



EFFECTUATION LEADING TO WOMEN EMPOWERMENT IN INDIA-A CASE OF BUDARSINGI

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Abstract-The progress of India is largely dependent on the development of people in rural areas. There are 6,40,867 rural units and 68.84% of population lives in Rural India. The Government of India has allocated a budget of Rs.105448 crore during 2017-18 for rural development program. Rural development is a process of improving the quality of life and economic well being of people living in rural areas. In addition to the government efforts the involvement of NGO's and educational institutes play an instrumental role in rural development. Rural Immersion is an initiative by School of Management Studies and Research designed and implemented in MBA curriculum to provide an experiential learning for the students with the objective of addressing the problems in rural areas. The paper highlights on effectuation principles applied in the process of women empowerment carried out at Budarsingi by utilizing the existing skill sets of women. The paper also suggests a conceptual frame work for women empowerment.

Keywords: Rural, Rural Development, Women Empowerment, Effectuation

1. INTRODUCTION

“India lives in her villages”-Mahatma Gandhi. Majority of the people in India resides in the rural areas and agriculture is the major source of income. In India the land holdings are small and agriculture is a gamble with monsoons that results in the suicide of sole bread earners in the family. An unpaid loan taken for agriculture purpose poses threat for farmers. This financial stress is a major cause for the death of farmers. In order to overcome this problem the research focuses on identifying the interest and skill sets of the women to take up revenue generating activities. Stratified random sampling was adopted to identify the interest and education level of the women. 41% of them are uneducated. The results of the survey revealed that women's are inclined towards roti making and tailoring. The women's were involved in preparing roti's and students have marketed them. In the present work, Principles of effectuation are applied in the process of empowering the women as a part of Rural Immersion- A value addition program in MBA. It also conceptualizes the various ways of empowering the women by enhancing their skill sets.

1.1 Rural

Generally, a rural area is a geographic area that is located outside towns and cities. A town with a maximum population of 15,000 is considered rural in nature according to the planning commission. As per national sample survey an area with a population density of up to 400 per square kilometer, villages with clear surveyed boundaries but no municipal board and a minimum of 75% of male working population occupied in agriculture and allied activities is considered as rural area.

1.2 Rural Development

A large chunk to India's GDP by way of agriculture, self-employment, services and construction is contributed by rural India. The rapid development and empowering of rural population emphasizes, not only to raise individual income but also the level of self-empowerment, predominantly at the base of the economic pyramid, is a top priority. Researchers have envisioned rural development as set of goals and programs to well-knit strategy, approach or even an ideology[1].The intensified interest in rural development is due to the realization that a systematic effort is necessary to create better living conditions in the rural area in which majority of population of developing countries reside.

Rural development is a comprehensive term focusing on action for the development of areas that are outside the urban economic system. It is a process of improving the quality of life and economic well being of people living in rural areas that are relatively isolated or sparsely populated. It is multi- disciplinary in nature that represents an intersection of agricultural, social, behavioral and management sciences. According to Robert Chamber (1983), rural development is a strategy that enables a specific group of people, poor rural women and men, to gain for themselves and their children more of what they want and need. It involves helping the poorest among those who seek a livelihood in the rural areas to demand and control more of the benefits of rural development.

1.3 Government Initiatives for Rural Development

The expenditure on rural development has been increased from Rs.58630 crore in 2013-14 to Rs.95099 crore in 2016-17 an increase of 62%. Further the Government has proposed to reach an expenditure of Rs.105448 crore during 2017-18 through rural development program. The Government has initiated social auditing standards and training of social auditors especially from Self Help Group of Rural Women. A flagship program that aims at enhancing livelihood security of the households is MGNREGA aimed at providing guaranteed wage employment at least one hundred days in a financial year. The Deen Dayal Antyodaya Yojana National Rural Livelihood Mission (DAY-NRLM) is expected to reach out 9 crore rural poor households by providing sustainable livelihood opportunities by building skills and capabilities enabling them to access finance, other livelihood services, entitlements from public and private sectors. Economical, social, political upliftment of rural poor women is ensured that also provides a better social status and revitalizes their role in decision making. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) targets the youths from poor families in the age group of 15 to 35 years by providing a placement linked skill development scheme implemented in PPP mode. Rural Self Employment and Training Institutes (RSETI) not only develop skill but also enable trainees to take bank credit in starting a microenterprise. There are 585 RSETIs set up in 552 districts across the country [5].

Providing connectivity by way of all weather roads being the objective of Pradhan Mantri Gram Sadak Yojana (PMGSY). The new scheme "Pradhan Mantri Awas Yojana-Gramin" PMAY-G is implemented from the year 2016-17 with an objective of "Housing for All" by 2022. A social security program that is applicable to widows, old aged, disabled persons, for families on death of primary bread winner in the category of below poverty line is National Social Assistance Programme (NSAP) implemented by the social welfare Department in the state. Saansad Adarsh Gram Yojana (SAGY) launched on 11th Oct 2014 by Hon'ble Prime Minister with the objective of model Gram Panchayats in all parts of the country adopting 703 Gram Panchayats (GPs) under Phase-I and 225 GPs under Phase-II of the scheme as on 2nd April 2017. National Rurban Mission that is The Shyama Prasad Mukherji Rurban Mission launched in February 2016 intended to create 300 Rurban clusters minimizing the gap in basic, economic, social, digital amenities in these clusters at a faster pace. The National Rural Livelihoods Mission (NRLM), with purpose of eliminating rural poverty through creation and strengthening of community institutions that are expected to mediate and promote livelihoods for the rural poor.

1.4 Non-Government Organization (NGO) and Educational Institute Interventions

The success of rural development is dependent on the joint efforts of Government along with participation of NGOs as per Swapan Garain. According to the author NGOs will continue to play a crucial role in overall development efforts of the country. Programmes by the government agencies are planned and implemented at macro-level benefiting large section of population but NGOs will work in isolated pockets and will work out at the grassroots level in addressing the issues of the people [2]. Neelima Kumari et al have mentioned that the role of voluntary organizations is crucial in rural development that supplements the government efforts as these organizations are close to the minds and hearts of the rural people. NGOs can experiment new approaches to rural development as they have roots in the people and can respond to the needs and aspirations of the rural community. The success of Rural development is dependent on the active participation and willing co-operation of the rural people through self-help organization and voluntary agencies. In recent times voluntary agencies have acquired greater importance and significance as the administration has not been able to reach the poor and weaker sections. [3]

Halim. A, Kerua.W et al have developed an educational institutional model for technology transfer and rural development suitable for the island countries of South Pacific. The programs are being operated by the South Pacific Institute for Sustainable Agriculture and Rural development (SPISARD) attached with the Department of Agriculture University. The model has been tested in PNG villages for the last 5 years and its results are encouraging. The Department of Agriculture, PNG Unitech has started this program since 2003 and by now seven villages in four provinces has been covered. Island countries being isolated cannot run rural development programs like other mainland countries of Asia. The program has been running in collaboration with GOs and NGOs and local farmer's organizations. Farmers are the most important stakeholders and they have established resource center in each village by themselves. [4] It is evident that in addition to the government efforts the involvement of NGO's and educational institutes play an instrumental role in rural development.

2. RURAL IMMERSION (RI)

School of Management Studies and Research (SMSR) had its humble beginning in the year 2008. It is one of the youngest department at KLE Technological University in Hubballi, Karnataka-India. SMSR has left its own footprints in management education, emphasizing on experiential learning through value addition programs such as Student Institution and Industry Track, Rural Immersion, Campus Nagareika Life Skill Program, with an aim of molding the students in order to cater the changing needs and demands of the Industry. Programs of these kinds not

only play a crucial role in turning students into Management Professionals, but also impact the society at large, being the need of the hour. Rural Immersion designed and implemented in MBA curriculum provides an experiential learning for the students.

The program aims at understanding, indentifying, analyzing the problems of the villagers that are encountered and attempts to find the best possible solution. Students get an opportunity to come across real time situation, identify the problem and apply problem solving techniques in addressing the same. Rural Immersion a curriculum oriented academic activity helps in achieving the following Program Outcomes. An ability to communicate effectively, assess business scenarios from sustainable and long term perspective, to analyze, synthesize and solve organizational and societal issues, to exhibit leadership qualities and transformational roles in diverse terms, to create, innovate and venture into entrepreneurial activities for economic and societal development and to be humane (compassionate) while dealing with others. In view of Rural Immersion, SMSR has identified a village Budarsingi situated 11km from Hubballi, Karnataka-India and has accepted the challenge of transforming it in the next five years down the line.

2.1 Frame Work of Rural Immersion

The students presently are working according to the frame work as shown in Fig. 2.1 in the identified areas. Education majorly contributes for development because in addition to focus on formal education of children it will also take into account educating the farmers on scientific farming practices, optimum usage of fertilizers; water shed management and modern methods of farming that would emphasize on improving the agricultural yields. It also includes providing information on allied areas such as horticulture, floriculture etc. This would directly contribute to the rural development as it enhances the income level of the farmers and lead to sustained agriculture practices.

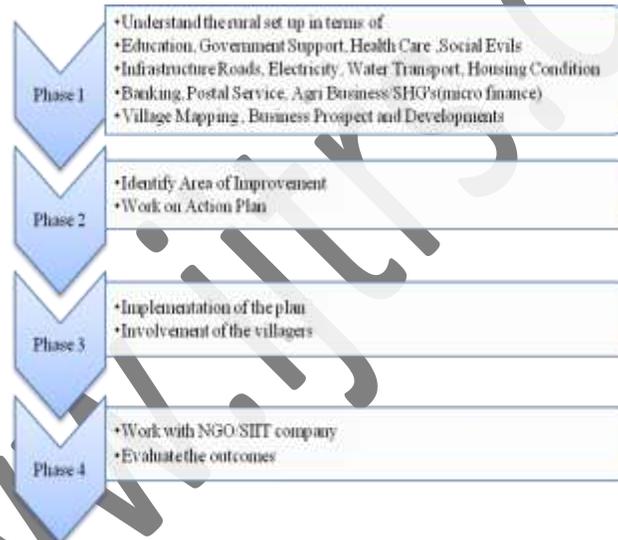


Fig. 2.1 Rural Immersion Frame Work

Civic Awareness is considered to be a very basic component essential for the rural development as the awareness on maintaining and preserving the natural environment that promotes health, hygiene and cleanliness in rural areas that is the shared responsibilities of all the stake holders. Women Empowerment in rural areas is possible only by their involvement in the local administration that is the Grama sabhas. Women will be able to provide inputs on the same only if they have exposure and an insight about the prevailing problems that needs to be addressed on the immediate bases. This can happen only if there is empowerment of women in terms of social, political and economical aspects.

2.2 Women Empowerment (WE)

It refers to the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society. 50% of world population comprises of women and large numbers of women in the world are unemployed [8]. Unequal opportunity for women at the workplaces will impact the world economy. WE will lead to the development of the world economy. Earnings of women will supplement the family income contributing to the development of the country. In the past women's were confined to work in home. Presently, they are employed in various fields and also earn money like the male members of the society. It also results in financial independence to women. WE reduce domestic violence. Uneducated women are susceptible to domestic violence than educated women. WE also reduce poverty. Most of the rural places, the earnings of male members are insufficient to meet the demands of the family. The additional earnings of women will support the family to come out of poverty trap. Women are increasingly participating in the national development process. They are making the

nation proud by their outstanding performances almost every sphere including medical science, social service, engineering, etc. Women are considered irreplaceable for certain jobs.

Considering all the above points the Rural Immersion focuses on WE to uplift the status of the women by application of the concepts studied in MBA program such as Effectual Entrepreneurship, Organization Theory and Practice, Human Resource Management, Business Research and Statistics, Supply Chain Management, Service Operations Management.

2.3 Status of Women at BUDARSINGI

Most of the women are home makers and are involved in farming working in field as they come from agricultural families. Animal husbandry is also the interest of the women folks. Few of them are interested in activities like tailoring, candle and agarbatti making, provided they are given training in Budarsingi. Women have an instrumental role in steering the family at every walk of life. Considering this the students undertook WE as one of the potential area for the research and surveyed the village adopting stratified random sampling to find out the education background, financial status, the interest of women, their association with the existing SHG etc were collected by interview method. There were around 140 houses surveyed.

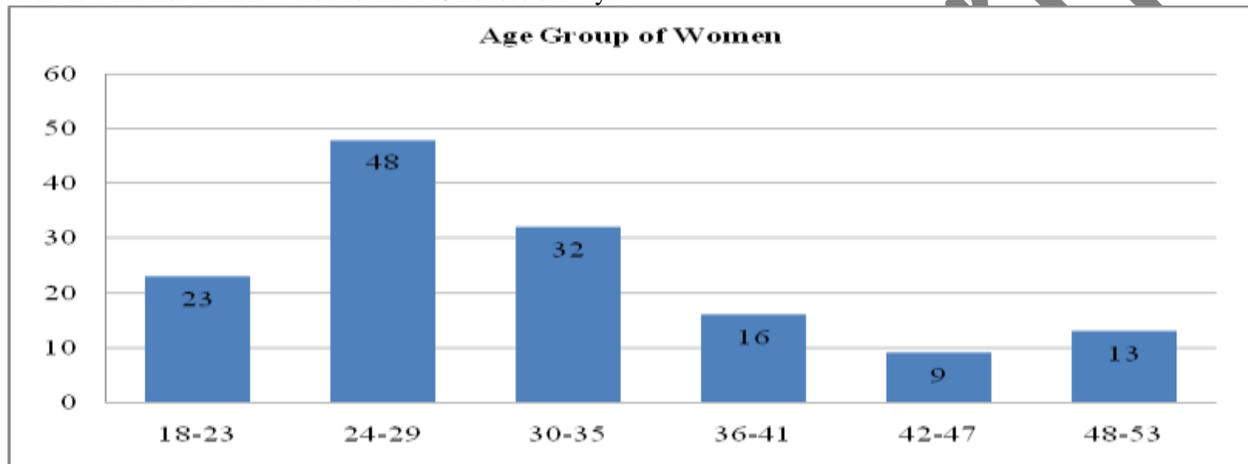


Fig. 2.2 Graph of Women Age Group

According to the survey as shown in Fig. 2.2, 34% of the women are in the age group of 24-29, 22% of the women are in the age group of 30-35 and 11% of them the age group of 36-41. It was reflected in the survey that 34% of the women are interested in roti making and 34% in tailoring and with respect to education status the uneducated and women with primary education took a major junk. With the analysis and interpretation of the results from survey it was evident that women's are interested in roti making so the team wanted to encash the roti making skills of the women.

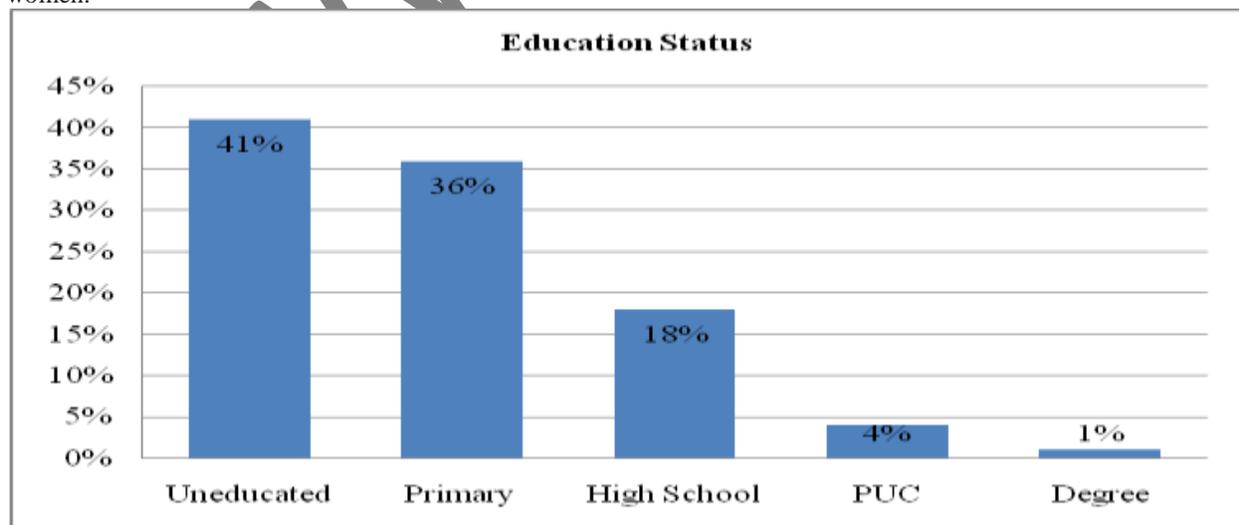


Fig. 2.3 Education Level of Women in Budarsingi

As per the Fig. 2.3 qualified women those with degree are 1% and self employment for the other women with only schooling is the available option to bring about financial empowerment of women.

2.4 Effectuation Principles

As per Saras Saraswati [8] Effectual reasoning, does not start with a specific goal. It begins with a given set of means and it allows goals to emerge contingently over time from the diverse aspirations and varied imagination of the founders. The effectuation principles Bird- in- hand refers to Entrepreneurs setting to build a new venture initiate with the means such as who I am, what I know, and whom I know then entrepreneurs imagine possibilities that originate from their means. Affordable loss implies Entrepreneurs thought process of what they can afford to lose at each step. They choose goals and actions where there is upside even if the downside ends up happening. Lemonade means Entrepreneurs interpret “bad” news and surprises as potential clues to create new markets. Crazy Quilt is the idea wherein partners are selected by obtaining pre-commitments to reduce uncertainty and co-create the new market with likeminded partners. Pilot-in-the-plane focuses on activities that can be controlled with a confidence that the actions will turn into desired outcomes.

2.5 Application of Effectual Entrepreneurship

Presently the project is carried out in the same frame of Effectual Entrepreneurship in empowering women and is outlined in the present case. The women wanted to financial support the family by involving in activities that would generate revenue. Students of SMSR helped the women in understanding who they are, whom they know and what they know. Bird in hand principle is applied here. Roti making is a routine activity and a small investment of time and energy would fetch revenue along with their daily activities. Here the women have thought of utilizing their skill sets for their own upliftment. The women were also able to tap the roti market by preparing roti and getting them sold through the students of SMSR in Hubballi. They were to Business units such as khanavalis, condiment shops etc. The roti’s were sold directly to customers by marketing in kitti parties and by approaching the local customers. Here, market is used as a means and not the ends. The existing skill sets, the market demands and the utilization of the human resource which were in the hands of the women have been encashed in order to supplement the income of the family and gradually that could transform into a business venture. The women did not have anything to lose as roti is the staple food in north Karnataka and even if they weren’t sold in the market the family members would have consumed the same. So there was no loss for the women’s that illustrates principle of Affordable loss. Lack of exposure by the women about the market and demand for products was the obstacle that was overcome by the women when the students of SMSR suggested an idea of roti making. The women in association with the students were able to sell the home made roti to the customers and business houses in Hubballi. Build a network of customers through students operating from Budarsingi is a live example of Crazy Quilt.

2.6 A Road Ahead Towards WE

Fig. 2.4 suggests two different programs suggested for the women folks, age group of 18 to 50 years can take up the trainings specified in Module 1 and women above 50 years can take up trainings in Module 2. This is insisted based on the survey made and the inferences drawn from the in depth interviews during the survey undertaken in Budarsingi by the students of women empowerment during RI phase-1. It is prescriptive in nature and not mandatory. Women of any age group can get trained based on their interest and there is no compulsion or force with respect to the area of training. Module 3 and Module 4 are to be necessarily trained for the fulfillment of the specified objective of women empowerment. The training programs can be organized and delivered through various agencies working in the same or allied areas. Resources from Department of Home Science, University of Agricultural Science(UAS) can be utilized in training the women on Bakery Products or the interested women folks can get required training of their interest from University and can work in related establishment and later start something of their own.

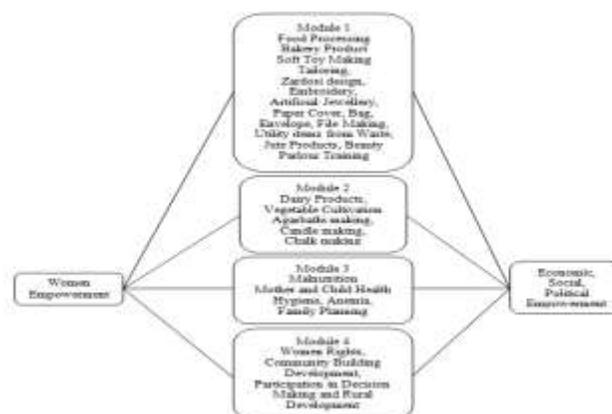


Fig. 2.4 Training Modules



Shri Kshetra Dharmasthala Rural Development Program (SKDRDP) runs various programs for women in most of the trainings suggested in Module 1 as well as Module 2 and the women can be connected to such of the training programs. The trainings are provided free of cost and certificates will be issued for the women. Further, if the women are willing to start a business, an association of likeminded women can form a Self Help Group (SHG).SKDRDP will provide loan for making any of the products in which the women are trained and also helps women in marketing their products.

There are also success stories of women who have now made their lively hood through such trainings and have improved their standard of living. SKDRDP also offers Beauty Parlor training program to the interested women along with the materials required during the training which is nearly worth of Rs 6000 to 7500 free of cost but the number is limited to ten participants per training. Training on rearing of domestic animals for milk, egg, wool, meat considered to be a lucrative business is also available for the rural community. With respect to agricultural and allied activities such as animal husbandry, livestock rearing even BAIF a NGO can also be involved not only with respect to women empowerment but also for any of the required agricultural inputs that would lead to the development rural community.UAS provide training in making of bakery and related products. Doctors from KIMS, SDM, Suchirayu and other health care units can be approached for delivering the training programs specified in the module 3.These trainings can be held fortnightly in the village. Children Movement for Civic Awareness and the women empowerment team can collaborate together in delivering the Module 4 making the women to understand her rights and perform her duties as well. This awareness in women will help in bring down the number of child marriages, opposition against polygamy, abuse and most importantly participation in the Panchayath Raj Institutions and the Grama Sabhas. The team should ensure that after the training of the women Grama Sabhas are held and women take an active participation in identifying the pressing issues and addressing them on priority bases in the common platform. Social auditing can also be bought in place for sustained rural development.

2.7 Outcomes

Module 1 and Module 2 intended to economically empower the women and elevates the standard of living to the next level as purchasing power increases. It can lead to a wide range of entrepreneurial avenues such as dairy, bakeri, cottage industry contributing to the GDP of the country. Awareness on Module 3 to women leads to keeping the women and her family fit and fine with respect to the health and hygiene. Module 4 outcomes will be the conducting of gram sabha to set righ problems like the continuous operations of the RO water plant, setting up of community health center, requisition for increased frequency of buses, high school and other infrastructure developments such as roads, street lights, toilets, soak pits, biogas plants and cleanliness in the village. The grama sabha should enforce on rain water harvesting and harnessing of solar energy etc that would take care of environmental issues. Social auditing will keep a track of progress of the development.

CONCLUSION

The present activity of roti making using principles of effectuation is economically feasible and it will cater to the market needs and growing demands. Direct involvement of the women will enhance the profit margins providing a source of revenue leading towards the economic empowerment. The suggested training programs also will help the women in entrepreneurial activities that aid them in supplementing their family income and making them financially independent in the long run.

FUTURE SCOPE

SMSR can get collaborated with various organizations such as RAPID, RUDSET, BAIF, CMCA, SKDRDP, SELCO SOLAR, KVG BANK, VIDYAPOSHAK, UAS and other women entrepreneurs.

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