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NATIONAL SEMINAR

ON

SUSTAINABLE DEVELOPMENT: ISSUES AND
CHALLENGES

On
Saturday, 2nd February, 2019

Chief Editor
Principal Dr. Vinay. G. Bhole
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Asst. Prof. Reena Pillai



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GENDERING POWER AND POWERING GENDER: SUKANYA SAMRIDDHI YOJANA

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Abstract

Gender inequalities take on a much greater significance in the Indian Context in view of the increasing social crimes like foeticide, infanticide, illiteracy, dowry harassment and rapes. It is agreed that financial empowerment is crucial for the prosperity of an individual. As part of the 'Beti Bachho, Beti Padoo' campaign the current government launched the Sukanya Samriddhi Yojana (SSY) with a view to ensuring the survival and empowerment of the girl child. This paper is divided into two parts. The first is based on secondary material like websites and contends that, notwithstanding the bonafide intentions, the scheme has not percolated to the grassroots level. The second part will attempt to authenticate the tentative claim by conducting a survey based on a questionnaire. It is felt that there is need for dissemination of information through various agencies and further discussion on the best investments for the Girl child.

Keywords: Empowerment, Girl-Child, Survey, SSY, Welfare

Introduction :

Gender inequality in India is evident in the rising number of social crimes against the girl child which is not limited to foeticide, infanticide, illiteracy, subordination, dowry harassment, and the ever-increasing phenomenon of rapes. As per Constitutional provisions, Article 14 grants equal rights to women, Article 15(1) prohibits sex-based discrimination and Article 15(3) empowers the state to take affirmative action favouring women. (Shastri and Bhatt, 2018) The International Monetary Fund Report (2017) gives a comprehensive overview of the status of the girl-child with respect to sex-ratio, gender-based discrimination in Education and government initiatives. Sukanya Samriddhi Yojana, hereafter SSY, was one of the initiatives of the current government to overcome gender-based discrimination by means of financial inclusion. It would be appropriate to take a quick look at the genesis of SSY before delineating the aims, objectives and rationale of this brief study.

As part of the National Goals in general and the *Beti Bachao and Beti Padhao Scheme* (Save a Girl Child and Educate a Girl Child) in particular, the present government launched the *Sukanya Samriddhi Yojana* (Scheme for the prosperity of a Girl Child) in the interests of the Welfare of Girl Child on 22 January 2015 in Panipat, Haryana. Some of the objectives were ensuring the survival and protection of the girl child, empowering her through the provision of higher education and equal participation, preventing her elimination on the basis of sex-selection procedures and more significantly, enhance the status of the girl child in the Indian society. There was a minimum investment of Rs. 1000 and maximum 1.5 lakhs with a fine of Rs. 50 if there was no minimum contribution every year although there was no limit on the number of deposits monthly/yearly. With a view to enabling the marginalized sections to take advantage of SSY, the government has also amended the rules and reduced the minimum deposit from Rs 1000 to Rs 250. By 2018, there were more than 10 million SSY accounts and Untwalia village (Jodhpur) became 200th Sampoorna Sukanya Samriddhi Gram with accounts in the post office. (Shastri and Bhatt, 2018)

NARI (National Repository of Information for Women) concedes that SSY is a scheme for financial inclusion of girls and reinforces that financial independence is the key to individual prosperity. Indeed, as per the report in Hindustan Times (2015), the female employees of Post Offices staged Nukkad Nataks (street plays) as well as door-to-door campaigns to create greater awareness regarding SSY. A significant characteristic of this scheme is that it offered the highest rate of interest among small savings, for instance, 9.1% in 2015-2016 and 8.6% in 2016-2017.

A quick overview can be provided by interesting studies, one which compare the PPF scheme and the SSY scheme. As per this study, the maximum amount that one can invest annually in SSY is 1.5 Lakhs. Both these schemes are tax-free under section 80C with respect to the interest earned as well as the maturity amount. In contrast to the 15 year lock-in period of the PPF scheme, the SSY has a longer lock-in period i.e. 21 years. Premature withdrawal is not permitted in PPF (only partial withdrawal or loan facility) but there is provision for withdrawal in SSY if the girl-child is to be married or when she turns 18 years. Some of the drawbacks of SSY could be authenticated with the primary survey too. First, the interest rates are varied. Second, families below poverty line are unable to open an account. Third, the poor and the illiterate are completely ignorant of the scheme.

Aim This paper aims at reflecting on the awareness of SSY in select areas of Dombivli and undertakes a primary survey regarding the investments made by the parents in the name of their girl children.

Hypothesis It is believed that there is not much awareness about SSY amongst the lower income groups in select areas of Dombivli and there is need for authentication through a primary survey.

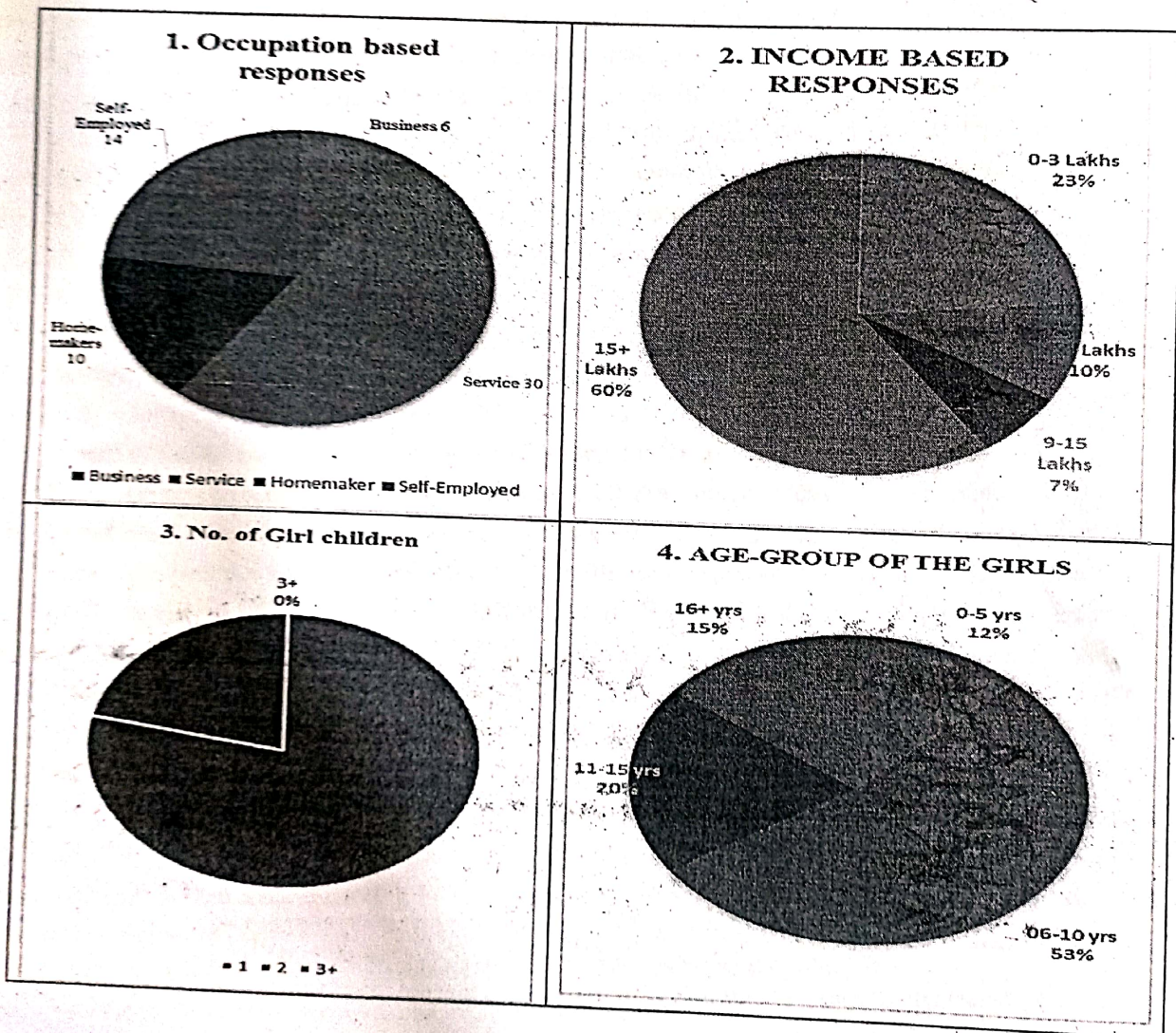
Methodology A primary survey was conducted by asking the respondents to fill a questionnaire (12 questions) which was divided into two parts. Part A comprised the demographic details and Part B consisted of questions which were intended to survey the general awareness of the respondents regarding the SSY. Additionally, the second part was also aimed at surveying the investments made by parents in the name of the girl-child. The target respondents were home-makers, professionals, house-maids and others.

Limitations and/or Challenges Out of the hundred questionnaires which were distributed, only 60 were received. The language of the questionnaire (English) was a major barrier when dealing with the house-maids. The researchers overcame the semantic barrier by interacting with them in the local languages (Hindi and Marathi) and recorded their responses.

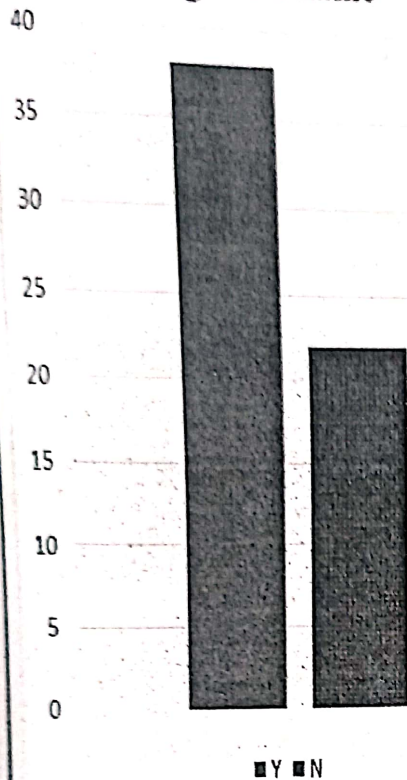
Discussion and Analysis Out of the 60 responses, 49 were women and 11 were men. On mapping the age-groups of the target respondents, it was found that 3 belonged to the age group of 41 to 45 years, 9 to the age-group of 25-30 years, 10 were from the age-group of 36-40 years and the maximum respondents i.e. 38 belonged to the age-group of 36-40 years and none from above 46 years age-group. Based on the occupations of the respondents, 6 belonged to the Business class, 30 to the Service class, 14 were self-employed and 10 were home-makers. Nearly 23% belonged to the income group of 0-3 Lakhs, 10% earned between 3-8 Lakhs, 7% earned between 9-15 Lakhs. 60% respondents affirmed that their annual income was above 15 Lakhs. 78% of the respondents replied they had only one girl child, 22 % had two girl children and none had more than two girl children. It could not be affirmed whether these respondents had children who were boys, except those from the lower income group who admitted that they had boys. 12% of the girl children belonged to the 0 -5 years age-group, 53% were in the age-group of 6-10 years, 20% were in the age-group of 11-15 years and 15% of the girl children were above 16 years. The girls belonging to the last age-group could not be covered under the SSY scheme.

38 respondents disclosed that they had invested in their daughter's name while 22 (mainly the lower income group) responded that they had not invested in any child's (boy or girl) name since their income was not even

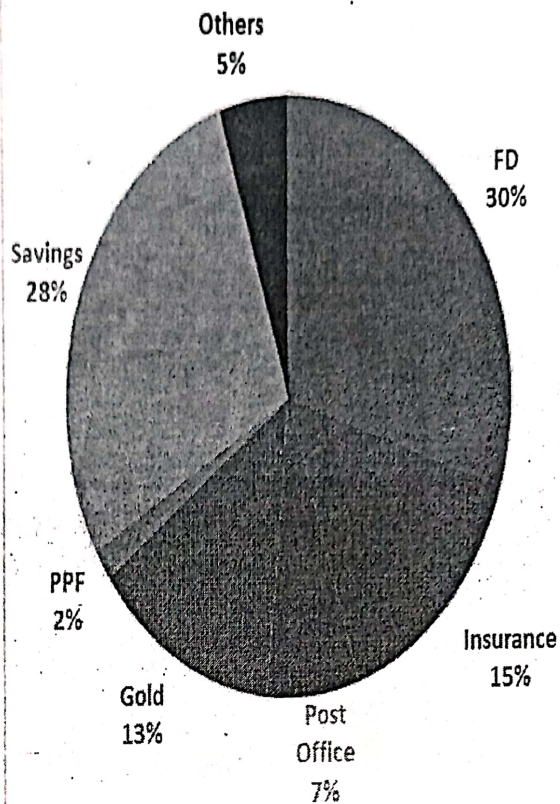
sufficient to meet their day-to-day expenses. However, some of house-maids revealed that they preferred Self-Help Groups wherein they joined chit fund schemes which run for a year or so, depending upon the number of participants. The higher income group agreed that they had invested in their daughter's name but in various schemes, other than SSY. 30% mentioned that they had fixed deposits, 15% had taken insurance policies, 7% had invested in Post Office Schemes, 13% had bought gold (both for investment purposes as well as part of the property/expenses to be incurred during the girl's marriage), merely 2% had invested in PPF schemes, 28% had deposited money in Savings schemes and 5% had invested in other schemes like SSY. 34 respondents displayed awareness of the SSY, while 26 were completely ignorant about the government scheme for empowering the girl-child. When asked about the source of their information, 19% were aware of SSY from the Budget news, 19% from the Television Ads, 19% from the posters displayed in various banks, 7% from their friends but 36% were totally unaware about the scheme launched by the government.



5. Investment made in daughter's name



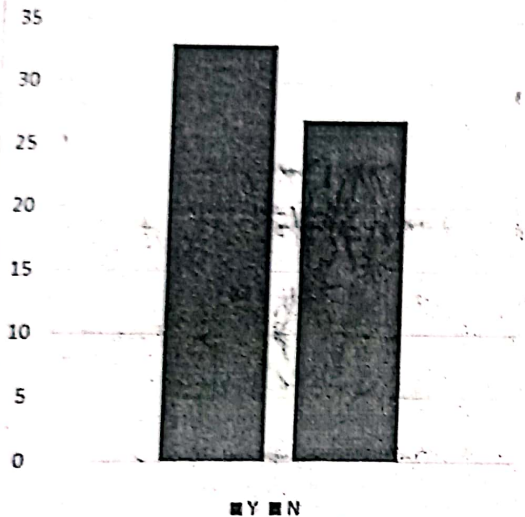
6. SAVINGS TYPE



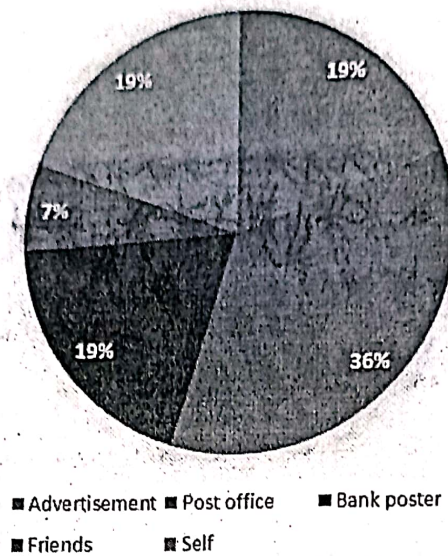
During oral interactions with the respondents, some of the reactions received were as follows: Some were disinterested in SSY on the grounds that it was a scheme launched by the Government and might run only for 5 years. Some acknowledged that they became aware of the scheme from the yearly budget news and had invested due to the higher interest offered but lamented that the interest rates had fallen from 9.1% to 8.1%. Yet others complained that the staff at the Post Office did not have any information regarding the fluctuations in the interest rates. Some others complained that the Bank staff does not bother to give information about SSY. A major complaint was against the long lock-in period of 21 years and partial withdrawal only after 18 years. Some pointed out that the SSY was not available for girls over 10 years. More importantly, there was a general tendency to mistrust any government scheme and the availability of other lucrative options to invest.

A retired banker had some interesting insights to share. The maturity value of SSY will not carry the same purchase value. We are assuming that the government will invest and return our money and that it will grow. However, you just don't know whether the purchase value can be turned into virtual currency in the global economy. She added that it would be better if the same amount of money is invested in any skill development program which would definitely give more and long term returns to the girl-child. She further added that purchasing gold and investing in fixed assets will increase the purchase value in the market and reinforced that the money/purchase value of SSY will not carry the same value after a period of 20 years.

7. Awareness of SSY



8. Information Source



Tentative Conclusions Apparently, there was general awareness of but disinterest of the higher income groups. While the elite and educated classes are aware of the scheme, the survey revealed that they did not prefer to invest in SSY due to lower rates of interests and instead preferred to invest in other schemes, as already discussed. Since the primary objective of SSY is to empower the girls from families below poverty line, the select survey indicated that there is a general lack of awareness of SSY, which did not seem to have filtered down to the grassroots levels. Although it would be safer to survey more number of people from the lower income groups, it is felt that one should keep in mind the primary objective of SSY, namely empowering the girl-child.

Some of suggestions which could be implemented are as follows: a) There must be greater and continuous involvement of the mass media, which should disseminate the information regarding SSY through television ads in regional channels and Doordarshan. b) The non-governmental organizations, social workers and women and child welfare development authorities can work together with the maternity hospitals, municipal corporations and banks/bank agents and cover more number of girl-children in the age-group of 0-5 years, irrespective of the income of the parents. c) The major problem encountered could be from those below the poverty line. Perhaps a public-private partnership could help in this case and funds could be raised to provide the initial deposit of Rs 250 for a girl child belonging to families below the poverty line. More concessions could be offered in school admissions to those girl children who have the certificate of being an investor in SSY. d) NSS Units in various colleges could also conduct various awareness campaigns for College Students (and future parents) and sow the seeds of the necessity of investing in a girl-child's name for empowering her. e) E-governance measures like registration of the names of the SSY investors will definitely help in providing support for SSY.

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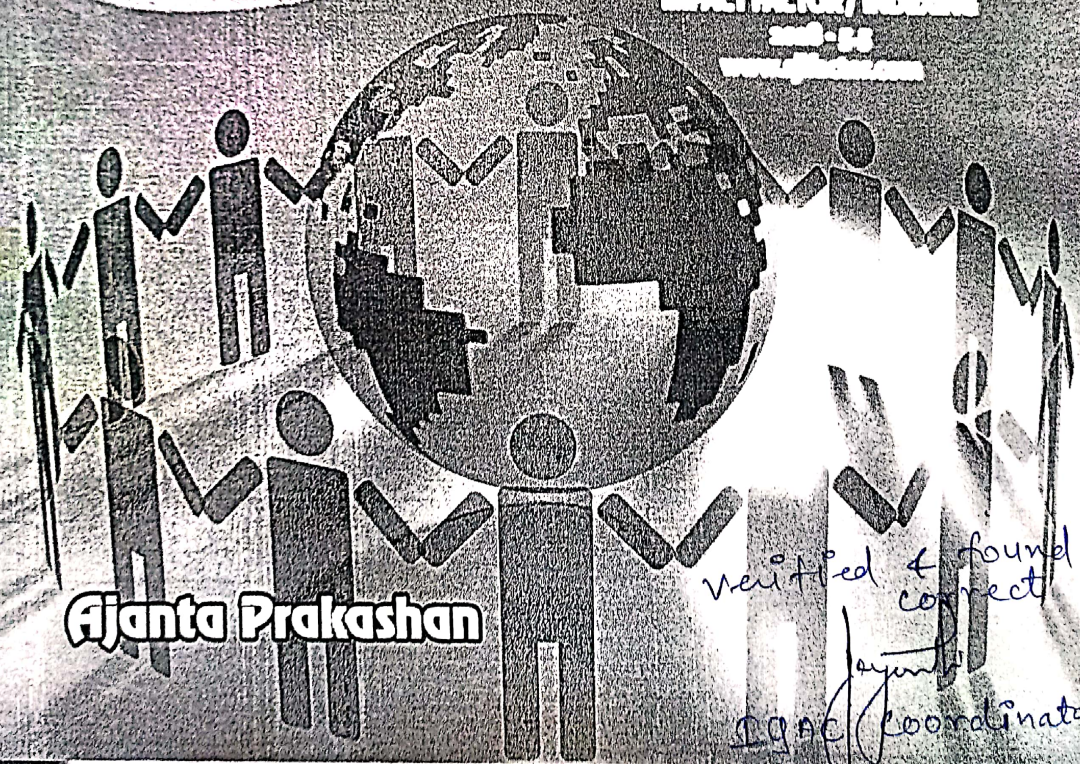
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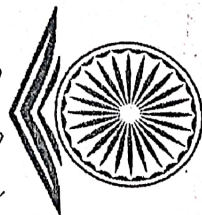
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15. A Brief Study of Financial Literacy and Investment among Women

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Abstract

Financial inclusion is a significant tool of empowering women. On the one hand, there is consensus that women tend to live longer than men. On the other, it is also agreed that the financial literacy as well as investments of women are low. In a study conducted over twelve countries, it was seen that the gap in gender with respect to financial literacy transcends national borders. (Fisk, 2015) How has education and employment affected financial literacy and investments amongst young girls and women? With a view to surveying the awareness and perception of young girls and women, both home-makers and professionals, this study will undertake a brief survey based on a structured questionnaire targeted at a sample of convenience. The discussion and interpretation of the findings will be followed by a reflection on the necessary steps to be taken for empowering women by enhancing their financial literacy and reinforcing the need for investing for their financial well-being.

Keywords: awareness, empowerment, financial literacy, investment, women

Introduction

There is general consensus, on the one hand, that women live longer than men; on the other, it is also agreed that women's awareness and perception regarding financial literacy and financial investments are comparatively low. In the specific context of India, the increasing trends of globalisation, migration and change in employment patterns have brought about a paradigm shift in the family structures i.e. the breakdown of joint families. The trend of nuclear families has deprived widows, divorcees and singles of social security offered by joint families.

Globalisation has assured that women are getting educated as well as joining the employment sector. CNN Money¹(2018) categorically proclaims that in comparison to men, women are found to have only half the savings on retirement and the reasons are threefold,

namely, the lack of awareness regarding investment, wage-gap and gender gap which mainly arises due to career breaks on account of child-bearing. In his comprehensive study conducted in twelve countries, Fisk (2015) has revealed the gendered gap with respect to financial literacy and investments. Financial inclusion is a significant tool of empowering individuals in general and women, in particular. First, it is necessary to understand the term financial literacy and its parameters.

According to OECD (Organization of Economic Co-operation and Development) INFE (International Network of Financial Education) (2011), financial literacy is 'A combination of awareness, knowledge, skill, attitude and behaviour necessary to make sound financial decisions and ultimately achieve individual financial well-being'. (p.1) Some of the significant parameters of financial literacy, according to ANZ (2011), are keeping an account of one's finances, making future plans, choosing financial products which enhance financial well-being, keeping a tab on one's financial behavior and taking measures to become financially sound and savvy.

Objectives of the Study

1. To examine the level of financial literacy among young girls and women
2. To analyse the awareness about investment options among women
3. To make women realise the necessity of reflecting on one's own financial well-being
4. To suggest measures for reducing the gendered gap w.r.t. to awareness and investments

Hypothesis

1. Women who are educated show a greater financial awareness but there is a co-relation between the level of education and financial literacy.
2. Employed women showed a greater awareness of the various investment options.

Research Methodology

The research comprises of primary and some significant survey based studies as already mentioned. This study, descriptive and analytical, was aimed at surveying and analyzing the financial literacy and investment among young girls and women, both working and home-makers, with a view to understanding the co-relation between their education, profession and financial awareness and investments. The primary data was collected by means of a questionnaire which was targeted at young girls and women from diverse areas. More specifically, a google form was created and the link was circulated among a sample of convenience i.e. our own groups of friends, colleagues and communities, easily accessible in

whatsapp groups. The questionnaire was structured in four parts. The first comprised age-group, education, marital status, employment status and the perception of financial independence. The second aimed at understanding the co-relation between education and financial awareness. As such, the questions posed covered aspects like ease of internet banking, financial investment and awareness of diverse portfolio, investment objective and influences. The third looks at different investment preferences and expectations, besides a 'what if' question to test investment choices and family influences on financial decisions. The final part proposes tentative solutions for enhancing financial awareness and knowledge which would further lead to increase in financial well-being and empowerment i.e. the need for the conduct of various seminars and workshops.

Limitations of the Study

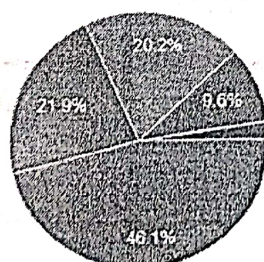
First, the target respondents were from a sample of convenience i.e. close friends and groups from whatsapp. The locale was spread over, namely friends from Thane district, the US and greater Mumbai. Second, the respondents also belonged to a wide range of age-groups. Third, the primary reason for using a google form was to deploy technology and avoid paper-wastage. However, the use of google-based questionnaire prevented the survey from being extended to women from the grassroots level and those who were not technologically equipped. This could be overcome by translating the questionnaire into regional languages and/or interacting personally with the respondents and recording their responses.

Findings and Discussion

A total of 178 responses were received within five days. The following pie-chart provides a quick overview of the respondents and their age-groups:

1. Your age group

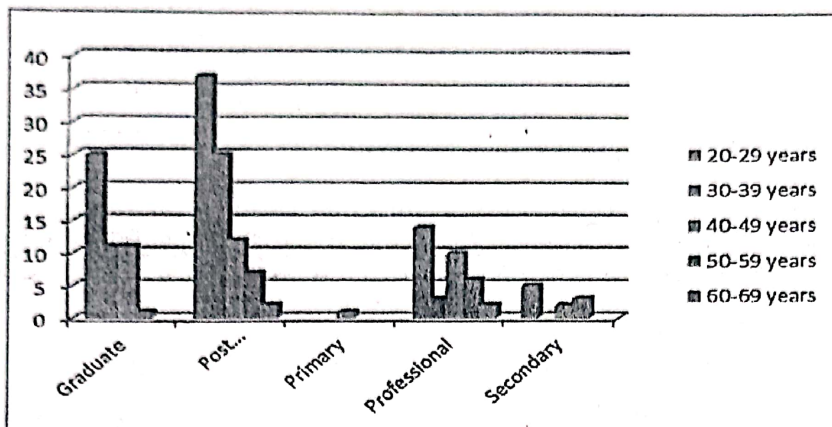
178 responses



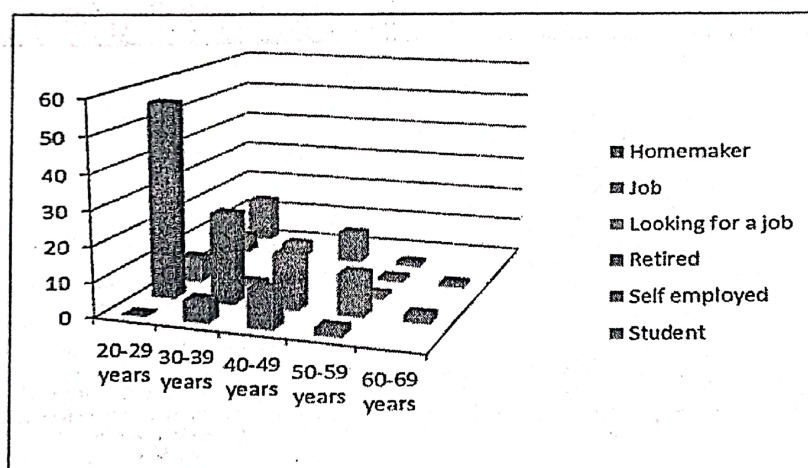
- 20-29 years
- 30-39 years
- 40-49 years
- 50-59 years
- 60-69 years
- 70 years and above

A quick glance at the highest level of education of the target group revealed that 35 were professionals, 83 were post graduates, 48 were graduates, 10 had completed secondary Education

and one had completed primary Education. The co-relation between the age-groups and the Education level is presented in the following figure:

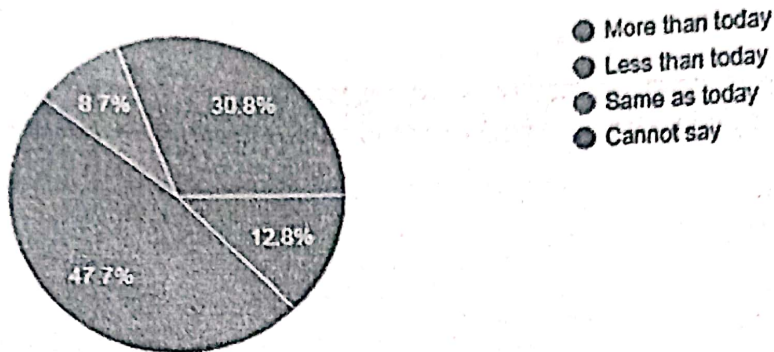


With a view to understanding the relation between the financial awareness and investment, it was necessary to additionally understand the employment status. The following figure shows the co-relation between the employment status and the different age-groups:



With respect to marital status, the respondents mainly fell into the married or unmarried slot and one divorcee. Asked if they had thought about financial independence, 160 replied in the affirmative, 3 replied in the negative and 14 were uncertain. When asked to rate themselves on their financial knowledge, 9% rated themselves as very good, 42% as good, 42% as satisfactory and only 7% perceived their knowledge to be poor. Interestingly, 82.6% wished to increase their financial literacy skills, 2.2 % did not show any interest, 11.8% were uncertain and 3.3% admitted they had never given a thought to it. 62.3% admitted to making their own investment decisions as against 37.7% who did not. 134 had investments in their own names, 31 did not have any investment as against 6 who were uncertain. 3 were unaware if their family had made

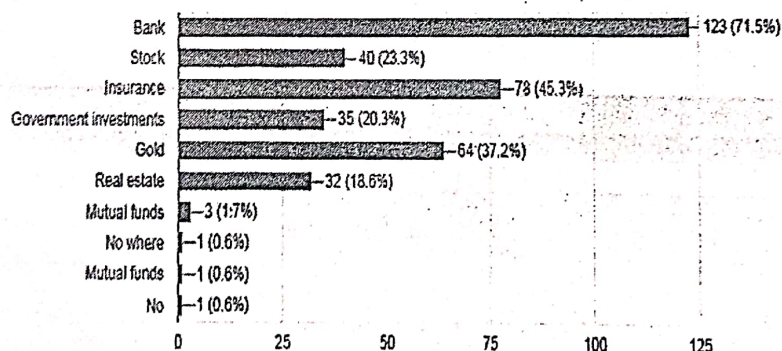
any investments in their names and 3 failed to respond. The following pie-chart shows the basic financial literacy skill with regards to the effect of inflation and purchasing power:



Nearly 71.6% were aware that investment in a diverse portfolio than a single company stock constitutes less risk. In contrast, 7.7% were unaware, 16.6% said 'both true and false', 4.1% said 'neither true nor false' and eight did not respond at all. 75.9% were comfortable using internet banking and electronic cards as against 12.6% who were not, 10.9% were uncertain, 0.6% had never used internet banking or electronic cards and three did not respond. In response to the question whether women in India are discouraged from taking financial decisions, 54.9% agreed, 14.3% disagreed, 30.3% were uncertain and 0.5% vehemently denied the fact. 54.7% affirmed that they could file their own returns as against 45.3% who could not; thereby proving the co-relation between Education and financial literacy. The representation with respect to financial investment options, sources and objectives is shown in the subsequent three figures:

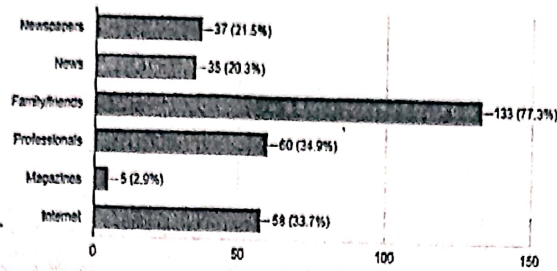
1. Where have you invested?

172 responses



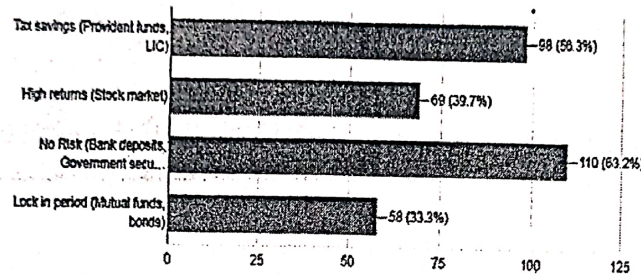
2. What are the sources of your investment decisions?

172 responses

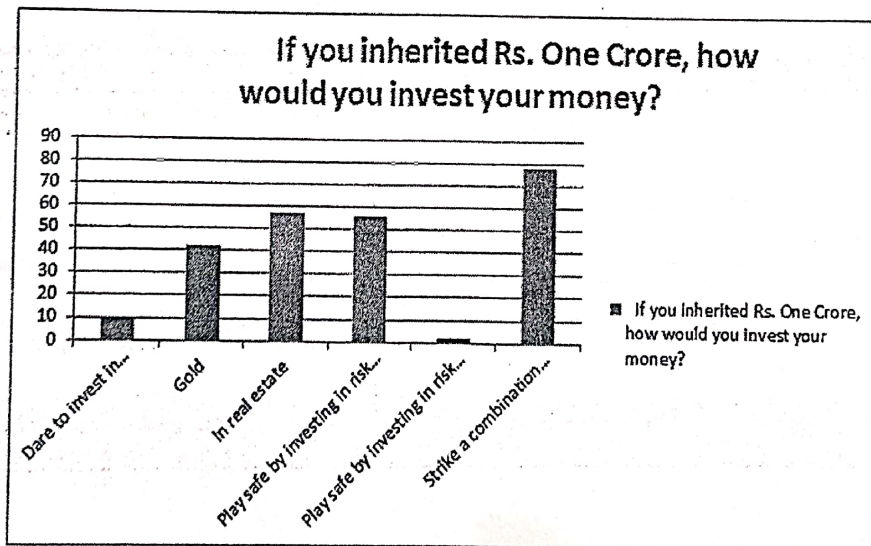


3. What do you look for while making investments?

174 responses



With a view to testing the application of financial knowledge, a 'what if' question was posed and the following figure indicates the various investment preferences:



61% affirmed that their investment decisions would be accepted by their family, 1.7% disagreed, 27.9% were unsure, 0.6% said that their family would never accept their decisions and

8.7% did not care about the opinions of their family members. The final part inquired whether the respondents looked for various programs for enhancing financial well-being. 86.6% were of the opinion that there should be more avenues or programs initiated by the Government to increase women's financial literacy, 2.9% disagreed and 5.2% were unsure and 5.2% had never thought on those lines. 45.1% were interested in the conduct of a one-day seminar, 46.8% were doubtful, 7.5% were not interested and 0.6% were not interested at all. Nearly 51 were ready to pay for the seminar, 41 were not ready, 75 were doubtful, 2 rejected the idea and 8 did not respond.

Conclusions and Suggestions

92% of the young girls and women surveyed were financially independent and many had invested in banks and insurance, however, there is lack of awareness about return on investments. Many consulted family and friends for investment matters but wished to enhance their financial literacy skills. Majority of the women were professionals and post-graduates and got the financial literacy questions right; however, their investment choices are still traditional proving that the gender gap with respect to investment choices continues to be still relevant.

The solution is to address the issues at the grassroots level of Education and there must be more government initiatives for financial inclusion and empowerment of women. Most importantly, Ad campaigns must be intensified through TV and social media platforms regarding the conduct of various awareness programmes. The Reserve Bank of India's financial Education initiative provides a lot of reference materials on their official website and the financially literate should create SHGs to disseminate the information at the grassroots level. SEBI initiatives to boost investment awareness amongst the youth should continue with more focus on the young girls. There must be a mechanism, if possible, to assess the effectiveness of the knowledge drive.

The Colleges, on their part, can conduct various activities through the establishment of a financial club by the Accountancy Association. Herein, they can conduct quiz contests and mock investments in the stock market. In India, the stock market is regarded as speculation than investment and special training programmes must be conducted for investors in general and young girls in particular. Participation in virtual market games (See SIFMA Foundation) followed by a group discussion will accelerate their financial decision-making skills. These tentative measures will enable the young girls to start planning early for their retirement.

The scope could be extended to actually conducting experiments with controlled and uncontrolled group of young girls who would be exposed to a series of foundation lectures and/or trainings for enhancement of financial knowledge over a period of time. One could also conduct a follow-up of these young girls over a five-year period to see whether they are equipped with the necessary financial decision-making skills for increasing their financial well-being.

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6. Youth, Politics and Nation in Contemporary Cinema: Bharat Ane Nenu and NOTA

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Abstract

Analogous to Indian theatre, Indian Cinema is a composite unit based on the diversity of its linguistic output. Regional cinema tends to be neglected in film studies due to the exclusive focus either on Bollywood or on Hollywood. Moreover, studies centred on regional cinema are language specific and there are very few which compare and contrast films produced in Telugu and Tamil. This paper attempts to bridge this gap. Recent Telugu and Tamil films interestingly revolve around youth-engagement with politics and the reimagining of the nation in glo(b/c)al eras. 2019 is a crucial period for it is election time in India. This paper explores the portrayal of youth, politics and nation in two select films, Bharat Ane Nenu (Telugu - April 2018) and NOTA (Tamil-Telugu bilingual - October 2018). These films have generated considerable interest for they capture the events in the nation/state. Based on a dialogic premise, key scenes have been examined with a view to highlighting the parallels, contrasts and politics of these films.

Keywords: Cinema, Culture, Politics, Tamil, Telugu, Youth

1. Introduction

Elections are around the corner and the time is ripe for the discussion of politics in India. In keeping with global youth films, Tollywood (Telugu Cinema) and Kollywood (Tamil Cinema) reflect the intertwined realm of politics and nation/state and the cultural/linguistic tensions and identities as well as the hopes, aspirations and conflicts of the youth. The representation of youth leaders, their political concerns and the proposed governance measures in two select South Indian Cinema, namely Bharat ane Nenu (Telugu- 20 April 2018; Bharat Ennum Naan, Tamil- 25 May 2018) and NOTA (Tamil-Telugu bilingual - 5 October 2018) have caught the attention of the 'cinephiles', the term used by film scholars like Willeman and Gopalan, to refer to audiences who passionately watch films. The paper is organized in three sections. An overview of the general characteristics of Indian cinema and the specific aspects of regional cinema which

is overshadowed by both Bollywood and Hollywood is followed by the aims, objectives and methodology. The comparative analysis of important scenes of the two select films with a view to highlighting the (dis)similarities and the politics of location and gender is followed by a summing up of key observations.

1.1 A quick overview of Indian Cinema

Cinema is a multifaceted entity amalgamating 'art, entertainment, technology, industry and ideology,' proclaim Gokulsingh and Dissanayake (2018). They further add that in echoing socio-cultural transformations, tensions and trends, cinema exercises a considerable influence on the audiences. (pp.1-2) Moreover, the proactive audience has turned Indian Cinema into a powerful public sphere which reflects 'technology, consumerism, spectacle' and a 'culture of modernity¹' or 'an urban consciousness' and signals 'an India on the move'. (pp.2-3) Similar to Indian theatre, Indian Cinema too is not a singular entity but is co-terminus with its multilingual traditions. Indeed, Rajadhyaksha (1998) laments the absence of the 'gigantomania' of Indian film factories from global histories although cinema is a mass entertainment form which enables the articulation of 'Indianness' and 'collectivity'. India is the largest producer of films in the world and Andhra Pradesh and Tamil Nadu produce the maximum number of films in India². Chapman (2003) not only contends that the enormity of Indian cinema poses a challenge to the hegemonic Hollywood but also cautions against viewing the varied linguistic manifestations of Indian Cinema in isolation due to the cross-over of actors/actresses and shared story-telling conventions. In addition to the 'crossover and synergy', another commonality is the formulaic (song, dance, humour, fights, melodrama, intermission and three hours film) plot³. Despite the similar timelines of Telugu, Tamil and Hindi cinemas, the exclusive focus on Bollywood has led to the marginalization of Telugu and Tamil cinemas⁴.

Regional cinema is language-specific and hence understudied. Moreover, there are few papers which study the correspondences and differences between Telugu and Tamil cinemas. This paper endeavours to bridge this gap in film studies. It must be reiterated that *Bharat* and *Nenu* was also released in Tamil and *NOTA* is a Tamil-Telugu bilingual. A striking aspect of these films is their refreshing take on the involvement of youth in nation-building, albeit unintentionally. Drawing on Hjort's (2000) ideas, cinematic 'verisimilitude' draws audience attention to those elements that signify the nation/state; herein, the titles evoke notions of nationhood, national identity and elections which revolve around the 'thematizations of nation'.

(2000, pp. 100-107) Echoing the Brechtian paradigm, these films resonate with literal meanings in the context of General Elections i.e. I, Bharat (India) and none of the above options, respectively. Apparently targeting the enfranchised youth (and others too) and encouraging civic participation, the very presence of the crowds in the films mirror the public-citizens, the democratic pillars and partners.

1.2 Aims, Objectives and Methodology

Since video technology and globalization ensure that 'the camera itself becomes the instigator of mimetic practice' (Mackenzie, 2000, p. 229), how do these films convey the symbols and rituals of a nation/state? How do these films plot a fictional narrative of the political journey of a youth-turned-politician? What are the resemblances and differences? What are the topical themes taken up? How do these films offer an intervention in the topical/national debates? What are the trajectories with respect to gender? The paper will attempt to address these questions. The primary objective is to undertake a close reading of significant scenes to understand the portrayal of youth, politics and the nation, and the suggested remedial measures for the topical/national matters. The comparative analysis is based on the dialogic premise of what is expressed (and suppressed) by dipping into film studies, brief nationalist theories and cultural studies.

2. Bharat ane Nenu and NOTA: a Comparative Study

Hjort and Mackenzie assert that in dealing with the nationalist dimensions of cinema, an artist's beliefs shape and are shaped by historical specificities. The focal point of the historical specificities are, what Rajyadaksha (2009) would call as 'locational politics'. (p.358) Specific locations, in turn, assist in a reconciliation of 'heroic individualism' with 'collective action'. (Hjort, 2003, p. 31) Bharat ane Nenu's director Koratala Siva, who wished to become an MLA, specifically states that the scenario of the fictional film is the undivided Andhra Pradesh before the formation of Telangana State⁵. The genesis⁶ of the political thriller NOTA is Vettatam, a Tamil novel by Shan Karuppusamy who has written the script with director Anand Shankar. Shankar fictionalizes the incidents of Tamil Nadu politics but avoids controversy by not casting a Tamil actor as the protagonist⁷. The cross-over is discerned in popular Telugu actors Mahesh Babu (and Kiara Advani from Bollywood⁸) and Arjun Deverakonda (he made his debut in Tamil cinema). In keeping with shared story-telling conventions, these films trace the trajectories of young Minister-protagonists (Bharat Ram and Varun) and their evolution as leader-citizens.

2.1 Parallels and Contrasts

If the function of cinema is to serve as a 'quasi-pedagogic tool' (Joe, 2018), then the two films create 'Telugu' and 'Tamil' identities, respectively; thereby forging bonds of linguistic and cultural affiliation. At the same time, some of the thematic concerns resonate with the notions of India and Indianness: dynastic politics and political crisis (reminder of the Nehru-Gandhi era – PM Indira Gandhi's assassination was followed by the sudden rise of her son Rajeev Gandhi as India's young PM); the post-Independence debate on the co-relation of language, politics and Education which has taken a different turn with the global outreach of English; election outcomes based on youth power encapsulated in the phrase '2020 generation'; the sensational aspect of media and the alleged nexus between political (accused of possessing disproportionate assets) and spiritual (convicted of crimes) leaders.

Dynastic politics is replicated with a slight difference. Bharat Ram's father (Raghava Rao) has established a new political (the Navodhyam) party with his friend Varadarajulu Nanaji. Varun's father (Vinodan) is a film star-turned politician⁹, another unique feature of (South) India. The crisis (the patriarch's sudden death or impending arrest) and the internal rifts in the party catapult the protagonists into becoming overnight Chief Ministers. Whereas Nanaji convinces Bharat to fulfill his father's political visions, Varun's father anoints him as a proxy. The political journeys of the educated, young, techno-savvy, self-admittedly naïve and reluctant leaders with contrasting temperaments are charted. Bharat Ram (wonder if it signals an idealistic Ram-Rajya in India), a keen academician with multiple degrees¹⁰ from Oxford University, is sophisticated, diplomatic and assertive as against the blunt, emotional and spontaneous Varun, a video-game addict who drinks, parties and swears, earning the nicknames 'Dummy-CM' and 'Rowdy-CM'.

Using the technique of indexing to draw attention, the expository scenes in Bharat ane Nenu are extreme close-up shots of the diplomas/degrees (Social Studies, Iberian languages/Hispanic Studies, Town and Country Planning and Food Science) acquired by Bharat. At the convocation, asked what he plans to study next, the youth culture of confusion is voiced in Bharat's signature remark 'I don't know'. The freedom of youth is expressed through the formulaic song and dance sequence by a group of multicultural students who enjoy to the fullest at Cafes, University campus, beaches and at sea. Although the song and dance sequence is a 'cinematic interruption' (Gopalan, 2002), a close attention to its lyrics prefigure the

protagonist's naivete but desire to know - , 'Universe anne encyclopedia lo, Telusukuna kodhi untai inkay enneno' (in the encyclopedia of the universe there are still many things to know).

He returns to his native Hyderabad in a British Airways flight on his father's death. The devices of a voice-over (self) narration and three flashbacks backtrack to his childhood: his mother's influence and death, his father's political involvement and remarriage, and his own migration to London (NRI) for studies. The emphasis on his mother's teachings (never to break a promise for it means betraying trust, the philosophy enshrined in Panchatantra¹¹ - intelligence is better than strength, all of us have a light with us and the accountable and responsible Sun without which everything would be dark) presage the guiding impulses of the larger-than-life hero and statesman with an unfaltering and idealistic resolve to work for social reforms. It is an overt comment on those politicians who make election promises but rarely fulfill many of them; thereby betraying the trust of the voters. Instances of 'Telugutanam' or Telugu culture (in addition to global trends) are seen in dress and food. As the personal secretary mentions, when it is 'Shravana Shukravaram' (a Friday in August), his wife wears a pattu (silk) saree and prays, so Bharat's love-interest Vasumathi (whom he sees everyday on his way to the Secretariat) would definitely wear a 'langa-oni' (half-saree). The outgoing Bharat invites Vasumathi (who arrives with her friends) to a restaurant and they enjoy 'Idli' and coffee. The villagers gift a white shirt and pancha to Bharat.

Similarly, the expository shot in NOTA captures the youth culture of revelry - Varun's birthday celebrations in a swimming pool, wherein he and his friends dance and drink. He has arrived from London to visit an orphanage and his step-sister Narmada. On his way home, he is informed by the Inspector General that he is to be the state's new temporary CM. As the credits roll, through 'verisimilitude', the film evokes, Anderson's oft-used phrase, 'an imagined community' of Indians and Tamilians. What follows the low-angle close-up shot of the cigarette-smoking Varun is the strategy of hyper-saturation (national symbols and the paraphernalia of the Ministers in extremely close-up shots). The first shot is the National Emblem with its three visible lion faces and the dharma chakra (wheel of law) followed by the bell, clock and pen with red feather and the mike. The white shirt and white veshti, the trademark traditional costume adopted by Dravidian Politicians as a mark of their Tamil Pride indicates the shift from the local to symbols of national parties (the Elephant-Bahujan Samaj Party and the Umbrella - Sikkim Democratic Front). The cover page of the book on the History of Tamil Politics with the images

of popular cinematic figures and Chief Ministers (M. Karunanidhi, M.G.Ramachandran¹², Jayalalitha Jayaraman¹³ and a few more) in Tamil Nadu politics succinctly captures, what Velayutham identifies as, the 'symbiotic' relations between politics and Tamil Cinema. (2008, p.7) There are more national symbols: the inked index finger, the Electronic Voting Machine with the option of NOTA, the pink currency notes with the swastika sign, the white ballot paper for general Elections and the ministerial accouterments - government vehicle with the rotating red lamp, the official seal and Table with two national flags. The camera captures a stupefied Varun who tries to hide his face from the media lights in contrast to the calm Bharat.

'Architectural' verisimilitude (realistic elements (oath-taking ceremony, the Secretariat, the National Emblem in the CM's office with the photographs of Gandhiji and Ambedkar, 'Satyamev Jayathe' (Truth triumphs) etched on the wall, CM's conference room and the Assembly room) is integral to emphasize the leader's role and the government's significance. During the oath-taking ceremony, Bharat reads out the oath in Telugu with confidence except for hesitating while pronouncing the Telugu word 'antakaranashuddhitoh'. In stark contrast, Varun, still under the spell of liquor, somehow manages to read it out. The media responses to the proxy CMs are varied. Through newspaper reports, the film highlights the linguistic affiliations for Bharat is not well-versed with Telugu. Varun watches the media questioning Vinodan regarding the validity of appointing a naïve, NRI son as the proxy CM. Vinodan justifies that he was about to face a trial (disproportionate assets case) and by stepping down he wished to ensure a fair, impartial and transparent trial and silence his opponents.

Another contrast is the differing acting styles - controlled, assertive and mature Bharat and the spontaneous, aggressive and emotional Varun - which are indicative of different leadership styles. Bharat takes his role seriously and is accessible, accountable and action-oriented right from the first day of his office. Beginning with his signature remark 'I don't know', he assures the officers that he was a fast learner and asks for a meeting with the Traffic Commissioner. Calm, confident and daring, he takes conscientious measures. He disregards Varadarajulu's advice to delay matters and brooks no interference in political appointments. The indifferent Varun sits at home for 15 days, plays video games and indifferently signs the necessary papers. He seeks help from a journalist-commentator Mahendran whose journalist daughter questions the credibility of appointing a novice as the proxy successor.

Varun indulges in youthful acts (jumping over walls, drinking, dancing and partying at pubs, drug-use, cigarette smoking and playing video-games), but we are given a peek into his intelligence. He asks Bhai (Vinodan's political partner for three decades) why his father did not appoint Bhai or Das as the proxy and learns that it was Swamiji's (Vinodan's soothsayer who advises him to temporarily relinquish the post to his blood relation and overcome the negative influences in his horoscope) advice. Varun's sarcastic dialogue is an ironical comment on the state's affairs and a covert attack on the power wielded by bogus spiritual gurus. He refuses to wear the traditional 'white shirt and veshti' but is warned that he will have to learn that first. His immaturity is displayed with emphatic honesty. He admits he did not even know the state's Governor. On the way to the Secretariat, he sees the display of party flex (morphed) boards wherein he is shown shaking hands with the American President Donald Trump and dressed as Baahubali¹⁴. He is worried that his friends would share memes and Facebook comments. He expresses his confusion when the Governor asks him about the portfolio of his ministers and honestly requests for lemon to overcome his hangover.

Varun's political evolution is gradual. He finds encouragement from supportive figures in the Governor who calls for responsible leadership and Mahendran who draws upon the analogy of the Ship's Captain and Video (multileveled) games to explain the nature of politics to Varun. Varun becomes adept in mind games and manipulation, the cornerstones of politics. The turning point occurs at a tragic juncture. A little schoolgirl is burnt to death in a bus set afire by overzealous followers on learning about Vinodan's conviction. Expressing grief over not preempting the arrest of the culprits despite advice from the IG, Varun questions the value of working for an orphanage when he couldn't save a little girl's life. Later, he checkmates the carefully manoeuvred moves of his college-mate and daughter of the political opponent. Finally, he manipulates the CCTV footage of a comatose but recovered Vinodan and prevents him from coming back to power.

2.2. Locational Politics

In a reflection of hope, optimism and the possibility of national prosperity and social reconstruction, Bharat handles some of the contentious national issues. They include traffic pandemonium, low quality of Education in government schools and privatization of Education, the private practice of the medical fraternity, merit-based appointment of Police, fair and transparent investigations and local governance for resolving the multitudinous problems of

disparate regions. As the directorial mouthpiece, his dialogues are imbued with many social messages - a critique of the lack of and calling for citizenship ideals.

On an early morning drive, Bharat has a first-hand experience of the city's 'disastrous' traffic. The camera accurately summarizes the deviant tendencies of the violators, namely, honking, bikers riding on the footpath, auto-drivers cutting lanes and a traffic policeman on the mobile. His first agenda on assuming office is traffic regulation. He remarks that forest animals were more disciplined. On hearing the helplessness (meager fines) of the Police, he overrules the Chief Secretary and proposes quick action to create a 'Jio' issue (the allusion to Jio mobiles which disrupted the market). He warns that 'we are living in a society' and fear and responsibility are vital elements of citizenship. Strong deterrents (huge fines) become a topic of heated debates amongst the public (crowds intrinsic to cinema) on the TV. The ambivalent stance of the CM versus the MLAs is played out in the Assembly. Being an Oxford graduate, Bharat's tendency to compare England and India is an inevitable part of the emphasis on and cultural transmission of citizenship values and responsibilities. He overrides the objections and sends out a clear social message that human life is more important and nobody has to pay the hefty fines if they follow traffic rules. He adds that the elected leader's primary duty is safeguarding public interests than condoning their mistakes. His question if a nation with a population of 100 Crores should lead a life without discipline, fear, responsibility and accountability, is a direct address to the public-citizens. Forewarning that similar action would be taken against government employees, doctors, politicians and others, a cinematic liberty is Bharat leaving the Assembly (with permission from the Presiding Officer). Another song sequence 'Bharat ane Nenu hami istu nanu' (I promise that) elaborates on a CM's varied roles- social reformer, a statesman and a guardian. An interesting scene dwells on father-son relationship and the definition of a complete man. It is telling commentary on those who attack true leaders for foregoing their familial responsibilities¹⁵. Bharat tells his young step-brother that their father was a complete man, one who never hurt anyone and tried to keep all happy.

The next is the state of Government run Zilla Parishad (Telugu) Schools with low attendance, falling standards and poor results. Since the Government is of the people, he proposes that two English medium schools would be started as per the people's wish. On learning that the schools charging hefty donations/fees were run by the Education Minister, he warns that profiteering in Education was a punishable offence. The remark that Education was

not business but service is a scathing rejoinder to privatization of Education. The realistic portrayal of daily wage workers who dream of sending their children to convent schools reflects the global trend towards English. Setting up an inquiry and a fee regulation committee, he issues orders to shut down expensive schools. TV reports and public reactions are favourable and the poor are happy that not only would their children go to Government-run schools but they would also get good Education. Bharat sets up a research team to counsel him on topical issues. A fantasy song wherein he roams on a Royal Enfield with his lady-love draws on the love-angle formula. He appoints a CID team to conduct an inquiry into the disproportionate assets of MLAs but Nanaji stops the team. Irked by Bharat's growing popularity, Nanaji calls a meeting of the ruling and opposition parties. Bharat is unconvinced by their arguments and vows to make them abide by their oaths.

Bharat gives audience to the aggrieved youth from Rājāconda, Rayalaseema and they apprise him of the lack of development in their areas and non-availability of Government grants. He inspires them with the idea of self-governance. When the independent candidate is threatened, he provides secret security, indulges in a lone fist-fight and defeats the opponents who pledge to conduct fair elections. He tours different regions and motivates people to come out of ignorance, deals with the apathy of doctors in primary health centres and inspects schools and handloom industries. In the Assembly, he pinpoints the diverse needs of 23000 villages. As against arm-chair resolutions, he proposes local governance – each village be granted 5 Crores out of the national budget (2½ lakhs Crores) for resolving their needs. He promises to implement the philosophy of creating a leaderless society. The backlash is the sensationalization of his private life and Vasumathi leaves. Bharat berates the media for defaming a middle-class girl. With a snap of his finger, he outlines the reforms introduced within a brief period (8 months and 13 days) and attacks the public and media for being more interested in his private life. Remorseful, the public question the MLAs and want Bharat as the CM. On learning of Nanaji's role in the father's mysterious death, he threatens to expose Nanaji. But Bharat becomes the hunted one and the people the savior. Nanaji commits suicide and a re-elected Bharat meets Vasumathi and asks for her hand in marriage. If only real life were so simple!

NOTA draws on real-life incidents of Tamil Nadu politics: the culture of hero/ine worship, the penchant for erection of statues/memorials, the disproportionate assets case against Amma, her conviction and the reactions of her followers; the 2015 tragic Chennai floods, the



fake news glorifying/vilifying the (mis)deeds of ministers, the control exerted by Godmen and the bait of resort politics. The sycophancy and servitude of the partymen is reminiscent of the submission to Amma (CM Jayalalitha¹⁶) worship in particular and leader-worship in general in India. This is encapsulated in the scene wherein the actor-turned-politician (Vinodan) makes a sarcastic riposte that if they bowed so low, they might forget his face while constructing his statue. The allusions to the practice of hero/ine worship and erection of memorials refer to the public outcry which resulted when Amma's statue had the features of her close friend¹⁷.

The morphed cut-outs recall the funny posters of Amma and mirror the banner/poster culture which has increased with technology. The posters are sufficient proof of the propagandist banner culture and are indicative of the fluid boundary-crossings between cinema and politics. Needless to say, Vinodan's conviction echoes Amma's ejection from office and her imprisonment. Saddened by the untimely death of an innocent school-girl and her mother's heart-rending cries, Varun conducts an impromptu meeting with the press on the roadside. Reprimanding his MLAs, he requests them to stay indoors for three days to mark their protest and loyalty and orders the IG to arrest those culprits. Released from the prison, Vinodan is rendered comatose in a bomb blast. The CBI informs Varun about the imminent threat to his family since the root cause was the Hawala case to the tune of 10000 Crores. An intervention easier said than done is the far-fetched attempt of his (hacker and genius IT) friend to recover the money from dummy directors.

The real-life incident of the tragic Chennai floods of 2015 is the high point of NOTA comprising relief measures and controversies. Varun, informed by Mahendran (the officer is unable to reach the CM's office), expresses shock at the delay in releasing the dam waters. Alerted to the danger of flooding, he announces a war-room situation. He calls for updates, addresses the youth via Television, Twitter and Facebook and makes a public appeal for civic co-operation. The youth rise to the occasion and help in all ways. The sticker controversy¹⁸ is a stark reminder of the overzealous political followers who delayed the distribution of lunch packets for the packets did not have the sticker of the leader (Amma). A shocked Varun orders them to remove the sticker. The hospital drama (Vinodan's recovery is kept a secret) to prevent an upheaval draws upon Amma's death. Varun deploys resort farce¹⁹ and through Bhai, wins over the MLAs.

The screen is an important prop mirroring current trends. Ranganathan (2006) has observed that TV had a prominent role in Tamil Nadu electoral politics and two parties tried to control viewer behavior through their private, popular channels – DMK (Sun TV) and AIDMK (Jaya TV). This is highlighted when Varun and his two friends view a TV channel criticizing him as the dummy CM. He coolly switches to the party channel which promotes various schemes. If the TV screen is an integral part of youth hooked to video-games, then the mobile camera is a useful device to cover Varun's first press conference. A live relay manipulates public opinion in Varun's favour. Finding a viral video (a drugged Varun dancing in a pub), he addresses, via skype, the audience-public present in his opponent's campaign. He ropes in film director A.R. Murgadoss (cameo role) who convinces the public that Varun had acted for a social cause. Later, the director also tells Varun that all knew that he had been set up and was doing a brilliant job. This open revelation signals the manipulation of news. Varun shows clippings (MGR, NTR, Rajendra Kumar, Govinda and Vijaykanth singing, dancing and kissing their heroines) and challenges the public not to vote for him if they had never voted for the stars turned leaders. The public frenzy in Varun's favour leaves his opponent speechless; thereby reinforcing the culture of hero worship.

Varun's climactic dialogue "Pudhiyavan aana ennai aasayodu varavetra Thamizh makkale" (the Tamilians have lovingly welcomed a newcomer) is paradoxical. It is both 'mere wish-fulfillment' in real life and a genuine gesture of 'gratitude' in the film²⁰. (Bharadwaj, 2018) Rather than making false election promises, he informs his party that they would not campaign for votes but take up the project of cleaning the Cooum river.

2.3 Gender Politics

The gendered trajectories in the two films reveal different development codes. In a male-dominated world, young males are potential leaders while females can only serve as a support system. This is reminiscent of the nationalist discourse, wherein the female body becomes the site of 'meaning and ownership' and 'sensational gossip stories' outweigh 'her professional career and competence' (Datta, 2000, pp.73-77). Vasumathi's father values honour, which is dependent on his daughter who is character-shamed by the media. So they shift to their village. Vasumati remains a passive victim of media and a passive Indian woman who does not confront her detractors. Having internalized patriarchal values, her professional career or personal desires are suppressed and she is portrayed as the stereotypical daughter and beloved. Her depiction as a

contemporary Management Professional seems to be tokenism. Although she is part of the research team, she can only aspire to be wooed and wed. One discerns that she values duty (daughterly) and honour (patriarchal) in reinforcement of private (family) - public (nation) dichotomies. With the exception of the lady Presiding Officer in the Assembly and two women MLAs (who bicker in the Assembly), other women characters are stereotypical. In contrast, the rising female politician, embodied in the opposition leader's daughter, is integral to NOTA. Adept in swaying things in her favour, she is a potential rival but teaches dance and campaigns for her father, an opposition leader with aspirations of being the CM. This is paradoxical given the sway of Amma and women politicians (Kanimozhi and Tamillasai). Mahendran's daughter too does not have much of a role, except as Varun's intended interest.

3. Conclusion: Not the Last Word

In contrast to universal coming-of-age plots, youth-engagement with politics as essential for the success of democracy and good governance in local/regional/national spaces is a crucial theme in the two films analyzed in this paper. On the one hand, the elected leaders themselves are shown to be part of the problem; on the other hand, the citizens are called upon to strengthen the hands of the government through civic participation. Realistic in its portrayal of political events and highly optimistic about the changes that the educated, young Chief Ministers can bring about in the nation, the films call upon the necessity of believing the youth.

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12. Online Marketing as an Empowering Tool to Create Entrepreneurship among Home-Makers!

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Abstract

In this today's digital era marketing has become an efficient job for each and every stakeholder. How could our home maker lag behind? Earlier in the traditional era or offline era those women wanted to sell their products had to advertise their commodities through newspapers, magazines, and hoardings etc. though these methods are efficient, but these methods are more expensive if the business is at small level. In the digitized and globalized era, there is no thick geographical line between two different nations. One can sell his product not only within the country but also beyond its territorial boundary. Social media are becoming a very cost effective compared to other traditional methods, as women just by one click can promulgate their product to customers from different geographical areas effectively. Through social media, one can prepare a video or channel through which she can make aware others about her not only product but also culture. The researcher shows that how digital marketing and women empowerment is complementary to each other.

Keywords: Online Marketing, SEO, Social Media Marketing, Women Entrepreneur

Introduction

Indian women had played different role in the sequence like Daughter, WIFE, housewife(HOME MAKER) and mother, in spite of that Indian women has participate in the business field as entrepreneur with help of marketing. But traditional marketing is not that much supportable, because Traditional marketing means marketing tools which help for communication and marketing to reach a large number of customer. Traditional Marketing tools are print advertising, newsletters, billboards flyers, print ads and so on. Its tools used for selling the product to consumer its helpful for especially large business man and medium scale business.

Indian Women entrepreneur was faced a lot problems related marketing like Male domination. Traditional Mind set i.e. "you are Girl". Networking, sustainability, safety & security & so on. After globalisation lots of new technology introduced in that a revaluation can

take place with the introduction of WWW and internet, which is Supporting or Miracle tool for Indian women who want to be women entrepreneur. Technology up gradation motivated a small scale women entrepreneur to do business

In Modern Era Home Maker Give answered of the question "you are girl, will you mange alone?" with help elite feature of Online marketplace and online marketing. Online market means a place where buying selling activity conducted in virtual base that is app, websites and so on & online marketing means tools which performed in virtual market such as email marketing, social media marketing & so on.

Online Marketing

Online marketing is an application of marketing principles and techniques via electronic media and more specifically the internet. Online marketing is the process of marketing a brand using the internet

The main advantage of digital marketing is to a targeted audience can be reached in a cost-effective and measurable way. Other digital marketing advantages include increasing brand loyalty and driving online sales.

The Benefits of Digital Marketing Include

Global Reach – online marketing allow you to do business globally just create your own website & start your business with small investment.

Lower Cost - digital marketing method promotes & gains the right customers at a much lower cost than traditional marketing methods. You can obtain detailed information about how much customers visit your website & respond to your advertising. Web analytics can be set up to show you exactly how much money you make from each digital plan.

Personalisation – Through digital marketing website link with customer database, whenever someone visits the site, you can greet them with targeted offers and more they buy from you, the more you can refine your customer profile and market effectively to them.

Openness – Using social media , you can build customer loyalty and create a reputation for being easy to engage with.

Social Currency - digital marketing allow you to create engaging campaigns using different types of rich media content. Through internet these campaigns can obtain social currency - being passed from user to user and becoming viral.

Improved Conversion Rates - if you have a website, then your customers are only ever a few clicks away from completing a purchase. Unlike other media which require people to get up and make a phone call, or go to a shop, digital marketing can be seamless and immediate.

Online Marketing Tools

SEO (search engine optimization): SEO is the process of affecting the visibility of a website or a web page in a search engine's unpaid results.

It is a measurable, repeatable process that is used to send signals to search engines that your pages are worth showing in Google's index.

Every business with a Web site should make Search Engine Optimization -- trying to get your site as high up as possible on Google and Bing search-results pages -- a part of their growth strategy. It finding ways to increase your site's appearance in web visitors' search results.

Social Media Marketing

Social media marketing is one of the most effective tools for online business or especially housewife though who want to do business from home. Social media marketing means promotion of goods & services through a social media website such as YouTube, Facebook, etc. For achieving target customer. Social media marketing is most famous tool for both Professional & analyser. Social media platforms more useful for house wife those who want to independent because social media have provide different analytical tools for e.g. YOUTUBE shows likes, comments, view, and subscribers.

Social media marketing have different tools like Facebook, YouTube, Instagram, twitter, and others, with the help of this side a homemakers are show their ideas of business and their skills like cooking, organised home, cake making, designing clothes, beauty tips, etc.

Youtube

YouTube is a one of the video sharing website. YouTube have their most attractive features that is it allows users to upload, view, rate, share, add to favourites, report, comment on videos, and subscribe to other users. It offers a wide variety of user-generated and corporate media videos due to this features its more popular among homemakers who want to do a business from home itself. She can make a video of her skill and share this website; also she can track her viewers & followers.

Following points shows how to start your business especially homemaker through YouTube

1. Find your target audience & choice the topic with interesting concept like homemakers start their skill with innovating ideas.
2. Create studio, With help of smart phone they record a video
3. Then upload their video through crating you tube channel
4. Give attractive title to catch their audience and easy to spell

Facebook

Facebook is one of the popular social website. It is online marketing social media and social networking company. An important advantage of Facebook advertising is to reach large number of customer. Facebook is the most selective form of advertising. You can advertise to people by age, interests, behaviour, and location. If you really know your customers, you can use Facebook advertising to engage them. This feature is more impactful for home maker.

Among the homemaker Most popular tools are Facebook and YouTube we s show in following case study

Case Study On

1. Madhura Bachal

Madhura Bachal is the best Example who changed her image from home maker to business women & she started her own website "madhurasrecipe.com". She born and brought up in Pune, India. She completed her Post Graduation specializing in accounts and has a Diploma in Taxation Law. She worked with one of the top most MNCs in India.

After her marriage she migrates to Chicago, USA. She worked with a Bank located in Chicago but after the arrival of her daughter, Manasvi in 2008, she stopped working and she is a full time home maker now.

She had never cooked before marriage because she was working fulltime. Her mother advised her most of the cooking tips.

She also started trying out new stuff when cooking, all of which turned out very good. She has always wanted to work but now having a kid at home, she has decided to be a full time home maker. Now, not only she has her own YouTube channel with 1,847,641 subscribers & 276,971 views, but also Facebook, Instagram followers are there. She published her own book "Madhuras Recipe" & also she sold her special spices & pickle.

For more detail visit the website: <http://www.madhurasrecipe.com/>

This is the good example to change your role from homemaker to entrepreneur.

2. Suchi Mukherjee

Suchi Mukherjee is 45 year old; she completed her education in Economics and Finance from London School of Economics. When she was in maternity leave Limeroad idea comes in her mind. Now, She is Founder & CEO, passionate about building consumer technology products, selected as 1 of 15 women worldwide 'Rising Talents, high potential leaders under 40'. Ex-eBay, Skype and Gumtree.

She started journey of making Limeroad, in 2012 along with Manish Saksena, Ankush Mehra, and Prashant Malik. The company has now higher a funding of \$20 Million from Light speed venture partners, Matrix Partners and Tiger Global. Limeroad has a strong team of 200+ IIT-techies to NIFT-design geeks. It has 1.5 million scrapbooks posted by users so far, and 100,000 scrapbooks made per day.

Suchi and her associates had to face many challenges like, finding the right people to build a firm team which has a combination of skill and can-do attitude, getting the right kind of infrastructure. Amongst the N-number of obstacles like complex bank processes, net gateways for the payment methods and refunds, delivering unique products at an economical price, the most troublesome part for Suchi and her team was to partner with vendors to ensure a sustained stream of products. She was awarded by INFOCOM as Woman of the year in 2015, & NDTV Unicorn Woman Entrepreneur of the Year Award in 2016.

Conclusion

Online marketing provided a platform for homemaker to become self-reliable and this self-reliability make them financial strong. Few cases has been noted in this regards like online marketing women can become self-relevant with the help of online marketing. Start up India government Maharashtra has taken new concert with online marketing. Women are stay at home and work professionally with help of online marketing tools. Not only online marketing support homemaker to become entrepreneurs but also support to audiences those who want to learn new things. With help of online marketing home makers are explored themselves and achieve an important position in life.

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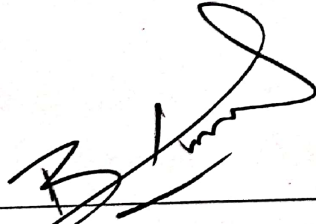
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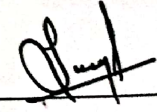


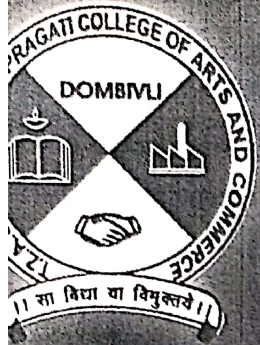
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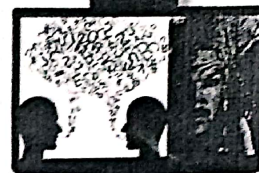
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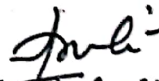
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Research (AIRESR), Amity University, NOIDA. She presented a paper/conducted a Workshop entitled Participative Learning

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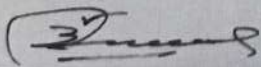
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IS INDIAN MILK-MAN IN DOMAIN OF DISTRESS IN THE POST-GLOBALIZED ERA?

Dr. V. S. Adigal

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Abstract: In India, after a huge success of green revolution in 1960s, India achieved a status of self-sufficiency in the production of food grains particularly wheat and rice, where it remained as an exporter of food grains. After this, Indian government took one program viz. "Operation Flood" under the National Dairy Development Board (NDDB) in 1970, with the help of forward and backward linkage of supply chain formed "National Milk Grid" and ensured high producer's share in consumer rupee which resulted into 'White Revolution'. Though India has achieved the status of highest milk producer in the world, there is a grave crisis underway in the Indian milk market which is threatening to undermine the multifunctional role of livestock and the way of life of entire dairy community. At domestic and global level, demand for milk has decreased down but the supply is more. Dairy processors are competing with each other to sell milk at extremely low prices in cities. In order to compete in global market & create additional demand for Indian dairy products, it has pressurized the Indian milk producers to reduce the prices to the lowest. This is also a result of heavy subsidy granted to milk producers in European nations. A large number of these producers are small and marginal farmers, whose livelihood depends only on selling milk. Some stringent steps need to be taken for securing interest of stakeholders particularly small and marginal milk man. In this paper, researcher made a small attempt to peep into various issues and challenges related to dairy crisis in India during the post-liberalised period. Further the researcher analyses the emerging future trends and recommends a road map ahead in view of Indian dairy industry.

Keywords: Dairy Industry, Economic Growth, Globalisation, Small and Marginal Farmers.

Introduction: As we all know milk and its milk products are very inevitable part for our life. From ancient Vedic period, the benefits of milk and milk products have been understood. Historical documents suggest that milk and milk products were well known to cure diseases. In Ayurveda milk and milk products are considered to be the curer of diseases especially those associated with mental disorder, i.e. irritability, restlessness, and overexertion. In this contemporary era Indian consumers are becoming very particular about their diet and health. For centuries, livestock has been a critical component of the lives and livelihoods of India's small farmers, pastoralist and indigenous peoples (Adhvani). Together, these communities own nearly 70% of all livestock in India. Animals and animal products are a vital part of Indian food, farming and agriculture systems – providing food (meat, eggs, milk and milk products), fiber and energy (manure, draught, transportation) and playing a critical role in ecosystem diversity. Animals are considered as "banks on hooves" for these communities and an intrinsic part of their cultures. In the national economy also, animals contribute significantly to India's gross domestic product (GDP).



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Will India be a Leader in Healthcare Sector in Global Economy?

Prin. Dr. V. S. Adigal

Principal & Head Department of Business Economics, Manjunatha College of Commerce,
Kanchangaon, Khambalpada, Thakurli (East), Dist-Thane.

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Khambalpada, Thakurli (E).

Technology has made trans-continental medical consultation a reality. Healthcare is one of the fastest growing industries in India. With the advent of globalization and culture of medical tourism, there is increasing tendency among people to travel in search of better quality and affordable health options. Medical tourism may be defined as 'activities related to travel and staying a foreign tourist who stays at least one night at the destination region for the purpose of receiving, improving or restoring health through medical intervention'. AYUSH (Ayurveda, Naturopathy, Unani, Siddha and Homeopathy) would be the major category given the current context. Of late, Medical value travel (MVT), as a term, has started to gain currency in India to define visits by overseas patients for availing medical treatment. The reason behind the popularity may be attributed to the fact that it captures patient's healthcare seeking behavior as well as the wider economic impact of such travel on nations hosting them. India offers world-class treatment at very affordable prices which is comparatively very high in USA. The Indian healthcare industry is growing at a very high pace and it is expected that the industry will touch US\$238.76 billion by 2020. Since the 1990s India has been flaunted as a global leader in "medical tourism," defined as the travel of people to a place other than where they usually reside for the purpose of obtaining medical treatment in that country. But because of various reasons such as inadequacy of infrastructure, lack of hygiene and basic amenities in many hospitals, lack of consumer oriented approach, lack of quality accreditation of public and private hospitals, failing to connect rural area to this medical tourism therefore we are underutilizing the potential and wellness quotient that India treasures. But the game is changing, and all cons India has proved itself as a self-reliant nation in serving medical facilities to the

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ZERO WASTE: A VIBRANT CIRCULAR ECONOMY (A CASE STUDY OF PAPER INDUSTRY IN INDIA)

Prin. Dr. V. S. Adigal & Shraddha Singh

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C28, 3.3, Panchtara Society, Sector 15, Airoli, Navi Mumbai 400708.

ABSTRACT

The circular economy is a concept in which growth and prosperity are decoupled from natural resource consumption and ecosystem degradation. Circular economy undertakes various cycles of products to be renovated again to use them. Paper industry is one of the key industries of a country and it supplies various types of paper and paperboards to a large number of users, such as educational institutions, companies, packaging, wrapping, printing, newspapers, magazines, etc. Further, paper provides the means of documenting, storing and disseminating information. All over the world, paper is considered a pre-requisite of modern day's science and civilization. Being one of the basic necessities of the present day society, its scarcity could jeopardize the economic and intellectual advancement of a country. Therefore, in this paper, the researcher has tried to focus on a very important element of our day to day life ie paper. In this paper, the researcher made a small attempt to peep into the various issues and challenges related to circular economies in the world, in general and India in particular. Further, the researcher, analyses the emerging future trends and recommends a road map ahead in view of circular economy with special reference to paper industry.

"The goods of today are the resources of tomorrow at yesterday's resource prices."

INTRODUCTION

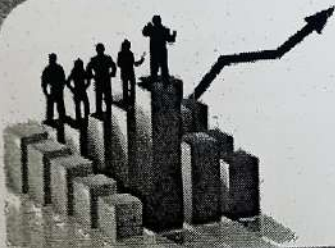
Rapid economic growth combined with a rapid population growth has placed great stress on the environment. If proper attention is not given, damage to the environment will threaten future generations. The relationship between the economy and the environment is prominent which incorporates three economic functions of the environment ie resource supplier, waste assimilator and source of utility. In the word of Kenneth Boulding (1966) "*Economics has been incurably growth-oriented and addicted to everybody growing richer, even at the cost of exhaustion of resources and pollution of the environment.*" Thus, he gave a narrow idea on the concept of circular economy long back. The circular economy moves away from the traditional "take-make-dispose" economic model to one that is regenerative by design. The new unconventional concept is to retain as much value as possible from resources, products, parts and materials to create a system that allows for long life, optimal reuse, refurbishment, remanufacturing and recycling. Circular economy undertakes various cycles of products to be renovated again to use them. Paper industry is one of the key industries of a country and it supplies various types of paper and paperboards to a large number of users, such as educational institutions, companies, packaging, wrapping, printing, newspapers, magazines, etc. Further, paper provides the means of documenting, storing and disseminating information. All over the world, paper is

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India - Need for the Inclusive Growth & Sustainable development rather than increasing growth rate to compete with china



Prin. Dr. V.S. Adigal

Principal & Head Department of Business Economics, Manjunatha College of Commerce, Kanchangaon, Khambalpada, Thakurli (East), Dist-Thane, Maharashtra, India.

ABSTRACT: India and China both are agrarian economies. China is number one in the population followed by India. Cropping pattern.....

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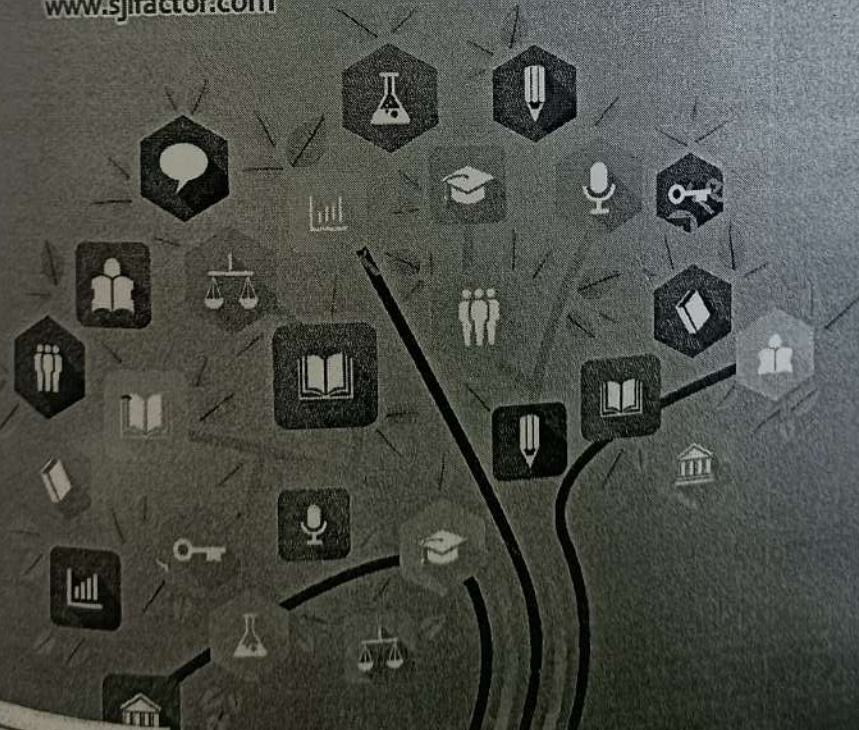
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The Tug of War between Credit-Saving-Investment Economies: Astonishing Economic Fundas: Myth or Reality

Dr. V. S. Adigal
Shraddha Singh

Saving refer to a growth in the wealth of an individual or a growth in net worth. On the other hand, savings stand for a single portion of the resources of an individual, normally savings in bank accounts, or to the entire resources of an individual. The economic concepts relating to savings deal with the various economic phenomena that are related to savings and have an effect on savings. Investment and savings are different. Consumption and savings are opposite. The term consumption denotes expenditure and by savings we understand the act of saving money for the future needs. Again, when it comes to giving priority, consumption comes first. Most of us are in the habit of meeting the present needs from our income. But Japan's future need depends on credit. Japanese people have a lower degree of tendency for consumption in comparison to the people in the United States. This also proves that the people in Japan are more inclined towards savings. Whereas Americans spend more; and save little. A modern economist complains that Japan do not spend so, they do not grow. It is a myth that a country grows whose savings is higher than expenditure. But USA is a contradictory example. Therefore, we say, "saving is sin and spending virtue". In this paper the researcher made a small attempt to peep into the some important dimensions of saving, investment and credit economies of the world. Researcher also analyze the comparative studies of different economies like America, China, Japan and India wherein disagrees that the credit economy is not always stronger than saving and investment economies as socio-economic parameters differs from one country to other country.

Keywords: consumption, saving, investment, credit, growth and development

GST on Fuel.....Will it Control Inflation in India?

Dr. V.S. Adigal
Jyoti Chand
Namita Sonar

In the Indian Tax structure heterogeneity is to be considered as one of the salient feature. The result of heterogeneity in the structure as well as the rates of taxation in different states, it has resulted into the diversification of trade and manufacturing activities from one state to another state. The introduction of GST is to be considered as a milestone in the history of Indian Taxation system, which is intend to bring single taxation system throughout the country. GST is imposed on goods and services as a value added tax. GST covered all goods and services but, the petroleum products namely petroleum crude, high speed diesel, natural gas and aviation turbine fuel have been kept out from the purview of GST. Even today also, petroleum products are charged as per the pre-GST tax structure. In the last few days, petroleum prices have reached to the peakiest point. Inflation normally leads to rise in general price level and fall in purchasing power of money. As the fuel has a direct linkage to the cost of production of various goods and services, the prices can be controlled if they are brought under the structure of GST. Consequently the inflationary situation can be controlled to the acceptable level. The objective of this paper is to analyse the difference between the prices of Pre and Post GST tax structure on goods and inflationary trends particularly in Indian economy. Based on the observation researcher make a small attempt to find out the alternative solutions and sketch a road map to control the inflation.

Keywords: heterogeneity, taxation, manufacturing, products, inflation, structure

Introduction
India is a socialist and democratic country comprises a federal structure, of Central and State Government. Both of them share the prime responsibilities towards development and fulfillment of needs of society, for which prime source of revenue is levy of taxes only. Many taxes existed in the indirect taxation system, such as Service Tax, VAT, Central Excise, Customs Duty, etc. at both Central and State Level. There was no uniform base due to the



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4. Critical Overview of Government Schemes for Rural Development in India

Dr. V. S. Adigal

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Introduction

“India lives in villages”!! - Mahatma Gandhi

Rural India comprises 73 percent of the country's population, but its share in the total national income is less than 45 percent. The rural sector is characterized by low income levels, poor quality of life and a weak human capital-base. Although, in the post-economic reform period, India has grown economically faster, her performance in the reduction of poverty, unemployment and economic disparity has remained dismal. Today a majority of the Indian population still live in the villages. Though there is substantial migration from rural to urban areas in India, still almost 68% of India continues to live in rural areas. The socio-economic census data (2011) released very recently said that almost 73% of the households were in rural areas. On the contrary, India's vision today is highly urban centric. Cities are tipped to be the catalysts of growth in the future. One fears the decay of villages and therefore there is a need to visit the existing ground realities. It is a popular belief that economic development takes place because of rapid industrialization. But the industrial development itself cannot take place without agriculture. The agriculture is the economic face of any country. It is important for the prosperity and growth of the country.

Objective of Study

1. To improve productivity and thereby income of rural poor.
2. To ensure enlarged employment opportunities at a faster pace.
3. To ensure an appreciable rise in the standard of living of poorest sections of the population.