

## **The Contribution of RAPID in making women sustainable Economic Development: A case study of NGO at Dharwad**

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### **Abstract**

It is said in Manu Samhita (Chapter II, Para 145) Upadhyayan-dasacaryaacarayanamsatam pita; Sahasramtupitrmatagauraveratiricyate, which means that - "A Guru who teaches Veda is 10 times superior to an ordinary teacher and the father is 100 times more than a teacher, but the Mother is 1000 times more superior to the father." This vividly speaks how our ancient saints and culture held a woman in high esteem and recognized her not merely a mother but as a superior scholarly Institution. Unarguably, women are the nuclei of families; more so in rural India. They are not just confined to household chores but they play a very important role in grooming the children and shaping their future, upholding and preserving our traditions and culture. While everything about women in the past and in history is dark and dismal, women of late are seen in the forefront both in economic and social activities. Several NGOs, Voluntary Organizations, Training Establishments such as Rural Development and Self-Employment Training Institutions (RAPID) have been conducting customized and innovative skill-building training programs, Entrepreneurship Development programs (EDPs) which contribute to economic empowerment of women through self-employment. This paper studies various types of EDPs conducted at one of the RAPID in Karnataka, India to create economic, social and cultural opportunities for women in distress through skill development, employment and counseling.

Keywords: Entrepreneurship Development, Inclusive Growth, Skill Development, Women Empowerment.

### **Introduction**

Women in India consistently lag behind the men in terms of access to education, health care, jobs etc. Apart from the economic and social inequality, women in India are victims of heinous crimes such as, dowry death, rape, molestation and immoral trafficking. Educating women in India plays a very important role in the overall development of the country. It not only helps in the development of half of the human resources, but in improving the quality of life at home and outside. Educated women not only tend to promote education of their girl children, but also can provide better guidance to all their children.

Skill and knowledge are the driving forces of economic growth and social development for any country. Countries with higher and better levels of skills adjust more effectively to the challenges and opportunities of world of work. Potentially, the target of group of skill development comprises all those in the labour force, including those entering the labour market for the first

time, those employed in organized sector and those employed in unorganized sector. India has set a target of skilling 500 million people by 2022. The current scenario of women workforce in India; one can observe the huge concentration of female workforce in favour of the informal sector. Both, women and men, whether urban or rural, are mainly unskilled compared to having some skills. There are higher number unskilled workers in rural than in urban areas, and more number of women do not have any skills, compared to men with no skills. It has been recognised that the status of the women and their contribution is not only managing their families, but also to the economic and social development of entire society. Women have shown their capacity to play a major role in community development. Hence it is important that women become part of skill development.

### **Need for the Study**

Women, in a country like India, are just seen as someone to look after the home and bear children and thus the treatment they get is below par with their male counterparts. In other words, they are treated as second-class citizens. While the men folk are involved in agriculture or unemployment, the women and girls are mostly involved in household chores, does not have any say in the family affairs. In India creation of awareness among men could enlist greater support for women participation in the various development programmes. In many regions, the men have taken a path contrary to tradition, to empower the women. Sensitize more men about the benefits of women empowerment particularly, with respect to development of children and enhancement of skills for income generation. Recognition of their services to the family and society could empower them further and provide equal status in the society. Integrated learning programmes for women are recommended which will not only lay emphasis on literacy but on empowering women through awareness building on social issues, bringing about attitudinal change, promoting skill training for employment, providing information on health care, nutrition and hygiene as well as on legal rights. Such programmes are beginning and must continue to be designed and structured so as to be relevant for the vast majority of women

In view of the financial constraints that a family faces, empowering them through skill-building programs would give them more avenues to earn their living and become in the process self-reliant. Such programs will also help them to raise their voice against the ill treatment accorded to them within the family or outside. All these clearly indicate that there is an imperative need to find out some alternative ways as mentioned above to tackle this burning problem; “Self Employment through skills-building” seems to be one of the effective ways.

### **Review of Literature**

Reddy, C.S. and Sandeep Manak (2005) on behalf of Andhra Pradesh Mahila Abhivruddhi Samakhya studied 400 selected self help groups in Andhra Pradesh. They concluded that self-help groups are promising and proving to be an effective method of poverty reduction. The formation of these groups, which share common-interest, consisting primarily of women has had a substantial impact on their lives.

Wen Cong Lu and Hasan (2011) have conducted a study on the performance of members of self help groups in Monirampur sub district of Jessore district in Bangladesh. They have concluded

that borrowers of microcredit programs are better off in terms of food consumption and household income generation. Their sample shows that the programme enhanced the income and social status of the members of the self-help groups

Gaiha and Nandhi (2005 and 2007) made two studies on the impact of self-help groups in Pune district of Maharashtra. They observed that though in terms of income earned by the members the performance was unsatisfactory, it was better in terms of other indicators of deprivation such as caste, landlessness and illiteracy. Savings mobilization through self help groups was highly effective, especially in a context of vulnerability of rural households to a range of idiosyncratic and covariant risks, and ineffectiveness of informal social networks in protecting them against such risks.

Fernandez, Aloysius P. (2006) narrated the experience of Self Help Affinity Group (hereafter SHAG) run by Mysore Resettlement and Development Agency (hereafter MYRADA), a Mysore based voluntary organization. According to him most SHAG members have been able to ensure adequate food for 12 months after three to four years, if their SHAG is well functioning one. However, the income- generating activities that the members can take up are largely part time, add supplementary income and help tide them over times of urgent consumption needs without becoming bonded to money-lending families

Nitin Huria (2013) in his research paper has felt that women entrepreneurship has a bright future and the women entrepreneurs must have to take up the challenges of the new economic policy. A nation or region can only be developed if its women are given ample opportunities. Developing entrepreneurship among women will be the right approach for empowerment of women.

Manisha Raj (2014) studied that despite significant problems in a male dominated society, Indian women have found their way out for growth and empowerment either through self-help groups, NGOs, banks, government assistance and micro finance institutions or through private sectors. It was also observed that in the coming years the role of women will be of immense importance for competing with the developed world as they are main power source as well as diverse consumer group.

Prasanna Kumar (2014) stated that our need is to ascertain and assure the areas where women are still far from enjoying the minimum privileges and question of empowerment has been thrown to a very complex, integrated situation the access to resources, institution, decision making process and information etc., are the pertinent question in making the women empowered, confident, and accorded to the main stream social processes.

### **Scope of the Study**

The present study examines the important role being played by the RAPID at Dharwad District of Karnataka in creating economic, social and cultural opportunities for women in distress through skill development, employment and counseling. Since inception in 2001, they have worked to rehabilitate over 1,000 women. Their impact undoubtedly turns women's lives around and instills a confidence and ability to lead a happier life.

## **Objectives of the Study**

The objectives of the study undertaken at the RAPID Dharwad District are:

- The primary goal is to help women become self-dependent, independent, self-confident and active members of society.
- To empower women in distress through skill development training, market linkage and self-help group formation.
- To specialize in advancing livelihoods by supporting women in the business development of their choice.
- To ensure distressed women a better TODAY through emergency financial assistance, comprehensive counseling and referrals.
- To ensure women a better TOMORROW through professional job training and appropriate job placements or self employment.

## **Methodology of the Study**

The current study is based on the data gathered from the primary sources (interactions with the Institute Hubli/Dharwad District) The survey and interview questions were developed with active participation and involvement of the entire RAPID staff, local and international research experts, and experienced NGO advisors. The survey was conducted with the help of current and former RAPID field officers and staff. The interviewees were selected randomly from previous year's Members lists for whom some type of assistance was provided by RAPID and also based on Members availability to meet for an interview.

Secondary sources such as going through the monthly and annual reports, brochures and various kinds of documents available in the internet. The study is made in line with the objectives specified above and on analyzing the data collected from the monthly and annual reports of the institute for the period 2010-11 to 2015-16. The analysis of the data and the conclusions drawn speak of the efforts of RAPID in empowering the women through their various kinds of EDPs skill development, employment and counseling.

## **Women Empowerment**

The term empowerment is also used for an accomplished state of self-responsibility and self-determination

**Women Empowerment** refers to increasing and improving the social, economic, political and legal strength of the women, to ensure equal-right to women, and to make them confident enough to claim their rights, such as:

- freely live their life with a sense of self-worth, respect and dignity,
- have complete control of their life, both within and outside of their home and workplace,
- to make their own choices and decisions,
- have equal rights to participate in social, religious and public activities,
- have equal social status in the society,
- have equal rights for social and economic justice,

- determine financial and economic choices,
- get equal opportunity for education,
- get equal employment opportunity without any gender bias,
- get safe and comfortable working environment

### **Status of Women in Indian Society**

Women held high status and position in Ancient times. In later ages, her status deteriorated. Evidently, a majority of the women still do not enjoy equal status. Women's position in the family very much depends upon the level of their education. Higher the level of her education, greater equality she enjoys in the family. It appears that Indian woman is still not treated at par with man in social and family life. The educated women even today though earning, are in acquiescence with the doctrine of the male domination. The education may have made them economically independent, but they still lack the needed self-confidence. The reason seems to be that they have been brought up under the old cultural atmosphere and they have not been able to shake off its influence even after the acquisition of modern education. However, in our times, her role has changed. Society has started recognizing her contribution. There is need for complete equality among men and women. She has all the rights to command equal status with men.

### **About RAPID and its Contribution to Women Empowerment through EDPs**

RAPID is a registered non-governmental organization that rehabilitates widowed, divorced, deserted and disabled women in the Dharwad/Hubli and Bangalore regions. They seek to empower women in distress through skill development training, market linkage and self-help group formation. Specialize in advancing livelihoods by supporting women in the business development of their choice. RAPID's vision is that all women are independent, self-confident and active members of society.

RAPID ensures distressed women a better TODAY through emergency financial assistance, comprehensive counseling and referrals. RAPID ensures women a better TOMORROW through professional job training and appropriate job placements or self employment. Since 2001, RAPID has been working to provide rehabilitative assistance to women in distress situations in the Hubli-Dharwad area of Karnataka. Based on the vision by Mr. Vijay Kulkarni to help women who were faced with the sudden loss of their husbands and major breadwinner in their family RAPID was born to provide a unique set of assistance to these women. The set of assistance RAPID provides is aimed to help women with holistic improvements in their life, emotionally, economically, and culturally.

### **In March 2001, RAPID was born to respond to this need**

Over the next several years RAPID grew to work with more and more women in Dharwad and surrounding villages. Within a few years time RAPID had grown from a one-man show to a staff of eight and operations in over ten villages and two cities.

Impact of RAPID programme in Dharwad motivated them to start a branch in Bangalore on 4th May 2011. With slight modification in strategy and approach to suit Bangalore urban context, they focused their initiative in South Bangalore.

## **Geographical Area:**

RAPID is a locally-based nonprofit organization located in Southwest India in the state of Karnataka. Our programs are implemented in both rural and urban areas in and around the cities of Dharwad – Hubli and South Bangalore. We have worked with a total of over 1000 local women and are currently expanding our reach.

**Mission:** create economic, social and cultural opportunities for women in distress through skill development, employment and counseling.

**Vision:** is that all women have the skills and self-confidence to be active and independent members of society.

## **Programs:**

### **Livelihood Creations**

Our livelihood creation program is designed to uplift women economically by providing professional skill development training. Initially, we counsel women on feasible employment opportunities based on their interest, time constraints, and financial need. They provide financial assistance for women to enroll in third-party professional training programs. After the training is successfully completed RAPID supports women in pursuing either public employment, or self-employment. We do this through following steps;

1. Identification & Screening
2. Counseling
3. Vocation/Skill Training (Small stipends are given to members during the training period)
4. Job Placements and support to self employment

### **Programs | Vinyas Kala Handicrafts**

Establishing a bag-making business will provide sustainable employment for the some of the neediest women in the community. It will also ensure quality work conditions and reduce female exploitation. The benefits of this business are vast. As women become independent and economically stable, their children are more likely to receive a better education and stay in school longer and the lives of low-income families are transformed for generations. This project is important steps in helping RAPID provide direct and sustainable solutions for women in distress.

Women started earning from RS. 3000 to Rs. 5000 which had helped them for having confidence in exhibiting their skill as well as improving their standard of living. We organize continuous programmes on quality product making, marketing exposure and workshop on new design bag making.

### **Mahila Bazaar:**

The objective of organizing GURUWAR BAZAAR is to make women realize their potential for producing or manufacturing home- made and handmade items that have consumer value and that they could market for a price, thereby helping them earn extra income to support families. On an average 25 women participate in the bazaar. It's conducted once a month for three days on different location for every month.

- Encourage members to utilize their talent in preparing quality products at home.



- Provide them a platform (Space) to market their products
- Develop entrepreneurship among women
- Organize skill based training program for participating women.
- We encourage women to start their independent larger enterprise.

\* Banks, Financial Institutes, FMCG's and Food Processing Industries can join hands with RAPID in Organizing more Bazaar's in their respective geographies.

They have conducted a mobile bazaar during PANCHAMI festival which appealed our participants and it was appreciated by our customer in large because of its reach out for more customers on door step.

### **Education:**

One of the root causes of being economically poor is lack of education. The majority of RAPID members have not completed secondary education and some of our members have never stepped foot in a classroom. For many of these women it is too late to pursue additional basic education, which is the reason we focus on their skill development. Yet it is not too late for their children.

Six years ago RAPID started investing in the education of our children's members. They call this an investment because of the resulting social return that will benefit our member's families, as well society atlarge.

The purpose of our investment is twofold. On one hand, we invest in children's education in order to provide economic security and assurance for their entire family. There is also the larger picture. We believe that by investing in future generations we will help prevent the circumstances that many of our members are struggling to overcome. Education is the key not only to job security, but also to improve quality of job an individual is eligible for.

### **Success Stories**

Over the course of our work we have witnessed the transformation of numerous lives. Nearly every day we are reminded of why we are here through our member's progress and stories. Some of our members have been with us from the beginning, and treat us like part of their family. And, we are welcoming new members in to our community every week. In a recent needs assessment, RAPID asked some of our members what type of support they expected to receive from friends. Many of them responded with something along the lines of, "My only friends are at RAPID." Here is a glimpse of our work. Please note that names have been changed for confidentiality purposes.

Gowri, 24 years staying at Banashankari slum was married at the very early age of 14 years. Within 9 years of their marriage, she was deserted by her husband with one child of 8 years old. Gowri started staying with her mother and younger brother after desertion. They are economically weak. Gowri has speech problem due to cleft palate. Due to this problem she cannot speak properly. Gowri's husband knew this before marriage but even then deserted her. Gowri is working as a house maid. She finds it difficult to continue her child's education with the little salary she earns.

Gowri approached RAPID through one of the volunteer. She wanted educational assistance for her son. In the course of our interaction with Gowri, we also insisted her to consult a doctor for

her speech problem. But she was reluctant as she had already consulted doctors before and could not bear the medical cost. RAPID took her to Jain Hospital for consultation and also got her cleft palate operated free of cost. She is very now happy and confident. She now works in a beauty saloon and spa with a better salary.

Deepu, a young 18 year old girl with 2 year old son and a 5 months old daughter on her lap approached RAPID through a PRERANA staff. Deepu has no parents. She lived with her paternal aunt. Deepu loved her neighbor, Raju and her aunt got her married with him at the age of 15 years. Trouble began immediately after the marriage. She was harassed mentally every day by her in-laws. When she was pregnant for 2nd child, her husband and in-laws forced her to abort the baby. But she refused. When she came to her aunt's home for delivery her husband got married for second time. Her aunt also started torturing her and forcing her to go and earn money by any means. She also forced her for prostitution. Deepu tried to commit suicide. Deepu's friend Rheyra rescued her, gave her shelter for 2 days and brought her to RAPID.

We have admitted Deepu in Abhayashrama for temporary home stay facility. RAPID is also helping Deepu to continue her education and get her some skill development training.

#### Ix Findings and Conclusions

- ✓ RAPID Members experienced a very substantial increase in income, earning an average of Rs. 508.70 per month before joining RAPID and increasing their monthly earnings to an average of Rs. 2648.91 after working with RAPID. Among those surveyed they had been RAPID Members for an average of 3.46 years.
- ✓ Biggest improvements in members: Confidence (96), Communication (87), Income (85), Mingling (74), Stronger network (41), Other: (8)
- ✓ Women have completed wide range of trainings, with the most common trainings completed by survey respondents including tailoring, bag making, computer trainings (DTP, Tally, and basic computer), business development trainings
- ✓ The women have many plans for their and their families' futures, including future trainings, as well as ensuring their children receive a good education including remarriage
- ✓ 101 of the women surveyed received counseling from the RAPID staff, with almost every respondent reported that they felt better after speaking to the staff. 26 women reported wanting to receive more counseling from RAPID and 20 want to receive counseling for their children. A concern many of the women discussed was their children's education
- ✓ Members learned about RAPID from an array of sources. These included: another RAPID Member (31), Neighbor (14), Training center (14), Other NGO referral (10), Friend (8), RAPID Staff (8), Self help group (4), RAPID bazaar (4), Paper (2), Police station (2), Other source (7)
- ✓ Biggest improvements in Members as observed by the survey team: Emotional (80), Economic (77), Social (74), Cultural (15), Other (3)
- ✓ Vast majority feel RAPID understands their challenges: 98



- ✓ All respondents report that they believe there is a need for RAPID from society and 101 said that they would recommend RAPID to a friend.

## Conclusions

Rich knowledge base and the skills, which act as the driving forces for the economic growth and social development of a country, are essential for translating a country's vision of inclusive growth into a reality. Creation of job opportunities and development of entrepreneurship in the rural areas is the priority of the country to ensure development of the rural economy. RAPID have been making selfless services to the unemployed youth particularly to the women through their innovative EDPs thus trying their best to empower women through skill-building process. Looking at the importance of the role women play in the development of a nation and the current progress the country is witnessing under the said women empowerment process, one can sense that there is a long way to go in that direction.

Everyone needs to understand the essence of what Swami Vivekananda said about women - "There is no chance for the welfare of the world unless the condition of women is improved. It is not possible for a bird to fly on one wing." It is therefore the responsibility of every citizen of the nation, Financial Institutions, the corporate sector, the NGOs and other stakeholders of the society to lend their supporting hand in developing gender-responsive strategies for training and entrepreneurship development that respond to rural youth especially women who are no less than men in many spheres of life and have all the credentials to become a desirable demographic dividend in the days to come when treated with respect, purity, dignity and equal rights.

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