



Avinashilingam

Institute for Home Science and Higher Education for Women

University

(Estd. u/s 3 of UGC Act 1956)

Coimbatore - 641 043, Tamil Nadu, India

(Deemed University under Category 'A' by MHRD)

Re-accredited with 'A' Grade by NAAC

Women's Studies Centre Newsletter

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From the Director's Desk

Women and cashless transactions



When people have access and can participate in the financial system, it can boost job creation, increase investments in education and help poor people manage risks and absorb financial shocks.

For the purpose of total financial inclusion, the Indian government launched 'Pradhan Mantri Jan Dhan Yojana' scheme in August 2014 with the goal of opening a bank account for every household. The Prime Minister pledged to provide bank accounts to all the 1.2 billion Indians- particularly the poorest citizens. It is one of the most daring announcements made by the Indian government. This initiative will help the government pay rural poor their welfare benefits directly into their accounts. By the end of January 2015, it had led to the opening of 125 million new bank accounts; a World Bank report said.

Although accounts were opened, 72 per cent of these accounts show 'zero balances'. The World Bank report also noted that dormancy rate in India is as high as 43 per cent and accounts for 42 percent of adults around the world, with a dormant account. Only 39 per cent of all account holders in India own a debit or ATM card. In India, not only account penetration is comparatively low, at 53 per cent, but so is the use of accounts for payments - mere 15 per cent of adults reported using an account to make or receive payments. The country is home to 21 per cent of the world's unbanked adults and about two-thirds of South Asia's.



A key aspect to expanding the reach of the financial services to more people will be simplifying the regulatory environment around it. To begin with, customer documentation - currently a process requiring many forms of proof - must be simple enough so that people, especially those who have never been to a bank, won't be scared off !

Banks are also averse to offering accounts to people with little money because of costs and low profits and therefore have fewer outlets resulting in long distances to the bank in rural areas. Experts say taking banking to rural areas where many people have no identity papers is a huge challenge. Reaching 1.2 billion people may prove impossible in the short run. In any case no developed country has achieved 100% banking so far.

Adding to these problems exist the problem of gender inequality with regard to access and use of banking facilities. The United Nations Development Programme (UNDP) paints a disturbing picture. In the section titled 'Imbalances in Paid and Unpaid Work', it states that 42 percent of the world's women were found not to have had access to bank accounts. It added that India was among those countries in which more than 80 percent of the women didn't have access to bank accounts as of 2014. About 300 million don't have basic ID such as Aadhaar either and hence, cannot access the banking system at all.

It is in this background, on 8th November 2016, the Prime Minister of India announced ceasing the usage of all ₹ 500 and ₹ 1000 banknotes from 9th November 2016. The demonetization was done with the best of intentions: stop counterfeiting of the current banknotes for funding terrorism; reducing corruption, drug use and smuggling; bring down human trafficking, drugs, extortion and terrorism and boost the government's financial inclusion drive, pushing more households towards banking.

The government made arrangements to tender their old banknotes at any office of the RBI or any bank branch and credit the value into their respective bank accounts until 30th December 2016. Cash withdrawals could be made from bank accounts and for immediate cash needs, the old banknotes could be exchanged for the new banknotes over the counter of bank branches by filling up a requisition form along with a valid ID proof. ATMs will also dispense new ₹ 500 and ₹ 2000 notes.

It will be a long time before rural India moves to completely cashless transactions. Behavior change is important and people have to adapt to the idea of banking and believe it is worth their time. The key to this is increasing financial literacy. Most rural people especially women are unlikely to have adequate knowledge about how they can use banking services to their benefit.

The Women's Studies Centre of the Avinashilingam Institute for Home Science and Higher Education for Women organized a Financial Literacy Programme in Natheygoundenpudhur of Coimbatore district. This awareness included (i) starting a bank account (ii) use of ATM (iii) financial transactions through post offices (iv) use of digital wallets or any other aspect they need to know. During this orientation it was found that all had bank accounts. They lacked the capacity to operate ATM and therefore money was drawn with help of their educated children. They totally lacked knowledge and skills on digital wallets. They also did not have smart phones. In the subsequent sessions, women will be oriented to operate ATM/debit cards.

Development of E-Content on Women's Studies

One module "Women's Portrayal and Role in Media" was recorded for the e-PG Pathshala: an MHRD Project under the National Mission on Education through ICT (NME-ICT).

Teaching

Ph.D.

One student Mrs. M. Kamini Krishna Kumari joined as a Ph.D. student with Women's Studies Centre, who will be working on “**Empowerment for Sustainable Development of Primitive Tribal Women in Coimbatore District, Tamil Nadu.**”

Mrs. Vijaya Rani, a Ph.D. student with Women's Studies, made a pre synoptic presentation on the thesis entitled, “**Effectiveness of Structured Teaching Programme on Knowledge and Practice regarding Reproductive Health among Adolescent Girls**”. Feedback was provided based on which the thesis will be finalized.

M.A. in Women's Studies and Entrepreneurship

The curriculum for M.A. in 'Women Studies and Entrepreneurship' was submitted to the CPP-II section for approval. It was intimated that M.A. is a specified generic degree and a statutory university has the autonomy to indicate the specialization / uniqueness within parenthesis against the specified generic degree in conformity with the UGC Regulations.

The programme was launched by **Ms. Belinda Bell** Director at Cambridge Social Ventures, Cambridge Judge Business School and **Ms. Devika Ramesh**, Executive Director at AREMPEE Compressors Pvt. Ltd. & FICCI Ladies Organisation (FLO) was the Chief Guest. The Chancellor of the University, **Dr. P.R. Krishnakumar** presided over the event.



The 1st batch of M.A. Women's Studies & Entrepreneurship students participated in a 6 week EDII Training on “**Drying Technology for the Production of Value Added Foods for Development of Entrepreneurial Skills in Food Processing**”.

From **1.9.2016 to 19.10.2016**, MWSE I PG students undertook field work when they conducted a '**Market Survey**'. Further they pursued their individual projects in: (i) Use of Interior Designing in Homes, (ii) Assessing Market for Unpolished Rice Porridge Mix, (iii) Web Designing Opportunities for Young Women Entrepreneurs and (iv) Awareness Creation of Millet-based Bakery Products for kids and family.

The students have successfully completed one semester and were placed in their respective field of business in Coimbatore. Detailed placement reports were submitted by individual students.

Co-curricular courses

Co-curricular courses were offered to **145** undergradutate, B.Ed., B.P.E. and B.PEd students.

Academic Audit

Academic Audit was conducted for Women's Studies on **9.11.2016** with two external experts. They examined various aspects of the functioning of the Centre such as the curriculum followed, student & faculty profile, teaching methods, student assessment, work load, projects undertaken, journal and book publication, activities of the centre, interaction with industry, educational institutions, best practices and future outlook. The overall assessment was very good and well appreciated.

Workshop / Training Programme Organized:

- * **Mrs. N. Selvanayagi**, Research Assistant, organised a two days workshop on **“Health and Nutrition Education for Adolescent Boys and Girls”** on **17.8.2016** and **18.8.2016** at Government Tribal Residential School, Mutathuvaiyal. This programme was organized in collaboration with Tulsi Rural Development Trust. Topics covered were: (i) Growth and Development of the Adolescent Boys and Girls, (ii) Empowerment of Adolescent Boys and Girls, (iii) Mental and Physical concerns of the adolescents and (iv) Nutritious Foods for the Adolescent Boys and Girls. Forty adolescents participated in this awareness programme.



- * **Dr. G. Sheefna**, Research Associate, **Dr. D. Sasirekha**, Professional Assistant, organized a **“Financial Literacy Awareness Programme”** on **1.12.2016** at Natheykoundenpudur village near Alandurai. The agenda of the visit was to familiarize the villagers about the demonetization of the currency notes and create awareness about cashless banking. On reaching, the staff interacted with the villagers. Thirty women participated in the interaction. They were also oriented on the procedures to exchange new currency notes for the old ones.

Most of the people in Natheykoundenpudur village were having bank accounts or postal accounts. They expressed their inability to withdraw money as they were not aware of the use of ATM/ Debit cards. Their educated children were helping them in withdrawing money from ATMs. During this preliminary visit their training requirements were assessed.

In the subsequent visits they will be familiarized with the use of ATM/Debit/RuPay cards and using of e-wallets system, they will be motivated to get Aadhaar cards and also launch the **Vittiya Saksharata Abhiyaan (VISAKA)**, Campaign for digital economy as recommended by the Ministry of Human Resource Development (MHRD) of India.

Participation of Staff Members in Academic Meetings

- * **Mrs. U. Gowri**, Assistant Professor, chaired a Panel session in the Two Day National Workshop on **“Issues and Difficulties of Women Headed Families while Carrying out their Responsibilities”** sponsored by National Commission on Women organized by the Department of Social Work held at Amrita Vishwa Vidyapeetham (University) Coimbatore on **14.6.2016** & **15.6.2016**.



- * **Mrs. Sayani Das**, Assistant Professor, was invited to give expert input on **'Gender and Environment'** in the TNAU-ATREE Research Dissemination Workshop; jointly organized by the Centre for Agriculture and Rural Development Studies (CARDS) of Tamil Nadu Agricultural University (TNAU), Coimbatore and Ashoka Trust for Research in Ecology and Environment (ATREE), Bangalore; supported by International Development Research Centre (IDRC), Canada on **26.7.2016**.

* **Dr. Minnie Mathew**, Director gave a talk to 200 Science students at PSGR Krishnammal College for Women, Coimbatore on '**Financial Support for Entrepreneurship**' during the "**Entrepreneurship Awareness Programme**" on **7.9.2016** and **8.9.2016**. She spoke on why financial support was important, various sources of financial support including Ministries, Departments and other entities. She oriented them on national level financial institutions, state financial corporations, district level financial support and about funding available for various special categories and making the right choice of financing business.

* **Dr. Minnie Mathew**, Director provided "**Gender Sensitization**" to 300 staff members at the Institute of Forest Genetics & Tree Breeding on **9.9.2016** and spoke about the various forms of Sexual Harassment and said that it is important that everyone including staff and students understand that sexual offences should not be taken for granted and need to be reported to the committee on Sexual Harassment.



* **Mrs. Sayani Das**, Assistant Professor, was invited to give a Guest Lecture on '**Briefing and Planning for the Market Survey: Questionnaire Preparation**' at the Entrepreneurship Development Institute of India (EDI, Ahmedabad) sponsored six weeks Training Programme under "**Technology Based Entrepreneurship Development Programme (TEDP)**" organized by the Department of Food Processing and Preservation Technology, Faculty of Engineering, Avinashilingam University for Women, Coimbatore on **9.9.2016**.



* **Dr. Minnie Mathew**, Director gave a Guest Lecture on "**Women and Development**" for 50 staff members in **In-service Training Programme on "Gender Sensitization"** organized by ESIC (SRO), Ministry of Labour and Employment, Government of India, Coimbatore on **22.11.2016**.



* **Mrs. U. Gowri**, Assistant Professor, **Dr. G. Sheefna**, Research Associate, **Dr. D. Sasirekha**, Professional Assistant participated in a Training Programme on "**Digitalization of Documentation**" conducted by Internal Quality Assurance Cell (IQAC) and Computer Centre, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore on **19.10.2016**.

* **Mrs. Sayani Das**, Assistant Professor, **Dr. G. Sheefna**, Research Associate, **Dr. D. Sasirekha**, Professional Assistant participated in a Training Programme on "**Stress Management**" conducted by IQAC & Department of Psychology, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore on **20.10.2016**.

- * Mrs. U. Gowri, Assistant Professor gave a Guest Lecture on “Women and Men in Development: Population of India, Health, Education and Literacy, Women and Men in Society, Political participation of Women and Men etc.,” for 50 staff members in In-service Training Programme on “Gender Sensitization” organized by ESIC (SRO), Ministry of Labour and Employment, Government of India, Coimbatore on 23.11.2016 & 28.11.2016.

- * Dr. G. Sheefna, Research Associate gave a Guest Lecture on “Gender Issue in Development: Gender Awareness: The Mission Element of India, Gender Issues in India etc” for 50 staff members in In-service Training Programme on “Gender Sensitization” organized by ESIC (SRO), Ministry of Labour and Employment, Government of India, Coimbatore on 23.11.2016.

- * Mrs. Sayani Das, Assistant Professor, presented a paper on the topic: "Opportunities & Constraints for Women Entrepreneurship in MSME" at the UGC sponsored 7th International Conference on “Development Policy” organised by The Institute of Finance Management, Dar es Salaam, Tanzania and Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore on 15.12.2016 & 16.12.2016 sponsored by Chennai Chamber of Commerce.



Entrepreneurial Roundtable (Student Interaction with Successful Business Leaders of Coimbatore)

An “ENTREPRENEURIAL ROUNDTABLE” was organized on 14.10.2016, to facilitate student interaction with successful business leaders of Coimbatore which will provide students of the M.A. programme important insights to become entrepreneurs. The round table discussants including entrepreneurs, business organizations such as FICCI (FLO), CODISSIA, WOBEDA, and the state government departments which support entrepreneurship such as Tamil Nadu Corporation for Development of Women Ltd., (TNCDW) who shared their valuable experiences and insights with the students. Ms. Belinda Bell of the Judge Business School, Cambridge University and Senior Faculty of the British Council also participated in the round table discussions.

This roundtable will initiate a continuous process to invite entrepreneurs for discussions, participation in the Board of Studies, and establish long-term processes. As an outcome of this interaction, students were able to share their entrepreneurial ideas and obtain suggestions. They also

learnt the factors which can deter their entrepreneurial path, entrepreneurial skills required etc. Students were able to identify the right contacts for future mentoring and support. They could also identify the right contacts for placements and mentoring.

Research / Projects

A study was conducted on the topic: '**Can Women's Studies Reduce Drop-out? Survey Responses from Tertiary-level Female Students**'. The study is being published in "Equal Access, Nutrition & Health, Education & Training, Employment, Science & Technology"

'**Sampada**': E-Project Turning Challenge to Empowerment for Women Entrepreneurs. The project will be done in phases. Pilot project is underway which is preparing a 'women friendly mobile app - SAMPADA' as 'outreach and marketing tools' for the SHG women entrepreneurs and 'saving facility' for local rural women's economic empowerment. An impact assessment is also to be conducted in the pilot project to test whether SAMPADA Mobile App can transform technological challenge of 'common women' to their economic empowerment. The E-project is co-sponsored by public-private-partnership (University-Government-NGO).

Forthcoming Events

International Women's Day 2017

Women's Studies Centre, Avinashilingam Institute for Home Science & Higher Education for Women is organizing a competition for students from all Colleges and Universities in Coimbatore on the theme "**Social Innovation and Entrepreneurship**". The idea is to:

- * Promote a culture of entrepreneurship among the students and young researchers of Coimbatore colleges and Universities.
- * Becoming the vehicle for the young researchers to learn to compete and collaborate at the District level.
- * Enhancing the culture of entrepreneurship which contributes to the abilities of students to innovate and link high quality research with the needs of contemporary society.
- * Improving the confidence of the participants on their own entrepreneurial skills and capabilities.

Guidelines for the Social Innovation & Entrepreneurship Competition

(For details visit www.avinuty.ac.in & you can also listen to PSG Community Radio 107.8 MHz)

1. The competition has been initiated for the first time starting in the academic year 2016-2017.
2. The applicants should be students or young researchers in Colleges/Universities/Institutes.
3. Every University/College /Institute can nominate teams of 2 to 3 members for the competition.
4. The winners will be awarded prizes on the International Women's Day March 8, 2017 and will be accompanied by a commemorative plaque and cash awards as follows:
 - First Prize ₹ 5000
 - Second Prize ₹ 3000
5. The Competition will be conducted in two stages

Stage I

1. Submissions should be done as a hard copy or via e-mail sie2017.adu@gmail.com together with a letter signed by the Registrar/Principal/Director of the respective university/college/Institute endorsing the participating team. Entry fees for each team will be ₹ 200 which can be remitted at the university (Women's Studies Centre) in cash or through DD in favour of the Registrar, Avinashilingam Institute for Home Science & Higher Education for Women, Coimbatore 641043.

2. The last date for submission is **12th January 2017**.
3. The Organizing Committee will send the entries to an Independent Evaluation Committee which will evaluate and rate the submitted entries and select the semi-finalists (shortlist 12 entries) by **31st January 2017**.
4. The shortlisted entries will be submitted to a panel of three Judges.
5. The Judges will be experienced entrepreneurs, academics and business organizations identified by the Organizing Committee.

Stage II

1. The 12 finalists will be invited to present and defend their entrepreneurial ideas with an oral presentation to the Judges.
2. They will be evaluated by the Judges in order to determine the first and second place winners.
3. The two winners will be announced in the **last week of February 2017** and the Award Ceremony will be organized on the International Women's Day **March 8, 2017**.

Judging Process

1. A team of three judges will evaluate the entrepreneurial ideas.
2. Each Judge will be assigned 4 entrepreneurial ideas.
3. The team of three judges will go over the results and decide on the finalists.
4. The top two highest scores shall receive the first and second prize respectively.
5. Judges must provide their scores and comments on each entrepreneurial idea.

Evaluation Criteria

1. Is the Business Plan clear and well written?
2. Does the team have a clear understanding of the proposal that they have submitted?
3. Does the team have the necessary communications skills to present the proposal?
4. Has the team gone out to the market already to test its ideas?
5. Does the team understand who will be their target market?
6. What is the investment capital required? Does the team have a clear investment plan?
7. How long will it take from the present stage to bring the product to the market?
8. Is the plan realistic?
9. What roles will the team members play in the venture?
10. Are the team members committed to the proposed venture?

Editorial Board

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