fear. This change is also warranted on the social platform, as the society is still fond of pointing fingers towards the victim, rather than questioning the offender. It is high time, the society starts introspecting the misdeeds of the perpetrator of the crime, instead of questioning the timings and dressing of the victim. This paper shall further discuss how important it is to do away with the word IGNORE. Tribal women have to be made to understand that being whistled at, laughed at, called by names, gestured obscenely, sung songs at is not to be ignored at any cost. Ignorance is no more a bliss and any idea of tribal women empowerment shall be a distant dream as long as they keep ignoring actions affecting their self-respect and dignity. The expression of empowerment is synonymous with self-confidence, self-respect and self-worth and gender specific offences tends to snatch all these at one go. Apart from being financially independent, tribal women need to be self-reliant, so that they can be part of the decision making process. Tribal women cannot enjoy power over their lives as well as members of the society until and unless they are prevented from being subjected to offences made against them for being members of a specific gender. Tribal women to be empowered need to have a voice of their own, after all that is the first sign of being empowered

Keywords: Empowerment, Tribal Women, Gender specific offences, Attitudinal change, Fearlessness, Self-confidence, Self-respect, Self-worth, and Dignity.

PROBLEMS OF WOMEN ENTREPRENEURSHIP IN MICRO, SMALL & MEDIUM ENTERPRISES IN INDIA: AN ANALYSIS

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Micro, Small and Medium Enterprises (MSMEs) play a vital role for the growth of Indian economy by contributing 50% of industrial output, 40% of exports, employing 120 million people in India, create 11.10 crores jobs every year and produce more than 8000 quality products for the Indian and international markets. But in the globalised world, Women owners are playing a vital role and they have become an integral part of the global quest for the sustained economic development and social progress. Entrepreneurship among Women is relatively recent phenomenon. Women Entrepreneurship is gaining importance in India. In the India, more and more Women are taking up entrepreneurial activity especially in (MSMEs). Women owners captured 13.72% of MSME sector as a whole and the percentage distribution of enterprises in Micro (14.19), in small (5.06) and Medium (4.21) both are in rural and urban areas. At the same time Women entrepreneurs are facing problems like shortage of finance, marketing, stiff competition etc. For the said problems government of India takes necessary steps to remove it by way of giving training programmes, make aware of the schemes and plans of government, making provision of micro credit and providing special relief announced by the Govt. of India in first tranche of economic package on May 13, 2020 during COVID 19 etc. This paper primarily focuses on the problems faced by Women entrepreneurs in the business environment.

Keywords: Entrepreneurship, MSMEs, Women Ownership

ENTREPRENEURSHIP OF TRIBAL WOMEN FARMERS THROUGH SCIENTIFIC PAPAYA CULTIVATION FOR ENSURING LIVELIHOOD SECURITY: A SUCCESS STORY IN JHARKHAND

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Papaya is one of the important fruit crop in Jharkhand. The tribal people of the state grow papaya plants mainly in backyard gardens. Although, the papaya fruits produced in the homestead are consumed by the farmers as well as being sold in the market, scientific papaya cultivation is at its infancy among the tribal farmers of the state. To bridge this gap, technology demonstration on scientific papaya cultivation was undertaken during 2018-19 by Farming System Research Centre for Hill and Plateau Region, Ranchi of ICAR RCER, in Gumla, Ranchi and Lohardaga district of Jharkhand, under the Tribal Sub Plan of ICAR-All India Coordinated Research Project (AICRP) on Fruits.

For mobilization of tribal women farmers, hand-holding support of PRADAN (Professional Assistance for Development Action), a NGO working in the field of farm livelihood was obtained. Before planting, extensive field trainings (8 nos.) as well as exposure visits of tribal women farmers regarding scientific papaya cultivation were undertaken. The emphasis was given on field trainings in village itself to group of women farmers. The trainings were imparted to total 600 tribal women farmers.

Technology demonstration with papaya varieties Red Lady, NSC 902 and Ranchi Local was undertaken in more than 600 tribal women farmers' fields (30,000 plants). The inputs like fertilizers, insecticide and fungicides were distributed to the papaya growers. Mrs Roopvanti Didi of village Dubang of Lohardaga district planted 45 nos. papaya plants of variety Ranchi Local in an area of nearly 200 m². She obtained 38 fruiting plants and started selling vegetable purpose papaya after the plants attained 5-7 months of age. She sold around 65% of her produce as vegetable papaya with net income of Rs. 8550/- and rest of as ripe fruits with net income of Rs. 7400/- after 10-13 months of planting. So, she earned a total of Rs 15950/- by cultivation of papaya variety Ranchi Local. The micronutrient application specially Boron application (0.3%) was demonstrated among women farmers. The boron application (4 sprays) minimized the flower and fruit drop to the tune of 22-35% and increased the yield up to 15-20% irrespective of the variety. The papaya ring spot virus (PRSV) is the major disease in the region. To limit its spread through vector, integrated approach was followed by planting of disease free seedlings, avoiding the virus host plants like cucurbits and solanaceous vegetables near papaya field, uprooting of weeds, and spray of neem oil at monthly interval and use of systemic insecticides. This approach helped in minimizing the PRSV incidence up to 50-60%.

This initiative has proven successful in boosting income of farmers to the range of Rs 1200/- to 175000/- depending upon area under cultivation and management practices adopted. Considering the demand of the planting material and looking at the opportunity of entrepreneurship development among the tribal women farmers, it was decided on a participatory mode to promote papaya nursery raising in the region during 2019-20. For this, training on "Improved Papaya Nursery Raising" was imparted to 06 progressive women farmers from Gumla and Lohardaga districts. During the month of April-May, 2020, more than 28000 number of papaya seedlings were produced and sold by the trained papaya nursery growers to nearly 1000 farmers of Lohardaga and Gumla district. By sell of the plants at an average rate of Rs 10 per plant, the entrepreneurs could earn average profit of Rs. 12000/- in a period of three months. The Additional income from the nursery particularly during the lockdown period of COVID-19 has been a boon for the farmers.

INDIGENOUS AGROFORESTRY PRACTICES OF TRIBAL & NON-TRIBAL FARMERS IN JHARKHAND

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Jharkhand a state in Eastern India has 24 districts. Among these districts 6 districts have more than 50% tribal population where indigenous farming systems are practised. The existing agroforestry systems practised by them are also traditional. Keeping this issues in consideration a study was sponsored to Birsa Agricultural University, with the objectives to identify and compare major indigenous agroforestry systems between tribals and non-tribal farmers. Secondly also to assess the effects of Agroforestry systems among them . The study was carried out purposively in three districts of Jharkhand having a common characteristics of higher percentage of tribal population. The study revealed that, a great majority of the respondents (97%) and non-tribal respondents (93%) reported for planting of trees in their land. The existing agroforestry practices in the sample areas were grouped into two main classes: 1. Home garden and 2. Multipurpose Trees on crop lands. A great majority of respondents (80%) from tribal and non-tribal group agreed to plant trees in their homestead areas. They planted different trees of their interest at the boundary of the home garden and in the middle of the home garden grew different vegetables. A great majority of the tribal respondents (81%) and non-tribals (56%) respondents planted trees on the boundary of the unbunded upland. In relation to utilities of Multi Purpose Tree Species (MPTS) more than 80% of tribals reported for fruits, timber and trees for fuel wood where little more than 50% of non-tribals reported for the same purposes. Regarding effects of agroforestry the study revealed that due to the indigenous practices, less fuel wood was harvested from their agroforestry systems, less fodder was produced and about 83% of them reported as not able to meet their timber requirements. Among the traditional and indigenous agroforestry practices, crop rotation in banded and unbanded uplands were most commonly practised by the tribal farmers. Thus, in order to empower the farmers they should be encouraged to adopt scientific method of agroforestry practices to meet their requirements for their better livelihood and sustainable development.

AWARENESS TOWARDS SOCIAL ENTREPRENEURSHIP:A QUALITATIVE STUDY IN DAKSHINA KANNADA DISTRICT, KARNATAKA

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The aim of social entrepreneurship is business for a social cause. It is a combination of social service and entrepreneurship. The concept of social entrepreneurship came in to force in the academic world of late 1990s in united states. It has a mission of solving social problems. Social entrepreneurship is successful in terms of not the large profits, but in the immeasurable social impacts. There are more benefits from social entrepreneurship for removal of poverty, solution for unemployment, development of agriculture sector and positively impact on society. It is one of the concepts of philanthropy, includes innovativeness in treating social problems and innovating entrepreneurial practice are the main characteristics of social entrepreneurship. In this scenario social entrepreneurship has been receiving greater recognition from the public (S.Bacq and F.Jansen 2011). Social entrepreneurship focuses on long term capacity rather than short-term financial gains and has an explicit and social mission, whereas commercial ventures has a mission of profit. This paper explains how the people perceives the concept of social entrepreneurship.

Keywords: Social- Entrepreneurship-Service-People

IMPACT OF BEHAVIOURAL FINANCE ON INVESTMENT BEHAVIOUR IN ABSENCE OF FINANCIALLY CULTURED OF RURAL INVESTORS

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In the emerging economy saving and investment are becoming the need of the individuals to meet their future demands and in this emerging economy behavioural finance is a new approach that aims to combine behavioural and cognitive psychological theory with standard economics and finance to provide consequences for why investors make irrational financial decision. The behavioural finance draw attention that different people have different behaviour and behaviours affect their investment decision. The irrational decision making is the result of behavioural finance. As we all know that the maximum population of India lives in village and the individual saving and investment pattern plays an important role in any economy. Therefore the rural segment also have a strong impact on the economy of India. There are many factors surrounded the rural investors – future expectation, demographic characteristics, no. of credit usages, behaviour towards loan, illiteracy, their income, age, family size, technology and due to nil or lack of knowledge about fundamental and technical analysis the behavioural finance have strong impact on the investment decision of rural investors, which result to irrational investment decision making. The source of income of rural investors are also very limited and due to this they are not in position to take any risk, which strengthen the rural investors to take irrational decision instead of going technical or fundamental decision.

Keywords: Behavioural finance, rural investor, Investment, Technical analysis, Fundamental analysis.

CHANGE IN LIVELIHOOD PATTERN OF SHGS IN JHARKHAND

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Jharkhand is a State in Eastern India carved out of the southern part of Bihar on 15 November 2000. Jharkhand State Livelihood Promotion Society (JSLPS) with the support from Ministry of Rural Development and National Rural Livelihood Mission (NRLM) has taken the initiative of organizing women from 10 blocks across districts belonging to ST and SC community through self-help groups, providing them with technical support for productivity enhancement through adoption of Package of Practices, promoting micro enterprises, skill up-gradation training and facilitating business development services through Self Help Group and their organizations and enhancing their livelihoods. National Rural Livelihood Mission (NRLM) works towards creating robust institutional platforms of the rural poor, especially women, in the form of Self Help Groups (SHG) and their federations, to improve their access to financial services, and thereby build their sustainable livelihoods. The strength of NRLM has been its ability to energise the communities and involve them in building sustainable livelihoods, largely based on land. The word "saving" contained broad-based meaning and numerous explanations. In economic contexts, saving is defined as the residual income after deducting current consumption over a certain period of time (Browning & Lusardi, 1996; Warneryd, 1999). In general, poor households tend to save for many reasons: to meet working capital needs of a small business, to pay children's school fees, household consumption, religious ceremonies, to purchase a piece of land, to renovate a house, and so on.

This study made an attempt to objectively demonstrate linkage between credit and saving programmes & livelihoods of the rural population. This study has also made an attempt to analyze the change that has happened in the status of families participating in this programme, resulting into their improved income and also livelihood options for them and documenting objectively the process of change that has been promoted by JSLPS over last two to three years. An understanding of changing status of livestock's, agricultural assets and improving the situation of loan from non-formal sources to formal sources are some of the proxy indicators of improvement of situation. The overall objective of this study was to assess the status of savings mobilization of rural households through savings and credit activities and the types of benefits they obtained. The major issues related to the smallholder women producers in agriculture and livestock rearing are as follows: Lack of organizational cohesiveness either as occupational group or as social group, Low productivity in agriculture due to inadequate extension and business development services, Poor market facilitation and limited available backward and forward linkages, Limited or no integration in the existing value chains, Lack of Market Information.

Jharkhand is one of the richest states in country with 36.7 % population below poverty level. The intervention like JSLPS and NRLM has certainly made an impact in terms of income enhancement of families participating in small credit and saving programme. It was found that the project implemented over last two three years has made significant impact in terms of change in lives of the community and the same has been reflected in the study undertaken.

Keywords: Jharkhand State Livelihood Promotion Society (JSLPS), National Rural Livelihood Mission (NRLM)

CREATING A SAFE WORK ENVIRONMENT & ENTREPRENEURIAL LEGAL SUPPORT –UNDERSTANDING THE EFFECTIVENESS OF POLICE ADMINISTRATION FOR CREATING A SAFE WORK ENVIRONMENT IN THE STATE OF JHARKHAND WITH SPECIAL REFERENCE OF SARAIKELA KHARSAWAN DISTRICT

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Businesses need to be safe and secure in order to properly serve their customers, and protect employees from harm. Many have registers full of cash, and other expensive items like computers and other valuable equipment. It's vital that businesses are protected from thieves, burglars, and other criminals. Thankfully, we have law enforcement agencies which provide trained police officers to safeguard these businesses and maintain order. Police believe that burglaries are considered an opportunistic crime. Criminally-minded individuals watch for vulnerable areas in and around a business, which is when most crimes occur. Businesses should work with law enforcement officers to develop safeguards for their businesses to prevent criminal activity.

Helping businesses reduce and prevent crime is both a police and community effort. Local police departments work with business owners to improve security processes and solve crimes when they do happen. Businesses can also join together with a neighborhood watch and keep each other aware of any suspicious activities. They can also get to know your regular customers or clients as they enter and leave your building. Make sure to always report suspicious activity to the police.

Post notices on the front door and in front of the cash that state that little cash is present onsite, and the cashier doesn't have access. Notices stating cameras are present throughout the office or building are also effective crime deterrents. For corporate businesses, hire trained security guards, or an off-duty police officer to keep watch over the building, and insist they regularly patrol the premises. Unfortunately, it's been reported in the news recently about domestic violence spilling over into the workplace. In the India, domestic violence affects 1 in 4 women. In the workplace, situations too often occur when past employees or a former spouse enter a business intent on inflicting harm or even death to people who work in the company. In this situation, security guards or off-duty police officers can stop or deter the perpetrator from performing their intended crimes. Domestic violence is one of the most dangerous assignments for police officers.

Police officers continually give back to their communities by staying visible, and introducing programs that help businesses and the community to communicate with law enforcement officers. These types of programs are proving successful by lowering business-related crimes.

EDUCATION TRAINING AND SKILL DEVELOPMENT

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India is a country of multi-racial groups which is reflected by different cultures, religions, languages and racial groups. These social groups are at different levels of development. Education is considered as one of the important tool after the socio economic development of Tribals because they are economically, politically, and educationally backward. Right from independence government of India has taken many progressive initiatives for the holistic development of Tribals. On the other hand, formal education institutions like school, colleges, universities and other professional, vocational and technical education institutions have tried to change the tribals of India. Many of them are getting into all India as well as state government services through their Tribal reservation quotas and achieving vertical as well as horizontal mobility. Their styles are changing. These youth and women's are getting attracted towards politics, forming political parties joining political coalitions, agriculture for the creation of their own state and their other demands. Thus education is breaking the traditional isolation of the Indian tribals and trying to make them enlightened and modernized. The central and state governments and Christian missionaries have been making many efforts to change the lives of the tribals for the better. India is poised to become the world's youngest country by 2020 within an average age of 29 years. Young people from socially excluded groups – scheduled castes, scheduled tribes, Muslims, women or those living with a disability – face multiple institutional and social barriers that prevent them from accessing the growing employment opportunities. PACS skills for inclusion programme. Digital skill training programme for tribal women. Govt. gifts tribal women livelihood skill Central Govt. NRLM and Indian projects. Facilities training of these tribal. Entrepreneurship and skill development. Now at these time to highlight different constitutional Promotive Schemes undertaken by the government for enhancement of education among tribals.

Keywords: Inclusion, skill, opportunities, education, tribals.

WOMEN EMPOWERMENT INITIATIVES

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Secretary, Bal Kalyan Sangh (BKS)

The present scenario of Jharkhand shows that most of the young girls of the interior areas are trafficked or falsely lured and taken to the metropolitan cities in search of work. The economically backward families who cannot afford the living cost of their children send their children to work in the other states to earn some money and support their family but most of the time fake placement agencies sell these children specially girls to the hotels, brothels, Massage parlours etc. BKS women empowerment initiatives have given an opportunity to the girls & women who want to earn and improve their livelihood. Our main focus is on girls & women who are survivors of trafficking or any abuse or vulnerable girls or women who migrate from Jharkhand or women and girls of tribal families with no source of regular income or the tribal youths who are in search of livelihood or the girls lured into extremism etc. BKS's women empowerment programme is aimed to empower women and make them independent. It wants women to be aware and empowered about their rights and stands against their violence and become so strong so that they can be a leader.

Initiatives:

1. BKS and Action against trafficking and sexual exploitation of children and women (ATSEC) initiated an innovative women empowerment programme "Swavalamban" in the year 2009 with the support of UNODC, CRPF, ArcelorMittal; The Embassy of the Kingdom of the Netherlands; Central Reserve Police Force, (CRPF), GOI; Department of Social Welfare, GOJ, and Labour Department, GOJ. BKS through Public Private Partnership creates equal opportunities of employments for the girls & women of vulnerable section of society. Under Swavalamban programme, the trainees have been given training of security guard, housekeeping, beautician, stitching, tailoring, computer, nursing, driving, jewellery making, bamboo-craft, mushroom cultivation etc. in which more than 70% of candidates have also been successfully placed in different sectors. The age limit for enrolling into the training programme is 18 years to 35 years with the minimum qualification needed is matric pass with reading and writing in hindi. Till now 1449 trainees have been successfully trained in the different trades in which 1182 have been successfully placed in different sectors like Govt. Sectors, Public Enterprises, Hotels, Restaurants and Private Corporate Houses and some of them as self employed. This programme has gained lots of appreciations and recognitions from different donor organizations, news agencies and govt. department etc.

This programme has also created awareness on trafficking issues, violence against women issues and child exploitation/abuse issues in Jharkhand and these issues have reduced to an extent.

2. BKS has also initiated a women empowerment programme "Sakhi" which aims to enhance the capacity of women and identified support groups on advocacy and lobbying to address violence against women and facilitating political participation of women at all levels of governance. Violence against women needs to be seen as an issue that is based on the existing power relations, interpretation of masculinity and patriarchy that governs relationship between man and women. BKS conducts various empowerment programmes to make women and the community aware about different women issues like gender equality, violence against women as crime, women empowerment etc.

3. BKS initiative of LetsEndorse- Swavalamban Connect Kendra (SCK) at Ranchi is also to enable MSME aspirants in a 360 degree manner. For encouraging small scale business among youths and girls. Toll Free No. of SCK- 1800-121-1265. Swavalamban Connect Kendra (SCK) is implemented in the district of Ranchi under Mission Swavalamban in partnership with LetsEndorse Development Private Limited (LetsEndorse) with Small Industries Development Bank of India (SIDBI). To empower at least 300 aspirants. To build the necessary awareness and encouragement towards self-employment and enterprise creation among the masses (through gatherings, nukkad nataks, in-person sessions, etc.), call-back the prospects assigned through the MIS portal and gather relevant information from the same to complete the aspirant's profile, understand and guide the aspirant through the necessary skill and entrepreneurship development programs supported by the Government, make attempts to help them refine their enterprise plans and keep track of how well the enterprise is performing over a period through regular check-ins.

Keywords: Swavalamban Connect Kendra (SCK)

A POST INDEPENDENCE DEMOGRAPHICAL STUDY OF TRIBAL POPULATION OF JHARKHAND

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366(25) of the constitutions of India refers to scheduled Tribes as those communities, who are scheduled in accordance with Article 342 of the constitution. The schedule Tribe population of India is almost 50 percent less than the SC population of India, constituting 8.08% of the country's total population.

Jharkhand was created primarily out of erstwhile Santhal Pargana and chotanagpur region. Historically, Jharkhand region consisted only six districts as Santhal Pargana, Hazaribag, Ranchi, Singhbhum, Dhanbad and Palamu. Jharkhand was divided in 2001 with 18 districts.

Jharkhand, historically, has been regarded as the native-land of large proportion of tribal population. It is utmost important and crucial to examine the demographic characteristics of the tribal population in order to understand the developmental issues in the wake of problems and solutions in a better way. A persistent slower growth has been found, after independence, in tribal population than other non-tribal groups. While the share of tribal population was around 36% of the total population in the early 1950s, their proportion declined significantly to 27% by the beginning of the 1990s. Remarkably, this period on the other hand shown a significant rise in the proportion of SC population during this period. The main reason behind this slow trend of tribal population is outmigration to other state in order to search employment opportunities for their subsistence, over the period of times. Displacement, disruption of livelihood patterns, inaccessibility to health care facilities and other amenities, education, high mortality rate etc. are some major concerned for developmental process of the society and economy.

EMPOWERMENT OF TRIBAL WOMEN THROUGH SOCIAL NETWORK

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Empowerment of women is essentially the process of upliftment of social status of tribal women, the traditionally underprivileged ones in the society. It is found from the study that Tribal women play a vital role in the social empowerment of tribal area as they contribute in various social activities.

The tribal population is an integral part of India's social fabric and has the second largest concentration after that of the African continent. It is more than the total population of France and Britain and four times that of Australia.

Women in a tribal society play a vital role in their social, cultural, economic and religious ways of life and are considered as an economic asset in their society. But they are still lagging far behind in the different walks of life like education, employment, good health and economic empowerment etc. Though they are industrious, they have limited control over resources and economic activities. Therefore, there is a need for economic empowerment of tribal women in order to overcome inequality, discrimination and exploitation and to achieve their all round development in the society.

According to some scholars there are five level of the women's empowerment framework, namely – welfare, access, mobilization and control. Welfare means an improvement in socio-economic status, such as improved nutritional status, income, which is the zero level of empowerment, where women are passive recipient of the above benefits. Empowerment would become more relevant if the women are educated, better informed and can take rational decision.

Social media plays a vital role in daily lives of individuals these days. Social media platforms gives chance to interact with world virtually, It has become the agent of social change which helped and supported women's empowerment in various aspect such as mobilizing attention of local and global community towards women's rights and challenges, discrimination and stereotypes across the globe.

Through social media women can start new companies, venture or start-up as they can contact and converse with customers and consumers directly. Female entrepreneurs can do marketing through social media which is very cost effective and can be easily channelized. Through this entrepreneurs can directly communicate and take feedback and suggestions about their online products or services within short durations. The following are the women entrepreneurs who started their business through social media. Aditi Gupta, Co-Founder, Managing partner at Menstrupedia, friendly guide for healthy periods. She is from small place Jharkhand and it's her brain child which provides a friendly guide to girls and women to maintain the health and hygiene and stay active and healthy during menstruation.

Social media have transformed communication extensively at local and global level in the past few decades. There is dramatic increase in the practice and use of social media in few decades in India. Social media is a new tool, weapon or platform for women to discuss, communicate, voice their opinion, organise campaign and online activism. Social media is a rising trend and powerful channel for seeking wider attention of local and global community for discussion of women's right issues and motivate and encourage the government or policy makers for gender equality. With the help and support of social media tools and applications such as blog, vlog, facebook, twitter, instagram etc women are being empowered by education, entertainment, self decision making, technologically updated and financial empowerment.

Keywords: Mobilisation, Technology, Social-Media and Rational

SHG'S, NGO'S AND SKILL DEVELOPMENT OF TRIBAL WOMEN

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Empowerment of tribal women refers to increasing the socioeconomic emancipation which promotes standard life of economic growth in our country. It has emerged as an important issue in recent times. Entrepreneurship can be viewed as one of the best way towards attainment to self sufficiency and poverty alleviation among tribal women in the country. Entrepreneurial activities provide not only economic development but also an upward social movement and ensure dignity of life a part with others. Women entrepreneurship is the process in which women starts a business, undertake risk, face challenges, provides employment to other and manage the business independently. The role of women in tribal communities is substantial and crucial as they face lots of problems both in house and outside home.

The empowerment of women also refers to the attributes of economic opportunities, social equality, and personal rights. Ironically women are deprived of these essential human rights. Often these rights are denied as a matter of culture and tradition of certain religious especially in rural areas. In rural areas, it is generally considered that women are not capable enough to generate income. As a result, the household duties and low wages for the same nature of work by its counterpart. Since, they are economically unequipped, therefore, the ineligible for availing a powerful position in a society and rising voice in traditional in patriarchal societies. Rural women as opposed to women in urban settings, face inequality at much higher rates, and in all the spheres of life. Keeping in view the present research paper mainly focuses on the efforts taken by the NGO's (Non Government Organizations) through SHG's (Self Help Groups) to inculcate necessary attributes among the tribal women.

Within the legal framework, article 46 the constitution of India focuses on their education and economic development. Ministry of Tribal Affairs as also implemented various programs and scheme for the benefit of Schedule tribal women. Higher education's is recognized as the post secondary education or tertiary education which plays a vertical role in everyone's life and also embrace an important position in the development and welfare of the country. The educational programmes should be centre of attention for development of status of tribal population which encourage the tribal youth automatically integrated in their own culture.

The paper, in order to exemplify the scenario in which the women SHG's are functioning, tries to extract the essence and its impact over the personality of women to raise their understanding and claim their right both in the household scenario and the government promoted schemes and programmes. The paper emphasizes over the power structure of upper cast and the segregation of tribal community as well as the preparation for the reclaiming of their human rights through awareness and economic empowerment. The study entitle to know the factors which encourage tribal women to become an entrepreneurs, to know the financial position of their family and also to know the social change of tribal women after been an entrepreneurs.

Keywords: Tribal, empowerment, Article 46, SGH's, NGO's, skill development.

ENTREPRENEURSHIP DEVELOPMENT OF TRIBAL WOMEN THROUGH SELF-HELP GROUPS (SHGS) FOR ECONOMIC EMPOWERMENT IN TRIPURA

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The utmost challenge of the present time that the Government of Tripura has to face is the provision of appropriate social security to the scheduled tribes (STs). Though the constitution has given more than 20 articles on the redressed and upliftment of underprivileged with policies on positive discrimination and affirmative action with reference to scheduled tribes (STs) but still the Scheduled Tribes (STs) constitute the weakest section of Tripura, as well as of India's population, from the ecological, economic and educational perspectives. Considering this, the study "Entrepreneurship Development of Tribal Women through Self-Help Groups (SHGs) for Economic Empowerment in Tripura" traces the initiative of developing employment opportunity through entrepreneurship among the tribal women, in rural areas of Tripura. In this study an effort has also been made to inquire about the problems and challenges facing by these rural tribal women in their desire to bring about a change in their lives. The study is based on secondary as well as primary data and has applies various statistical tools in order to analyze, display and discuss the collected data. An attempt has also been made to assess the present potential of tribal women entrepreneurs, for their sustainable livelihood promotion.

Keywords: Entrepreneurship, Development, Livelihood Promotion, Women Entrepreneurs.

ROLE OF PIG FARMING IN EMPOWERING WOMEN OF JHARKHAND: WAYS, CONSTRAINTS AND ROAD MAP AHEAD

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Animal husbandry and livestock sectors are critical for the rural livelihood and economic development of the country. India possesses one of the largest livestock wealth in the world and a quarter of the agricultural gross domestic product is contributed by the livestock sector. Among the livestock species, pig finds an important place as it is being reared by socio-economically weaker sections of the society. As Jharkhand is one among the leading state in pig population in India, pig farming can turn out to be a good option for livelihood as well as for women entrepreneurship as a step towards "ATAMNIRBHAR BHARAT". Pigs requires small investments on buildings and equipment, have a very good feed conversion efficiency which reduces the excessive expense on feed as compared to other species and can be easily handled by the women and children as they start farrowing at an early age.

These factors along with various other factors makes farming a reliable and beneficial source of nutritional and economic security for the people and a step towards women entrepreneurship. Pig production in particular promotes greater self sufficiency and provides a greater food security to urban households and increase income. Among tribal communities in India as well as in the state of Jharkhand, small holder pig rearing provides for nutritional and financial benefits as well as providing for conversion of household waste into fertilizers for agricultural crops. Keeping these facts in mind the current article deals with role of pig farming in human upliftment, human managemental practices and ways to make it more profitable.

PRIME MINISTER MUDRA YOJANA AND WOMEN EMPOWERMENT

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Women empowerment is burning issue in the development country now a days. The women empowerment can be envisaged by the participation of women in economic, social, political and cultural activities. In India, gender difference is observed widely. Women are prevented to have access to various resources. The Prime Minister Mudra Yojana provides an opportunity to the Indian women to contribute to their family needs, enhance their self-esteem and develop their decision-making abilities. Empowerment needs a multidimensional approach for the women to imbibe them into economic, political and socio environment in any country. The aim of the article is to describe the impact of PMMY in empowering the women in India. The article analyzes and examine the various schemes of PMMY and the contribution of women under the schemes.

ANALYZING ENTREPRENEURSHIP OPPORTUNITIES FOR TRIBAL WOMEN OF SARANDA REGION WITH SPECIAL REFERENCE TO JHARKHAND TOURISM POLICY 2015

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Tourism being one of the prominent industries has been facilitating entrepreneurship opportunities across globe in forms. Destinations across India have been considered as favorite both for domestic and international tourists. However, tourism development as per potential in Tribal region still calls for focus of policy makers. The participation of tribal women in tourism sector could prove to be vital source for their sustainable economic development. The current study focuses on Tribal tourism for Women at "Saranda" forest region of West Singhbhum district of Jharkhand. "Saranda" region which is primitive tribal dominated location stands as a potential destination for tribal tourism and opportunity hub for socio economic development and empowerment of tribal women of this region. With a strong history as tourist destination, several places in Saranda Forest remind for its tourist point since British time. In spite of potential source what is hindering Saranda to emerge as top tourist destinations at national as well as international level? Is it security problem or anything else which has caused loss of tourism here? Is Government policy is not conducive or requires customized focus on Saranda? What are key constraints hindering tourism development in Saranda? Will tourism will be able reduce the naxalism and socio-economic problems of the Tribal women of Saranda? Can tourism policy contribute towards cultural heritage and saving nature? What tourism product will be suitable for Saranda to attract tourists and women can be the major stakeholder in Industry? Tribal tourism needs special attention in the policies of Government. The current paper is intended towards analyzing Jharkhand Government's tourism policy to bring out the gaps in existing action plan and recommendations to explore tribal tourism potential for the sustainable economic development of tribal women in Saranda region.

Keywords: Tribal, Tourism, Women, Entrepreneurship.

A STUDY OF SELF-HELP GROUPS IN KANPUR DEHAT

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The main aim of this paper is to understand the opportunities provided by Self Help groups (SHGs) on various aspects of borrowers. However there is no composite model on the aspects of borrowers in Kanpur Dehat. We tried to develop a model in which the aspects are identified with the help of literature. To find out the reasons, how borrowers are getting benefits from SHG, current study investigated the relationship between independent and dependent factors among SHG borrowers in Kanpur Dehat. A total of 322 members of SHGs were surveyed using standardized questionnaire. Results are positive as it has shown perfect relationship between variables.

Keywords: Self-Help Groups (SHGs), Non-Government Organization (NGO), Microfinance Institution (MFI), Credit, Poverty, Opportunity, Social, Economical, Health, Equality.

TRIBAL WOMEN’S INVOLVEMENT IN SHIFTING CULTIVATION

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Conklin (1961) defined shifting cultivation as “Any continuing agriculture system in which impermanent clearings are cropped for shorter periods in years than they are allowed to remain fallow”. Shifting cultivation is a periodic system of cultivation where land is prepared and managed for specific period of time and again left fallow to regain its fertility naturally.

A study was conducted to identify the roles of Mizo women in shifting cultivation and other livelihood activities. Four districts of Mizoram were covered viz. Siaha, Mamit, Champhai and Aizawl. The study used purposive sampling method wherein the selection of sample was mainly based on the households practicing shifting cultivation. The study found out that Mizo women played important roles in shifting cultivation. Their level of involvement was found to be ‘moderate’ in the overall shifting cultivation activities. The involvement of women in site selection and land preparation, production and harvesting were ‘moderate’ whereas it was ‘moderately high’ in post-harvest activity. Moreover, women involvement was ‘moderately high’ in performing the household chores while it was ‘moderately low’ in livestock farming and forest resource-based livelihood activities and it was ‘low’ in other livelihood activities.

The involvement of women was observed in all stages of shifting cultivation. Their participation in post-harvest activities was even more. Imparting knowledge to rural women through training and development activities in food processing, storage and management will enhance their skills and give more opportunities for better livelihoods.

Keywords: Shifting cultivation, role of women, Mizo women.

UNDERSTANDING SOCIAL ENTREPRENEURIAL BUSINESS MODELS IN THE INDIAN CONTEXT

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The country’s wide spread poverty and a strong demographic dividend gives ample opportunities to social enterprises finding innovative solutions to the prevailing social issues. These social innovations are delivered through business models to the target group. Some studies by Asian categorizes Indian social enterprises as inclusive business models (Asian Development Bank report, 2012) and practice hybrid models combining the welfare objective and business objective (Intellectap Report). Most of the studies on social enterprises in India are either based on the basic concept, intentions, their origin or the legal framework, but not many on their business models.

Hence a study of existing hybrid models of Indian social enterprises would help in designing more such models in unexplored areas that needs greater attention in the present scenario. To a greater extent, business models are studied and authors have proposed framework for commercial enterprises. But Muhammad Yunus, Moigeon and Ortega (2010) have proposed a framework exclusively for business model of social business with their Grameen experience in Bangladesh. Using a case study approach, the present paper is an attempt to fit four successful social enterprises in Karnataka into the business model proposed by Yunus et.al (2010) and also to understand the relevance of operational model by Kim Alter in the Indian context.

Keywords: Social Enterprises, Business Models, Social Enterprise Business Models, Social Innovations.

EMPOWERMENT OF TRIBAL WOMEN THROUGH ENTREPRENEURSHIP AND SKILL DEVELOPMENT

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Women Empowerment is essential for the development of any nation. It means giving them freedom from vicious circle of social, economic, political, educational field and gender based discrimination. Tribal women play a significant role in economic and rural development of tribal communities as they are engaged in various activities in agriculture, animal husbandry, forest as they are close to the nature earth. Tribal women are innocent, honest, hardworking and even work more than man. The Tribal women constitute like any other social group, about half of the total population. The tribal women, in all social groups are more illiterate than men. The main problem of Tribal women are poverty, indebtedness, illiteracy, unemployment, bondage, diseased, faces discrimination, considered weak, oppressed, and dominated in society. The non- recognition of their financial needs and non-availability of bank and financial institution and consumption of credit makes tribal women easily fall victim to money lender and leads to dependence on them. It is essential for Tribal women to be educated, technically trained and skilled in order to develop, improve and serve individual, family as well as society better. Make them aware of their bright future, guide them, allow them to identify their skill, knowledge, ability to make their own decision and nurture them through entrepreneurship and skill development. Government of India has passed national policy for the development of women, which aims to ensure overall development of women within the country. This paper clearly focuses on entrepreneurship and skill development of Tribal women to empower them.

The need to empower tribal women is to assist deprive women to improve their literacy, skill and ability that gives employability to women and to provide competencies, skill that enable women to self employ and to enjoy their rights to control and benefits family, society and to provide livelihood to all section of society across the country. Empowerment of Tribal Women aims to promote and develop their skill not only to get job but also enhance the quality and quantity of human resource available in the overall development of women.

Tribal women as they contribute in various activities but their level of literacy doing unpaid work, low participation in the work force. Money lending and indebtedness, despite legal and protective measures to curb money lending in scheduled areas and provisions for debt relief, enforcement has been weak and ineffective, very little property rights and even discrimination within the family. Development of Tribal Women entrepreneur in every state is required. Due to lack of finance, knowledge, communication-gap, language problem, although government has introduced many programmes for women for their livelihood and upliftment, like DWAKRA, SGSY, NRLM, JSLPS to empower women but to empower tribal women and to make them more skilled, and to develop them, need to establish more training institutes and educate them and enhance their knowledge, make them technically skill, strong enough to make their own decision, self reliance, not to dependent on anyone, make them aware of their rights, so that they may be able to contribute themselves in the development of family, society, state and country.

Keywords: Empowerment, Tribal Women, Entrepreneurship, Skill development.

SWAVLAMBAN – AN INITIATIVE TO THRIVE TOWARDS DIGNITY

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The tribal people domicile India, our motherland for about 10% of the total inhabitants. Their essence lies in their simple yet tough lifestyle in the picturesque nature's lap in most of the states. They are mostly unaware of most of the hues and cries of modern life and also the competitive world. They are also flag-bearers of many indigenous customs and rituals. This customs sometimes makes them community bound and restricts education, medical facilities and sanitization, promotes child marriage, very less scope for skill development. Apart from managing all household chores the women (tribal) population is involved in many types of voluntary activities for the betterment of society within their limited capabilities. This paper deals with the upliftment of tribal women especially in the food industry, goods industry and small-scale entrepreneurship with limited resources.

Keywords: Development, Domicile, Cultivation, Biochemical, Resource

EMPOWERMENT THROUGH UPSKILLING AND DESIGN INTERVENTIONS OF MOONJ CRAFT BY TRIBALS OF UTTARAKHAND

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The need for empowerment of rural women especially tribal women has been the focal point in discussions on uplifting these sections of the social strata. With current focus on Atmanirbhar Bharat or self-reliance, there has been a heightened increase in the importance of skill development of all workforces and in drawing them into a wider arena of markets for their self-sufficiency. Tribal Crafts have seen much demand in recent times nationally as well as internationally and draw better returns for goods if they are drawn into these platforms. This paper focuses on the Moonj craft practiced by the tribal descendent women of the Khatima area of Uttarakhand and on the issues in developing markets for the same. The paper is based on interactions with the women from Udham Singh Nagar in Uttarakhand where the availability of moonj and panariya grass exists in plenty and the women involved in basketry of the same. The way of life in this part is restricted due to rural lifestyles, limited access to the region, economic backwardness and lack of infrastructure. The research finds that though the tribal women have been focusing on this craft for generations, there exists a gap in terms of upward skills as well as design interventions that is the focus of the paper. The paper also looks at the limitations in the current art form and issues in generating a wider market base for these products. The paper concludes with suggestions for better and faster development of products, market-specific product development and amalgamation of different materials for contemporizing products thereby increasing demand and revenue for the women.

Keywords: Empowerment, Moonj, Tribal Women, Women Empowerment, Design Intervention, Skill Upgradation

ROLE OF EDUCATION IN WOMEN SKILL DEVELOPMENT

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For a developed nation skilled human resource is very important, Skill development is not bound to any gender, it is equally important for both male as well as female. Lack of proper education and skill development is what we need to overcome today ,women empowerment mean the ability to learn skills and make their own decision in life which help them and also it can change the perceptions of thinking of others regarding women education and skill development .Education helps them to live a better life but skill development enables them to lead a meaningful life ,which not only give money but also helps them to earns respect in society .Proper education and skill are the two keys of women empowerment .Women are equally capable in skill when compare with men ,they have proven this sentence in various field by setting various examples .

Still today India is a developing nation because of the lack of education and participation of women in various field .Only education can reduces gender inequalities ,gender bias and encourages women to make a good society .

This paper deals with the study of the role of education in skill development of women in India.

ETHNOMEDICINAL USES OF PLANTS BY INDIAN INDIGENOUS TRIBAL GROUP-A REVIEW

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According to the WHO, about 80 percent of the world’s population depend on conventional medicine for their primary health care. Each tribe or tribal group has its own treatment method, which includes various varieties of plants and plant parts commonly present in their residential area and surrounding areas as medicine for healing. In addition, people around the world are now turning their focus to natural medicines because they are relatively safer and cheaper. Even now, more than 80 % of the population is directly dependent on herbal medicine for healthcare in developed countries. Medicinal plants and indigenous systems of medicine such as Ayurveda, Siddha and Unani have the best genetic resources in India. However, medicinal plants are proving to be an important source of medicinal products worldwide. Nearly every segment of the Indian community uses plants as medicine and around 7,500 species of plants are used by many ethnic groups. Ethnomedicinal plants are endangered due to deforestation, overgrazing and their unresponsive use. So, it shows the urgent need for their protection. Conservation of biological resources as well as their productive use is essential in preserving traditional knowledge.

Keywords: Indigenous, Siddha, Unani, Ethnomedicinal, Deforestation.

ROLE OF WOMEN IN TRIBAL SOCIETY OF THE JUNGLE MAHAL AREA OF JHARGRAM DISTRICT (W.B)

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The forest areas of the South-western district of West Bengal is named as Jungle Mahal by the British. People of Adivasi community were the oldest community of these areas. Though the tribal culture is an ancient trend of Indian culture but because of the caste based politics they have to face deprivation. In Jungle Mahal areas especially in the district of Jhargram, Sankrail Block the majority of the people are Santal and other include Munda, Lodha etc. It is a matter of surprise that though these "Adivasi" community were the oldest community of India but their language has not received its due respect as the other language. These problems make them as the backward class of these areas. The "Adivasi" communities are very conscious about their cultural identity they fear to expose themselves in the society so these short-comings put them in backward and poverty-stricken community. As these communities were the ancient one so the main profession of these communities were hunting, cultivation etc. Jungle (forest) is their soul-mate. The women of these communities are also very hard working. Tribal women have less practices the gender discrimination in their community so they played a vital role for their family. They occupied a high status in their community. They are not dependent on the income of the male members of the family, rather they work equally with them in the field. In every sphere of their life women always get much more power for decision making. They never confined themselves with in their home management and cultivation professions. As they are the economically weaker section of the society, with the help of the Govt. Schemes they try to return to the mainstream of the society. They collect wood honey from the jungle and sell these products in the market. They also collect Sal leaves from the forest and stitch these leaves to make dishes, bowls and sell these products to market to earn money. Except these with the help of the Govt. scheme like "Kanyashri Prakalpa" the young teenage girls are able to get their higher studies

Keywords: Adivasi, Santal, Women, Community, Occupation.

ROLE OF GOAT FARMING IN EMPOWERING WOMEN IN JHARKHAND, WAYS, CONSTRAINTS AND ROADMAP AHEAD

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Mahatma Gandhi used to refer goat as "poor man's cow" because of its ease of rearing and great advantages that it gives to a small farmer. Goat has a small size, its easy to handle, docile, does not fuss over feed, great reproductive efficiency that assures about 3-5 kids per year with pre-weaning survival rate of 85%. The goat milk is in high demand because of its anti fungal and anti bacterial properties and it is also less allergic than cow milk with smaller fat globules. The state of Jharkhand has favourable climatic conditions for goat rearing and the economic condition of rural Jharkhand can be improved by goat farming. Agriculture has presented its seasonal nature as well as nature's vagaries reassures the need of owning livestock and practising animal husbandry as a secondary source of income. Livestock acts as an ATM for emergency needs of a farmer including illness, repayment of debts etc. Goat rearing is mainly handled by the women of the family and her role in goat farming is very evident in past surveys. The key to women empowerment is making her a part of family income earning. Goat farming can serve in making her a income for the family. Most of the families in rural Jharkhand are small farmers who cannot afford big investments and for them goat farming is the best where the investment cost is less in terms of housing or feeding and goats can be easily managed by the rural women while the men of the family is away working. It utilises the unpaid labour that is mostly the women and pays well with good margin. With good number of kids produced per year they may earn by selling the goats for meat or they may sell the much nutritious goat milk. Jharkhand has a population of 9121 goats with an average milk yield of 0.21 Kg/ day and meat production of 21.68 tons. [20th Livestock Census, 2019] Most of goats in Jharkhand are Black Bengal followed by Sirohi, Barbari, Jamunapari etc. Talking about the economic traits of Black Bengal goat, the newborn kid weighs 800-900 grams but by one year of age the wether weighs around 16 Kgs. The milk yield per day is 400-700 ml but the consistency is quite thick with good taste and good nutritive value. The demand of both meat and milk is increasing with the increasing human population which thus provides a lot of scope for improvement. The cost of chevon has increased from Rs.300 back in 2012 to Rs. 600-700 as of now without much change in the investment costs. The major constraints are lack of local breeding centres, awareness, literacy among the rural women which does not allow them to be the part of the economics of goat rearing. Other important impediments include irregularity or absence of vaccination camps, increased number of quacks who are not able to treat properly. These constraints if overcome can create new avenues for women empowerment of the rural women. Regular vaccination camps, easier loans, local breeding centres, proper healthcare facilities and extension programs

are some strategies to be set as a roadmap ahead. This will not only empower women but also serve in improving Indian economy by increasing the GDP by exporting meat or meat products which has high demand abroad. This article deals with holistic aspect of goat farming every aspect of goat farming from its management to setup and its role in empowering the rural women of a state like Jharkhand where majority of the rural women are illiterate and coming from small or marginal farming backgrounds.

Keywords: Economic traits, PPR, Molecular characterisation, Prolificacy, Disease resistance.

EVALUATION OF NUTRITIONAL STATUS OF 0 TO 6 YEARS CHILDREN AT KURSEONG BLOCK

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Global Nutrition Report has been evaluated that highest number of stunted (46.6 million) and wasted (46.6 million) children are from India. In West Bengal among under 5 children proportion of stunted, underweight and wasted are 32.2%, 31.6% and 20.3% respectively. In this study nutritional status of children between 1 to 6 years age group was studied at Kurseong Block of Darjeeling district in West Bengal. Anthropometric measurements like weight, MUAC and height were taken and analyzed. Total number of children were 174. The result showed that 25.86%, 20.21% and 38.51% children were found as underweight, wasted and stunted respectively. By analyzing MUAC, 4.27% children were suffering from severe wasting. A large number of parents not completed the primary education.

ROLE OF BANKING SECTOR IN RURAL AREA

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In the development paradigm banking sector has involved as a need-based programme for empowerment and alleviation of rural development. It has also become one of the most effective intervention for economic empowerment of the poor/under privileged section i.e rural people. As we all know most of the population in India lives in 'Rural Area'.

They are away from the banking services before but for the last five years there have been marked change in the out rich of banking services in rural area. Perhaps the largest and the most ambitious RBI initiatives is the adoption of villages and the launch of door-to-door campaign to promote financial literacy and circulate information. The RBI has mandated that the branches of commercial banks and two regional rural banks (RRBS) to 'adopt' three villages, most of the public bank have already began this initiatives and some private banks are in incipient stages. The central and the state governments have introduced several schemes and incentives for rural development.

Banking sector we can define as the section of the economy devoted to the holding of financial assets for others, investing those financial assets as leverage to create more wealth and the regulation of those activities by government.

Keywords: Banking Sector, Rural, Development, RRBS, Empowerment.

FARM TO DOOR-WAY TOWARDS UNIFIED SOCIETY AN APPROACH

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Vegetables form an indispensable part of daily diet particularly in India, as a large section of people are vegetarian. Vegetables are rich sources of vitamins, protein and minerals like calcium, phosphorus, iron, iodine, and vitamins like vitamin-A, vitamin-B, vitamin-C and vitamin-K. Vegetables gave more farm income than other crops. The cropping intensity in vegetable growing is very high. Vegetables are sold at a higher rate than other crops. In India, the market for processed vegetables is increasing and thus more vegetable production is needed. Vegetable production is easily performed by local and tribal people. Tribal people are more related to the natural resources and forest reserves; they know the nature and feature of every crop. Their presence is very helpful in increasing the vegetable production.

In this contemporary world, tribal communities are getting diminished only due the fact that they are not recognized. According to census 2011, there are 105,295 villages and 57 UAs/Towns which have more than 50% Scheduled tribes population in the country while 3.23 lakh or half of the villages do not have any Scheduled Tribes population. Their position in society is getting lowered. Their situation can be improved with the use of new technology, but there is a certain gap between modern technology and the tribal people. We want to be this connecting link between the two with our idea. Our idea would be a great achievement for the upliftment of tribal people.

Keywords: Expeditious solution, emancipation of women, indigenous knowledge, Atmanirbhar, digitalization.

EXPERIMENTAL TRIAL OF YOGIC KRIYA IN CONTROLLING ALLERGIC SYMPTOMS

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In recent years, the human beings have been suffering a lot from the different environmental problems. One of them is pollution, which has been increasing at a high rate especially in India. These problems lead to make our immune, respiratory and nervous system hypersensitive and thus leading to the cause of allergic diseases. The immune system then produces histamines in response to these allergens, which cause irritation and a runny nose. Because of its relaxation benefits, Yoga indirectly helps alleviate allergies. "Relaxation helps calm the flight or fight mechanisms in our body, which helps diminish stress and therefore, also allergies. In the present paper, I have shown the benefits of Yogic Kriya in improving the Allergic Symptoms carried out among 60 individuals and asking them questionnaire consisting of 50 different questions into 4 different domains. I have also selected thirty for the experimental trial and then divided them into two groups. After the experimental research, it has been observed that Yogic Kriya has so many importances in curing allergic symptoms.

Keywords: Yoga Kriya, Immune system and Allergy.

EFFECT OF SELF-HELP GROUPS (SHGS) ON WOMEN EMPOWERMENT: AN EMPIRICAL EVIDENCE OF JHARKHAND

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Self-help organizations have arisen as a recognized tool to alleviate poverty, increase awareness and ensure environmental protection, which eventually results in sustainable national growth. Currently, over 90% of SHGs in India are exclusive female, and both lending to the vulnerable and women empowerment is the chosen approach. This paper aims to examine the efficacy of SHGs in empowering women. In this sense, a cross-sectional study has been performed on 215 women in Jharkhand State through a systematic survey. To define primary female empowerment indicators, exploratory factor analyses are used. Testing Paired samples is used before and after entering SHG to know the difference in perception among women. The study findings indicate that SHGs are a strong instrument for improving women's empowerment for all their metrics, including economic stability, decision-making, mobility, legal understanding, and autonomy.

Keywords: Woman Empowerment, Self Help Groups, Socio - Economic Development.

EMPOWERMENT OF RURAL WOMEN IN INDIA (THROUGH SELF HELP GROUPS)

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Empowerment of women is a big issue. It is multi-dimensional in approach and covers social, aspects of all these facets of women's development, economic empowerment is of utmost significance in order to achieve a lasting and sustainable development of society. Self- Help Groups are the Voluntary organization which disburse micro credit to the members and facilitate them to enter into entrepreneurial activities.

Women empowerment is the movement taken by government of India. This program enables women's organization to develop the social awareness regarding empowering women's. Women empowerment, means giving power to women to make their own decisions in their lives. It includes social, economic, legal, political and health empowerment.

The word empowerment literally means control over materials, assets, intellectual resources and ideology. It is also defined as a process of awareness capacity building leading to greater participation, effective decision making power and control leading to transformative action, in the case of women it involves their lives at the level of family, community market and the state.

Keywords: Women, Self- Help Groups, Empowerment, Poverty, Employment.

EMPOWERMENT OF TRIBAL WOMEN THROUGH MGNREGA-A STUDY OF MGNREGA IMPLEMENTATION IN JAMTARA

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MGNREGA is the job promise plan for rural Indians. It was enacted by legislation on 25 August 2005. The plan provides to a legal guarantee for at least 100 days of the remunerated employ in every financial year to be immature members of any household eager to do unskilled manual work connected to public work at constitutional minimum wage of 120 per day in 2009.

Empowerment especially economic empowerment is the only way by which it can be possible to give equal status to women in a male dominated society. To be empowered, women should come forward and realize that they are not second grade citizen of the society and at the same time also equally capable with men in all aspects of livelihood.

A major steps taken by the Government of India to raise the level of economic status of the Tribal rural people under the Ministry of Rural Development is the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). The implementation of MGNREGA has been positively affecting the rural life as well as empowering the rural people of India in various aspects. This paper will mainly focus on the impact of Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) on the empowerment of Rural people in the Jamtara District. It also focus on the prospects and problems of empowerment through MGNREGA and will try to provide some recommendations to overcome the shortcomings.

Keywords: MGNREGA, Employment Guarantee and Economic Empowerment.

INDIGENOUS CRAFTS BY JHARKHAND TRIBES FOR LIVELIHOOD

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India has the largest concentration of tribal population in the world. The tribal are the children of nature and their lifestyle is conditioned by the eco-system. India due to its diverse ecosystems has a wide variety of tribal population. The tribal handicrafts are specialized skills which are passed on from one generation to another and these handicrafts are means of livelihood of the artisans. However, in absence of any organized activity in this sector and the products not being adequately remunerative, there is a possible likelihood of the artisans taking up alternate livelihood options (which may involve migration as well). In such a case this age-old activity will die its own death. At this stage it is very imperative to understand the problems faced by this sector and suggest the strategies for development of tribal handicraft based on which certain policy level interventions need to be taken by the government to sustain the traditional tribal handicrafts. This project finds out different problems associated with Mahali craftsmen engaged in producing bamboo handicrafts in the Kuchu village of Jharkhand. The main objective of the study is to assess the bamboo craft as livelihood options for the Mahali tribal community of Kuchu village, Angara, Jharkhand. Mahali has a distinguished craft heritage. Their rare artistic skill has been streamlined in the manufacture of exquisite household pieces. However, the artisan community faces a number of problems and need intervention to improve their quality of life. The study highlights that the community of the studied village suffers from the supply of raw materials, profitable marketing opportunity, proper skills and awareness related to product development.

This paper attempts to empower and highlights the indigenous craft made by tribes of Jharkhand for satisfying their basic needs of life. Handicrafts in Jharkhand are mostly created by the various tribes and its people. Bamboo work is famous here as the raw material is abundantly available. Some crafts of Jharkhand are intricate works of its tribes. The paper highlights the indigenous industry of local tribes of Jharkhand like bamboo craft, stone carving, clay mask, ornaments etc.

Keywords: Handicraft, heritage, clay mask, tribal.

EDUCATION OF TRIBAL CHILDREN IN JHARKHAND

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This paper attempts to examine and understand the low literacy level and education among tribal children in Jharkhand. The paper discusses the role of government, institutions, programmes and linkages between education and development. Various programmes and schemes have been initiated but very few of them have reached the tribal children and benefited them. Many of the programmes did not benefit the tribal community because the programmes were not contextualized and localized considering regional, geographical and physical differences and barriers. Other reasons for not reaching the benefits of the programs to the tribals are lack of political will, corruption, and lesser attention on development in tribal areas. The paper highlights the need for special focus on tribal education, which is inclusive of contextspecific traditional and innovative interventions.

Keywords: Tribal, literacy, localized.

DECENT JOBS INDICATORS IN MGNREGA- AN ANALYSIS OF RANCHI DISTRICT WITH SPECIAL REFERENCE TO WOMEN EMPLOYMENT

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Employment generation in an agrarian economy is a herculean task and needs consistent efforts from Government as well as private sector. Where rural poor are concerned the entire task has to be shouldered by the government. There have been many efforts which have been made in this direction- some successful some unsuccessful. But, one of the most successful programmes ever launched by Government of India may be MGNREGA, which provided the poor with 100 days of guaranteed employment. During this phase of the pandemic when many migrants returned home, MGNREGS acted as a life saver and provided employment to many of the needy. But it not important to just provide employment but the need is also to satisfy the indicators of Decent Jobs for women as laid out by International Labour Organisation (ILO). This paper takes a few of those indicators and tries to assess whether they are fulfilled under MGNREGA. For this purpose indicators like Job Card being issued, harassment at worksite, leisure time, and basic amenities at workplace have been studied.

Keywords: MGNREGA, Job Card, Work Harassment, Decent Jobs, Women Employment.

EMPOWERMENT OF TRIBAL WOMEN THROUGH ENTREPRENEURSHIP AND SKILL DEVELOPMENT

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Empowerment of tribal women refers to socio – economic self-reliance for women, which, in turn, promotes a higher standard of living for the tribal community and an overall economic growth of our country. The role of tribal women is quite demanding & crucial for their families. Hence they need empowerment for betterment of their families and community.

Empowerment of tribal women offers benefits by way of economic opportunity, property rights, political representation of their areas through greater degree of involvement, social equality etc. However, at present, empowerment of tribal women is at a very low level. This is possible only through proper education and varied skill development programs based on resources available in their surroundings. Such programs can help tribal women become confident, self-dependent and enable them to take certain amount of risks, start their own businesses most suitable in their habitats and surroundings, face challenges, provide employment to others and manage their businesses independently. State and Central Governments including NGOs need to take this challenge more aggressively to develop entrepreneurship skills in tribal women with the help of various educational & skill development programs along-with financial support.

This study focuses on factors which shall encourage tribal women to become entrepreneurs in the country with special emphasis on the state of Jharkhand.

Keywords: Women Empowerment, Women Entrepreneurship, Tribal Women.

INTEGRATION OF NON-TIMBER FOREST PRODUCTS (NTFPs): A MEANS FOR EMPOWERING THE TRIBAL WOMEN IN SELECTED AREAS OF THE DISTRICT ANUPPUR, MADHYA PRADESH

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The Amarkantak region, a part of Anuppur district is a unique natural heritage area and is the meeting point of the Vindhya and the Satpura Ranges, with the Maikal Hills being the fulcrum. The strategic geographical location with rich variety of flora and fauna, leading to enchanting lush green forest is inhabited mostly by the Tribal population. The inhabitants mainly reside in extremely backward and remote areas and uses previous technology level in agriculture. In addition to it the primary source of livelihood still revolves around the forests right from food to fodder. The agriculture too is rain-fed and thus the productivity totally depends upon the annual climatic conditions prevailing during the season. As per Provisional population figures of 2011 Census, demographically the female represents nearly fifty percent of the population of the District Anuppur. As per the data available the female literacy is lower as compared to the males. Thus, an add-on source of income employing the tribal women in terms of Non timber forest products such as lac cultivation, honey bee keeping, cultivation of medicinal plants such as van jeera, mushroom cultivation etc. can be a boon for the marginal and underprivileged Tribal women and inhabitants of the area taking in view the rich flora and fauna resources available in their agriculture domain. The cultivation, processing and marketing of these NTFPs can be a boon for the tribal women of the district Anuppur and will be a means for their socio-economic upliftment thus empowering them and paving a way for the coming generation. In addition to socio-economic upliftment encouraging NTFPs will act as a tool for the conservation of biodiversity at large and will prevent the displacement/migration of our indigenous communities.

Keywords: Women Empowerment, Women Entrepreneurship, Tribal Women.

EMPOWERMENT OF RURAL WOMEN THROUGH FARMER FIRST PROGRAMME IN NAGRI BLOCK OF RANCHI DISTRICT

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Farmer FIRST Programme is an ICAR initiative to move towards production and productivity through different technological interventions. This programme intends to solving agriculture-related problems through farmer-scientist interface and enhancing income and livelihood of farm families. The study entitled "Empowerment of rural women through Farmer FIRST Programme in Nagri Block of Ranchi District" was conducted in four adopted villages Chipra, Kudlong, Piska and Patratoli in Nagri Block of Ranchi District of Jharkhand with the objective to study empowerment of rural women through technological interventions under Farmer FIRST Programme. It was revealed that empowerment of farm women was done by integrating women through initiating special modules for enhancing income, livelihood security and drudgery reduction.

Rural women were motivated to get organized into Self Help Group. There are 4 women SHG's which formed after attending training programme on different value chain management of farm & forest produce rendered by Farmer FIRST Programme, Birsa Agricultural University, Ranchi. Masala Grinder provided to SHG's for Post Harvest activities and value addition of crop & vegetables like ragi flour, wheat flour, maize flour, turmeric powder and mixture etc. For reducing drudgery in farm and home activities small farm implements i.e. naveen sickle, maize sheller, dutch hoe, dryland weeder, grabber etc. were introduced. It was observed that improved implements were found to be superior than traditional implements. Work efficiency of naveen sickle (0.52 acre/day), maize sheller (90 kg /day), dutch hoe (0.12 acre/ day), dry land weeder (0.18 acre/day) and grabber (0.17 acre/day) were recorded. As drudgery was reduced, rural women were able to utilize their time in other farm activities. For unemployed female youths and rural women, Farmer FIRST Programme have established Office cum Custom Hiring Centre and rendered different all listed equipments and grinder also. Custom Hiring Centre is run by the SHG's themselves by appointing the office bearers. It can be concluded that technological interventions have positive effects on empowerment of rural women and able to enhance income, food, nutrition & livelihood security and drudgery reduction.

Keywords: Drudgery Reduction, Post Harvest, Entrepreneurship Development.

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