



Rural Management in Action

Caselets Volume 3



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About the Book

This book is about Assam and its diversity in terms of culture, traditional practices, language and the various industries that make the state famous and a tourist attraction. The initial description would give you a brief about the state; gradually, the book would focus on the rural concerns existing in the states and what the government has done so far to address these concerns. It comprises of three unique caselets that would enable the reader to understand the rural problems, how these problems were identified by the NGOs, government and social entrepreneurs. All these cases have different learning which could be cherished and understood by going through the caselets. This book is very relevant to the rural world where people need to know the ground realities rather than relying on the information which is not backed by sources. It would be beneficial for people who want a hang of the subjects related to the sphere of Rural Management and why it is essential to know the context before commenting anything regarding the sector.

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About the State

Situated in the South Eastern Himalayas along the Brahmaputra and Barak river valleys, Assam is a North Eastern territory of India. With a geographical area of 78,440 Sq. km, the state imparts its borders to all North Eastern states other than Sikkim. It additionally shares its international border with Bangladesh and Bhutan. Geologically, the state is found nearer to the developing ASEAN economies. Assam's current and progressing infrastructural activities makes it the perfect arranging ground for organizations meaning to take into account the ASEAN and BBIN markets. The historical backdrop of Industrialisation in Assam goes back to 1833 with the start of business creation of Tea for Exports. The state is the biggest maker of Tea, adding to over half of India's all-out Tea creation. Assam is additionally honoured with an abundance of normal assets viz. Oil, Limestone, Coal, Water and so on. Assam's Digboi Refinery is the most established processing plant in Asia which began creation in 1901. Today the State is the biggest on-shore maker of Petroleum and Gas. Assam has the restraining infrastructure underway of Muga – The golden silk. The state is home to the one-horned Indian rhinoceros, wild water bison, dwarf hoard, tiger and different types of Asiatic fowls. The rich Flora and Fauna of the state likewise makes it a favoured goal for travellers and nature fans. With a population of 31.21 million, Assam is known for its multi-ethnic and rich social legacy. Assamese, Bengali, Bodo, Hindi and English are the fundamental dialects spoken in the state. According to the census 2011, the literacy rate of Assam had been 72.19 percent.

Known for its rich culture and diverse population, the way of life of Assam is a combination of Indo Burmese, Mongolian and Aryan impacts. The beautiful land is a little heaven on rocky terrain and worth to be found for its immaculate excellence. The locals are called Asomiya, which is additionally the state language of Assam. The Assamese enhance basic dresses, and for the most part, hand lingered. The ladies wear theme rich Mekhela Chador or Riha-Mekhela. The men wear 'Suria' or 'dhoti', and over it, they wrap a chadar known as 'Seleng'. Gamosa is a crucial piece of practically all socio-strict ceremonies in Assam. It is derived from the Kamrupi word 'Gaamasa' (gaama+chadar) which was utilized to cover the Bhagavad Purana at the particular raised area. It is considered as a demonstration of decontamination and used to clean the body after shower. It would seem that a white rectangular bit of fabric alongside a red outskirt on three sides and woven themes on the fourth. Assamese men wear dhoti-gamosa, which is their customary dress. Bihu artists fold it over the head, and it is frequently used to cover the particular stepped area at the supplication corridor or the sacred scriptures. Different things like Tamulpaan and Xorai, likewise significant images. The previous is considered as offers of dedication though the last is a bell utilized for container medium. It's not surprising that Assam is wealthy in folk music. From the era of the Kamarupa Kingdom followed by Ahom Dynasty, Assamese culture has been impacted by every one of its rulers with the exception of the British principle which finished the Ahom Dynasty.

When it comes to Art and craft, Assam has a department of fine arts called Silchar University that is a central government organization that solely focuses on the art and craft of North East India with

particular focus on Assam. The state celebrates a lot of festivals among which Bihu is the most important one. Bihu signifies cultivator's life over a yearly cycle. The major dance forms of Assam are Ojapali, Devdasi and Satriya. The dance of Bodo people is incomplete without the synchronized dance move of boys and girls to the sound of drums and flute. The traditional jewellery design depicts flora and fauna and are usually hand-made.

Rural Concerns of the State

Waterborne illnesses, for example, Diarrhea, Dysentery, Cholera, Gastroenteritis, and so forth, are generally typical in rural zones of Assam because of the contaminated drinking water-related with oxygen-consuming and anaerobic microorganisms. Necessarily vector-borne maladies are additionally similarly higher in rural territories. Mortality is additionally high in rural regions because of the inadequate medical facilities where baby and child death rate are a lot higher than in the urban areas. The vast majority of the kids are experiencing waterborne infections related to malnutrition. Poor habitat and inappropriate sanitation are other severe issues in rural regions. Untreated drinking water from open sources like lakes, wells, rivers, and so forth are the significant reasons for different water bore illnesses like Cholera, Diarrhea, Dysentery, and so on. Sullyng of drinking water sources in rural regions might be because of the utilization of pesticides and synthetic manures and creature compost in the farming field and inappropriate sanitation. In Assam, the vast majority of the village individuals are denied legitimate medicinal services benefits as the dispensaries and human services communities are not at simple reach. Appropriation of free medication including the lifesaving meds and saline are not adequately given to the poor rural individuals, vast numbers of whom are experiencing indoor air contamination because of the utilization of biomass fuel. It is essential for village individuals to utilize wood and bamboo and at times dried animal compost and plants as fuel for cooking. Government of Assam undertook preliminary exercises for the World Bank-subsidized Inland Water Project under the Inland Water Transport Department at Rs 975 crore (US\$ 150.60) which will help realize the enormous undiscovered potential right now. Budget 2019-20 expressed that more than 22,000 recipients have been given help under the Atal-Amrit Abhiyan medical coverage plot which has been distributed Rs 200 crore (US\$ 28.62 million) for the money related the year 2019-20. The flagship scheme of UPA government provided free electricity connection to the poor residents of villages.

Successful stories

In the upcoming part, the book comprises of four caselets. The theme of the caselets is about rural success keeping rural entrepreneurship and help extended by the government or the NGO in assisting the community as a whole the primary focus. In the first caselet, the story is revolving around the story of two brothers who came up with an idea of helping the marginalized tea plantation workers. The idea was in place to make the people aware of their human rights and improvising their standard of living. It would not have been possible without the people's participation in this idea. The next caselet is about a woman entrepreneur who due to her unavoidable circumstances came up with an idea of opening an all-women bank whose primary focus was making the women self-reliant and financially independent. The third caselet is about the upliftment of the entire village with the help of its people, culture, traditions, food cuisine, folk dance etc. The village developed infrastructurally and the income of

families residing in the village increased. This is just a brief regarding all the caselets mentioned in the book. The last caselet is about an innovative idea that was addressing two significant issues of waste management and unemployment. The story is about the manufacturing of arecanut leaf plates with the support of the villagers. This invention led to employment generations in various districts and proved as one of the best sustainable models providing livelihoods to the marginalized people.

Study of the Awareness of Laws for the Marginalized People and their Rights

Introduction to the Village

Melamora Gaon is a huge village situated in Khumtai Circle of Golaghat, Assam with 523 families living. The Melamora Gaon town has a populace of 2430 out of which 1244 are males while 1186 are females according to Population Census 2011. In Melamora Gaon town populace of youngsters, age between (0-6) is 253 which makes up to 10.41 % out of all populace of the town. Normal Sex Ratio of Melamora Gaon town is 953 which is lower than Assam state normal of 958. Youngster Sex Ratio for the Melamora Gaon according to registration is 902, lower than Assam normal of 962. Melamora Gaon town has a higher education rate contrasted with Assam. In 2011, the proficiency pace of Melamora Gaon town was 80.94 % contrasted with 72.19 % of Assam. In Melamora Gaon Male proficiency remains at 87.40 % while the female education rate was 74.20 %. According to the constitution of India and the Panchayati Raj Act, Melamora Gaon village is administered by Sarpanch (Head of Village) who is chosen representative of village.

Challenge

The exploitation of tea ranches laborers in terms of low wages, poor lodging and absence of roads for social portability which have been a common subject since the initiation of the tea estates in North East India in the mid-nineteenth century. The inability of people to understand how they are being exploited, unwillingness to do something about their problem and adapting to the existing outdated framework where the pricing was not keeping pace with rising costs in the market and the importance of building community development.

Response

Amrit and Ankit were two siblings, whose family was living in Melamora Village situated in the district of Assam. Their family was primarily into a tea plantation. Tea plays a vital role in the economy of the state contributing about 15 percent of the state's total income. Along with the organized sector, the proliferation of small tea cultivation in Assam has created vast employment opportunities in the rural areas giving economic impetus as well as employment generation. Having lost their father in their initial youth, their mom proceeded with her employment rehearses and guaranteed that her kids were not denied the necessities and put more accentuation on their training. She did this because she saw the children of the town going to school and prospering in their lives later on. Although she was not literate, she knew about the right to education scheme implemented by the Government of India. Her sons did their tutoring from a neighborhood government school in the town. In spite of their hardships, they graduated without a hitch. Their names were distributed in the local news papers Asomiya Pratidin, which was a pleased minute for their mom. The government officials of human resource development came across this inspiring story and decided to pay a visit to this family. On their visit, they became acquainted with the circumstances under which both the brothers managed to come out on top. Impressed with their tremendous efforts and attitude towards life, the officials decided to offer the brothers an opportunity to pursue any postgraduate course they liked from Guwahati University. The brothers in their childhood saw their parents working in the tea fields, where they used to often follow them to the fields.

Now, they realized that how much hard work their parents did to provide an education which they were deprived of back in time. Thinking about these things, the brothers decided to pursue a Masters of Business Administration in Rural Management because they could relate to the course subjects and structure and how it can help them in the future to do something for the people of their community. During their post-graduation, the two brothers worked rigorously and a specific inclination towards the development subjects. They both worked as interns in Pajhra and Bal Sakha, which were non-Governmental Organizations. Ankit worked on grass-root level projects where he learned about community engagement, human and labor rights, well-being and social integration of people from walks of life in Assam whereas Amrit worked on a project which primarily focused on creating child protection safety net in the social fabric by developing, supporting prevention program and technical assistance in order to develop community-owned mechanism. After this experience, their will to go into the development sector enhanced, and due to their consistency and determination, they got an offer letter from Pajhra. Both of them worked in the organization for three years, where they majorly focused on the social upliftment of the people who continued to live inside tea plantation enclaves or villages. They finally resigned, went back to their homes, shared their entrepreneurial idea with their mother and got her approval.

Considering the current situation of their family and people of their community, the brothers wanted to contribute significantly towards the upliftment of the social status and the lifestyle of the people, who despite working hard didn't get the desired outcome or satisfaction. The thought behind the venture was to develop a framework that would provide the people with an equitable platform for their representation in the existing market. This venture required funding since the savings they made over the years was not sufficient to initiate the process, for that, both the brothers worked intensively on a strategic community-centric business model with all its shortcomings and potential outcomes and pitched in front of their last organization, Pajhra. The CEO of the organization liked the idea and tried to get support for the brothers through the Government of Assam. The brothers got the opportunity to present their ideas in front of the chief minister and convinced him that this entrepreneurial idea of NAMHAH would contribute towards the upliftment of the rural communities in Assam. The idea was basically to spread the leaves in the open to dry them out in the sun. On the off chance that the climate did not allow, or the market had a major demand, the idea was to spread them under the fan at their center for the enduring procedure. After that, pounding the leaves in a dheki, (an Assamese word for a major mortar and pestle), and cooking them gradually in a kodai (a skillet, over logs of fire to give a smokey flavor). In the event when green tea was in demand, the focus was to first boil up the leaves and afterward cook them. This entire work would be divided among the participants. In the initial days, people did participate in numbers, but the women population in their community was a bit apprehensive. The families which had a personal rapport with these brothers were the first to participate due to which the business started on a positive note. Brothers were not profit-oriented rather than prioritized on increased people's participation.

Actions Taken

The organization has around 1200 small scale plantation workers as their potential clients, spread over the villages and principal towns of Assam. But the brothers observed that the participation was not up

to the mark. They expected women participation to be more prominent but that was not the case. Observing these facts, they wanted to improvise their approach which would expedite increased women participation. To address this issue, the brothers decided to reach out to the local sarpanch, who was a woman and the governing body, that is, Panchayat to help them address the issue they faced appropriately. After intensive discussions with the authority concerned, they thought of implementing the concept of self-help groups, the plan was to reach out to the maximum number of households and make them aware about the benefits that are being offered to the people of the community and why it would be helpful for them in the future.

Self-help Groups (SHGs) are the causal relationship of individuals who meet up to discover approaches to improve their living conditions. It tends to be characterized as a self-administered and peer-controlled data gathering of individuals with a comparable financial foundation. Towns face various issues identified with destitution, ignorance, absence of aptitudes, absence of formal credit, and so on. These issues can't be handled at an individual level and need aggregate endeavors. Therefore, SHG can turn into a vehicle of progress for poor people and underestimate. SHG depends on the idea of "Self-improvement" to support independent work and neediness lightening. It hopes to manufacture the practical limit of poor people and minimized in the field of work and salary creating exercises. It resolves clashes through aggregate administration and common talk. It gives guarantee free advance terms chose by the gathering at the market-driven rates. Such gatherings fill in as an aggregate ensure framework for individuals who propose to acquire from sorted outsources. The poor gather their investment funds and spare it in banks. Consequently, they get simple access to advances with a little pace important to begin their smaller scale unit venture. Thus, Self-Help Groups have risen as the best instrument for the conveyance of microfinance administrations to poor people.

The brothers knew about the theoretical aspect of the formation of self-help groups, despite having prior experience in the field of community engagement, they were unaware of its practical implementations and how to approach the situation. When they put forward their idea of forming SHGs, the local governing body was impressed by their ideology and pledged their complete support in favor of their cause. The Sarpanch suggested the brothers take the women participants who were active in their existing program to the households where she would be accompanying them to let the people of the community know about the benefits of SHGs like Social respectability – SHGs support aggregate endeavors for fighting practices like an endowment, liquor abuse and so forth. Sexual orientation Equity – SHGs engage ladies and teach initiative ability among them. Enabled ladies take an interest all the more effectively in Gram Sabha and decisions. There is proof in this nation just as somewhere else that arrangement of Self-Help Groups has a multiplier impact in improving ladies' status in the public arena just as in the family prompting improvement in their financial condition and furthermore upgrades their confidence. Weight Groups – their investment in administration procedure empowers them to feature issues, for example, share, liquor addiction, the danger of open poop, essential social insurance and so forth and effect strategy choice. Voice to underestimated segment – Most of the recipients of government plans have been from flimsier and minimized networks and thus their cooperation through SHGs guarantees social equity. Money related Inclusion – Priority Sector Lending standards and affirmation of profits boost banks to loan to SHGs. The SHG-Bank linkage program spearheaded by NABARD has made access to credit simpler and decreased the reliance on customary cash loan

specialists and other non-institutional sources. Improving proficiency of government plans and diminishing defilement through social reviews. Substitute wellspring of business – it facilitates reliance on farming by offering help in setting up small scale undertakings for example customized business adventures like fitting, basic food item, and apparatus fix shops. Changes in Consumption Pattern – It has empowered the partaking families to spend more on instruction, nourishment, and wellbeing than non-customer families. Effect on Housing and Health – The money related consideration accomplished through SHGs has prompted diminished kid mortality, improved maternal wellbeing and the capacity of the poor to battle illness through better sustenance, lodging, and wellbeing – particularly among ladies and youngsters. Banking proficiency – It empowers and propels its individuals to spare and go about as a course for formal financial administrations to contact them. As a result of the briefing given to the people, the people were influenced and STWGs- small tea worker group were formed, increased participation was observed and for a fact the footfall of women whose husbands went to the city for daily wage work was large in number, which proved the turning point for the brother's entrepreneurial idea. Moreover, it was further observed that the people who joined the organization, started sending their wards to schools which was a huge success for the brother's dream of highlighting the importance of education in the rural communities of Assam leading to the upliftment of marginalized class by enhancing the living standards and social status in the community. The daily wages were offered by the organization were near twice the amount the people received working 13 -14 hours a day further as compared to working only for 9 hours a day only. Now, the question started arising: how long will this idea sustain?

Lessons Learnt

1. The formation of co-operatives is a good way of organizing marginalized workers as they find economic and moral support through the organization.
2. The failure to achieve development goals in the first attempt should not deter the program creators.
3. The ways to entrust support from the villagers.
4. How can we empower or create awareness among the villagers?

Questions for Discussion

1. Should the business objectives center on momentary goals or long-haul targets?
2. What are the advantages of the formation of cooperatives?
3. Change in a community-centric strategy is suitable when such change imperceptibly improves the deals and profit of the organization?
4. Should the government step in to help and encourage marginalized workforce? Explain.

Course Positioning

The caselet will be reasonable to be included in Rural management and development courses where subjects like Micro and Participatory Planning, Development Administration and Policy and Managerial Analysis can be understood with a more practical approach, that is, through active participation and two-way interaction. It will give the students an idea of how the issues and difficulties happen for forming a community-centric model in rustic business.

Konoklota Mahila Urban Cooperative Bank**Introduction to the Village**

Jorhat is one of the significant urban areas of Assam. Jorhat goes about as a passage to upper Assam and to the province of Nagaland. It was the last capital of the Ahom Kingdom and home to numerous authentic landmarks of Assamese culture. In the north of the area, the Brahmaputra River shapes the biggest riverine island of the world, Majuli, which spreads over 924.6 square kilometers with a populace of around 150,000. In 2011, Jorhat District Urban population was 219,565 (incorporates a populace of Mariani, Titabor and Teok) of which males and females were 113,555 and 106,010 individually, while the rural population was 871,730, male 444,389 and female 427,341. The normal literacy rate of Jorhat in 2011 was 91.39%. Sex insightful, male and female literacy was 93.63% and 88.99% individually. The absolute literates in Jorhat were 182,600 of which males and females were 96,806 and 85,794 separately. Population density around then was 306 people for each square kilometer (793/sq. mi). The sex proportion is (913 females for every 1000 males).

Challenge

The majority of the women in North-East faced lot of problems due to family pressure, lack of opportunities for earning their livelihoods and illiteracy adding to their miserable condition. Due to these factors, women were unable to open bank accounts and get financial support from banks or government that could improve their standard of living.

Response

LakhimiBaruah was born in the village of Jorhat, Assam. She needed to drop out of school in 1969 because of financial constraints in her family. She got married in 1973 and managed to finish her graduation in 1980. After that, she began working as a data administrator in the District Central Cooperative Bank in Assam. Further, women from low-income families lined up outside her counter for loans. The majority of these women were victims of alcoholic husbands. Her dissatisfaction increased as the lines increased outside her counter. It was during her working phase, where she understood how the banking schemes offered by the banks did not contribute to the welfare of illiterate women. Looking at the situation from the other side of the desk, Lakhimi had experience in the banking sector and came up with the idea of a cooperative bank that would make women from North-East financially independent and secure. Lakhimi Baruah left her job in banking to make the first all-women employees bank in the Northeast, breaking stereotypes regarding the gap between activism and employment generation.

Actions Taken

By her mid-50s, Lakhimi had enough and decided to deal with making banks more accessible for underprivileged women. So, in 1990, she started setting up a cooperative bank for women so they don't have to go to private moneylenders. In 1983, Lakhimi began a Mahila Samiti (SHG) in Dakshin Sarbaibandha territory of the Jorhat area. She worked closely with women who were economically and educationally backward. Even though the women were earning a salary, they didn't have any savings.

This problem arose due to illiteracy and didn't want the hassle of paperwork and formalities. Eight years down the line, RBI finally gave its approval (2000) and enlisted the Konoklota Mahila Urban Cooperative Bank Limited in Assam.

The bank began from a small room that was leased from the Mahila Samiti formed in 1983. Once the bank was functional, women from various parts of Assam came seeking help for getting their loans approved. During those days, many private banks enabled clients to open an account with zero savings. It was Lakhimi and her group who began to think about a bank with all-women staff. The idea of the cooperative Bank was to assemble assets and to increase the per capita income of the weak segment of the rural population. While doing so, today the KMUCB initiative has more than 25,000 accounts and working capital of over Rs. 6 crores. The Bank has four branches in three districts. More than 300 self-help groups (SHGs) have profited by different credit plans of the Bank. The Bank has become so fruitful that it gets more than 250 clients consistently. About 75% of the recipients are uneducated and have a place with the working population. It was a clear indication of the employment generation in the village. About 65% of the clients were from SC, ST, and OBC classes.

What began with an enrolment of 1,500 individuals has now increased to 8,000. The Bank provides loans to women groups with loans ranging from Rs 500 to Rs 8.5 lakh at interest rates varying from 4 percent to 16.5 percent based on their proposal. With more than 250 clients every day, KMUCB offered every one of the programs available in government banks. It has wiped out the scenario of informal moneylending and gives credit to women. It also provided a saving platform for the amount as small as Rs 20, as most women were daily wage workers and tend to deposit small amounts consistently. The recovery rate of the Bank stood at 93 percent, which indicated the Bank was functioning smoothly. They hold awareness campaigns in remote places with the goal that more individuals become acquainted with the Bank. The reason behind these awareness camps was to increase the awareness and reach of the bank to the remote regions.

With time, the number of clients increased to 28,000, and the Bank wandered into various divisions like small scale industries-farming, poultry, handloom, and fitting. An enormous number of clients were young women working in the tea gardens. With three branches in Jorhat and one in the Sivasagar area, Lakhimi was planning for another jump a fifth one, this time in Golaghat. The aim was to reach out to more and more people with their awareness campaigns. In March 2016, Konoklota Mahila Urban Cooperative Bank got the national recognition. The Bank received the Nari Shakti Award from previous President Pranab Mukherjee for its commitment to the strengthening of women.

Lessons Learnt

1. The participatory methodology can conquer the absence of access to capital pervasive in rural pockets of the nation.
2. The pioneers and government can assume an essential job in the arranging and usage of rural improvement methodologies.
3. The development of co-agents is a decent method for arranging minimized specialists as they discover financial and moral help through the focused groups.
4. For rural advancement, out-of-the-box thinking ought to be utilized with the investigation of various strategies.

Questions for Discussion

1. What are the benefits of the formation of cooperatives?
2. For rustic improvement, out-of-the-box thinking ought to be utilized with the investigation of numerous strategies.
3. What are the approaches to endow support from the villagers?

Course Positioning

The caselet is ideal for the course in Rural Planning and Development as it narrates the turnaround story of a village owing to a well-planned development strategy. It would be helpful in introducing topics like strategic interventions, rural planning, measurable development goals, strategy and implementation.

Introduction to the village

Sualkuchi is situated on the north bank of stream Brahmaputra, in Kamrup District of Assam region in India. It is the biggest village in Assam. Sualkuchi is acclaimed for its endemic brilliant silk. The undertaking covers three hamlets, to be specific Bangalaghuli, Muslim Chupa and Phatna in the Greater Sualkuchi village. Apart from brilliant silk (Muga), tasar and mulberry (paat) silk are likewise woven in the town. Silk has a huge spot in customary Assamese culture. Silk fabric is a basic necessity for every promising event including festivals, celebrations and social events. The Sualkuchi Census village has a population of 13,898 of which 6,809 are males while 7,089 are females according to report discharged by Census India 2011. The population of Children age 0-6 is 1002 which is 7.21 % of the complete population of Sualkuchi (CT). In Sualkuchi Census Town, the Female Sex Ratio is 1041 against state normal of 958. In addition, the Child Sex Ratio in Sualkuchi is around 972 contrasted with Assam state normal of 962. The literacy rate of Sualkuchi city is 92.99 % higher than the state normal of 72.19 %. In Sualkuchi, male literacy is around 96.71 % while the female education rate is 89.43 %.

Challenge

The then local administration was not fully aware of the concept of rural tourism as a result of which they were trying to apply a conventional urban-centric tourism model. Some groups did not want the government to implement this new model of rural tourism and hence decided to demotivate the community, making them reluctant to become a part of the intervention in the process. Although these interventions would be beneficial for them, the local community was unwilling to accept the proposed changes to their lifestyle and livelihood opportunities.

Response

Initially, Sualkuchi was selected as one of the regions for the endogenous tourism project. Sualkuchi is also known as the Manchester of the East and is very famous for its traditional handloom and rich cultural heritage. The village offered a unique experience of silk weaving practices right from the initial phase of reeling to the final stage of weaving which made the tourists from all over the world visit this village in considerable numbers every year. Fuelled by the shortage of MUGA yarn, the weaving section is dependent on more and more on cheap quality Chinese substitute as raw material. Another challenge faced by this sector was depletion in the number of artisans doing the weaving work. This problem led to two major constraints for the economy, first one was there was shortage of manpower who were willing to work but that affected the quality of the products since they were not adequately skilled and the second one was even though the production of Muga silk was in abundance but due to lack of market linkages, information asymmetry and dominance of the middlemen in the supply chain, the people were not able to sell their products and earn profits. This led to many artisans withdrawing from this profession of weaving.

The selection of the region was finalized keeping this factor in mind, where the idea was to offer the tourists an engaging experience thus giving the entire village community an alternative means of

sustainable livelihood in the form of tourism. To achieve this, building a community-owned institution in the form of the Village Tourism Committee was formed. Further, delegating and defining the roles and responsibilities of the committee in terms of promotions through marketing their traditional local cuisine, indigenous local languages and cultural diversity were done. The project in Sualkachi started in 2004, primary surveys were being done in the entire village. It all started with an association between the community, government and non-government organizations, tourist administrators and existing tourism networks.

The Ministry of Tourism gave INR 5 million to the Sualkuchi site for improving and developing the infrastructure which was one of the major factors if the project was to be successful. UNDP contributed INR 2 million for community building where the primary stakeholders were the villagers in this scenario. In Sualkuchi, Centre for Environment Education (CEE) was the main source responsible for community building. The village board of trustees (Gondhmow Tourism Development Society) was associated with both programming and equipment exercises as a local encouraging association. There was an immediate point of contact assigned for each one of these associations coordinating the set of activities or actions taken by the individual bodies who were involved.

Assets from various progressing Government plans were roped in through union. All the gaining from exposures, workshops, and so on., was adjusted to the local regions of the village. Local design, local nourishment, local materials, and local social exhibitions were mixed in a respectable and organized way. A low effect on the local condition was deliberately arranged both as far as physical condition and culture were concerned. Plantation done by the tourists was a standard practice up and it was supposed to proceed until the site was completely secured with greenery (surroundings). Tourists felt the pride to be a part of the greening strategic intervention.

For the development of the village infrastructure for the tourism industry, network consultations were held to encourage exchange for choosing the correct sort of foundation, innovation, and materials to gel with the local mood. The cottages and cultural halls were set up where the cultural programs could take place were built with the help of the United Nations Industrial Development Organization (UNIDO) and the Cane and Bamboo Technology Centre (CBTC). Conventional nourishments made of privately grown natural vegetables from the fields were given to energize a low-carbon economy. Structured and unstructured interviews, community-building workshops and giving over the basic leadership rights to the community were useful. The outline of the project was well defined until this point, now it was to check whether this setup would be able to produce the desired outcome in terms of providing sustainable livelihoods to the locales residing in the village. Lastly, would the villagers support the intervention by active participation?

Actions Taken

Once the framework was set in the village, every possible agreement for development and supplies of materials was given to the locals and they were trained to improvise their skills. The segment associated with weaving was given training for touring exhibitions and weaving based skill development, the jobless were engaged with development, housekeeping, food, creates, vacationer managing, social exhibitions,

site cleanliness, and so forth. A portion of the daily workers was engaged with development. At last, they began accepting that they were the leaders. Assamese individuals are naturally great hosts and they always have a customary warm method for inviting tourists. The entire financial aspects of the tourism industry and its impacts were disclosed to the village people more than once.

The District Administration united contributions from different offices to improve the road conditions. Consequently, vehicles could now go to the last point of the village. Since the motivational level of the residents was high, the site had been prepared for the day tourists with a full package of local food, village trails, weaving exhibit, and social exhibitions. The Assam Tourism Development Cooperation (ATDC) finished the pending equipment and by end of the tourist season, night stay arrangements were prepared. Just because, ETP had built up a model where villagers were given the authority to run the show, none of these models was utilized by the Government or any private financial specialists. So, all choices are taken by the villagers for the community. In this manner, it was promoting people's participatory approach.

An operational network supervised rural tourist site had been built up with a convenience limit of 2700 beds for every year. One Tourism Development Society with 17 official individuals chosen by the community was enrolled which was running the tourism industry adventure. A 12-member trained Hospitality Group was occupied with receiving tourists. A 12-member cuisine gathering was made and was occupied with preparing food nourishment for guests. Two completely trained and professional dance groups, one on Bodo people dance and the other one on the Assamese National dance, Bihu, were gaining acclaim through their exhibitions at different levels. The Bihu bunch performed in events outside the area. Three vocal performance groups performed in the village for tourists. Seven youngsters were hired as tourist guides and won a salary from the tourist industry.

About 80 families are legitimately or in a roundabout way bringing home the bacon from the tourist industry. Locals were exposed to and sharpened about different advancement issues. Thirty SHGs from Sualkuchi were started. Seven of them have just acquired credits from banks and the Block Development Office. Offers of weaving items on the site and through demonstration were fortifying the economy of the weavers. A few artisans partook in presentations in Hollywood Bowl, Los Angeles, Delhi, Bhubaneswar and picked up understanding and business contacts.

The village streets have been improved through intermingling assets from the Public Works Department. The Public Health Engineering Department was organizing and making arrangements for drinking water for the residents. Locals were socially enhanced through the introduction of visits and gaining from tourists. A short narrative film and limited time cuts on the task had been delivered. One booklet on the way of life of Sualkuchi, Publicity materials, for example, publications on the Culture and Birds of Sualkuchi, and stickers on Sualkuchi were created. The consciousness of the villagers about nature, sanitation, and wellbeing had been raised. In any event, 30 women in the village who were at first behind the curtains are today maintaining their very own independent ventures. In the Sualkuchi site, the income level of at least 80 families has increased by 40%. Today, the local cultural groups are performing at national platforms, the cuisine of Sualkuchi is recognized as one of the best among all the

ETP sites in the country, and the villagers are now confident enough to receive tourists from all over the globe.

Lessons Learnt

1. What are the advantages of the formation of cooperatives?
2. Should the government step in to help and encourage marginalized workforce? Explain.
3. What are the ways to entrust support from the villagers?
4. How do we empower or create awareness among the villagers?

Questions for Discussion

1. The formation of co-operatives is a good way of organizing marginalized workers as they find economic and moral support through the organization.
2. How will the government ensure sustainable smooth functioning of these ventures?

Course Positioning

The caselet will be reasonable to be included in Rural management and development courses where subjects like Rural Production System, Rural Tourism, Development Administration and Policy, Rural Livelihood System and Managerial Analysis can be understood with a more practical approach, that is, through active participation and two-way interaction. It will give the students an idea of how the issues and difficulties happen for forming community centric model in rural intervention.

The Study of Arecanut Leaf Plates

Introduction to the Village

Barpeta is a small village located in the Barpeta district of Assam. It is located approximately 96 kilometers northwest of Guwahati. Barpeta was earlier known as “Tatikuchi,” ‘Tati’ meant weaver and ‘Kuchi’ meaning cluster in the local Assamese language. It is also famous because this village served as the gateway to Manas National Park, which is one of the few tiger reserves of India. According to the census of 2011, Barpeta had a total population of 42,649. Child population (0-6 years) accounted for 8.61% of the total population. The female sex ratio is of 1008 against the state average of 958. The child sex ratio is around 994 against the state average of 962. The literacy rate of males in the village is about 94.86 %, while female literacy is less compared to males, 86.73%. Barpeta is widely known for its household brass metal industry.

Challenge

Tanjit Pathak,17, just graduated from high school and had no intention of going for further studies. His parents earned their livelihood by doing subsistence farming. When he graduated, he realized that without the right educational qualifications, it was challenging to secure a job. At that time, for one job, there were more than 2000 applications for the post. He didn't want to waste his parent's hard-earned money by pursuing higher studies for a degree but at the same time had a small dream of supporting his family, which comprised of his father, mother, and two sisters. With his aspirations, he was worried regarding what he would do in the future to support his family. Adding to his agony, unemployment and parent's expectations were taking a toll on his mind. From his teenage days, he had always watched his parents working in the manufacturing sector. He also wanted to work at a place where he could do manual machinery work and earn a decent salary for himself and his family. Every day, he used to skim through the newspaper, whether he would look for job opportunities, days passed, but he was unable to find a suitable job.

Response

One beautiful day, while he was going out to the market to buy groceries, he met a scholar who was surveying the nearby area. Tanjit was amused, looking at the way this individual was working. He went ahead and had a conversation with the scholar. He came to know that he was a management student and also a member of a non-profit organization, named Dhriiti whose mission was to inspire, incubate, transform rural India through empowering the rural community by their sustainable livelihood models. Mr. Gupta believed that the youth of Assam needed the strategic support and motivation to bring a positive change in their outlook. The idea was to make the villagers collect the areca nut leaves, which was abundantly available everywhere and considered as waste by the villagers. Doing this, the villagers would be keeping their surroundings clean, and this simple initiative could be the first step towards waste disposal management. All these leaves would be accumulated at the center. Then these leaves would be thoroughly scrubbed and clean. Then these leaves had to undergo drying and sorting process, which would be done with the help of heating machines that would give those leaves the final desired shape of plates. Finally, these plates would be stored at the warehouse and would be sold in the

commercial market. The eye-catching thing was these plates that were supposed to be manufactured were environment-friendly, biodegradable, hygienic, chemical-free, microwave safe, and available in different shapes and sizes as per requirements. The vision was to make the areca nut leaf plate manufacturing industry a 100-crore rural sector providing direct and indirect employment to thousands of rural youth. After conversing with him, Tanjit was impressed with his ideology and requested him to allow him to work with him. Mr. Gupta, after consultations with his partners, decided to hire Tanjit as an experiment and see how he would react to the work assigned.

Action

Tanjit was employed as a leaf washer in the startup. He was given proper training regarding the usage of the machine, procurement of the raw material, and lastly, how to make perfect leaf plates. With his hard work and dedication, he was able to learn the entire process within a month. Single-handedly he was able to produce 1200 plates. Looking at the command over his work in one month, Tanjit had gradually mastered the skill which was involved with the efficiency of movement and material required in the entire process. He was promoted to the post of a trainer within the next six months. Now, he was operating on three separate machines. With time, Mr. Gupta was pleased with the kind of output he was getting.

Looking at the production of plates, he wanted the rural community to benefit from this intervention. He came up with a plan to promote this sustainable business through Tanjit. Since Tanjit knew in and out about the functioning of the machine, he was sent to several districts where he accompanied the factory management and set up the devices in the new locations. There he demonstrated to the fresh crews how to use the machine efficiently and decipher the tricks of the trade. These crew members were part of already established self-help groups in the different villages of the various district. The idea was to spread this community-centric model across the states so that the villagers could reap the maximum benefits of the model. The platform was set, which led to a grand success. Now, the question which needed to be addressed was how the marketing of these manufactured would be done in the commercial market. Funding was another major concern which was on the minds of the entrepreneurs. This is the point where Dhriti planned for collaboration with different organizations, which would help these microenterprises set up by the villagers by training and funding them with their available resources. The plan succeeded as organizations like Tamul Plates Marketing Private Limited Company (TPMC), Upaya Social Ventures, rianta, Ananya; Kinara Capital stepped in to help the rural communities undertaking this community-centric model. TPMPL had a two-tier system, where the production was managed by village-level producers (micro-enterprises), and the marketing was done by the firm under the brand of Tambul Leaf Plates. Today, with the financial support, there are more than 500 microenterprise units initiated, 5000 villagers trained, and approximately 7000 rural families engaged with the initiative.

Lessons Learnt

1. The satisfaction levels of the member of the micro enterprises was high.
2. Developing aspects such as infrastructure, providing market linkages, organizing capacity building sessions are, in turn, increasing the income and employment among the communities.
3. Farmers who are owners of the micro enterprises have seen an increase in income.

Questions For Discussion

1. What extent can the cooperatives be transformed into micro-enterprises?
2. Will the sustainable business model, apply to farmers having fewer landholdings and growing other crops?
3. What is the role of leadership among the group in supporting the NGO and its intervention?
4. Role of private firms and other institutions in transforming the lives of weaker sections of the village?

Course Positioning

The caselet will be reasonable to be included in Rural management and development courses where subjects like Rural Production System, Community Mobilization & Building Institutions, Development Project Management, Rural Livelihood System and Managerial Analysis can be understood with a more practical approach, that is, through active participation and two-way interaction. It will give the students an idea of how the issues and difficulties happen for forming community centric model in rural intervention.

Summary of the Rural Concerns

Some of the highlighted points from the caselets are the importance on the formation of the self-help groups, how these groups can help in mobilizing the community and help them reap the maximum benefits from the functioning of these community mobilizing groups. One of the most significant advantages of the formation of these groups is it helps to gain the support of the villagers. In the first caselet, brothers were facing the problem of less participation from the community; they had to adapt to a new approach. The approach was to seek support from the local governance to spread awareness regarding the type of work they were doing. The model designed was sustainable as it aimed at improving the standard of living of the villagers. In the second caselet, the founder of the bank was determined to help the marginalized section with her out of the box thinking. The idea was to enable the poor people availing help from the bank, which was capable of providing them with economic and moral support. It would allow the villagers to especially the women to be self-reliant and financially independent. These kinds of intervention enabled to empower the women to make decisions for themselves. In the third case, networking between the government, ministry and the village committees turned out to be the deciding factor. The network alliance helped all the stakeholders maximize their benefits with the extensive involvement in the process. The model resulted in the overall development of the village as well as the government and ministry's objective of helping the rural communities. The development of the village took place with the help of the villagers themselves, highlighting the importance of active participation of the community. In the last case, a simple, innovative idea gave rise to an employment generation capability of an organization which impacted the lives of thousands of families by providing them with sustainable livelihoods.

Conclusion

Concluding the entire book, you might have got a view about the rural concerns, which is a concerning issue for a developing country like India. These kinds of cases mentioned in the book prove why it is essential for addressing the needs of the weaker section of the society—the disparity between the rich and poor needs to mitigate. Considering the first caselet, it signifies the issue of exploitation of tea plantation workers. Here, the role of individuals or NGO is crucial in terms of making the people aware of their human rights and minimum wage rules passed by the government for their welfare. Spreading the message is not enough; collective action and active participation by the community turn out to be the vital point in reaping maximum benefit from the organization working for their welfare. While in the second caselet, it proves that an idea or a vision can make a massive difference in society. The determination to contribute and willingness to work on the grassroots problems underlying in the state is encouraging.

A simple idea of a co-operative bank turned out to be a massive success because of this intervention; it aimed at including everybody and ensured that nobody is left out. It further acted as an initiative empowering women, making them self-reliant and financially independent capable of taking their own decisions. Lastly, in the last case, the overall development was possible only because of a combined effort of the stakeholders. Coming up with a unique idea and ensuring that its implementation doesn't comprise the outcome is a colossal task. These kinds of approaches focus on the available resources and use them to their maximum potential. As a result of which the community starts believing in the concept by seeing the development going around them and actively step forward to contribute as much as they can. Overall all the caselets focus on the formation of people institution groups. The idea of mentioned stories is to highlight the importance of community mobilization towards a specific direction or goal to be achieved.

Interventions that aim at uplifting the social status of the poor should be encouraged and provided the required support. Moreover, these interventions emphasis benefits experienced on basic level through employment generation, equitable income generation distribution, and participation of the marginalized people or community.

Way Forward

These are few cases which give us a picture of the rural aspect of Assam – how the issues were identified and addressed by either individuals, NGOs or the government itself. There is the hope of many more individuals or organizations to come forward and do their bit in giving back to society. If contributions like these keep on coming with time, one day, the rural regions of every state would adequately contribute towards the growth of the country.

We look forward to more rural success stories to come up so that they can act as an inspiration for individuals, NGOs or the government who want to bring a change in the current social structure existing within our country. It will reduce the disparity among the rich and the poor. It would allow the poor to live a more respectable life and uplift their current social status.

Entrepreneurs should be encouraged to come up with sustainable business models which would address the rural concerns. At the same time, that model is capable of helping the communities by providing them with viable livelihood options and is capable of generating employment in the state.

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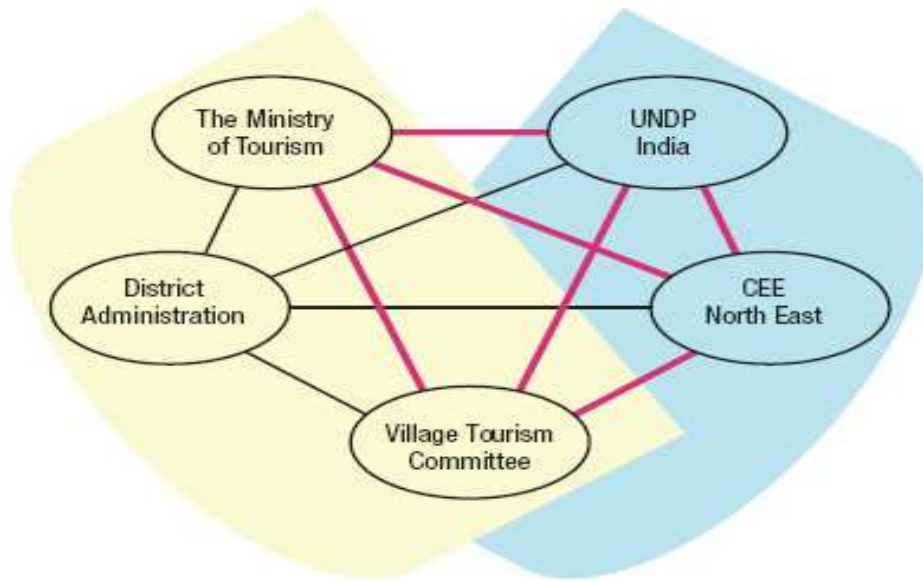
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Annexures

CASELET2



CASELET 3



CASELET 4



Editors' Profile

Dr W G Prasanna Kumar

Dr. W G Prasanna Kumar, Chairman, Mahatma Gandhi National Council of Rural Education (MGNCRE) prides in calling himself a *Public Servant* working for Climate Change. His expertise in Disaster Management has him in the advisory panels of several state and national level departments. He is also an expert advisor for the government of Telangana in its Disaster Response Force endeavour. A master trainer for Civil Services candidates, he conducts intensive training programs periodically at the behest of nationally recognized training institutes. He is currently actively involved in promoting higher education curriculum addressing rural concerns in India. **"Villagers to be producers not just consumers"** is his conviction that drives him to work for rural challenges. He aspires for an adaptive disaster risk resilient and eco-responsible India. The Curriculum on MBA in Waste Management and Social Entrepreneurship, and BBA and MBA in Rural Management are his major academic achievements dedicated to India's rural concerns. This has culminated in several collaboration MOUs for introduction of MBA/BBA Rural Management in Higher Education Institutions across India.

Dr. Prasanna Kumar excels in taking a vision and making it a reality and a plan into action, driven by a strong motive to achieve. He has translated positive intentions into tangible results. Being clear on the vision, defining a pathway, setting of the track with a clear destination point and quickly taking corrective actions as and when needed – are his prime qualities that make him an Achiever.

Under Dr. W G Prasanna Kumar's leadership MGNCRE has done nationally recognized instrumental work in building rural resilience including rural community engagement and Nai Talim - Experiential Learning. He has guided and helped MGNCRE in making key decisions and implementing agenda in several areas including Nai Talim (Experiential Learning), Community Engagement, Rural Immersion Programmes, Swachhta Action Plan activities, Industry-Academia Meets and Exhibitions on Waste Management, Comprehensive Sanitation Management in villages by working with Higher Educational Institutions, making curricular interventions in Waste Management and Rural Management, compiling Text Books on Waste Management and Rural Management, UNICEF (WASH) activities and several other related impactful activities. MGNCRE has become an interface for Government of India for promoting academic activity focusing on the rural concerns, being an advisor and a curriculum development agency for the Government of India. The Council is also now an RCI for Unnat Bharat Abhiyan.

Another pathbreaking achievement has been the formation of **Cells** through online workshops for institutionalising the efforts of MGNCRE. Vocational Education-Nai Talim-Experiential Learning (VENTEL) discuss MGNCRE's interventions in HEIs and making Vocational Education as a Teaching Methodology; Workshops on Social Entrepreneurship, Swachhta and Rural Engagement related activities in Higher Education Institutions has paid dividends and the key roles of the HEIs is highly appreciated by the Ministry. Building continuity and sustainability is being done through Social Entrepreneurship, Swachhta & Rural Engagement Cells (SES REC). Institutional level Rural Entrepreneurship Development Cells (REDC) Workshops/ FPO/FPC-Business Schools Connect Cells (FBSC) are organized with the objectives of

Functionality of RED Cell; Preparation and Implementation of Business Plan and grooming students to be Rural Entrepreneurs.

A man with many firsts to his credit, and an incredible record of accomplishments, Dr. W G Prasanna Kumar is currently guiding MGNCRE in building a resilient rural India.

Dr K N Rekha

Dr K N Rekha, is a PhD Graduate from IIT Madras. She has 14 years of experience in training and education Industry. She works at Mahatma Gandhi National Council of Rural Education (MGNCRE), Hyderabad as Senior Faculty. She is involved in curriculum development on Rural Management and Waste Management. Prior to this, she worked as a researcher at Indian School of Business, Hyderabad, a short stint at Centre for Organisation Development (COD), Hyderabad. She has co-authored a book on “Introduction to Mentoring”, written book chapters, peer reviewed research papers, book reviews, Case studies, and caselets in the area of HR/OB. She also presented papers in various national and international conferences. Her research areas include Mentoring, Leadership, Change Management, and Coaching. She was also invited as a guest speaker at prominent institutions like IIT Hyderabad.

Author’s Profile

Pranjal Paikray is currently pursuing an MBA in the field of rural management from Xavier University Bhubaneshwar. Before that, he was working as a Market Research Analyst in market research and consultancy firm. He completed his bachelors with honors in Electronics and Communication from Lingayas University Faridabad. From electronics to marketing then finally going for an MBA, his career path has been unique. One thing common in all the decisions was his own choice and passion. He wanted to join the armed forces. After repeated attempts, he decided to join rural management where he would be able to contribute to society through his initiative to know more about the ground-level concerns in the country and to do his bit about it.



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