Conceptual Article

Problem based learning scenario for becoming financially independent women

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This paper emphasizes on the application of metacognition in learning for enhancement of entrepreneurial skills among women. The author has developed a Problem-based Learning Scenario hinged on metacognition of learning and launched them in the form of Blended Learning Intervention (BLI) in Huzurpaga College of Women in Pune City for 52 days. It was found that it has positive effect on learning of Entrepreneurial Skills among women. There were three modules of the Blended Learning Intervention (BLI). Present chapter describes Market evaluating out of the three modules proposed in the Intervention.

Keywords: Blended learning; Problem-based learning scenario; Libraries; Self-governed learning activities; Entrepreneurial skills; Women entrepreneurs

I. Introduction

Learning is the most core area of economic growth in 21st century. Now-a-days, learning has become an important agent in the process of development. So, learning becomes a life-time process of human resource development. If a person is dependent on others to learn then it becomes a major hurdle in his or her personal well-being and social transformation, the question is, how to become a life-long learner? How to become an independent learner? Metacognition of Learning somewhere tackles these questions. It is a simple and easy way to become an independent, effective and life-long learner.

1.1. Metacognition of Learning

What is the status of our cognition while we learn? How does our memory process when we learn? How can we apply our memory effectively to learn in a better way? All these questions are related to metacognition of learning. Metacognition of learning is nothing but a cognition of cognition to learn in a better way. Metacognition can be defined in numerous ways. Psychologists suggest two components of Metacognition. One is knowledge of cognition and another is regulation of cognition (Rayne A. Sperling, 2010). How do we regulate cognition to learn effectively? These are crucial questions about learning. Knowledge of cognition refers to how many learners understand their own memories and how many of them know how to apply it in a learning process. What are the ways through which we learn? One part of it is to recognize the metacognition of learning. Another part is regulation of cognition in learning. Regulation of cognition refers to how much learners can regulate their memory to learn. In this context, Paris and others suggest that the knowledge of cognition can be effectively classified into three distinct areas: Declarative knowledge, or one's general processing abilities, procedural knowledge or knowledge such as how to successfully solve problem and Conditional knowledge, or knowledge such as when to employ specific strategies (Paris, 1984). The declarative knowledge is very objective and is mostly memory-oriented; procedural knowledge is conceptual and rule-oriented knowledge is useful in problem solving process. These are the components of metacognition. Metacognition of learning is a self-regulated, self-motivated process. Self-regulated learning is generally believed to include constructs such as background knowledge, metacognitive knowledge, metacognitive regulation, strategy use, various motivational constructs, and epistemological beliefs (Sperling, 2010). Author has employed these components of metacognition to construct the blended-learning intervention (BLI).

1.1.1. Metacognition of learning in BLI

In the present BLI, the learning process essentially occurs based on the metacognition process. The form of learning is constructed on two assumptions. One is, learning which involves interactions to solve the problem. In BLI, the learner focuses interactions to solve problems. In the development process of BLI, there was a basic question as to how to construct paths to create interactions between content and the learner, the learner and the learner and the learner and the community of practices. There is a strong belief that creating the interactions is the way to effective learning. It is also supported evidence that learning is a chemical interaction in the brain. The stream of chemistry represents a valuable link between biochemistry and psychology. Thus, by providing exact knowledge of localization of the messengers in defined neurons a firm basis can be obtained for psychological and behavioral experiments aiming at improving our understanding of neuronal function under normal as well as pathological conditions. Special interest to us has been the finding that neurons may produce and release multiple messengers at their synapses (Tomas Hökfelt, Olle Johansson and Menek Goldstein, 1984). It means that biological interactions in brain play a vital role in the learning process. The core issue is how to understand these interactions? Along with the question of how to create effective interactions between the leaner and the instructor, the community of practitioners and content? In the learning process, creating effective interactions is the biggest challenge before the instructor as well as the learner. In the present BLI, students are provided with opportunities to develop an understanding of their own interactions and learn to create effective interactions in order to solve the problem. Metacognition helps to comprehend such process of interactions in learning.

In one-to-one mode of learning, we can easily interact with the students. However, there are several drawbacks of this mode as it becomes have access to the interaction with community of practitioners. On the other hand, one can easily establish a connectivity outside classes and keep in touch with community of practices through internet to seek field guidance. Students can engage in longer online communications with instructors, experts, mentors, community of practitioners and other learners about the learning tasks. Arguably, in an e-learning environment, maximum teaching-learning activities can be carried out on computer-mediated online platform concomitant to it the face-to-face mode whenever it is needed. However, there is an issue at hand of probable isolation that student may encounter in online learning methods. According to experts, a sense of isolation is a key element for the high rate of dropouts in online learning (Misanchuk & Anderson, 2001; Rovai, 2002). Blended learning Intervention thus provides an alternative solution to avoid the sense of isolation among students.

The second assumption is that, the learning is an important agent in development process. The learning is not for the sake of learning rather it manufactures 'products' in terms of knowledge, skills, thoughts, designs, things etc. Learning offers a point of view to solve daily problems. Therefore, it is essential to know the learning process for its better use in lifetime achievements. It is important to speculate about the question of 'how to know learning to learn?' Metacognition of learning is the way to know learning in its reasonable sense. Considering this purpose, BLI has been developed to provide opportunities of learning and motivate participants to realize the process of learning. Metacognition promotes self-regulation of learning. BLI provides the tools, techniques, strategies for self-regulation in learning to achieve specific goal. There are so many provisions to act independently in learning. There is a self -assessment tool to test the level of entrepreneurial skills of the participants. The learner can assess their level of entrepreneurial skills. Another tool is the self-governed learning activities that provide various tasks of learning in specific way to meet the goal. There is a provision of google search engine to search suitable learning resources. Another one is scaffolding system to get a proper help in learning. There are problem-based learning scenarios, which motivate to learn and promotes self-regulation in learning.

The learner can enroll in the BLI course after assessing the level of entrepreneurial skills through online self-assessment tool (Tupe, 2018). He or she can directly access the facilities of e learning at the website. As mentioned earlier, the present chapter is concerned with market evaluation.

Market evaluation is necessary for taking decisions about the marketing of the products or services. Every firm is developed for specific purpose and its products or services are manufactured to fulfill specific needs of the consumer. The skills and knowledge of the business is not sufficient in entrepreneurship. It requires rather a person who knows the marketing system, who is aware of the behavior of the consumers, and who knows the needs of the customer and who has an understanding of the current marketing trends that person would be successful as an entrepreneur. Therefore, an entrepreneur has to observe the marketing system

continuously and update it regularly; it is called reflective marketing which is self-directed. Paulo Freire rightly points out that the reflection and action, which truly transform reality, is the source of knowledge and creation (Freire, 1996). The BLI provides opportunities to reflect on actions.

1.2. Objectives

This paper aims to investigate the following items.

- a.   To carry out the case studies for exploring the real world of entrepreneurs.
- b.   To develop the Learning Scenarios for enhancing Entrepreneurial Skills.
- c.   To Design the Learning Activities for engage the students in learning.

2. Procedure

In the process of developing the product like SBL, there are some important steps like community visit, focus group discussions for problem detection, lead user analysis, user designs, brain storming and community enthusiast. All these steps were followed while initiating the ideation to create the Scenario Based Learning. Along with the vast arena of methods, four cases of successful women entrepreneurs were selected for the in-depth interviews. One of them has been described as a learning scenario in this article as the learning scenarios. Concomitant to it was the focus group discussions with the learning experts. As a part of qualitative method of research brainstorming techniques and review of literatures were used for the same ideation. In line with the observations and modifications that researcher found necessary for the SBL, the scenario-based E-learning content and strategies was developed and executed in Huzurpaga Women College of commerce in Pune city for 52 days as a part of the entrepreneurial training for women. In this thematic article only design of SBL and a few entrepreneurial learning scenarios have been discussed as the evidences only.

3. Design of Problem Based Learning Scenario

Scenario-based method has been employed to create the learning module. There are story-based learning scenarios in the present BLI, which are not imaginary fictional stories but evolved through the reflective reality of the case studies. The stories are based on detail interviews of selected female participants of the case stuffy. The real life of successful women entrepreneurs is described in the story.   In the real life of women entrepreneur, they have managed everything on their own without getting any help from husband or family. Maximum women entrepreneurs created their own marketing through social networking for the purpose of the business. They are connected with thousands of people through social networking.

Connecting with people is the real strength of women entrepreneur in business, which is important for creating social capital. In this way of learning, creating problem-based learning scenario is the basic task. How to create problem-based learning scenario?

Som Naidu has suggested a design of six steps for developing problem-based learning scenario. Those are referred as follows: Determine the goals and key attributes of the person who has achieved these goals. It is an initial step to design learning scenario. Next step is to develop the learning outcomes for   the learner based on recognized attributes. It is essential to locate the key events that might have occurred in the life of a person who has achieved these learning outcomes.   The core and important step is to Develop a Storyboard that enables a scope for these events. The last step is to construct Tasks that the students will be required to complete within the context given story (Naidu, 2007)

Learner has to go through the learning scenario and follow the instruction given in the scenario. It is the platform of independent learning which promotes self regulated learning. Each scenario poses the problem and design to motivate and to solve the problem.

The learning resources are available at the website to complete each learning activity.
The learner has to go through them to meet the aims of learning activities

4. Design of Learning Activities

In the metacognition of the learning module, story-based learning scenario has been developed to create the appropriate environment of learning. It is an activity-based learning module. Activities are helpful to complete the assignments. There is a Continuous Assessment system the BLI. Self-instruction and self-directed learning paths are developed in this module. Four methods have been applied to conduct learning activities. First, is

individual-based learning activity; second is peer-based learning activity, third is group-based learning activity, and fourth is community-based learning activity. The interactions between the content and self-mental incentives of learner are the individual based interactions. It is a process of acquisition. The acquisition has a dimension of incentive that covers motivation, emotion and volition. Another dimension of the acquisition process is content. It can be in the nature of knowledge, skills, opinions, understandings, insight, meaning, attitudes, qualifications, or competence, and other terms can also be used. It is a horizontal interaction (Illeris, 2006). The interactions between the partners are the peer-based interactions to solve the problem whereas interactions among group members to solve the problem are group-based interactions and interactions among the community of practices are the community-based interactions. According to Illeris (2006), there is a interaction related dimension of learning, which is concerned with individual's interaction with his/her social and material environment. This dimension functions on two levels: On the one hand, the close, social level in which the interactive situation is played, for example, in a classroom or working group. On the other hand, the general societal level that establishes a premise for interaction, communication and cooperation, which are important elements in our exchange and relation to our environment. In addition, they promote an individual's integration in relevant social contexts and communities (Illeris, 2006). Here, learner's responsibility is to create interactions at different levels to solve the problem.

Present BLI provides different learning activities under every learning scenario. It is expected that learner has to interact within the group, with mentors and practitioners for completing the activity. The learner can interact with anyone, anytime, at any pace and any place through internet facilities. Interactions are the important agent in the learning process. Interactions with the content is the traditional method of reading textbooks and other text-based material. The digital content like video, audio or website also included. Societal interactions are most important in learning process. According to Jared Stein, and Charles R. Graham, the 3 Es (Effectiveness, Engagement and Efficiency) are commonly used criteria for evaluating the quality of an instructional experience (Strin & Graham, 2014). These criteria of instructional design are used in design of BLI.
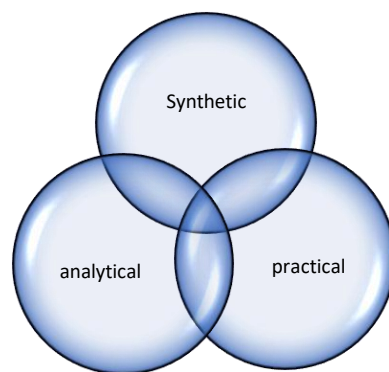

Figure 1. Aspects of intelligence (Adapted from Stenberg, 1999)

According to the Amabile, the Knowledge, Intrinsic motivation and thinking skills are the major sources of any creativity and innovation (Amabile, 2013). The question is how does an individual acquire the sources of creativity such as technical, procedural and intellectual knowledge, intrinsic motivation and thinking skills and apply them to solve a particular problem. It is possible only for them who can see differently towards the defined problem. Seeing differently towards the problem is an ability of creative thinking and it depends on intellectual capacity of an individual. This BLI explores perceptual potential of the learner in different ways.

All communities of Learning can gather on the platform for a specific purpose. Computer-mediated interactions are important and determinant in this learning process. This platform of BLI provides opportunities for interactions, discussions, guidance, and providing scaffolding to the learner. With the support of BLI, learners can construct knowledge according to the approaches suggested in the BLI. (Tupe, 2018). The BLI suggests three approaches to do learning activities based on Stenberg's "Triarchic Theory" of intelligence. (Stenberg, 1999) It is blended with the learning activities as follows.

The author has developed the learning activities based on three approaches; \is analytical approach, second is creative approach and third is practical approach. The strategies for learning activities are given below.

Analytical Approach: There are some important analytical tools to practice learning activities. These tools are analysis, critiques, comparison, contrast, assessment, and evaluation, etc. Learners try to be aware of their point of views and accordingly select suitable analytical tool to complete learning activities under assigned analytically oriented approach. Students are asked to analyze, criticize, compare, contrast, assess, and evaluate the given tasks. In these learning activities, students can recognize the problem of a real-life situation, gather data to explore the same and analyze it through analytical tools.

Creative Approach: Learners act and react to the learning activities as they see it and the way they see it decides how they act. Seeing differently towards problems or learning tasks is the source of doing learning activities under creative oriented approach. Students are asked to invent, create, imagine, reflect, and predict to solve the problem. The students try to reflect on the contradiction in a different way and apply suitable tools of creativity for assigned task of learning. Imagination, invention, predictions are the prominent tools of creativity.

Practical Approach: Listening, speaking, and lecturing are not the only ways of learning, It includes thinking, doing, applying, employing, using, and implementing as well. Students are asked to apply a principle, a formula or a solution or action to remove the contradiction, to solve the problem through practically oriented approach.

5. Problem Based Learning Scenario for Entrepreneurial Skills

The author has developed Problem Based Learning Scenarios on the basis of metacognition process of learning in the form of Blended Learning Intervention (BLI) and implemented it in Huzurpaga college of women in Pune city for 52 days. The implementation of the module showed noticeable positive effects on learning of Entrepreneurial Skills.

Commitments for the Learner: The Learner is supposed to adhere to following commitments – As a learner, I invest consistent efforts to meet my own expectations being repute market evaluator. I take interest to learn entrepreneurial skills and improve myself through reflective marketing. I am committed to complete each task given in the course in order to become a reflective marketer.

Content: Producing work force in market evaluating sector is the prime goal of this module. Reflective Marketer always criticizes own practice of marketing through introspection as well as with a tool of self-enquiry tool. He/She tries to detect thee contradiction between defined mission value and marketing practices. A reflective marketer develops an action plan for improving their marketing and try to reflect on the results of actions that have been taken. A person needs to acquire expertise, intrinsic motivation and thinking styles to do cyclic action and reflect on marketing for becoming a good market evaluator. As far as reflection is concerned, learning from other people means that we become aware of their ways of seeing things, regardless of whether or not we are convinced by their ways of seeing. We can talk about a collective consciousness, an awareness of others' ways of seeing things, as a linking point with the consciousness of individuals (John Bowden and Ference Marton, 1998). The aspect of learning from each other rather than informative content is highlighted in this process. Major point is to have a novel point of view of looking at the content. It concerns about how to see differently towards the problem to solve it, the content consists of three-layered entrepreneurial skills viz. expertise, intrinsic motivation and thinking styles. Some points of content are as given below.

- Knowledge of Market Trend
- Analytical skills of marketing
- Influential Ability in Marketing
- Sense of Customer Satisfaction
- Reflective Thinking of Marketing
- Thinking tendency for making the brand

Competency: The learner will function as a reflective marketer.

Learning Outcomes: The outcomes of this learning method could be enlisted as follows,

The learner will be able -

- to develop expertise in marketing evaluation as a reflective marketer.
- to reflect on modification of own marketing of the product as per the market trend.
- to identify the values for the satisfaction of the to sustain as a reflective entrepreneur.
- to encourage self-confidence for marketing.
- to meet self-expectations for making brand effectively.

5.1. Learning Scenario for Financially Independent Women

Women work extensively. They toil in fields and forests; in homes and factories and in offices. They pull on in life cheering somehow them each day. Women work hard for their family. They facilitate f everyone in the family. They do hard work for the husband, their kids, in-laws and take care of each member of the family; but they are never considered head of the family. Women in general give up on plenty of things while providing for the family. The personal is almost merged in the familiar discourse. Therefore men desperately need the woman to pull them out of adversities and help reach the horizon of their achievement. Men head the family and enjoy power in a male-dominated society. The family institution, Marriage Institution is always favorable to male rather than the female. Therefore, women are left to themselves with nothing to look forward or to organize their own lives as best as they can with no light at the end of the tunnel. They let go of opportunities for the sake of their young ones neglecting their own future. They desist from spreading their wings and fly high in the sky, but stick to their nest, and shelter their young ones under the wings, living a life of dependence. Their tears express their woes. They concentrate on their kids' future and protecting their family in every adverse situation. It is a fact in the same story of a woman in our society.

Now, however, women are coming together for pressing forward in groups, asserting themselves instead of silently brooding over their lot. In Pune District, they are active in Self Help Groups for empowering themselves. Women today are educated; they study as much as they can and thus gather strength. Yet they do not own any property of their own despite being diligent. Given all this, women still do not get worthy jobs according to their credentials. A man proudly tells that he is a chef in such and such hotel, but he cannot cook at home and clean his own kitchen. This non-remunerative and non-prestigious job is that of his wife.

Women are now exposed to this perfidious fact of life. With their knowledge and skills and their invaluable fruitful toil they now want to lead and satisfactory life. One such woman is Aruna, who became aware of the strength, confidence, and commitment to herself early and became a food producer. She started with an initial capital of just rs.500/- and today she earns a profit in Lakhs per month. She has created the market for food items through Self Help Groups and proved how traditional skills are important in the market as well. The story of Aruna seems to significant from the perspective marketing. market point of view. In her business, with fewer investment, lesser capital, and without advanced she has created her own entrepreneurship based on connectivity mostly among women.

Your Role: Suppose you are Aruna and you want to become financially independent. What would you do?

5.1.1. Learning Activities

- How do you sell your skills and knowledge in the market? Develop your own ideation and discuss with the experts of the field. Prepare short notes and send it to your peers for their comments.
- Define your area of marketing where you can sell your services or products.
- What do you mean by digital marketing and how do you apply this market tool for selling your product or knowledge, skills in terms of services? Design market advertisements of your product on Facebook.
- How do you apply Social Networking as a Social Capital for your startups? Explain with suitable Illustration.
- What are the current market trends relating to your skills and knowledge?

Assignment: Prepare a marketing action plan for identifying your own customers to selling services or products. Write a report and send to your mentor.

5.2. Learning Scenario Continue for Diligent Friendship in Marketing

Aruna was married into an extremely poor family. Soon after the marriage, she gave birth to three girls and one boy. Her lot was none different from other women. Cooking, cleaning and raising children. She could somehow study up to the tenth grade only, and would be utterly tired and exhausted due to the daily household work. Once she came to know about the small savings scheme mooted by State Bank of India. She was excited about it and thought it was an opportunity to come out of her dire circumstance. Later she told her success story with the help of the small saving scheme to as many friends as possible and helped all of them to tackle their poverty. With help of each other, they all overcame their grim circumstances.

An enthusiast cannot start a business singlehandedly. He/ She requires few comrades while marching forward to start a new business. Collaboration, in turn, builds a huge set of social connections-i.e. the Social Capital. Much like the financial capital, the social capital is also necessary to start new business initiative. Considering the need of social capital, the Banks in our country convinced people, through the Self-Help Groups, how important saving is. Through this, the banks helped the diligent women to progress. After a short period of training in Food Processing, the participants shared their thoughts and ideas that increased the volume of knowledge in Food Processing. They also learned how to preserve food. They persuaded people that food could be preserved without using any harmful/external chemicals. Initially, these women had neither a capital nor any degrees to boast. They raised their business with whatever traditional knowledge and skills they had. They created a huge financial pillar helping each other. They are no longer helpless and "pitiable poor things". Every household is now engaged in its own small business.

Aruna, with the short training, has now become an expert in Food Processing and runs a stall of food items from her house. Aruna has built up more than hundreds SHGs and she is connected with more than thousands of groups in Pune district. This connectivity has brought prosperity to her life. She is now well- known Traditional Food Marketer in her Block. She sells her products in Bhimthadi Fare, in Marriage season, in occasional events, and prepares tiffin for service holders as well.

The market does not mean just a give and take. It is, in fact, a scheme of buying and selling that has evolved through the process of enculturation. Sunanda Pawar and other women capable of leadership encouraged many poor but self-respecting and ambitious women to become aware of their creativity. Once the spark of creativity was ignited, all the gifted women joined the fare that was organized and participated enthusiastically. According to their talents, they all could create a place for themselves and could earn their satisfaction. Folklore and the art of cooking showed their best in the fare. Women encouraged each other to stand up and fend for themselves. Thus, joining hands, they formed a formidable movement. Coming together in groups, they enhanced their own condition; from a Paisa (penny) they created rupees. These formerly unrecognized women received recognition from the banks and markets independently without any outsider's help. They are traditional food processors and use traditional tools and techniques of marketing. However, they want to grow in their business. They have to capture new opportunities in the market. This is the major problem for each member of SHGs in their small-scale business.

Your Role: Suppose you are a Small-Scale Entrepreneur like Aruna and you want to improve your quality of products as well as want to increase the marketing rate. What would you do?

5.2.1. Learning Activities

- Meet a reflective marketer and take his or her interview concerning reflective marketing. Prepare a report with notes of your reflection on the interview.
- What is your action plan to increase marketing rate? How branding is helpful to increase the rate of marketing? Explain with suitable illustrations
- How do you observe your own marketing practices?
- What is your plan to satisfy your Customers?

Assignment: Develop your action plan for Reflective Marketing considering following points:

Assess the needs of customers. Prepare a Marketing Action Plan for selling desired products or services to your costumers based on the results of the assessment. Reflect on your own marketing experience and prepare a report. Send the report of your reflective marketing to the mentor.

6. Conclusion

At the level of higher education, it is essential that students   develop an understanding of their own knowledge and learning process. This metacognition of learning helps students to become a more effective learner. In this chapter, author has developed Problem-based Learning Scenarios based on metacognition in the learning process. Learning scenario does not provide readymade information to solve the problem but it develops students' potential to generate own knowledge for the same. It provides various ways of learning to from which they can select the suitable option for them. It creates a situation of learning to learn that directs one to solve the problem. In this situation, students not only participate as learner but they also act as a practitioner. This helps them to get first-person experience of the field. Therefore, it is a self-regulated and self-directed process of learning. It avoids lecturing and promotes activity-based learning. In this chapter, the author designed four types of interactions-oriented activities that provide proper direction for effective learning.

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