



This is to Certify that

✓
Mr./Ms./Dr./Prof./..... **SHEKHAR R** of
Sri Umapragathi First Grade College has participated/Chaired a session/ presented a paper
on..... ಕೃಷಿ ಬೆಳವಣಿಗೆಯಲ್ಲಿ ಯಾಕೆ
..... in One Day National Conference on

**Agriculture, Environment and Sustainable Development in India:
Approaches, Problems and Way Forward**

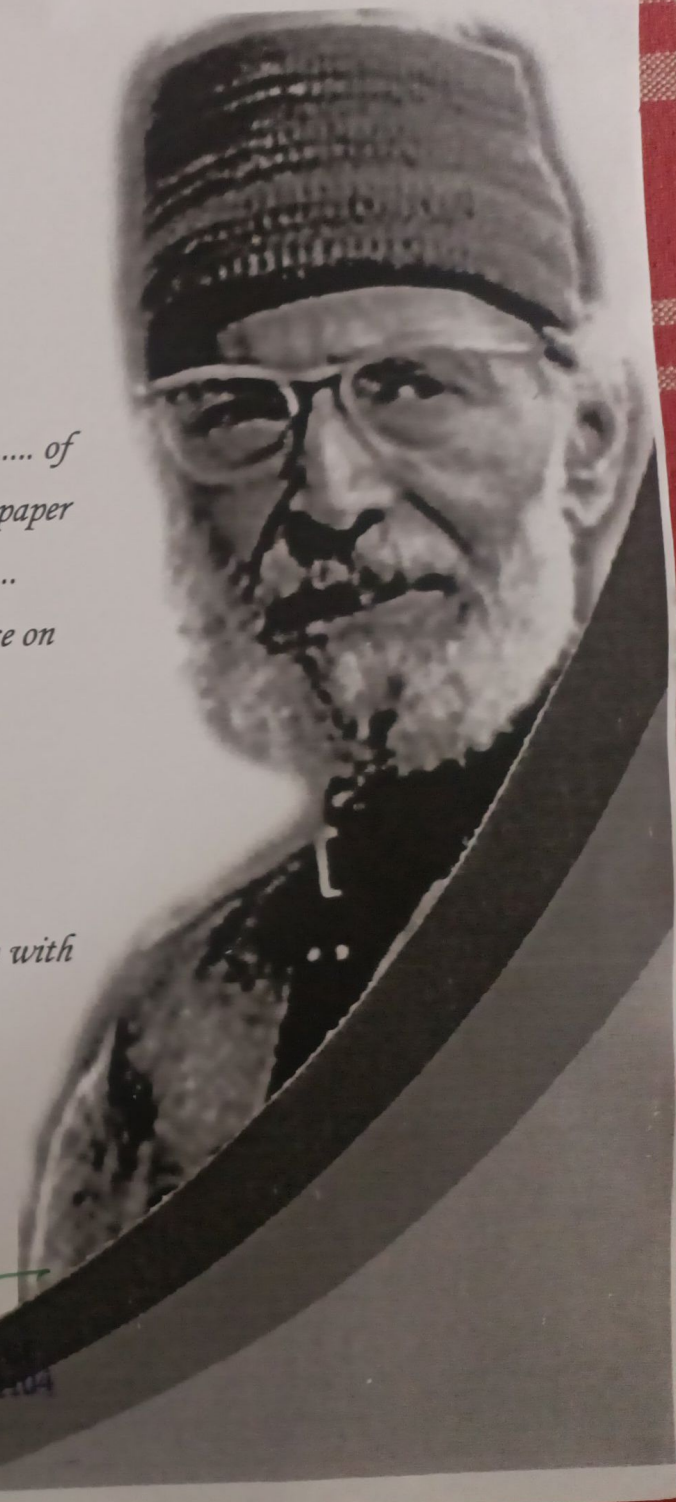
Organized by

*Prof. M.D. Nanjundaswamy Adhyayana Peeta, Tumkur University in Association with
Department of Studies and Research in Economics, Tumkur University
held on 30th March 2019.*

Prof. Jayasheela
Director

Prof. M.D. Nanjundaswamy Adhyayana Peeta

Principal
PRINCIPAL
SRI UMAPRAGTHI F.G.C.
KYATHSANDRA



CERTIFICATE



Dept. of Studies & Research in ECONOMICS
KARNATAKA STATE OPEN UNIVERSITY
Mysuru, Karnataka, India



INTERNATIONAL COUNCIL FOR
DEVELOPMENT RESEARCH
Mysuru, Karnataka, India

CERTIFICATE of Presentation

THEME
ISSUES & CHALLENGES IN SUSTAINABLE DEVELOPMENT
12th - 14th AUGUST 2022

This is to certify that

R. SHEKHAR

Asst. Professor, Department of Economics,
Sri Umapragathi First Grade College,
Kyathasanda, Tumakuru

has presented the paper on

MSMEs' Contribution to India's Sustainable Development

in three-day 11th International Multidisciplinary Conference
held at Karnataka State Open University, Mysore

Pavithra
Organising Secretary &

Chairman, Dept. of Economics,
Karnataka State Open University,
Mysuru

Shekhar
Secretary

International Council for
Development Research,
Mysuru



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NARESUAN UNIVERSITY
Pitschanak, Northern Thailand

INTERNATIONAL COUNCIL
FOR DEVELOPMENT RESEARCH
Mysore, Karnataka, India

7th International Multidisciplinary Conference on Global Innovative Research Dimensions

BEST PAPER PRESENTER

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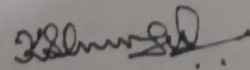
R. Shekhar

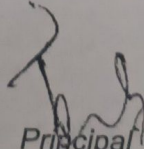
Asst. Professor of Economics, S.U.F.G.C. Tumkur


has been awarded as **BEST PAPER PRESENTER** on the topic entitled

Social Security and Labour Welfare
- An Empirical Analysis

in two-day International Interdisciplinary Conference on "Global Innovative Research Dimensions" jointly organised by International Council for Development Research, Mysore, Seshadripuram Academy of Business Studies (SABS), KS Town, Bangalore, Oriental Research Institute, University of Mysore, State Planning Board, Govt. of Karnataka and Naresuan University, Thailand on 22-23 June 2018 at SABS Auditorium, KS Town, Bangalore Karnataka, India and we appreciate your active participation in the Conference.


Conference Director


Principal
SABS
KS Town, Bangalore


PRINCIPAL
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UNIVERSITY OF MYSORE
ORIENTAL RESEARCH INSTITUTE
Mysuru, Karnataka, India



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GRADE COLLEGE FOR WOMEN
Hassan, Karnataka, India



NARESUAN UNIVERSITY
Phitsanulok, Northern Thailand



DEVELOPMENT RESEARCH
FOUNDATION
Mysuru, Karnataka, India

CERTIFICATE



6th International Multidisciplinary Conference on EDUCATIONAL DEVELOPMENT AND SOCIAL WELFARE

This is to certify that

R. Shekhar

Asst. Professor of Economics S.U.F.G.C. Tumkur

has presented the paper on

An Economic Analysis on Micro Finance and S.H.G.s in Karnataka

in one-day International Multidisciplinary Conference on "Educational Development and Social Welfare" jointly organised by St. Philomena First Grade College, Hassan, India, Oriental Research Institute, University of Mysore, State Planning Board, Naresuan University and Development Research Foundation, Mysore, India on 27th January 2018 at St. Philomena First Grade College, Hassan, Karnataka, India and we appreciate your active participation in the Conference.

Conference Director

Organising Secretary

PRINCIPAL

SRI UMAGRATHI F.G. COLLEGE

BYTHSANDRA, TUMKUR

Principal & Chairperson

Conference Organising Committee



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This is to Certify that Prof. / Dr. / Ms. R. Shekhar

has participated in the " One Day National Seminar " as Student Delegate / Research Scholar / Delegate /

Resource Person / Chairman / Co-Chairman / Organising Committee member / Rapporteur and Presented a Paper entitled

ಭಾರತವನ್ನು ಶೈಕ್ಷಣಿಕ ಮತ್ತು ವಾಣಿಜ್ಯೀಕರಿಸುವುದು held on 15th March, 2019.

Dr. Dadapeer B.C
 Director of the Seminar

Smt. Sunitha K.B
 Convener of the Seminar

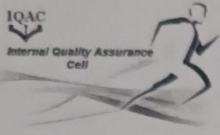
Smt. Renuka M. Budihal
 Convener of the Seminar

PRINCIPAL
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Dr. Bheemappa M.P
 Organising Secretary



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GOVERNMENT ARTS COLLEGE (AUTONOMOUS), CHITRADURGA
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Davanagere University, Sociology Teachers Association (R)
Karnataka State Sociology Teachers Association (R)
Tumbe Group of International Journals

One day National Level Multidisciplinary Conference on
“Massive Changes and Challenges in Social Sciences”

27th February 2019

Certificate

This is to certify that Prof./Dr./Mr./Ms. R. shekhar
.....has participated as a Inaugurator / Keynote Speaker / Chairperson /
Rapporteur / Resource Person/Participant in the One day National Level Conference on **“Massive Changes and
Challenges in Social Sciences”** organized by Department of Sociology, Government Arts College (Autonomous),
Chitradurga held on 27th February 2019. He/She Presented a Paper Entitled.....

ಭಾರತದಲ್ಲೂ ಕೆಲವು ಮಹತ್ವದ ಸಾಧನೆಗಳನ್ನು ಮಾಡಿದವರು ಉಲ್ಲೇಖಿಸಿ

Dr. Shalanappa K.C.
Organizing Secretary

Prof. T.L. Sudhakara
Principal

Dr. S.R. Lepaksha
President, DUSTA (R)

Prof. C.A. Somashekarappa
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Challenges in Social Sciences" organized by Department of Sociology, Government Arts College (Autonomous),
Chitradurga held on 27th February 2019. He/She Presented a Paper Entitled.....

ಭಾರತದ ಉನ್ನತ ಶಿಕ್ಷಣ ಮತ್ತು ವಾಣಿಜ್ಯ ವಿದ್ಯೆಯು ಉತ್ತಮವಾಗಿರುತ್ತದೆ

Dr. Sharanappa K.C.
Organizing Secretary

Prof. T.L. Sudhakara
Principal

Dr. S.R. Lepaksha
President, DUSTA (R)

PRINCIPAL
SRI UMAPPAGTHI F.G.COLLEGE
Prof. C.A. Somashekara
President, KSTA (R)

ಭಾರತದಲ್ಲಿ ಕೌಶಲ್ಯ ಮತ್ತು ವಾಣಿಜ್ಯೋದ್ಯಮ ಅಭಿವೃದ್ಧಿ

R. Shekhar

Asst. Professor,

Dept. of Economics

Sri Uma Pragathi First Grade College,

Maidala road, Kyathasandra, Tumkur-572104

Contact No. : 7829818984, Email Id : shekharbabu06@gmail.com

ಸಾರಾಂಶ :

ಭಾರತವು ವೇಗವಾಗಿ ಅಭಿವೃದ್ಧಿ ಹೊಂದುತ್ತಿರುವ ದೇಶವಾಗಿದೆ, ಪ್ರಾಥಮಿಕ ಕೃಷಿ ಕ್ಷೇತ್ರದಿಂದ, ನಾವು ಉತ್ಪಾದನೆ, ಬಳಕೆ ಮತ್ತು ದ್ವಿತೀಯ ವಲಯದಲ್ಲಿ ಸಾರಿಗೆ-ಸಂಪರ್ಕ ಮತ್ತು ಹಣಕಾಸು ಕ್ಷೇತ್ರಗಳು ಇರುವುದು. ಚೀನಾ ನಂತರ ಭಾರತದ ಕೆಲಸದ ಶಕ್ತಿ ವಿಶ್ವದ ಎರಡನೇ ಅತಿ ದೊಡ್ಡದಾಗಿದೆ. ಭಾರತದ ದೊಡ್ಡ ಜನಸಂಖ್ಯೆಯು 65 % ಗಿಂತಲೂ ಹೆಚ್ಚಿನವರು 35 ವರ್ಷಕ್ಕಿಂತ ಕೆಳಗಿನವರು ಆಗಿದ್ದಾರೆ. ಈ ಸಂಶೋಧನಾ ಪತ್ರಿಕೆಯು ಭಾರತದಲ್ಲಿ ಅಭಿವೃದ್ಧಿಪಡಿಸಲಾದ ಪರಿಣತಿಯ ಪರಿಕಲ್ಪನೆ ಬಗ್ಗೆ ಮಾಹಿತಿ ನೀಡುತ್ತದೆ ಮತ್ತು ಈ ಉದ್ದೇಶಕ್ಕಾಗಿ ಪ್ರಾರಂಭಿಸಲಾದ ಯೋಜನೆಗಳು ಮತ್ತು ನೀತಿಗಳು ಯಾವುವು ಎಂಬುದನ್ನು ತಿಳಿದುಕೊಳ್ಳಬಹುದಾಗಿದೆ. ಭಾರತದಲ್ಲಿ ಈ ಪರಿಕಲ್ಪನೆಯು ಇನ್ನೂ ಚೆನ್ನಾಗಿ ಅಭಿವೃದ್ಧಿ ಹೊಂದಿ ಗುರುತಿಸಲ್ಪಡಬೇಕಾಗಿದೆ. ಇಂದಿನ ಜಗತ್ತಿನಲ್ಲಿ, ವಿವಿಧ ಕೌಶಲ್ಯಗಳು, ನೀತಿಗಳು, ಶೈಕ್ಷಣಿಕ ಮತ್ತು ತರಬೇತಿ ಕೇಂದ್ರಗಳನ್ನು ಕೌಶಲ್ಯ ಅಭಿವೃದ್ಧಿ ವ್ಯವಸ್ಥೆಗೆ ಸ್ಥಾಪಿಸಲಾಗಿದೆ. ಆದರೆ ಇನ್ನೂ ಅನೇಕ ಬಗೆಹರಿಸಲಾಗದ ಸಮಸ್ಯೆಗಳನ್ನು ಎದುರಿಸುತ್ತಿದೆ. ಈ ಆಡಳಿತಗಳಿಗೆ ಪರಿಹಾರ ನೀಡುವ ಸಲುವಾಗಿ ಈ ಅಡೆತಡೆಗಳನ್ನು ಹೋಗಲಾಡಿಸಿ, ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಅಭಿವೃದ್ಧಿಪಡಿಸಲು ಸರ್ಕಾರದ ಕೌಶಲ್ಯ ಅಭಿವೃದ್ಧಿ ಕಾರ್ಯಕ್ರಮಗಳು ಇನ್ನೂ ಹೆಚ್ಚಾಗಬೇಕು.

ಪೀಠಿಕೆ : ಗುಣಮಟ್ಟದ ಶಿಕ್ಷಣದ ಕೊರತೆಯಿಂದಾಗಿ ಯುವಕರು ನಿರುದ್ಯೋಗಿಗಳಾಗಿರುವ ಸಾಧ್ಯತೆಯು ಹೆಚ್ಚು ಉದ್ಯೋಗಾವಕಾಶಗಳ ಕೊರತೆಯಿಂದಾಗಿ ಉದ್ಯೋಗ ಮಾರುಕಟ್ಟೆಯಲ್ಲಿ ಪೈಪೋಟಿಯು ಹೆಚ್ಚಿದೆ. ಕಳೆದ ಎರಡು ದಶಕಗಳಿಂದಲೂ ಸರಾಸರಿ ಜಿಡಿಪಿ ಅಭಿವೃದ್ಧಿ ದರ ಶೇ. 7 ರಷ್ಟಿರುವ ಭಾರತದ ಆರ್ಥಿಕತೆ ವಿಶ್ವದ ದೊಡ್ಡ ಆರ್ಥಿಕತೆಗಳಲ್ಲಿ ಒಂದಾಗಿದೆ. ಅಭಿವೃದ್ಧಿಶೀಲ ರಾಷ್ಟ್ರಗಳಲ್ಲಿ ಹೊಸದಾಗಿ ವರ್ಗೀಕರಿಸಲಾದ ಕೈಗಾರಿಕಾ ಆರ್ಥಿಕತೆಯಲ್ಲಿ ದೇಶವು ಕಾರ್ಯೋನ್ಮುಖವಾಗಬೇಕಿದೆ. ಕೈಗಾರಿಕೋತ್ಪನ್ನ, ನಗರೀಕರಣ ಮತ್ತು ಉದ್ಯೋಗನಿಮಿತ್ತ ಗ್ರಾಮೀಣ ಪ್ರದೇಶಗಳಿಂದ ನಗರಗಳಿಗೆ ವಲಸೆ ಇವೆಲ್ಲವೂ ಆರ್ಥಿಕತೆಯ ಬೆಳವಣಿಗೆಗೆ ಕಾರಣವಾಗುತ್ತದೆ. ದೇಶದ ಜಿಡಿಪಿಗೆ ಹೆಚ್ಚಿನ ದೇಣಿಗೆ ಬರುವುದು ಸೇವಾ ವಲಯದಿಂದ. ಆದರೆ ನಂತರ ಇರುವುದು ಕೈಗಾರಿಕೆ ಹಾಗೂ ಕೃಷಿವಲಯ. ನಮ್ಮ ದೇಶದ ಕಾರ್ಮಿಕ ಶಕ್ತಿಯ ಅರ್ಧಭಾಗವು ಸ್ವದ್ಯೋಗಿಗಳು ಹಾಗೂ ಇವರಲ್ಲಿ ಶೇ. 93 ರಷ್ಟು ಮಂದಿ ಅಸಂಘಟಿತ ವಲಯದಲ್ಲಿ ಕೆಲಸ ಮಾಡುತ್ತಾರೆ. ಅಸೊಚಂ ಅಧ್ಯಯನದ ಪ್ರಕಾರ ಹೆಚ್ಚುತ್ತಿರುವ ಜನಸಂಖ್ಯೆ, ಹೆಚ್ಚುತ್ತಿರುವ ಉನ್ನತ ಶಿಕ್ಷಣ ದಾಖಲಾತಿ ಇವುಗಳ ಆಧಾರದಲ್ಲಿ ನೋಡಿದಾಗ 2020ರ ವೇಳೆಗೆ ಭಾರತದ ದುಡಿಯುವ ವಯೋಮಾನದ

ಜನಸಂಖ್ಯೆಯು 170 ಮಿಲಿಯನ್ ಮುಟ್ಟುತ್ತದೆ. ಆದ್ದರಿಂದ ನಮ್ಮ ಈ ಯುವಶಕ್ತಿಯನ್ನು ಸರಿಯಾದ ರೀತಿಯಲ್ಲಿ ತರಬೇತುಗೊಳಿಸದಿದ್ದರೆ ಅದರ ಫಲವನ್ನು ಪಡೆಯಲಾಗುವುದಿಲ್ಲ. ಹಾಗೂ ಜನಸಂಖ್ಯಾಧಾರಿತ ಈ ಮಾನವಶಕ್ತಿಯ ನಾಶವಾಗಿಬಿಡುತ್ತದೆ. ಉದ್ಯೋಗ ಸೃಷ್ಟಿ ಹಾಗೂ ಕೆಲಸ ಮಾಡುವ ಸಾಮರ್ಥ್ಯವಿರುವ ಯುವಸಮೂಹದ ಸೃಷ್ಟಿ ಎರಡೂ ಜೊತೆಯಲ್ಲಿ ಆಗಬೇಕಿದೆ.

ಉದ್ದೇಶಗಳು :

1. ಪ್ರಸ್ತುತ ಮತ್ತು ಸಂಭಾವ್ಯ ಕಾರ್ಯಪಡೆಯ ನಡುವೆ ಸಂಬಂಧಿತ ಕೌಶಲ್ಯಗಳ ಕೊರತೆಯನ್ನು ಪರಿಹರಿಸಲು ರಚನಾತ್ಮಕ ಮತ್ತು ಪ್ರಾಯೋಗಿಕ ಪರಿಹಾರಗಳನ್ನು ಸೂಚಿಸುತ್ತದೆ.
2. ಭಾರತದಲ್ಲಿನ ಯೋಜನೆ ಮತ್ತು ಯೋಜನೆಗಳಲ್ಲಿ ಭಾರತ ಮತ್ತು ಅದರ ಮೇಲೆ ಪ್ರಭಾವ ಬೀರುವಿಕೆ.
3. ಭಾರತದಲ್ಲಿ ಕೌಶಲ್ಯ ಅಭಿವೃದ್ಧಿಗೆ ಸವಾಲುಗಳನ್ನು ಅರ್ಥಮಾಡಿಕೊಳ್ಳುವುದು.

ಕೌಶಲ್ಯಗಳ ಕೊರತೆಯನ್ನು ಪರಿಹರಿಸಲು ರಚನಾತ್ಮಕ ಮತ್ತು ಪ್ರಾಯೋಗಿಕ ಪರಿಹಾರಗಳು

1. ಕೆಲಸಕ್ಕೆ ಅರ್ಹರಾದ ಕಾರ್ಮಿಕಶಕ್ತಿಯ ನಿರ್ಮಾಣ : ಅಸೋಚಂ-ಟೆಸ್ ಅಧ್ಯಯನದ ಪ್ರಕಾರ ಭಾರತದ ಹೊಸತರ ಬೆಳವಣಿಗೆ ಮತ್ತು ಪೇಟೆಂಟ್ ರ್ಯಾಂಕಿಂಗ್ ಗಳಿಕೆಯಲ್ಲಿ ಚೆನ್ನಾಗಿ ಅಭಿವೃದ್ಧಿ ಹೊಂದಿಲ್ಲ. ಉನ್ನತ ಶಿಕ್ಷಣ ಸಂಸ್ಥೆಗಳಾದ ರಾಜ್ಯ ಮತ್ತು ರಾಷ್ಟ್ರೀಯ ವಿಶ್ವವಿದ್ಯಾಲಯಗಳು ಸಂಶೋಧನೆಗೆ ಅಗತ್ಯವಾದ ಸೌಕರ್ಯಗಳನ್ನು ಒದಗಿಸಲು ಮತ್ತು ಉದ್ಯಮಶೀಲತೆಯನ್ನು ಉತ್ತೇಜಿಸಲು ಅಗತ್ಯವಾದ ಹಣದ ಕೊರತೆಯನ್ನು ಎದುರಿಸುತ್ತಿದೆ ಎಂದು ಅಧ್ಯಯನವು ಹೇಳುತ್ತದೆ. ಆದ್ದರಿಂದ ಕೌಶಲ್ಯಾಭಿವೃದ್ಧಿಯಿಂದೇ ದೇಶದಲ್ಲಿ ಉದ್ಯಮಶೀಲತೆಯನ್ನು ಉತ್ತಮಗೊಳಿಸಲಿರುವ ಏಕೈಕ ಮಾರ್ಗ. ಇದಲ್ಲದೆ ಕೌಶಲ್ಯಭರಿತ ಕಾರ್ಮಿಕಶಕ್ತಿಯ ನಿರ್ಮಾಣದ ಜೊತೆಗೆ ಸರ್ಕಾರವು ಗಮನಿಸಬೇಕಾದ ವಿಷಯಗಳಿವೆ. ಬೇಡಿಕೆ-ಉತ್ಪಾದನೆಯ ನಡುವೆ ಮೇಳವಿಲ್ಲದಿರುವುದು. ಸಾಧಿಸಬಹುದಾದ ಮತ್ತು ತಾಳಿಕೆಯ ಗುಣ ಹೊಂದಿರುವ ತರಬೇತಿ ಕಾರ್ಯಕ್ರಮಗಳು, ಅಗತ್ಯವಾದ ಸೌಲಭ್ಯಗಳನ್ನು ಒದಗಿಸುವಿಕೆ, ದೊಡ್ಡ ಮಟ್ಟದ ತರಬೇತಿ ಕಾರ್ಯಕ್ರಮಗಳಿಗೆ ಅಗತ್ಯವಾದ ಸೌಕರ್ಯಗಳನ್ನು ಒದಗಿಸುವುದು. ಉತ್ತಮ ಗುಣಮಟ್ಟದ ತರಬೇತುದಾರರ ನೇಮಕ ಮತ್ತು ಅವರಿಗೆ ತರಬೇತಿ ನೀಡುವುದು ಇತ್ಯಾದಿಗಳ ಕಡೆಗೂ ಗಮನ ನೀಡಬೇಕು.

2. ಉದ್ಯೋಗಶೀಲ ಕೌಶಲ್ಯಗಳು ಉದ್ಯಮಶೀಲತೆಯ ಶಿಕ್ಷಣದ ಮೂಲಕ : ಉದ್ಯಮಶೀಲ ವ್ಯಕ್ತಿಯು ಸದಾ ಸುತ್ತಲ ವಾತಾವರಣವನ್ನು ಸೂಕ್ತವಾಗಿ ಅವಕಾಶಗಳಿಗಾಗಿ ಗಮನಿಸುತ್ತಿರಬೇಕು. ಲಭ್ಯ ಸಂಪನ್ಮೂಲಗಳನ್ನು ಮಾರುಕಟ್ಟೆಯಲ್ಲಿನ ಯಾವುದೇ ಬಗೆಯ ಅಡೆತಡೆ ಸವಾಲುಗಳ ನಡುವೆಯೂ ಸೂಕ್ತವಾಗಿ ಬಳಸಿಕೊಂಡು ವ್ಯಾಪಾರದ ಸರಕುಗಳನ್ನು ಹೊಸ ಬಗೆಯಲ್ಲಿ ನಿರ್ಮಿಸಿ ಸಮಾಜಕ್ಕೆ ಹೊಸತನ್ನು ನೀಡುವಂತನಾಗಿರಬೇಕು. ಅವರು ಸ್ವತಂತ್ರ ಮನೋಭಾವದವರಾಗಿದ್ದು ತಮ್ಮಲ್ಲಿನ ಸೃಜನಾತ್ಮಕ ಸಿಬ್ಬಂದಿಯ ನೆರವಿನಿಂದ ಹೊಸತನ್ನು ಮುಂದುವರಿದ ತಾಂತ್ರಿಕ ಸಹಾಯದೊಂದಿಗೆ ಹುಟ್ಟುಹಾಕುತ್ತ ಸಮಾಜದ ಉತ್ತಮಿಕೆಗಾಗಿ ಕೆಲಸ ಮಾಡುತ್ತಾರೆ. ಅವರಲ್ಲಿ ಗುರಿ ಮುಟ್ಟುವ ಪ್ರೇರಣೆ ಹಾಗೂ ಉದ್ಯಮಶೀಲ ಗುಣಗಳಿರುತ್ತವೆ. ಸಮಸ್ಯೆಗಳನ್ನು ಬರೆಹರಿಸುವಲ್ಲಿ ಹಾಗೂ ತಂದ ಕಟ್ಟುವಲ್ಲಿ ಅವರು ಸ್ಪರ್ಧಾತ್ಮಕ ಮನೋಭಾವವನ್ನು ತೋರುತ್ತಾರೆ.



ಉದ್ಯಮಶೀಲತೆ ಹಾಗೂ ಹೊಸ ವ್ಯಾಪಾರ ಆರಂಭಿಸುವುದು ಸತತ ಪ್ರಯತ್ನ, ಸೋಲೊಪ್ಪದ ಮನೋಭಾವವನ್ನು ಬೇಡುತ್ತದೆ. ಉದ್ಯಮಶೀಲತೆಯ ಸಾಮರ್ಥ್ಯವನ್ನು ಹೊಂದಿರುವ ವ್ಯಕ್ತಿಯು ಅಗತ್ಯವಾದ ಕೌಶಲ್ಯಗಳನ್ನು, ಏರುಪೇರಿನ ಮಾರುಕಟ್ಟೆ, ಸ್ಪರ್ಧಾತ್ಮಕ ವ್ಯಾಪಾರಿ ವಾತಾವರಣದಲ್ಲೂ ನೆಲೆ ಕಂಡುಕೊಳ್ಳುವ ಸಾಮರ್ಥ್ಯವನ್ನು ಹೊಂದಿರುತ್ತಾನೆ.

ಉದ್ಯಮಶೀಲ ಕೌಶಲ್ಯಗಳನ್ನುವುದು ಕೌಶಲ್ಯಗಳ ಗುಚ್ಛ, ಅದರಲ್ಲಿ ವ್ಯಕ್ತಿಗತ ಕೌಶಲ್ಯಗಳಾದ ಸಂವಹನ ಮತ್ತು ಸಾರ್ವಜನಿಕ ಸಂಪರ್ಕ, ಬದುಕಿನ ಕೌಶಲ್ಯಗಳಾದ ಗುರಿ ನಿರ್ಧಾರ, ವ್ಯಕ್ತಿ ಯೋಜನೆ, ವ್ಯಕ್ತಿತ್ವ ನಿರ್ಮಾಣ, ಸಂವಹನ ಸಾಮರ್ಥ್ಯ ಮತ್ತಿತರ ಕಲೆಗಳು ಇರಬೇಕು. ಶಿಕ್ಷಣವು ಉದ್ಯಮಶೀಲತೆಯ ಸಾಮರ್ಥ್ಯವನ್ನು ಹೆಚ್ಚಿಸುವ ನಿಟ್ಟಿನಲ್ಲಿ ಅಗತ್ಯವಾದ ಜ್ಞಾನ, ಕೌಶಲ್ಯ ಮತ್ತು ಉದ್ಯಮ ಕ್ಷೇತ್ರದಲ್ಲಿ ಉಂಟಾಗುವ ಯಾವುದೇ ಬಗೆಯ ಸಂಕೀರ್ಣ ಸನ್ನಿವೇಶಗಳನ್ನು ನಿರ್ವಹಿಸುವ ಮನೋಭಾವವನ್ನು ಬೆಳೆಸುವಂತಿರಬೇಕು.

ಯುವಕರಿಗೆ ಉದ್ಯಮಶೀಲತೆ ಕುರಿತಾದ ಶಿಕ್ಷಣ ಹಾಗೂ ತರಬೇತಿಯನ್ನು ನೀಡುವ ಸಲುವಾಗಿ ಅಹಮದಬಾದಿನ ದಿ ಎಂಟರ್‌ಪ್ರೆನ್ಯೂರ್‌ಶಿಪ್ ಡೆವಲಪ್‌ಮೆಂಟ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಟ್ ಆಫ್ ಇಂಡಿಯಾದ ಸ್ಥಾಪನೆಯಾಯಿತು. ಇದು ಮಕ್ಕಳಲ್ಲೂ ಈ ಮನೋಭಾವವನ್ನು ಬೆಳೆಸಲು ಸಹ ತರಬೇತಿಗಳನ್ನು ಏರ್ಪಡಿಸುತ್ತದೆ. ಇದರಿಂದ ಮಕ್ಕಳಲ್ಲಿ ಸಣ್ಣಮಯಸ್ಸಿಗೆ ಉದ್ಯಮಶೀಲತೆಗೆ ಮುಖ್ಯವಾದ ಕಠಿಣ ಸಮಯಗಳ ನಿರ್ವಹಣೆ, ಸೃಜನಾತ್ಮಕ ಅಲೋಚನಾ ಶಕ್ತಿ, ಸೂಕ್ತ ಸಮಯದಲ್ಲಿ ಸೂಕ್ತ ಆಯ್ಕೆ ಮಾಡುವ ಸಾಮರ್ಥ್ಯ, ಪರಿಣಾಮಕಾರಿ ಸಂವಹನ, ತಂಡದಲ್ಲಿ ಕೆಲಸ ಮಾಡುವುದು ಇವುಗಳನ್ನು ಆಟಗಳು ಹಾಗೂ ಕೆಲಸಗಳ ಮೂಲಕ ಬೆಳೆಸುತ್ತದೆ.

ಭಾರತದಲ್ಲಿನ ಯೋಜನೆ ಮತ್ತು ಯೋಜನೆಗಳಲ್ಲಿ ಭಾರತ ಮತ್ತು ಅದರ ಮೇಲೆ ಪ್ರಭಾವ ಬೀರುವಿಕೆ :

1. ಭಾರತ ಸರ್ಕಾರವು ಕೌಶಲ್ಯಾಭಿವೃದ್ಧಿ ಮತ್ತು ಉದ್ಯಮಶೀಲತೆ ಎನ್ನುವ ಹೊಸ ಸಚಿವಾಲಯವನ್ನು ರೂಪಿಸಿದೆ. ಇದು ಕಾರ್ಮಿಕರ ಗುಣಮಟ್ಟ, ದೇಶದಲ್ಲಿನ ಉದ್ಯೋಗವಕಾಶಗಳನ್ನು ಕುರಿತಾದ ಸಂಗತಿಗಳನ್ನು ಗಮನಿಸುತ್ತದೆ. ಕೌಶಲ್ಯ ಅಭಿವೃದ್ಧಿ ಕುರಿತಾದ ರಾಷ್ಟ್ರೀಯ ನೀತಿಯು ಕಾರ್ಮಿಕ ಮಾರುಕಟ್ಟೆಯ ಬೇಡಿಕೆಗಳು ಮತ್ತು ತಾಂತ್ರಿಕ ಅಭಿವೃದ್ಧಿಯ ನಡುವೆಯೂ ಹೆಚ್ಚುಬಹುದಾದ ಕಾರ್ಮಿಕ ಶಕ್ತಿಯ ಉದ್ಯೋಗಾವಕಾಶಗಳು ಇವುಗಳ ಬಗೆಗೆ ದೂರಗಾಮಿ ಉದ್ದೇಶಗಳನ್ನು ಅಳವಡಿಸಿಕೊಂಡಿದೆ. ಅದು ಆರ್ಥಿಕತೆಯಲ್ಲಿ ಉತ್ಪಾದಕತೆಯನ್ನು ಹೆಚ್ಚಿಸಲು ಮತ್ತು ದೇಶದ ಬಡವರ ಜೀವನಮಟ್ಟವನ್ನು ಸುಧಾರಿಸಲು ಸ್ಪರ್ಧಾತ್ಮಕವಾಗಿ ಪ್ರಯತ್ನಿಸುತ್ತದೆ. ಪ್ರಧಾನಮಂತ್ರಿ ಕೌಶಲ್ಯ ವಿಕಾಸ ಯೋಜನೆ ಎನ್ನುವುದು ಕೌಶಲ್ಯ ಅಭಿವೃದ್ಧಿ ಯೋಜನೆ. ಇದು ಕೈಗಾರಿಕೆಗಳಿಗೆ ಅಗತ್ಯವಾದ ಕೌಶಲ್ಯಗಳನ್ನು ಕಲಿಯುವುದರ ಮೂಲಕ ಯುವಸಮೂಹಕ್ಕೆ ದೊರಕಿಸಬಹುದಾದ ಉದ್ಯೋಗವಕಾಶಗಳನ್ನು ವಿವರಿಸುತ್ತದೆ. ಇದೊಂದು ಪ್ರಮುಖ ಕಾರ್ಯಕ್ರಮವಾಗಿದ್ದು ಅಭ್ಯರ್ಥಿಗಳು ಗಳಿಸಿಕೊಂಡ ಜ್ಞಾನ ಮತ್ತು ಕೌಶಲ್ಯಗಳನ್ನು ಸರ್ಟಿಫಿಕೇಟ್ ಮೂಲಕ ಪ್ರಮಾಣೀಕರಿಸುತ್ತದೆ. ಹಿಂದಿನ ಅನುಭವ ಅಥವಾ ಕೌಶಲ್ಯಗಳಿಕೆಯನ್ನು ಕೂಡ ಈ ಕಾರ್ಯಕ್ರಮದಲ್ಲಿ ಪರಿೀಕ್ಷಿಸಿ ಹಿಂದಿನ ಕಲಿಕೆಯ ಗುರುತಿಸುವಿಕೆಯಡಿ

ಪ್ರಮಾಣಪತ್ರಗಳನ್ನು ನೀಡಲಾಗುತ್ತದೆ. ಈ ಕಾರ್ಯಕ್ರಮದಡಿ ಕೌಶಲ್ಯ ವಿಕಾಸ ಕೇಂದ್ರಗಳಲ್ಲಿ ಅಲ್ಪಾವಧಿ ತರಬೇತಿ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಆಯೋಜಿಸಲಾಗುತ್ತದೆ. ಕೌಶಲ್ಯ ಭಾರತವು ಗುರಿಯಾಗಿಸಿಕೊಂಡಿರುವುದು ದೇಶದಲ್ಲಿರುವ ಕಾರ್ಮಿಕ ಶಕ್ತಿ ಮತ್ತು ಕಾರ್ಮಿಕ ಮಾರುಕಟ್ಟೆಯನ್ನು ಪ್ರವೇಶಿಸಿರುವ ಯುವಸಮೂಹ. ಇದರೊಂದಿಗೆ ಸಂಘಟಿತ ಮತ್ತು ಅಸಂಘಟಿತ ವಲಯದಲ್ಲಿ ಕೆಲಸಮಾಡುತ್ತಿರುವವರನ್ನು ಇದು ಒಳಗೊಳ್ಳಲಿದೆ.

2. ಉದ್ಯಮಶೀಲತೆಗೆ ಪೂರಕವಾದ ವಾತಾವರಣ ನಿರ್ಮಾಣ

ವಿಶ್ವವಿದ್ಯಾನಿಲಯಗಳು ಉದ್ಯಮಗಳನ್ನು ಆರಂಭಿಸಲು ಬಯಸುವ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ನೆರವು ನೀಡಲು ಸಹಾಯ ಕೇಂದ್ರಗಳನ್ನು ಹಾಗೂ ಮಾರ್ಗದರ್ಶಕರನ್ನು ನೇಮಿಸಿದೆ. ರಾಜ್ಯ ಸರ್ಕಾರಗಳು ತಮ್ಮ ಪ್ರಮುಖ ನಗರಗಳ ಜೊತೆಗೆ ಪಟ್ಟಣಗಳನ್ನು ಕೂಡ ಹೊಸದಾಗಿ ಉದ್ದಿಮೆ ಆರಂಭಿಸುವವರ ಉತ್ತೇಜನಕ್ಕೆ ತಕ್ಕಂತೆ ರೂಪುಗೊಳಿಸುತ್ತಿವೆ. ಕೌಶಲ್ಯಾಭಿವೃದ್ಧಿ ಮತ್ತು ಉದ್ಯಮ ಸಚಿವಾಲಯವು ತರಬೇತುದಾರರು, ಉದ್ದಿಮೆದಾರರು ಹಾಗೂ ಬಳಕೆದಾರರ ನಡುವೆ ಗಟ್ಟಿಯಾದ ಸಂಪರ್ಕಜಾಲವೊಂದನ್ನು ಏರ್ಪಡಿಸಿದೆ. ಆದ್ದರಿಂದಲೇ ಸರ್ಕಾರಗಳು ಇವುಗಳಿಗೆ ನೆರವು ನೀಡಲು ಮುಂದಾಗಿವೆ. ಐಎಸಿಇಡಿ ಅಧ್ಯಯನವ ಪ್ರಕಾರ ಶೇ. 87ರಷ್ಟು ವಿದ್ಯಾರ್ಥಿಗಳು ತಮ್ಮ ಬದುಕಿನ ಒಂದಲ್ಲ ಒಂದು ಹಂತದಲ್ಲಿ ಉದ್ಯಮಿಗಳಾಗಲು ಬಯಸುತ್ತಾರೆ ಮತ್ತು ಅವರಲ್ಲಿ (ಶೇ. 90 ರಷ್ಟು) ದೇಶದಲ್ಲಿ ಉದ್ದಿಮೆ ಆರಂಭಿಸಲು ಪೂರಕವಾದ ಅವಕಾಶಗಳಿವೆ ಎಂದು ನಂಬಿರುತ್ತಾರೆ. ಅಧ್ಯಯನದ ಪ್ರಕಾರ ಹೀಗೆ ಉದ್ದಿಮೆ ಆರಂಭಿಸಲು ಹೆಚ್ಚಾಗಿ ಆಶಿಸುವವರು ಅರ್ಧಿಕವಾಗಿ ಪ್ರಬಲವಾಗಿರುವವರಿಗಿಂತ ಅರ್ಧಿಕವಾಗಿ ಹಿಂದುಳಿದ ವರ್ಗದವರು (49%). ಯುವಸಮೂಹದಲ್ಲಿ ಹೀಗೆ ಉದ್ದಿಮೆದಾರರಾಗಲು ಆಶಿಸುವವರ ಸಂಖ್ಯೆಗೆ ಹೆಚ್ಚಾಗಿದೆ.

ಭಾರತದಲ್ಲಿ ಕೌಶಲ್ಯ ಅಭಿವೃದ್ಧಿಗೆ ಸವಾಲು :

1. ಶಾಲೆಗಳು, ಸಮುದಾಯ ಕೇಂದ್ರಗಳು ಮತ್ತು ಸ್ಥಳೀಯ ಸರ್ಕಾರಿ ಕಟ್ಟಡಗಳು ಸೇರಿದಂತೆ ಸೀಮಿತ ತರಬೇತಿ ಮೂಲಸೌಕರ್ಯ ಸೌಲಭ್ಯಗಳು.
2. ಭಾರತದ ದೊಡ್ಡ ಭೌಗೋಳಿಕ ಪ್ರದೇಶ ಮತ್ತು ವಿವಿಧ ಸಾಮಾಜಿಕ ಆರ್ಥಿಕ ಪರಿಸ್ಥಿತಿಗಳು ತರಬೇತಿಯನ್ನು ಪ್ರಮಾಣೀಕರಿಸಿ ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಒಂದು ದೊಡ್ಡ ಸವಾಲಾಗಿದೆ.
3. ಭಾರತೀಯ ಜನಸಂಖ್ಯೆಯ ಸುಮಾರು 37% ಬಡತನ ರೇಖೆಯ ಕೆಳಗೆ ವಾಸಿಸುತ್ತಾರೆ ಮತ್ತು ದಿನಕ್ಕೆ 1 ಡಾಲರ್‌ಗಿಂತಲೂ ಕಡಿಮೆ ಆದಾಯದಲ್ಲಿ ವಾಸಿಸುತ್ತಿದ್ದಾರೆ. ಶಿಕ್ಷಣ ಮತ್ತು ತರಬೇತಿಯನ್ನು ಬಿಟ್ಟುಬಿಡುವ ಮತ್ತು ಮೂಲಭೂತ ಸೌಕರ್ಯಗಳನ್ನು ಸಹ ಅವರು ಪಡೆಯಲು ಸಾಧ್ಯವಿಲ್ಲ.
4. ದೇಶದ ಬಹಳಷ್ಟು ಕೆಲಸಗಾರರು ಶೇಕಡಾ ಸುಮಾರು 93 % ಅಸಂಘಟಿತ ವಲಯದಲ್ಲಿದೆ. ಕ್ಷೇತ್ರವು ಗ್ರಾಮೀಣ ಮತ್ತು ನಗರ ಪ್ರದೇಶಗಳನ್ನು ಒಳಗೊಂಡಿದೆ.
5. ಕೌಶಲ್ಯದ ಅವಶ್ಯಕತೆ ತುಂಬಾ ಹೆಚ್ಚಾಗಿರುವ ಆರ್ಥಿಕತೆಯ ಕೆಲವು ಕ್ಷೇತ್ರಗಳು ಇವೆ. ಆದರೆ ಕೌಶಲ್ಯ ಅಭಿವೃದ್ಧಿ ನಿರ್ಮಾಣಕ್ಕಾಗಿ ತೊಡಗಿಸಿಕೊಂಡವರ ಸಂಖ್ಯೆ ಬಹಳ ಕಡಿಮೆ ಇದೆ.

ಕೌಶಲ್ಯ ಅಭಿವೃದ್ಧಿ -ಸಾಗಬೇಕಾದ ಹಾದಿ ಹಾಗೂ ಕೆಲವು ಸಲಹೆಗಳು :

1. ಉದ್ಯಮಶೀಲತೆಯನ್ನು ಮಹಿಳೆಯರು ಹಾಗೂ ಮಂಗಳಮುಹೂರಲ್ಲೂ ಬೆಳೆಸಲು ಅವರಿಗೆ ಅಗತ್ಯವಾದ ಕೌಶಲ್ಯ ನೀಡುವತ್ತಲೂ ಗಮನಹರಿಸಬೇಕು.
2. ಹಲ ಬಗೆಯ ಫಲಾನುಭವಿಗುವ ಸಾಮಾಜಿಕ, ಆರ್ಥಿಕ ಹಾಗೂ ದೈನಂದಿನ ಅನುಭವಗಳನ್ನು ಗಮನದಲ್ಲಿ ಇಟ್ಟುಕೊಂಡ ತರಬೇತಿ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ರೂಪಿಸಬೇಕು.
3. ಈ ಉದ್ಯಮಶೀಲ ಶಿಕ್ಷಣ ಕೆಲಸಮಾಡುತ್ತಿರುವ ತಜ್ಞರಲ್ಲ ಒಟ್ಟು ಈ ತರಬೇತಿ ಶಿಕ್ಷಣಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಒಂದು ಆನ್‌ಲೈನ್ ತರಬೇತಿ ಪಠ್ಯಕ್ರಮವನ್ನು ರೂಪಿಸಬೇಕು.
4. ವೃತ್ತಿಪರ ತರಬೇತಿ ಪಠ್ಯವನ್ನು ರೂಪಿಸುವಾಗ ಅಂತಾರಾಷ್ಟ್ರೀಯ ಗುಣಮಟ್ಟವನ್ನು ಗಮನದಲ್ಲಿಟ್ಟುಕೊಳ್ಳಬೇಕು.
5. ಸರ್ಕಾರ ಮತ್ತು ಇತರ ಸಂಸ್ಥೆಗಳು ಉದ್ಯಮಕ್ಕೆ ಸಂಬಂಧಿಸಿದ ಸರ್ಕಾರಿ ಯೋಜನೆಗಳು ಹಾಗೂ ಸರ್ಕಾರಿ ಯೋಜನೆಗಳು ಹಾಗೂ ನೀಡಲಾಗುವ ಪ್ರೋತ್ಸಾಹಧನಗಳ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಪರಿಶೀಲಿಸುತ್ತಿರಬೇಕು.
6. ಈಗಿರುವ ಸಂಸ್ಥೆಗಳು ಮತ್ತು ತಜ್ಞರ ಪಾಲುದಾರಿಕೆಯನ್ನು ಹೊಸ ಸಂಸ್ಥೆಗಳಿಗೆ ನೆರವಾಗುವಂತೆ ಜೋಡಿಸಬೇಕು. ಶಿಕ್ಷಣ ಸಂಸ್ಥೆಗಳೊಂದಿಗೆ ಕೈಗಾರಿಕೆಗಳನ್ನು ಬೆಸೆಯುವುದು ಒಳಿತು.
7. ಬಂಡವಾಳ ಹೂಡಿಕೆ ಹಾಗೂ ತರಬೇತಿ ಕಾರ್ಯಕ್ರಮವನ್ನು ಒಂದಕ್ಕೊಂದು ಪೂರಕವಾಗಿರುವಂತೆ ರೂಪಿಸಬೇಕು.

ಆಧ್ಯಾಯನದ ವಿಧಾನ :

ಈ ಮೇಲಿನ ಆಧ್ಯಾಯನಕ್ಕಾಗಿ ಮನುಷ್ಯಗಳಿಂದ ಮಾಹಿತಿ ಸಂಗ್ರಹಿಸಿ ಸರಿಯಾದ ರೀತಿಯಲ್ಲಿ ಬಳಸಿಕೊಳ್ಳಲಾಗಿದೆ. ಮನುಷ್ಯಗಳಿಂದ ಮಾಹಿತಿಗಳನ್ನು ಸರಿಯಾಗಿ ವಿಶ್ಲೇಷಿಸಿ, ಅಂತಿಮವಾಗಿ ವರದಿಯನ್ನು ಸಿದ್ಧಪಡಿಸಲಾಗಿದೆ. ಈ ಕೆಳಗಿನ ಮೂಲಗಳನ್ನು ಬಳಸಿಕೊಳ್ಳಲಾಗಿದೆ.

1. ಸೈನಿ ವಂದನಾ : ಭಾರತದಲ್ಲಿ ಕೌಶಲ್ಯ ಅಭಿವೃದ್ಧಿ : ಮುಂದೆ ಸವಾಲುಗಳು ಮತ್ತು ಮಾರ್ಗಗಳು ಬೇಕೆಂದೆ.
2. ಕಮೋ ರಾಧಿಕಾ : ಭಾರತದಲ್ಲಿ ಕೌಶಲ್ಯ ಅಭಿವೃದ್ಧಿ

ಉಪಸಂಹಾರ :

ಕೌಶಲ್ಯಾಧಾರಿತ ಹೊಸ ಉದ್ಯಮಗಳು ನವ ಭಾರತದಲ್ಲಿ ತಮ್ಮ ಸಂಪೂರ್ಣ ಶಕ್ತಿಯೊಂದಿಗೆ ಗುರಿ ಮುಟ್ಟಲು ವಿದ್ಯಾರ್ಥಿಗಳು ಗುರಿಯತ್ತ ಗಮನಕೇಂದ್ರೀಕರಿಸಬೇಕು. ಉದ್ಯಮಶೀಲ ಗುಣಗಳನ್ನು ಬಲಪಡಿಸಿಕೊಳ್ಳಬೇಕು. ಇವರು ತಮ್ಮನ್ನು ತಾವು ನವೀಕರಿಸಿಕೊಳ್ಳುವತ್ತ ಹೊಸ ತರಬೇತಿಗಳನ್ನು ಪಡೆಯಲು ಉತ್ತೇಜಿಸಬೇಕು. ತಮ್ಮ ಹೊಸ ವ್ಯಾಪಾರಿ ಮಾದರಿಯನ್ನು ಸೂಕ್ತವಾಗಿ ರೂಪಿಸಿಕೊಂಡು, ಸವಾಲುಗಳನ್ನು ಎದುರಿಸುವ ಸಾಮರ್ಥ್ಯವನ್ನು ಒಗ್ಗೂಡಿಸಿಕೊಂಡು, ಎದುರಾಗುವ ಕಷ್ಟಗಳನ್ನು ಎದುರಿಸಲು ಸನ್ನದ್ಧರಾಗಿರಬೇಕು.

ಇವುಗಳನ್ನು ಸಾಧಿಸಲು ಉತ್ತೇಜನ ಹಾಗೂ ಉದ್ದಿಮೆಗಳತ್ತ ಹೋಗುವಂತಹ ಪ್ರೇರಣೆಯನ್ನು ಸಣ್ಣವಯಸ್ಸಿಗೆ ಅಂದರೆ ಹೈಸ್ಕೂಲು ಮಟ್ಟದಲ್ಲೇ ನೀಡುವಂತಾಗಬೇಕು. ಈ ಮೂಲಕ ಉದ್ಯಮ ಶಾಲೆಗಳು, ಮ್ಯಾನೇಜ್‌ಮೆಂಟ್ ಸಂಸ್ಥೆಗಳು, ಸರ್ಕಾರ ಮತ್ತಿತರ ಸಂಸ್ಥೆಗಳು ಉದ್ಯಮಶೀಲತೆಯ ಪರಿಸರವನ್ನು ನಿರ್ಮಿಸಿ ಮಾರುಂಕಟ್ಟೆಯ ಮೇಲೆ ಪ್ರಭಾವ ಬೀರಿ ನವ ಭಾರತದಲ್ಲಿ ಅರ್ಥಪೂರ್ಣ ಬದಲಾವಣೆಗಳನ್ನು ತರಬಹುದು.



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R. SHEKHAR

Assistant Professor, Sri Um pragathi First Grade College, Tumkur

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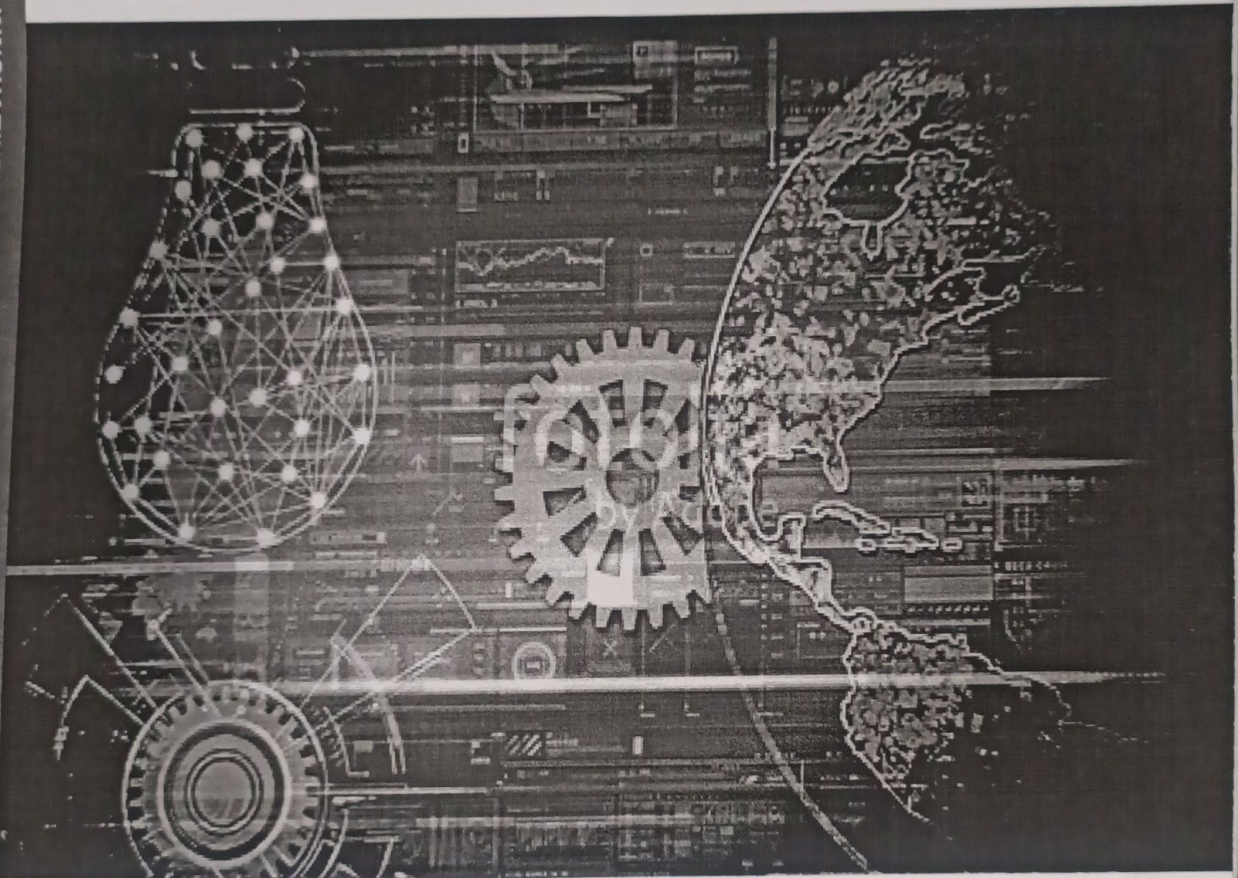
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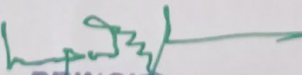
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EDUCATION AND ECONOMIC GROWTH: A STUDY IN KARNATAKA

R. SHEKHAR

*Assistant Professor,
Sri Umpragathi First Grade College, Tumkur*

Introduction:

Education has a significant role to play in developing countries. On the one hand, it fulfills the function of providing quality labour required in the country, while on the other hand, with its production and dissemination of knowledge function, it encourages countries to follow and develop modern manufacturing technologies and to transfer them to the production process. The increase in labour productivity owing to the good education affects the competitiveness of country positively and helps in competition. It needs to be emphasised that many developing countries can't compete with developed countries mainly owing to the poor quality of human resource.

Education is one of the most important components of human capital; Improvements in educational status are the source of significant increase in individual earnings with contributions to business life such as, improved productivity, higher wages and improved employment opportunities for the individuals, whereas the risk of unemployment is decreased. With these features inherent in education, improved good stands out as an effective political instrument in the struggle against unemployment and poverty especially in developing countries.

The fact that education has important effects on economic growth and human development today is accepted beyond argument. The studies which deal with the effect of education expenditures on growth are highly important in Economics theory. There is a wide range of literature on this issue (Mercan, 2013).

Objective of the study:

- a. To study the relationship among education, economic growth and human development.
- b. To study economic growth and human development in the districts of Karnataka.

Methodology

This paper is based on secondary data. The data collected from internet.

Education and Economic Growth

It is well established that improvements in education are associated with long-term improvements in economic performance. There are three broad theories about the way education influences economic performance:

- The basic human capital approach is that education improves the overall skills and abilities of the workforce, leading to greater productivity and improved ability to use existing technology, and thus contributing to economic growth.
- The innovation approach links education for improving the capacity of the economy to develop of new ideas and technologies.
- An extension of this is the knowledge transfer approach, which sees education as a means of spreading the knowledge needed to apply new ideas and make use of new technologies (OECD, 2010).

However, there is an important question as to whether there is any causal link between education and economic performance, and if so, in what direction. It may be that, the two are associated, but not causally linked. It also could be that better economic performance leads to an increase in educational participation and

achievement or it could be that having more people with education leads to improved economic performance (David, 2010).

There is a two way relationship between education and economic growth - Growth can generate virtuous circles of prosperity and opportunity. Strong growth and employment opportunities improve incentives for parents to invest in their children's education by sending them to school. This may lead to the emergence of a strong and growing group of entrepreneurs, which should generate pressure for improved governance. Strong economic growth therefore advances human development, which, in turn, promotes economic growth.

District Human Development Reports of Karnataka

Karnataka is among the pioneer states in the preparation of state level human development reports, taking into consideration of all the districts. The state has published already two human development reports for the years 1999 and 2005. In these reports districts have been considered for the construction of indices. Further, recently in 2010, four district level human development reports have been brought out taking into consideration sub district levels. The districts are Udupi, Mysuru, Gulbarga and Bijapur. In these reports taluks have been considered as the units for construction of indices. In Udupi human development report, GP (Gram Panchayath) level human development indices have also been constructed. Udupi and Bijapur Human Development reports have got the awards at the national level. Encouraged by this, Karnataka state government has initiated the process of preparing human development reports district wise as well as taluk-wise.

To do this Herculean task ZPs have been given the responsibility. All the departments of the state have been included. State level coordinating committees have been setup with the group of academicians, subject experts and officials. And most importantly, many Universities and research institutions have been considered as the lead agencies. This work has mostly been complied and soon all district level human development reports will be available in public domain. These reports have not only prepared Human Development Index (HDI) but also other indices like Gender Inequality Index (GII), Child Development Index (CDI), Food Security Index (FSI), Urban Development Index (UDI), Composite Taluk Development Index (CTDI), Composite District Development Index (CDDI) and Dalit Development Index (DDI). UNDP methodology has been used with some modification in the construction of indices in these reports. It is a matter of great pride that the government of Karnataka has been taking initiatives to develop human development reports taluk-wise, covering all its 175 taluks.

District-wise Economic Growth and Human Development in Karnataka

Economic growth has been measured with per capita income. The per capita income of Karnataka state is Rs. 68227 during 2012-13. It has not been distributed properly among division & regions North Karnataka has the per capita income of Rs. 46269 whereas; in south Karnataka it had Rs. 66432. South Karnataka has 1.4 fold higher per capita incomes than north Karnataka. Among the divisions Bengaluru division has the highest average per capita income (Rs. 68522) followed by Mysuru division (Rs. 64080). Gulbarga and Belgaum division have lower per capita income of Rs. 43506 and Rs. 48638 respectively.

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16th December, 2023



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R. Shekhar

Research Scholar,
Department of Economics and Cooperation
Maharaja College, University of Mysore, Mysuru

has presented the paper on

***Role of MSME in Urban Population Growth
and Sustainability in the State of Karnataka***

in 12th International Conference organised by International Council for Development Research(ICDR), Mysore in association with James Cook University, Australia, American University of Kuwait, Kalinga University, Raipur, Sri Guru Sai Degree College, Kengeri, Bengaluru, Vijaya Jyothi Degree College, Bagalur, Bengaluru, Vidya Shekhar Educational Trust, Nelamangala, Bengaluru, CIRDR Research Centre, Bengaluru & National Press Associates, New Delhi, held at Pride Hotel, Richmond Road, Bengaluru on 16th December, 2023.

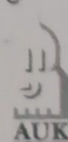
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ROLE OF MSME IN URBAN POPULATION GROWTH AND SUSTAINABILITY IN THE STATE OF KARNATAKA

R. Shekhar

Research Scholar, Department of Economics and Cooperation
Maharaja College, Mysore University, Mysuru

Dr. Suresha .M

Professor, Department of Economics
Maharaja College, Mysore University, Mysuru

Abstract

Micro Small and Medium Enterprises (MSMEs) are the biggest employer after the agricultural sector in India. In spite of the fact that MSMEs contribute 45% to the industrial sector, there are about 1.3 million SME's that account for 40% of exports, create a respectable number of jobs (roughly one million per year), and have employed more than 50 million people producing more than 9000 items for both Indian and international markets. Micro Small and Medium Enterprises (MSMEs) are the largest employer in India after the agricultural sector. MSMEs are now exposed to more prospects for growth and diversification as a result. The Indian market is currently expanding dramatically and is excelling in a wide range of industries, including service, engineering, processing, pharmaceuticals, the textile industry, furniture, and others. A few years ago, SMEs were struggling because of technology, strategic orientation, marketing challenges, improper use of the available resources, etc.,. They are now able to receive the right direction and insights thanks to the government's initiative to expand the industry, which is aiding in the sector's expansion. The purpose of the study is to reveal the performance and growth of SME's, to pinpoint the factors that promote growth and those that impede it. With this, we may acknowledge that the growth of SME's will contribute to the development of rural areas. Due to its minimal investment requirements, it will also help promote balanced regional growth.

In consideration of the industrial policy of the Government of Karnataka, statistics for 5 years, from the years 2013 to 2018, have been used. The benefits and difficulties of the MSME, which supports regional development in Karnataka, are discussed in the article. Once more, it faces a number of difficulties that the government must solve if it is to remain resilient and continue to grow. The study comes to the conclusion that MSMEs are effective tools for regional development as long as they are given initial sustainability support. MSME, creation of jobs, and regional development

Keywords: MSME, Employment Generation, Regional Development

INTRODUCTION:

Large-scale industry development is just not necessary for India's development. Small and medium-sized businesses (SMEs) are mostly responsible for the country's economic growth and promotion. Thus, it has been established that the growth of SME is also important to India's economy. Every nation is focusing on the development of SME's by promoting entrepreneurship, which is a crucial to improving competitiveness, boosting trade, increasing economic activity, and providing job opportunities due to its major contribution to society. Small businesses are viewed as the primary force behind efforts to combat poverty, create and improve employment opportunities, and promote social

integration. The production capacity may greatly increase as a result of invention and innovation in the SME sector, having an impact on the encouragement of economic and The fifth-most advanced state in terms of industry in India is Karnataka. With an independent Industrial Policy beginning in 1982-1983, it is the first State in the nation. With the aim of raising GDP, bolstering the manufacturing sector, creating more jobs, promoting a diversified industrial base, reducing regional imbalances, and raising the export share, the government of Karnataka has undertaken a number of initiatives in its various policies.

The government of Karnataka passed MSME 2006 to redefine these businesses in order to support balanced industrial growth while promoting the sustained development of rural and urban areas. They contribute significantly to the industrial growth of a country by fostering entrepreneurship. These entities fit the following definitions under the MSME Act: Definition of MSMEs

Category	Investment (Plant & Machinery)	Service (Turnover)
Micro Enterprises	Less than Rs. 25 Lakh	Less than Rs. 10 Lakh
Small Enterprises	Less than Rs. 5 Crore	Less than Rs. 2 Crore
Medium Enterprises	Less than Rs. 10 Crore	Less than Rs. 5 Crore

REVIEW OF LITERATURE

In her research paper, Dr. P. Uma attempted to examine the "Role of SMEs in Economic Development of India" by contrasting the success of small and medium-sized businesses during the pre- and post-liberalization eras. The paper comes to the conclusion that every industrial and commercial organization must assume responsibility for addressing the problems caused by globalization.

Prof. Sudha Venkatesh and Krishnaveni Muthaiah have taken the initiative to highlight the significance of small and medium-sized enterprises in India as well as the services offered by the supporting organizations.

Prof. Harpreet Singh and Manish Bansali explained the problems and prospects of the food processing industry in Punjab in their article "Major problems and prospects of the food processing industry in Punjab." They have concluded that the sector suffers from a lack of marketing strategies, seasonal fluctuations, and product performance.

STATEMENT OF THE PROBLEM:

Based on the above literature review, it is clear that numerous studies have been conducted on the relationship between economic development and MSME, as well as on topics such as problems of small scale industries, the role of SSI's in the development of economy, the relationship between sustainability and financial performance, but very few authors have studied the role of MSME in the sustainability and growth of urban population. As a result, it is felt necessary to investigate the role of MSMEs in the sustainability and growth of the urban population, which is a major source of employment, in light of the facilities provided by the government under its Industrial Policy, based on data provided by the Department of Industries and Commerce.

OBJECTIVES OF THE STUDY

- To comprehend the role of MSME during the policy period by utilizing parameters such as the number of units added each year, employment generated in various parts of Karnataka, changes in GDP, and so on.
- To investigate whether there is a link between an increase in the number of SMEs, job creation, and regional development in Karnataka.

SCOPE OF THE STUDY

The assistance of secondary sources of information obtained from various departments of DIC, the study includes the contribution of MSME in the development of Karnataka, employment generation in different parts of Karnataka that can be a contributor for the balanced regional development. Study Limitations. The study is limited to five years of data and the state of Karnataka. The study takes into account the contributory aspects of MSME during the specified time period. It makes it easier to understand the driving forces of growth, such as regional development and job creation.

Contribution of MSME in Karnataka during the period from 2013-2018 Table showing the registration of Micro, Small and Medium enterprises for the period from 2013 to 2018

Year	Micro			Small			Medium			Total		
	Units in no.	Investment in Rs.(lakh)	Employment generation	Units in no.	Investment in Rs.(lakh)	Employment generation	Units in no.	Investment in Rs.(lakh)	Employment generation	Units in no.	Investment in Rs.(lakh)	Employment generation
2014-15	19610	43650	86216	1370	91268	34400	41	24724	7771	21021	159641	128387
2015-16	22189	68019	105029	1981	116791	46029	56	34041	4493	24206	216851	155551
2016-17	23229	79416	110070	2661	144096	46741	76	61545	10536	25966	258086	167347
2017-18	25214	93528	126052	4062	289951	61648	95	88349	20133	29371	471828	207833

Source: DIC and Karnataka Industrial report 2017-18

According to the table, there is a greater investment in micro and small industries than in small and medium enterprises. People are drawn to these industries because they require less investment and management than the other two. Because the units are larger, the employment generation is also higher. It is also attracting good investment from a wide range of people because anyone can afford it. Small and medium enterprises have also seen significant investment and job creation, but the number of units registered in both categories is lower than in Micro units, owing to investment and technology requirements.

Table showing the relationship between the registration of MSME, Job Creation and increased investment:

Year	Year wise registration of MSME		Job Opportunities created by MSME			Capital Investment in Rupees (in Lakhs)		
	No. of additional units compared to base year	% of Annual Growth compared to base year	111226	Addnl job created	% of annual growth compared to base year	Further investment compared to Base year	% of annual growth compared to base year	
2013-14 [Base year]	18434	Nil		Nil	Nil	Nil	Nil	
2014-15	21021	2587	14.03	128387	17161	15.42	1596.4	
2015-16	24208	5774	31.32	155609	44383	39.90	2165.1	
2016-17	25966	7532	167347	167347	56121	50.46	2850.6	
2017-18	27365	9788	5218	181377	70231	63.31	3750.3	

The above statistics reveal information on MSME registration, job creation, and capital and asset investment in the sector over a five-year period. According to the table above, an increase in employment has resulted in an increase in employment opportunities.

It has increased in all years since the base year of 2013-14. This has resulted in increased capital and other asset investment.

District wise distribution of MSME with the population

Sl.No	District	Population as per old census	% of District wise population (Rounded off to nearest decimal)	2013-14	2014-15	2015-16	2016-17	2017-18
1	Bagalkot	18,89,752	3	397	440	479	733	2.82
2	Bangalore (U)	96,21,551	16	3696	4478	7130	7526	28.98
3	Bangalore ®	9,90,923	2	182	272	340	383	1.48
4	Belgaum	47,79,661	8	1701	1700	1557	1879	7.24
5	Bellary	24,52,595	4	828	1041	1139	1152	4.44
6	Bidar	17,03,300	3	111	121	306	128	0.49
7	Bijapur	21,77,331	4	432	546	470	442	1.70
8	CH Nagar	10,20,791	4	273	237	156	77	0.30
9	Chikkaballapur	12,20,791	2	250	274	244	245	0.94
10	Chikmagalur	11,37,961	2	595	650	304	339	1.31
11	Chitradurga	16,59,456	3	255	482	485	483	1.86
12	D.Kanada	20,89,649	3	1140	1266	1398	1552	5.98
13	Davanagere	19,45,497	3	498	527	531	585	2.25
14	Dharward	18,47,023	3	924	1014	1116	1230	4.74
15	Gadag	10,64,570	2	276	291	320	319	1.23
16	Gulbarg	25,66,326	4	458	507	557	615	2.37
17	Hasan	17,76,421	3	642	665	738	732	2.82
18	Haveri	15,97,668	3	441	493	545	602	2.33
19	Kodagu	5,54,519	1	66	59	89	101	0.39
20	Kolar	15,36,401	3	258	336	471	518	1.99
21	Koppal	13,89,920	2	439	464	467	487	1.88
22	Mandya	18,05,769	3	421	451	436	485	1.87
23	Mysore	30,01,127	5	847	916	925	1012	3.90
24	Raichur	19,28,812	3	327	311	210	148	0.57
25	Ramanagara	10,82,636	2	410	438	487	550	2.12
26	Shimoga	17,52,753	3	735	887	981	1084	4.17
27	Tumkur	26,78,980	4	865	947	1047	1149	4.43
28	Udupi	11,77,361	2	451	492	542	597	2.30
29	U. Kannada	14,37,169	2	425	447	494	544	2.10
30	Yadagiri	11,74,271	2	82	269	244	266	1.02

The data presented above explains the relationship between MSME's and the population. Bangalore has the highest percentage of MSME's at 28.98% of the population. There is a more than 50% increase in industries in Bangalore during 2016-17 when compared to other districts. There is a significant increase in the number of units established in 2016-17 when compared to the base year 2014. Belgaum has the second highest number of units with 7%, followed by D.Kannada in third place with 6% of MSME. It is also possible to conclude that there is a link between the district population and the MSME units in the affected districts.

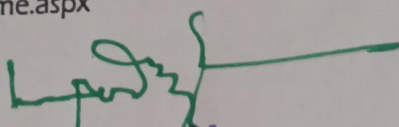
contribute to the creation of new jobs in rural areas. This will aid in the development of the state's rural and urban areas.

CONCLUSION

According to the study, the sector has made an excellent contribution to the development of job opportunities in Karnataka, which has contributed to regional development and GDP. According to the findings of the study, MSMEs can be regarded as a reliable source of future state development. An increase in MSME has resulted in a large number of job creations. However, in today's changing economic and technological environment, MSMEs face both problems and challenges. The assistance provided by various financial institutions, as well as R&D, can be improved to meet the upcoming challenges. However, in order for the sector to realize its full potential, entrepreneurs must be trained to take the necessary steps. The study shows that further nurturing of the sector can contribute to its further development.

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Increase in the Gross Domestic Product of the Country

Year	GD in billions in Rs.	Increase in GDP compared to B Y	Percentage of Annual Growth Rate compared in B Y
2013-14	922,151		
2014-15	1,072,489	150338	16.30
2015-16	1,236,182	314031	34.05
2016-17	1,320,907	398756	43.24
2017-18	1,350,039	427888	46.40

The above table shows an increasing trend in GDP due to increased efficiency in industry production. SMEs account for approximately 90% of industrial units in India, with MSME's accounting for approximately 67%. The relationship between the number of MSME in each year and the number of jobs created in each year can be tested using Parsons Correlation, where the number of MSME in each year is considered the independent variable and employment generation is considered the dependent variable. The calculated values will reveal whether the variables have a positive or negative relationship. To learn more about the relationship between MSME and GDP, consider MSME as an independent variable and GDP as a dependent variable.

Year	2013-14	2014-15	2015-16	2016-17	2017-18
No of SMES in the year (X)	18434	21021	24208	25966	19723
Employment generation (Y)	111226	128387	155609	167347	122288
GDP in Billin (Y)	922151	1072489	1236182	1320907	1350039

Using the Parsons Co-efficient of Correlation, the value of r is 0.998, indicating that there is a perfect-correlation between the number of MSME in each year and the number of jobs generated.

$$r = \frac{\sum dx dy}{\sqrt{\sum dx^2 \cdot \sum dy^2}}, r = 0.9981$$

It is also demonstrated that there is a relationship between the year's MSMEs and the GDP. The application of the formula yields a r value of 0.58359, indicating a positive coloration between the country's GDP.

$$r = \frac{\sum dx dy}{\sqrt{\sum dx^2 \cdot \sum dy^2}}, r = 0.5836$$

FINDINGS

Micro industries in MSME are growing year by year because they require less investment than small and medium enterprises. When compared to previous years, the increase in the number of units prompted a 136% increase in investment in 2016-17. Every year, the number of MSME that are established increases. During the study period, there was a 50% increase in job creation, bringing the total to 100%. The concentration of MSME's is higher in Bangalore than in any other part of Karnataka, which must be addressed by the government so that rural areas can benefit as well. The rise in the sector has boosted the country's GDP. In five years, the GDP has increased from 16% to 46%, which is a good sign for the country's economy.

SUGGESTIONS

The emphasis should be on improving all areas of Karnataka. Because of the good infrastructure and facilities available, Bangalore Urban is attracting major MSME's. Knowledge about the sector should be spread to other regions so that MSMEs can be chosen by other parts of Karnataka. Training programs should be implemented throughout the region in order to achieve regional development. The expansion of this sector will also



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PG Centre, Mandya, Karnataka, India



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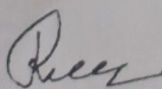
SHEKAR.R

Assistant Professor of Economics,
Uma Pragathi First Grade College, Kyathasandra, Tumukur

has presented a paper on

An Evaluation of Indian Women of Higher Education in India: Present Trends of Enrollment and Participation

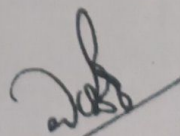
in Two-day 10th International Multidisciplinary Conference on "Issues and Challenges in Higher Education" jointly organised by Dept. of Economics, University of Mysore, PG Centre, Mandya, Dept. of Political Science, Bangalore University, Bangalore, Kuvempu First Grade College, Bangalore, Vijaya Jyothi Group of Institutions, Bagaluru, Bangalore, Universal Digital University, USA, Haldia Institute of Management, Haldia, West Bengal, ICDR, Mysuru, International Economics University, Maldives and Sri Guru Sai Degree College, Bangalore on 11th & 12th November 2019 at Jnana Jyothi Auditorium, Central College Campus, Bengaluru, Karnataka, India.


(Dr. P. RAMANNA)

Conference Organising Secretary &
Professor, Dept. of Political Science
Bangalore University, Bangalore


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AN EVALUATION OF INDIAN WOMEN OF HIGHER EDUCATION IN INDIA: PRESENT TRENDS OF ENROLLMENT AND PARTICIPATION

SHEKAR.R

Assistant Professor of Economics,
Uma Pragathi First Grade College, Kyathasandra, Tumukur

Abstract

The article focuses on an evaluation of Indian women participation in higher education in India. Higher education is one of the vital plays in the weaker section of people in rural and urban areas. So that it also provides knowledge of training and job-oriented ideas for them. Education is a much-generalized term involving of several steps from higher education to development of specialized skill and competence. Specialized skill, knowledge and competence come through Higher Education. By attaining Higher Education, the individual becomes efficient enough to combat social, economic, moral and cultural challenges. In India "Right to Education" has developed the instruction of the land but still Higher Education is still to achieve a lot. The foremost problem is the gender disparity with esteems to persons willing to attain Higher Education. This article revealed that the Indian women in participation of higher education studies and also growth of enrollment for them. This research article concluded that the status of women higher education in India as well as various states in the country.

Keywords: Higher Education, Women Higher Education, Enrollment and Gross Enrollment Ratio.

Introduction

Higher education is crucial role for the emerging growth and development of all human beings as well as the community. In the present scenario followed by poverty literacy is the second most important concern. Getting educated is no more an option rather it has become a necessity worldwide. It is assumed that if anyone is born as a human being, he or she needs to be educated to become a better person who in turn will make valuable additions to their own life and to the society. This research study focuses on the enrolment aspect of Higher Education.

Objectives of the Study

1. To examine the constitutional provisions and present scenario of higher education for women in India.
2. To analyse the trend in growth of enrolment of higher education for women among men in the country.

Methodology of the Study

The present research study is mainly based on the secondary data. The secondary data has been collected from various sources of earlier studies. The secondary data sources like various annual reports of All India Survey of Higher Education 2017-18, MHRD, some reputed journals, etc. The research paper has been carried out by statistical tools namely percentages, average and Compound Annual Growth Rate (CAGR).

Constitutional Provisions for Women Higher Education

Modern era, women are considered as the probable source in the community development in the country as well as State. The half-of-the population essentials to be safeguarded from different dimensions. Constitution of India, the education of women has been highlighted at the family and State level. The following are the Articles under

Fundamental Rights and Directive Principles of State Policy (DPSP). The instructions entirely been well-known for the cause of women by the Union Government. Constitution of India delivers positive safeguards for the protection of women's rights. These Constitutional provisions are proposed for the well-being and all-round development of women of all the societies. Indian laws are not gender inequitable and equally applicable both to male and female. There is no repudiating the fact of gender equality. Though, the practice of gender discrimination is not secreted from anyone. Keeping in mind the Constitution framers provided positive action in favour of women. The Articles are following given below:

- According to Article 15 (3), makes a special provision empowering the State to make positive judgement in favour of women.
- As per Article 51A - (k) in part IV-A makes it a duty of or a guardian to provide opportunities for education to his child or, as the case may be, ward between the age of 6 and 14 years.
- Article 39(a) - states that the State shall direct its policy to safeguarding citizens, men and women equally, have the right to an acceptable level of livelihood.
- According to Article 45 - (amended in 2002) makes a directive to the State to deliver initial childhood care and education for all children till they achieve the age of six years.

From the above stated articles conclude that it says about the tasks of parents about education to their children and the responsibility of State to take affirmative action in favour of women, express policies for all on equal footing including women, providing initial childhood care and education till they reach up to the age of six years. Thus, the idea is to enable child to strengthen their basic development in education to be on the path of higher education and live like a possible and contributory citizen in the country. The institutions have also been recognized to protect the importance of women. These are the following instructions for the protection and safeguarding of the importance of women.

Present Scenario of Indian Women in Higher Education

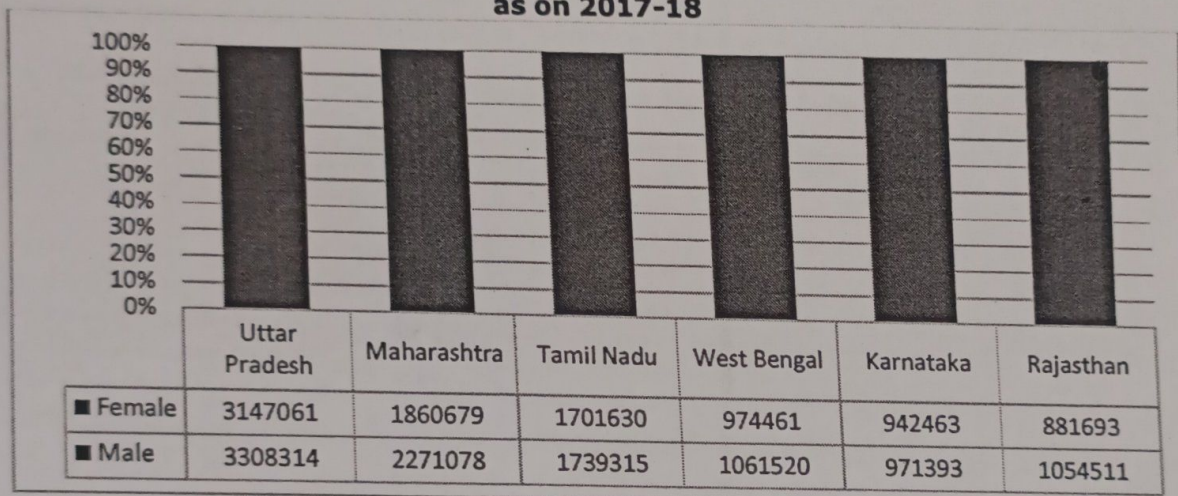
As per All India Survey of Higher Education in 2018, in India the number of women enrolling for higher education has gone up by 45 per cent to 17.4 million in 2018 from 12 million in 2010-11. While the proportion of women students in Ph.D, M.Phil and PG was less than half in 2010-11, female students outnumbered male students in M.Phil and PG in 2017-18. During the 2017-18, about 42.6 per cent Ph.D students were women, 64 per cent M.Phil students and about 53.8 per cent of PG students were women; compared to 2010-11, the proportions of women students for Ph.D, M.Phil and PG were 38.3 per cent, 49.9 per cent and 44.5 per cent respectively. The total number of teachers is 12,84,755, out of which about 58.0 per cent are male teachers and about 42.0 per cent are female. At all-India level, there are only 72 female teachers per 100 male teachers. College density, which is the number of colleges per lakh eligible population (population in the age-group 18-23 years), differs from seven in Bihar to 28 in Karnataka and Telangana as compared to all-India average of 28. Bangalore Urban district tops in terms of number of colleges with 893 colleges, followed by Jaipur with 853 colleges. Top 50 districts have about 32.6 per cent of colleges in the country.

Table-2 Male and Female: Top 6 States Enrolment for Higher Education in India as on 2017-18

S. No	States	Male	Female
1	Uttar Pradesh	3308314	3147061
2	Maharashtra	2271078	1860679
3	Tamil Nadu	1739315	1701630
4	West Bengal	1061520	974461
5	Karnataka	971393	942463
6	Rajasthan	1054511	881693
	Average	173435516.7	158466450

Source: Government of India (2018), Ministry of Human Resource Development, Department of Higher Education, All India Survey on Higher Education (2017-18), New Delhi.

Graph-1 Male and Female: Top 6 States Enrolment for Higher Education in India as on 2017-18



The above Table-1 and Graph-1 reflect that the higher share of male enrolment than female enrolment of students is also seen across the levels in the most of the States in the country. The above table, the top 6 States are emphasized in terms of highest total student enrolment in Uttar Pradesh, Maharashtra, Tamil Nadu, Karnataka West Bengal, and Rajasthan. However, in terms of the total number of institutions the ranking of these States is slightly changed with Uttar Pradesh (7849) at the top followed by Maharashtra (6318), Karnataka (4903), Rajasthan (3483), Tamil Nadu (3453) and Andhra Pradesh (3446).

Enrolment of Women in Higher Education

The total enrolment in higher education has been estimated to be 36.6 million, with 19.2 million boys and 17.4 million girls. Girls found about 47.6 per cent of the total enrolment during 2017-18. In terms of Gross Enrolment Ratio (GER), which is the ratio of actual students enrolled to the population that could have enrolled that means calculated for 18-23 years of age group, it has gone up from 19.4 per cent in 2010-11 to 25.8 per cent in 2017-18 in higher education. The GER for male population is 26.3 per cent and for females, it is 25.4 per cent. For SCs, it is 21.8 per cent and for STs, it is 15.9 per cent as compared to the national the GER of 25.8 per cent as per the All Indian Survey of Higher Education in 2017-18.

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Table-2 Proportion of Male and Female of GER for Higher Education in India (2013-14 to 2017-18)

Year	Female	Male	Both
2013-14	22.0	23.9	23.0
2014-15	23.2	25.3	24.3
2015-16	23.5	25.4	24.5
2016-17	24.5	26.0	25.3
2017-18	25.4	26.3	25.8
CAGR	3.48	2.21	2.77

Source: Government of India (2018), Ministry of Human Resource Development, Department of Higher Education, All India Survey on Higher Education (2017-18), New Delhi.

In India, the GER has increased during the last five years comparison to male. The increase in GER is higher for female, from 23.0 in 2013-14 to 25.8 in 2017-18. The female GER is 22.0 per cent in 2013-14, which increased to 25.4 per cent in 2017-18. The male GER also 23.9 per cent in 2013-14, which increased to 25.8 per cent in 2017-18 as depicted in Table-2. The CAGR for the male and female of GER for higher education is 3.48 per cent of male, 2.21 per cent of female and both the GER is 2.77 per cent.

Table-3 Various Level-wise Number of Women Enrolment for Higher Education in India as on 2017-18

S.No	Various Level	No of Female Enrolment
1	Ph.D	68842
2	M.Phil	21822
3	Post Graduate	2223239
4	Under Graduate	13964046
5	PG Diploma	108410
6	Diploma	869717
7	Certificate	100261
8	Integrated	81366

Source: Government of India (2018), Ministry of Human Resource Development, Department of Higher Education, All India Survey on Higher Education (2017-18), New Delhi.

The above table reflects that the various level-wise the number of women enrolments for higher education in the country in 2017-18. During 2017-18, in terms of women enrolment students, Ph. D in women enrolment students is 68842. The highest number of women enrolment for undergraduate students is 13964046. This is followed by Post graduate (2223239), PG Diploma (108410), Certificate (100261), Diploma (869717), Integrated (81366), M. Phil (21822).

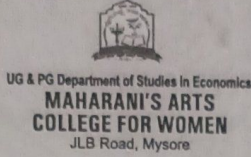
Conclusion

Higher Education for women plays a noteworthy key performance in improving the standard of living in the country. A women higher literacy rate progresses the quality of life both at household and outside of household by encouraging and helping education for children, especially female children and in falling the infant mortality rate. It is a research article that the highlighted about present scenario of Indian women in higher education in the country. This research article would concentrate on the achievement/ growth/ development of Higher Education by Women and thus would specifically concentrate on the enrolment and education discipline. To understand and analyze the present status of women participation in Higher Education. Ensuring that higher education has bowed out to be a dominant part of the education scope in the present era. It is one sector which can significantly outline and change India's future.

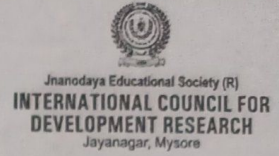


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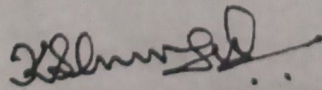
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Assistant Professor, Department of Economics
Sri Uma Pragathi First Grade College, Maidala Road, Kyathasandra, Tumkur

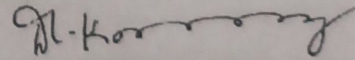
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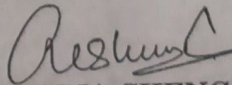
in three-day Multidisciplinary World Summit on "Resource Management and Sustainable Development" jointly organised by University of Mysore, UG & PG Dept. of Studies in Economics, Maharani's Arts College for Women, Mysore, James Cook University, Singapore and International Council for Development Research, Mysore, on 22nd-24th February 2019 at Senate Bhavan, Manasagangotri, Mysore, Karnataka, India.



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Conference Director
University of Mysore, Mysore



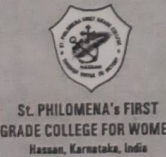
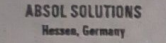
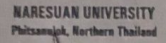
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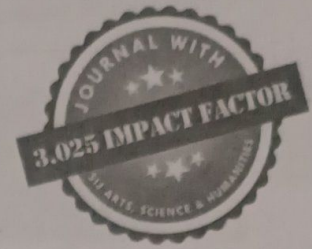

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MICRO FINANCE AND EMPOWERMENT OF DALIT WOMEN IN KARNATAKA

R. Shekhar

Assistant Professor, Department of Economics

Sri Uma Pragathi First Grade College, Maidala Road, Kyathasandra, Tumkur

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Abstract

An attempt is made in this paper to analyse the performance of micro finance in empowerment of women in Karnataka. Microcredit came to prominence in the 1980s, although early experiments date back 30 years in Bangladesh, Brazil and a few other countries. The important difference of microcredit was that it avoided the pitfalls of an earlier generation of targeted development lending, by insisting on repayment, by charging interest rates that could cover costs of credit delivery, and by focusing on client groups whose alternative source of credit was the informal sector. Emphasis shifted from rapid disbursement of subsidized loans to prop up targeted sectors towards the building up of sustainable institutions to serve the poor. Microcredit has largely been a private (non-profit) sector initiative that is becoming overtly political, and as a consequence, has outperformed virtually all other forms of development lending. Traditionally, microfinance was focused on providing a very standardized credit product. The poor, just like anyone else, need a diverse range of financial instruments to be able to build assets, stabilize consumption and protect themselves against risks. We see a broadening of the concept of microfinance—our current challenge is to find efficient and reliable ways of providing a richer menu of microfinance products.

Keywords: Micro Finance, Dalit Women and Empowerment.

Introduction

The Indian microfinance sector has witnessed tremendous growth over the last five years, during which many institutions were subject to little regulation. Some microfinance institutions were subject to prudential requirements; however no regulation addressed lending practices, pricing, or operations. Microfinance and micro enterprise development play a crucial role in alleviating poverty and generation of employment. In India, 92 percent of the workforce is in the informal sector and micro enterprises are the main source of livelihood for many of them. Microfinance movement in India which was started in the seventies emerged as a tool of poverty alleviation. Microfinance is an upcoming sector. When it was pegged at just a few million dollars in the early 1990s, this sector has grown into a \$20 billion global industry by 2007, reporting close to 100% growth year-to-year over the previous decade. Apart from growing in size, microfinance is today seen by most governments as a useful tool for poverty alleviation. Such favourable attention has led to the creation of an enabling policy environment in many countries. It is estimated that presently this sector employs more than half-a-million people globally. All this has also led to a growing interest of the global capital markets in Micro Finance Institutions (MFIs).

Microfinance covers the delivery of banking and other financial services at affordable costs to vast sections of disadvantaged and low-income groups. Easy access to public goods and services is essential for an open, inclusive and efficient society. Micro Finance in India, presently provides mainly savings and credit facilities under different models, viz (a) the banks providing "no-frills"

meet emergency needs related to accidents, drought, illness and other such unforeseen contingencies. Cases of loans taken for asset-creation being diverted to pay for contingent expenditure occurs because financial institutional do not lend for non-asset creation purposes.

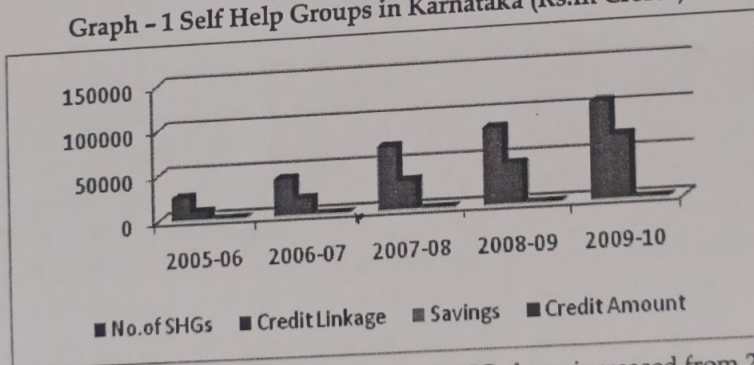
The origin of the self-help group strategy can be traced to recognition of the truths based on a systematic observation of people's coping mechanisms and behaviour in relation to money. However, though money and its management was the starting point of the SHG strategy (the groups were earlier called Credit Management Groups), experience in the facilitation of such groups soon made it obvious that not only did the money in their hands enable the poor to slowly acquire power, but even more, the group strategy itself created spaces and involved processes that transformed SHGs into civil society organizations that empowered members - both individually and collectively - a gestalt, where the organized whole became more than the sum of its parts. This is an important realization. It can influence the choice between adopting a credit delivery approach that is content with putting some extra money in the hands of a poor person, and a group-based credit management approach where the processes of managing group funds lead to members taking the lead in the management of the group itself and becomes a means of empowering the poor. Especially, women, both in the public and private domains. In Karnataka, apart from government, Commercial Banks, Cooperative banks and RRBs have organised the SHGs and are creating loan linkage programme. The table -1 shows the status of SHGs in Karnataka.

Table -1 Self Help Groups in Karnataka (Rs.in Crores)

Parameters	2013-14	2014-15	2015-16	2016-17	2017-18
No.of SHGs	24895	40673	70288	84800	107073
Credit Linkage	8821	18063	31689	44495	69698
Savings	19.19	37.63	67.43	101.28	152.57
Credit Amount	20.43	42.17	80.10	140.66	276.13

Source: Annual Report, Department of Cooperation, GOK.

Graph - 1 Self Help Groups in Karnataka (Rs.in Crores)



The data given in the table reveal that the number of SHGs have increased from 24,895 in 2014-15 to 40,673 in 2015-16 and in 2017-18 registering a growth rate of 163.37 percent and to 70,288 in 2014-15 registering a growth rate of 172.81 percent as against the immediate previous year. This number rose to 84,800 in 2016-17 and to 1,07,073 in 2017-18. During the above period the savings mobilized stood at Rs.19.19 crore, Rs.37.63 crore, Rs.67.43 crore, Rs.101.28 crores and Rs.152.57 crores respectively. The savings in the latest year under study had witnessed a growth rate of 795.05 percent as against the initial year 2004-05. Due to the provision of finance by the sponsoring banks,

remittances, insurance and small-loans; (b) the self-help group bank linkage Micro Finance Institutions model; (d) the post offices, one of the most widespread in the country, with 1,38,000 rural offices have also been providing small savings, and postal life insurance facilities.

Economic Empowerment

Finance provided by banks has initiated the process of economic empowerment of women in the districts Dakshina Kannada, Uttara Kannada, Udupi and Mysore - commercial banks have played a proactive role in promoting and sustaining the SHG. The most important issue is that 95 percent of the SHG members have borrowed for agricultural purposes. This feature has very crucial implications. It enhances the scope for additional income creation and also income generation. The largest number of SHG members has borrowed for agricultural purposes. This is understandable, since agriculture is the dominant activity in the majority of the districts. Small size of the farm holdings is a factor, limiting the scope of farming in the coastal districts. The borrowings in these districts are therefore used for diversification particularly for raising some tree crops like coconut, vanilla or

Empowerment through Participation

Self Help Groups (SHGs) and Women's Self Help Groups (WSHGs) in particular, represent a convention that is a radical departure from most current programmes. They are an alternative strategy for poverty alleviation, human development and social empowerment. They offer a participatory implementation that is demand driven by beneficiaries who, in other words, find themselves receiving goods or services in a manner that is opaque and non-transparent. Most SHG-based programmes are implemented by the government in partnership with NGOs and donor agencies. SHGs also have the potential to transform themselves into self-help society organizations.

Financial Services of the Poor

Financial services represents a negative facet of human development. The state of Karnataka has always been a state of need for, and the value of, financial services to the poor. Financial services can be accessed through various schemes for below the poverty line (BPL) households and while the names of these schemes have changed over the years, the core elements have remained the same since the Integrated Rural Development Programme (IRDP), viz. a loan accompanied by a lump sum together amount to a fairly large single-dose infusion of funds to the identified poor. The management aspect was largely ignored with government functionaries making most of the decisions on behalf of the poor. Schemes on offer covered a limited range of pre-arranged investment choices accompanied by inflexible terms and conditions.

There is no reason to believe that the basic reasons why poor people need money are any different from the requirements of the rich. The poor borrow to invest in matters of detail- to enable income-generation, to meet societal obligations related to 'life cycle'

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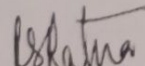
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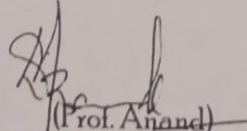
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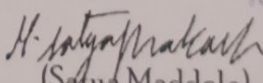


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