

# **Indian Rural Women Empowerment through Employment: Opportunities and Challenges**



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## **Chapter 4**

### **Findings of the Research Work**

This study focused upon the rural women employment for which primary and secondary data helped to analyse the rightness of the pathway that the research was on. Consequently, gather astounding facts.

1. The first case that was analysed was the district Kaushambi of UP. The research scholar chose to analyse the district using some figures that were gathered regarding the economy and, by observing the conditions at geographical places. Several geographical places were examined, government schemes were briefly studied and, the ground realities in the rural areas were scrutinized. The research scholar also visited numerous Institutions to appreciate the scenarios, improve own's knowledge and, understand the gaps between what is proposed and, what really exists. Maurya et. al. (2015) performed a study on human development in the districts of UP. They write that economic growth is crucial for raising the living standard and, suggest the strengthening of skill development programmes. During the course of the sets of studies, the research scholar realised two astounding facets. One was that the several women were not empowered in spite of the government schemes and, policies, CSR activities and individual grants and, other community development measures. Second was that many women had the skills of being employed but, numerous reasons made them stay at home.

2. The second case study was done with a view of the above findings. This study offered a work-from-home opportunity to several women by enrolling them on pay-scale via a firm. This was done so as to observe the changes in their lifestyle after a certain level of economic independence. A firm was started to give a legal framework to the taxation and, employment regimes of the government.

3. Subsequently, the research scholar analysed life stories of three women in order to study the scales in the lifestyle against Maslow's Hierarchy of Needs.

The facts of the below Table 4.1 are taken from an ET article titled, *Who Should Get Income Support?* printed in January 2019. In the Socio-Economic and Caste Census survey, 'Status of Women' is one of the key parameters that are covered in order to produce the findings. The article argues that the government should focus at providing monetary benefits for the entire rural population of India.

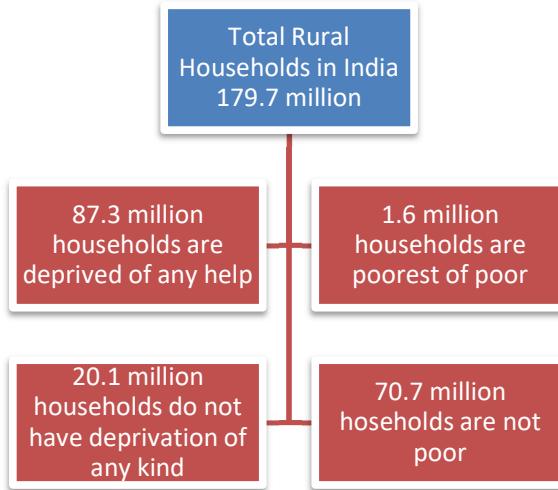


Figure 4.1: Year 2011 Socio-Economic and Caste Census (SECC)

#### **4.1 Government Initiatives in District Kaushambi (UP): An Assessment Study**

This study was conducted to understand the physical scenarios in living conditions of the people. The study aimed on analysing the following:

- (i) facilities that are provided under the government schemes and policies,
- (ii) convenience measures for residents, that are being taken note of by the district administration and,
- (iii) problems that the people are facing, primarily the women.

It is found that the government schemes are women centric and, the efficacious implementation of those policies is a decree for the district administration. All the beneficiary-oriented schemes are centred towards women. If a lady is available in a household, then the benefit of that scheme is provided on the lady's name. For example, a beneficiary of *Pradhan Mantri Awas Yojana* (PMAY) must be a woman. In this case, the owner of the house is a woman from the family, in the government records. The bank account is opened for a woman and, money is directly transferred to account. The research scholar came across several female residents of Kaushambi that were members of the firm (explained in second study section 4.2). They were to be paid for the work that they did and they said that they did not have a bank account. This was the first time during the study when the women empowerment gap was realised.

Similar to PMAY, money for toilet construction, pension amount, gas connection, electricity connection etc. are provided to women in the family. Women also get some relaxation on various tax regimes. All these efforts are made to strengthen a woman economically which leads to real women empowerment. Government also provides reservation to women for contesting various elections that has shown very encouraging pictures and, numerous women have marched ahead in this journey empowering them. Women are contributors in the field of health, education, sanitation, Panchayati raj, social welfare and many other sectors. This is also a general perception that a woman adds more value to any services than a man because of predominantly, the sincerity and

creativity that they put in, in every work. An assessment is made of the current situations in the district.

#### 4.1.1 Introduction

Amongst the 75 districts in UP, Kaushambi district's total spread is 1780 square kilometres. The headquarters is located at *Manjhanpur*. The city was carved out of the holy city of *Prayagraj* in the year 1997. Gautam Buddha visited here and stayed for some time at the banks of river Yamuna (State Annual, 2014) and, the ancestral place of the famous freedom fighter *Shrimati Durgawati Devi*, popularly known as '*Durga Bhabhi*' ('name' Sister-in-law). In the year 2019, a famous spiritual personality named *Morari Bapu* had a recital camp of the sacred *Bhagwat Gita*, for a week in the district. The show was on air in 170 countries at *Aastha* television channel. The entire activity was organised and financed by the Mirage group. The reason for selecting this location is because of its rich history. *Tulsidas*'s (writer of *Bhagwat Gita*) wife named *Ratnavali*, is a native of village *Mahewagh* in the district.

#### 4.1.2 Statistics

The total population of Kaushambi district is 15,99,596 in the year 2018. The households are a vital part of the figures that have been shared in table 4.1. The majority resides in the rural areas 14,17,140 which accounts to 92.2% and the urban accounts to 7.8% (1,24,456). The rural population has several disadvantages like more mouths to feed, low living standards, poverty, unemployment, waste control. Even though a major advantage of population would be plenty of young minds to put in labour and, boost up the economy. The male to female ratio is 1000:908 and, 1000:910 in the urban and rural areas, respectively. Marriageability would be a concern owing to the low number of female populations. Shettar (2015) writes that the female population is lower than that of males which is highly disproportionate and, homes are mostly male dominated. Here as well, after examining at the gender ratio, then the fact that girl's preference over boys, is still a taboo reality. There are 3 tehsils, 8 development blocks, 12 police stations and, 724 villages in total. There is 1 JDH, 9 CHC, 39 PHC, 1260 Primary schools, 763 Upper Primary schools, 411 Senior Secondary schools, 55 Colleges, 1 polytechnic college, 16 SHGs and, 2 Industrial Research Centres. It is evident that there are a good number of institutions for health and, education. The famous adage "Health is Wealth", is self-explanatory.

There are 75 slum areas in the district which hold a population of 90,754 people. The birds migrate with the changing seasons<sup>22</sup> and, humans migrate to change the living conditions<sup>23</sup>. 61.26% is the literacy rate in the district. Out of which 72.76% males are literate and, 48.55% is the literacy rate of females. Education is vital to the empowerment of every human. The role of female education is crucial for the development of a nation. There are roads in the district of length 3462 kilometres.

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<sup>22</sup>[https://www.researchgate.net/publication/255908632\\_Bird\\_migration](https://www.researchgate.net/publication/255908632_Bird_migration)

<sup>23</sup>[https://www.researchgate.net/publication/308417303\\_The\\_Study\\_of\\_Slums\\_as\\_Social\\_and\\_Physical\\_Constructs\\_Challenges\\_and\\_Emerging\\_Research\\_Opportunities](https://www.researchgate.net/publication/308417303_The_Study_of_Slums_as_Social_and_Physical_Constructs_Challenges_and_Emerging_Research_Opportunities)

Improved roads confer economic benefits. The available data indicates that, there are 28 NGOs in number. The area of work of NGOs are animal husbandry, art, culture, dairying & fisheries, children, welfare, health, education, *dalit* caste upliftment, vocational training, environment, upliftment of differently abled and women and, many more. The NGOs are evidently working towards empowering every woman who is its member. The government provides aid and checking measures for schools including teachers and, the public could also contribute for the noble cause. They aid is every way possible. The district administration has been asked to ensure the availability of clean water in the premises, as per the statement by CM Yogi, in 2018.

The research scholar agrees with the finding of Shettar (2015) who writes that in-spite of the several government programmes and NGOs in the country, there exists a wide gap between the ones under protection and, the ones who are not. In Kaushambi, more than 70% women are not involved in any economic activity.

#### 4.1.3 Cleanliness

It is the twelfth district in the state to be declared open defecation free and first district in eastern UP, in September 2018. Economic benefits are directly proportional to good sanitation measures. This is so because an individual will save time when one gets the natures call and, uses the toilet facility at home. If they step out of homes and, go seeking around to locate a place that they can use, then several productive times are lost. The WHO has estimated these productive times worth US\$ 100 billion each year. US\$ 100 billion equates to more than INR 7 lakh crores. In India, 9 crore toilets have been constructed from 2014-2018 under *Swach Bharat Mission (Gramin)*, with UP topping the list, and 546 districts have been declared ODF. This is a step towards boosting the Indian economy. Cost of lack of sanitation is 6% of GDP every year which is a loss of INR 50,000/- saving per household in an ODF village, as per data from UNICEF.

The crusade against the ill mentality that the research scholar talked about in section 1.4 illustrates the challenge that the administration is facing in the district. But, the win for ODF here, indicates that the mindset of the rural people is changing for the better. Good thoughts are needed for empowerment as well as employment, that is for living a healthy life. Shettar (2015) has stated that there must be a mindset change of people. To keep the district clean, the district was given a target to construct 1,85,211, which has been achieved successfully with the help of community participation. Thus, the people have more time every day that they could use for productive activities. And, also, reduce the cost that they would incur on health. The officials are still facing a challenge of inspiring and convincing the people to use the same. There was a lack of toilets at the police stations for which the women always complained. As a solution, the administration has decided to construct ‘pink’ toilets at 13 police stations and, the community toilets in villages shall have a sanitary pad vending machine. It is important to maintain the cleanliness after using the toilet and leave it clean for the next user.

Even, the staff in Government offices are inspired to keep their surroundings clean. The educational institutions are bound to follow the same activity for their campuses. Weiss (2018) mentions that positive interactions with teachers, classmates, family and, community members are crucial for becoming a productive citizen in the society. The author also states that physical activities bring in health and skill benefits. One can only think of being employed if they possess good health and the skills required for the job. Gabanova (2011) has connected the dots of ‘working skills’, ‘motivation’ and ‘performance’. Thus, the research scholar concludes in this section that good sanitation, good health, good skill levels, employment and job satisfaction possess a strong correlation. Employee job satisfaction is directly proportional to the individual’s performance. Recapitulating good health which would imply that an individual would be capable to put in 100% effort.

#### **4.1.4 Support to Women**

Empowerment of all Indian women will shoot up the GDP by 27%. Hence, it is necessary to take care of women and, every individual is responsible for the same. The district administration has executed several women empowerment schemes and policies that have been framed by the government. There is a women helpline number ‘181’ on which assistance is given to them in the fields of protection against domestic violence, health facilities, legal support, providing shelter homes and, rehabilitation schemes for children. There is legal assistance which is provided to women. The start point of women empowerment is guarantee of health and safety. Under the dowry act IPC 498A, a FIR is lodged against the oppressors and legal aid of INR 2,500 is given. This is accompanied by a monetary assistance of INR 1,500. If a widow is remarried, then gifts are given to the couple. If the lady is above 35 years of age, then the husband is rewarded with INR 11,000. Remarriage of a widow is being supported because the age-old mindset which considers widow as a bad luck, is still prevalent in the rural homes. Kapur (2018) writes that widows are involved in less advantageous activities as compared to the married women. In the district, 201 couples were married under a single roof. There were 192 couples of Hindu religion and, 9 couples of Muslim religion. The vital importance of marriages is that (a) it controls the heinous crime of rape for which the women are victims and, (b) protects their life from becoming a black cloud. Precisely, the husband is driven away from indulging in any sort of criminal endeavour which he most likely may have been if unmarried. Every couple was given a cheque of INR 501 as a token of blessings by *Kaushambi Vikas Parishad*. Monetary amount of INR 20,000 was deposited in the account and gifts worth Rs. 10,000 were given. Marriages not only provide desistance from crime<sup>24</sup> but also provide economic support which the couple gets in the form of gifts, be it monetary or tangible products. In addition to the noble ceremonies, a medical kit with the contraceptive measures, medicines and, sanitary pads were also given to the newly married couple. Due to the low income in the family and, less literacy, population measure activity was chosen. There was a medical counter and the doctors and nurses, there were counselling he

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<sup>24</sup>[https://www.researchgate.net/publication/281549077 Does Marriage Reduce Crime](https://www.researchgate.net/publication/281549077_Does_Marriage_Reduce_Crime)

couples. The woman should not feel burdened with the responsibility of children. Claudine et. al. (2015) did a research on early motherhood. A woman gets social gratitude along with numerous errands and a sense of purpose. These are the steps to mitigate the inequalities related to household, health and morality, towards women. The said inequalities are challenges to women empowerment in India. Indian society will become egalitarian with women focusing on education and employment.

कोशली

### मुख्यमंत्री सामूहिक विवाह: 201 कन्याओं का बसा घर

प्रत्येक पुरुष के विकास में किसी न किसी महिला का हाथ-अंकिता राज

मुख्यमंत्री सामूहिक विवाह कार्यक्रम में आकांक्षा समिति की अध्यक्ष अंकितराज पत्नी डीएम मनीष कुमार वर्मा ने भी शिरकत किया। कार्यक्रम के दौरान उन्होंने नव दंपत्ति को शुभकामनाओं के साथ नसीहत भी दी। कहा कि प्रत्येक पुरुष के विकास में महिला का हाथ जरूर होता है। ऐसे में यदि गृह लक्ष्मी कही जाने वाली महिला को सताया गया तो उस घर का पुरुष कभी विकास के पथ पर नहीं चल सकता है। यह भी कहा कि पृथ्वी पर मानव को जन्म देने वाली, पाल पोषकर तैयार करने वाली महिला ही है। ऐसे में उसके सम्मान को कभी ठेस न पहुंचाते हुए प्यार दें। अंकितराज की इस नसीहत पर कार्यक्रम में मौजूद महिलाओं की जानिगों की गवाहाटर में दागत मैट्राज गंत रहा।

#### 4.1.5 Health

A vicious circle exists between good work and good health. Also, between, worklessness and poor health. The pregnant women are given regular vaccinations, medicines, health check-ups, complete protection and care of the baby including TB control. There are maternal health benefits which are given to women in the district. Under the 'Janani Surakha Yojana' by the NHM, every pregnant lady is given free of cost freight facility, healthy food, remedies for any health problems, regular blood tests and, free of cost ultrasounds. The aim is to provide a safe pregnancy period to every poor lady by encouraging institutional delivery. In the study it was learnt that the poor families in the rural areas use a two-wheeler as the dominant mode of transport. The geographical spread is vast as given in section 4.1.2. A freight facility by a four-wheeler shall unquestionably save a good length of time in reaching the hospital and, buy the users some convenience. Due to the low income in the poor family, they are unable to pay for the healthy food. Hence, providing them nutritional food packets and medicines would offer incredible sustenance. The research scholar was shocked to learn from several female respondents that their respective husbands were parsimonious. The women have free access to JDH, CHC, PHC, first referral unit for immunization, health check-ups, vaccination, iron/ folic acid (IFA) tablets and post-delivery care is given. Post the institutional delivery, the ladies are given an award of INR 1,400 to keep the motivation going. The skilled team in the institutional delivery would take care of complications and, thus, the women would be fit to take care of the family and, do productive work. Every health centre in the district is equipped with complete vaccination kit which is accessible free of cost to rural women. In addition to this, there are immunization camps that are being organised at regular intervals, specific to children and pregnant ladies. The birth of every child is registered, and the

health team ensures immunization at specific required age including the polio drops which are given by nurses to them, from home-to-home. As per the data of United Nations Inter-Agency Group for Child Mortality Estimation, in the year 2017 there were 6,05,000 neonatal deaths and, another death toll of 8,02,000 infants, stating that there were deaths of 3 infants in every two minutes in India.

The schemes are made at the top level of the government but, the administrative officers, staff and workers, are playing an important role in executing them. There is an obvious effort to mitigate the number of deaths. The family planning measures are explained to the people. This is so because the rise in fertility lowers the per-capita income (Menon, 2017). Sterilization of the fertility power of men is encouraged after the family completion. This is so because the failure rate in the case of women fertilization is more and, there is more of sequelae. The sterilization is done free of cost at the health centres and, an incentive of INR 3,000/- is given to inspire this act of population control. The same is done for women and they get an incentive of INR 2,000/-. If the sterilization is done post- delivery, an award of INR 3,000 is given to the beneficiary. The males and females have the vast gap in the sterilization distribution. The women are encouraged to use Copper-T and get the same changed in hospital, free of cost. It is the mentality of the rural males which inhibits them from using condoms. The monetary benefits that the beneficiaries get, brings them an economic benefit. The proper measures of family planning are being given importance by the government with thought of controlling population. Excess mouth to feed imposes less health food per person, compromises the health of mother with increased pregnancies, anger problems in the bread-earner of family and less probability of equal success in future of all children. The latter may result in jealousy among siblings and shape destructive personalities which will be India's future.

The ASHA and *Anganwadi* workers go door-to-door to explain the women about the what they should do and what they should avoid in order to maintain their own's and their child's health. There is a strength of 1660 women Asha workers, 1775 *Aanganwadi* centres and, 1663 *Aanganwadi* workers. The centres are bound to provide both, health facilities and education. The number of beneficiaries from the centres is 34,028 individuals. The figures of the paraprofessionals explain the manpower that is available for the beneficiaries. There is an effort by these women towards the betterment in livelihood of the other women who are subjugated. The IMR (death between birth to one year of age) is 82/1000. GDP is inversely proportional to infant mortality. Neonatal Mortality Rate (death in the first 28 days of life) is 59/1000 and the mortality rate of children aged 0-5 years is 128/1000. An infant would turn into a productive adult one day and, shall contribute to the economy. Rao (2011) writes that health related problems amongst their family members or themselves makes them aware of various Government provisions that are meant for them.

Healthcare investments posts an optimistic effect on the economy by bringing in rise in incomes for the medical professionals and, increasing the labour market, consequently.

#### **4.1.6 Skill Development**

The UPSDM programme commenced on January 1, 2014. It is active in Kaushambi wherein the unemployed youth (both men/ women) are educated in several fields like computer, banking, accounting, beautician courses, stitching, hospitality and so on. After clearing the required exams and, the corresponding course, '*Rojgar Mela*' is organised for the employment so that they can be taken on payroll by the employers. The employment ratios are as follows: Total: 39.95; male: 48.02 and female: 31.07. There are 12 training centres in the district, which are affiliated to UPSDM and, the courses are offered in garment making, electronics, automotive, security, electrical computer hardware, Tally and, domestic electrician. The total number of students that have enrolled in the financial year 2017-18 was 1836, of which 38% were females. For the financial year 2018-19, the figure till September 2018, shows that the number of enrolled students is 673, of which 53% are females. The newspaper clipping depicts the number of youths who were empowered through employment.

### रोजगार मेले में 206 बेरोजगारों को मिला रोजगार

मंझनपुर। कौशल विकास मिशन के तहत मंगलवार को विकास भवन के सरस हाल में रोजगार मेले का आयोजन किया गया। इसमें आठ कंपनियों ने जिले भर के करीब 506 युवाओं का साक्षात्कार लिया। इस दौरान विभिन्न कंपनियों ने तकरीबन 206 बेराजगारों को रोजगार के लिए चयनित कर लिया।

The data for the district is given in appendix F. The Figure 4.2 shows the target number of youths versus the total number of working age people versus the number of people who have been placed for jobs. The graph has been rising for the past four years. The data findings are as on December 2018.

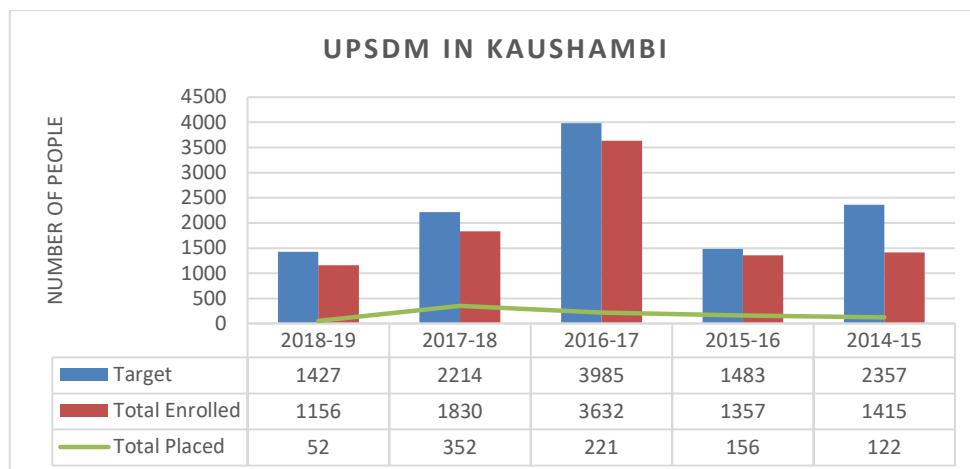


Figure 4.2: Target v/s Achievement of UPSDM in Kaushambi

The Figure 4.3 shows the total number of working-age youth enrolments versus the number of males and, females.

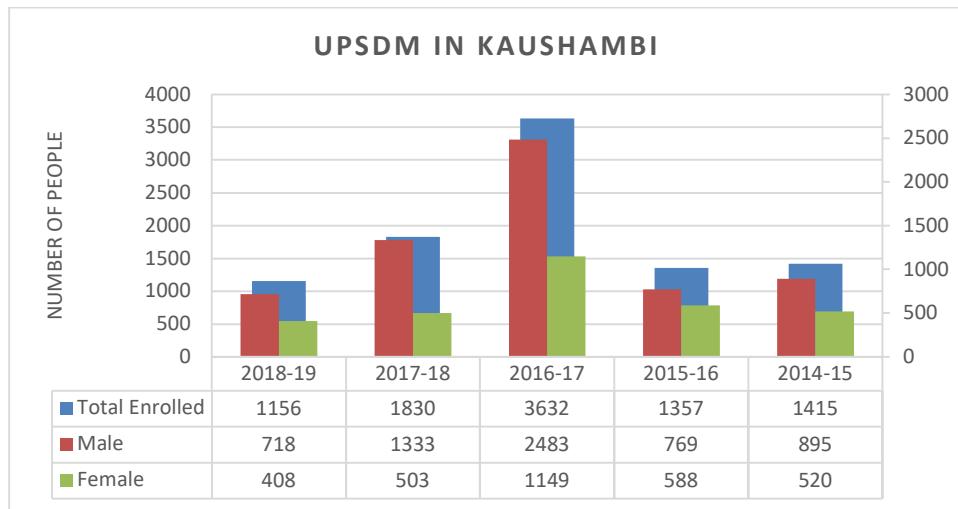


Figure 4.3: Men and Women Enrolment

The Figure 4.4 graphs the performance statistics. It shows the total number of youths under training versus total number of youths trained successfully versus total number of youths who have been assessed versus total number of youths who passed the exam.

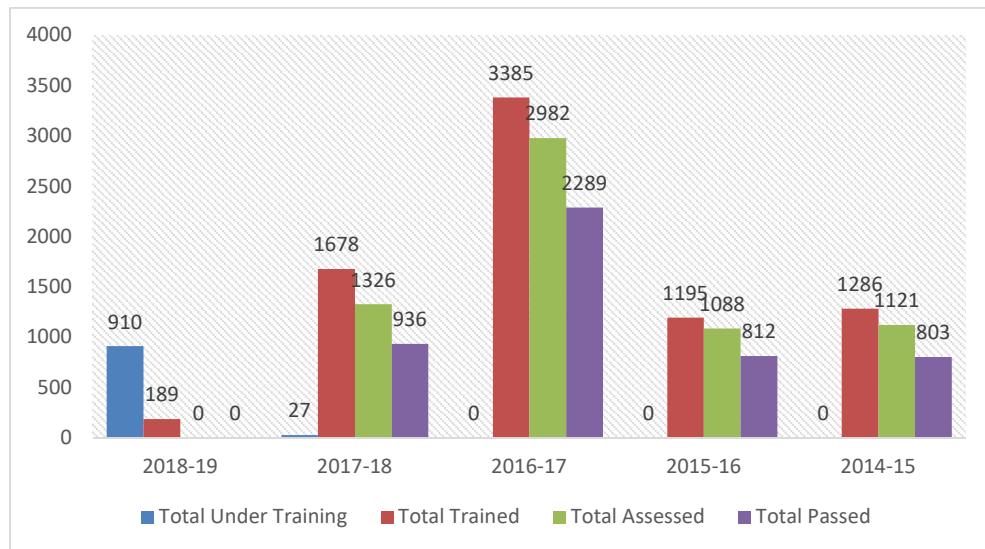


Figure 4.4: Performance Statistics (Number of People)

The Figure 4.5 depicts the total number of people who were enrolled versus the total number of students who were certified after completing the training course versus the ones that were placed for jobs. The number of people who are unemployed has been calculated as total enrolled minus total placed. This is inclusive of the number of students that were unable to qualify the exam and, hence, uncertified. The graph is showing a vast gap between the economic variables. Though, the placement trend is on the rise in the last four years.

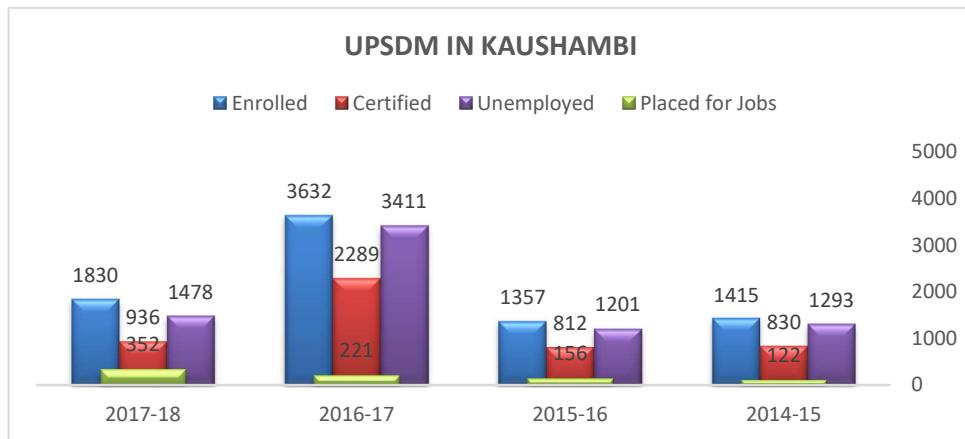


Figure 4.5: Unemployment Gap (Number of People)

The women empowerment measures that are being taken in the district and even, the figures of community welfare programmes in all sectors. It is very much evident that there is a tremendous scope to bring in employment for the women. Kaushambi is just one district in Uttar Pradesh.

**4.1.7 Role of Private Players:** Private players can play very important role in empowering the rural women through employment. The research scholar is astounded to learn certain smithereens of information from *Mr. Devendra*, one of the three brothers who are proprietors of a private commercial establishment. It is a three storeyed Garment showroom with a huge basement as a store. The Showroom is called, *Super Family Mart*, which started on 5 January 2019. The ambience is as good as that of a Mall. The research scholar probed as to why they thought of opening this grand shopping arena for the rural people and, are there plenty of rich people residing in Kaushambi? They replied that it is not so that there are very rich people or rather people are ready to buy expensive things. The mindset is changing and, people prefer to pay a higher amount for a good ambience. They are more than happy if they get apparels for the entire family under one roof and, get to do snacking, consequently. The facility of an electronic lift is novel for the residents there. This is the first private affair which has created occupations for almost 30 people. The district also has a huge showroom of TVS motors and, Royal Enfield which employs 30+ people.

There is nothing wrong when one says that government schemes are not enough and, a lot of support from all sections of society is required to enhance the status of women in society. Need to restate here that honourable CM Yogi Adityanath had organised a CSR conclave in Lucknow, in the September 2018, urging the companies to invest in CSR fund for the state. CM further said that the intervention of the companies is required as the benefits of the policies fail to reach the intended beneficiaries. There is a need to bridge this gap. Shiralashetti (2013) states the benefits that a woman would make after becoming an entrepreneur. There is an increase in income and savings, decrease in expenditure, rise in borrowings and, increase in personality of women post

taking up entrepreneurial activities. This would also apply to any income generation opportunity.

#### **4.1.8 Important Findings / Revelations**

Various government schemes are running in Kaushambi district to empower rural women. All the beneficiary-oriented schemes are centred towards women. Everyone beholds a general perception that a lady adds more value to any services than a man because of predominantly, the sincerity and, creativity that they put in, in every work. Creativity goes without doubt. A resident of Nadurbar district in Maharashtra is the first labourer who works on daily wage, to get an ‘Aadhar’ card. And guess what! A woman, *Ranjana Sonawane*. She broke the ice and, laid the foundation of getting the card made for herself and, encourage others to do the same. Isn’t this sincerity towards the GoI policies and the nation? Doepke and Tertilt (2011) conclude in their study that more money in the hands of mothers is beneficial for their children. Giving a job to a lady will empower the next generation. Shettar (2015) writes that the women are deprived of access to employment. The author has stated that there are many areas where women empowerment is lacking, in India. The research scholar is in agreement with the findings because the picture in the district was not much improved.

#### **4.2 Work-From-Home opportunity via *Greenhath Products (Firm)... Made in Rural India* (Tagline)**

The research scholar gave an opportunity of work-from-home to women in the study area. The suitability of the suggested model was tested and monetary earnings for the employees were analysed. The arts that were shortlisted were of Crochet, Macramé and Stitching as this is what the women did in their pass time, while sitting at home. They were requested to make certain products in their spare time and, the research scholar marketed those products in the potential markets. It was learnt during the study that crochet art form is looked upon as a rural job by people. On the contrary, it is a fashion statement abroad. It is like the tradition of ‘fasting’ which is now looked upon as a trendy fitness act.

The firm was started as a sole proprietorship to obtain a GSTIN and the trademark was registered. This was primarily done for giving a platform of online sales to the handmade products as the documents were required by the e-commerce website to go ahead. To get the trademark registered, the research scholar took the help of *IndiaFilings*, a Chennai based company. Also, there was a necessity to follow the legal norms of buying and selling goods and filing of the taxation returns. The credit for sharing the taxation knowledge goes to *Mr. Rikesh Singh*, Kaushambi.

To summarize the major guidelines that were followed to test this initiative were 1. Business Structure 2. Business Name 3. Tax 4. Bank Account 5. Payments 6. Online Store 7. Business e-mail and phone 8. Taking Photos 9. Marketing 10. Packaging.

#### 4.2.1 First Employees

The research scholar started by talking to women who had been interacted with, at some point of time in the past. Many women gave good references of ladies who were good at designing items. The women who the research scholar began talking to included four ladies at the women saloon, two domestic helpers at the scholar's place of residence, eleven domestic helpers at four friends of the scholar's, sixteen women working in the shops at the market and, two working at the tailor shops. The research scholar shared mobile number with them and, connected on phone. Precisely, 2 skilled respondents were chosen, to begin with. The number grew eventually. After locating referrals by people, it was decided to stop at 110 number of women. This is so because potential ones were not found, thereafter.

110 women were spoken to in Kaushambi district. Depending upon the flow of the conversation, the questions were delivered. The questions are given in the appendix A and C. The catchiest line of the entire conversation that the research scholar had with them was when they were asked, "There is a work which you can do while sitting at home in your free time and, make some money". Almost 94% replied with a "Yes".

The women were mostly in the age group 25-35 years as many women were unaware of their date of birth. Some women referred their respective mother's as well. The range then changed to 25-45 years. The several occupations included in the families. The respective husbands of 54 women were the cleaning staff in villages on contractual basis. Out of the 110 women, 33 were unmarried and, 68 were financially dependent on their respective husband. 106 out of 110 women did not know what a website is. How could they market their products online? The low education level, low IQ which hampers understanding and, lack of infrastructure, both are the reason for the same. All of them wanted a better lifestyle and every-one was putting an average of 16 hours of work every day. Each one of them was ready to work from home for money. 39 respondents were good at making handicraft as per their skill level and each one agreed to make items if they were given the raw material. Out of these 39, 15 did not have apt skill that was required for the firm's product and the remaining 13 were busy with the work that they did. Hence, 11 of them were finally selected for joining the firm. The demographic profiles are given in below table 4.2.

Table 4.2: Profile of initial eleven employees

Age	MS*	Occupation	No. of Kids	Skill **	Additional Monthly Earning		
					Monthly Earning (Approximate) as of Aug., 2017	(Approximate) per month as of Aug'2018	
19	S	Educated but unemployed	0	C	Pocket money of INR 600/- INR, 200/-		

24	M	Housewife	2	C	Dependent Husband	on	INR 2,600/-
33	S	Tailor	0	S	1,300/-		INR 1,900/-
35	W	JDH Nurse	0	M; S	INR 7,000/-		INR 1,400/-
35	M	JDH Nurse	0	C; M	INR 7,000/-		INR 1,700/-
40	D	Home-guard	1	M	INR 7000/-		INR 1,600/-
44	M	Home-guard	2	C	INR 7,000/-		INR 1,100/-
45	M	Housewife	6	C	Dependent Husband	on	INR 1,500/-
47	W	Vendor	1	S	INR 3,000/-		INR 2,000/-
47	W	Farming	0	S; M	Dependent Daughter	on	INR 1,200/-
50	W	House-ridden	3	C; S; M	Dependent on Son		INR 1,000/-

\* MS- Marital Status, S-Single; M-Married; D-Divorced; W-Widow

\*\* C-Crochet; S-Stitching; M-Macramé

#### 4.2.2 Raw Material and Finance

One woman provided raw materials (wool, cloth, buttons, decorations, fabric glue) to make the finished goods. The labor charge was calculated, and the money was transferred to bank account. Others were told to procure the raw materials themselves and make the finished good. The labor charge was paid to the in the former case and both, labor charge and raw material cost was paid in the latter case.

#### 4.2.3 Packaging and Delivery

The research scholar took care of printing, invoicing, labelling and dispatching it via government owned India Post or private courier DTDC, to understand the delivery time period difference and cost involved. The former involved low cost and has operations in the remote areas. The labels were printed in the city Kanpur (U.P) by *Mr. Sudheer Yadav*.

#### 4.2.4 Male Respondents

In addition to the questions given in appendix A and C, ‘Husbands’ responded to questions like:

1. What do you do for living?
2. How many kids do you have?
3. Do you drink alcohol?
4. Did you ever go out of town for work?
5. On an average, how many hours do you work?
6. Do you want better lifestyle?
7. What is your income?
8. How many dependents do you have?

9. Why cannot your wife work?
10. Does she do anything in her past time?

The responses are given in table 4.3.

Table 4.3: Responses of four husbands

Husband Age (years)	Occupation	No. of Kids	Response (1)	Response (2)
27	Cleaner	3	She has to look after the children.	She is good at the art of Crochet.
36	Cleaner	1	She is busy with the baby and, my parents.	She is good at the art of Crochet.
39	Farmer	8	She works in the farm at times & then she does the house chores.	She is good at the art of Macramé and Crochet.
45	Cook	4	We do not have any opportunity.	She is good at the art of Crochet.

#### 4.2.5 Results

Some women were remarkable good at the basic art of crochet and, macramé which is very dominant in the rural area of the area of study. It is looked upon as a pass time hobby by people and, the items are looked upon not as very high-class ones. The art forms are indeed a societal contribution by the women. The work-from-home opportunity is a good job creation technique but, some ladies could not work owing to the family and, house responsibilities. This research study focusses upon the empowerment of women via employment. Thus, the respondents help identify an area which is unexplored. There is a need to explore the ways which can generate employment for the women who are confined to their house premises. Thus, a need to generate a new job opportunity for the rural citizens. Few photographs of this study are given in Appendix G. Orders were successfully closed with several Corporates by convincing them to purchase handicrafts once in the yearly Corporate gifting that was done by them amongst employees and customers. 25 orders were received via e-commerce website in the first year (B2C) from Southern parts of India, 5 offline B2C bulk orders and, 10 B2B orders, for their items. They were consistent in manufacturing goods. Out of these 11, only 4 had a smart phone (3 unmarried and 1 married). As time passed, 4 (2 unmarried and 2 married) purchased a new smart phone with the extra earning that the firm generated for them and, the respective husbands of 3 women passed them, their smartphones. 5 women had an individual bank account. 3 women had joint account with their husband and 3 opened a bank account after understanding our financial terms which included that the money will be transferred to their bank account for the work they do. The result was overall, positive.

The lack of access to technology was the biggest challenge which was faced in achieving results. Moreover, the feeling of underpayment was another issue. In-fact more than feeling by the ladies themselves that they are being underpaid for the work that they do, there was a ‘want’ to get the maximum short-term monetary benefit. They were being made to work and but uncertain how long it would continue. The poverty scenario in their life is what forced them to be wanting money as much as possible, in this period. Also, good photographs of the products were needed both, for listing on e-commerce and to circulate it among people that were active on WhatsApp. And, this was to be explained to them. Amidst the several issues, the ladies were empowered as they had a minimum 15% additional income each.

#### **4.2.6 SWOT Analysis**

SWOT analysis is a functional approach to identify the resources, capabilities, opportunity, competency, potential in a businesses’ environment. This study suggests a new business model and SWOT analysis was essential to check it’s environment. An analysis of ‘work-from-home’ model for ladies that were confined to their house limits was done using the information and data the researcher had gathered during the study in the tenure of one year.

##### **Strengths:**

- a) Noble idea of helping the rural women was the research scholar’s prime focus i.e. ‘Idea’ selling.
- b) The social benefits make it easier to convince the customers to buy products.
- c) There is a huge amount of scope for training and imparting knowledge.
- d) The current government policies are in favor of women.
- e) Availability of novel sales networks.
- f) Boosting M-Commerce: Usage of WhatsApp.
- g) Successful customization of the woolen and cloth goods for the corporates. Eg. attaching logo.
- h) Handcrafting of fine quality products.

##### **Weaknesses:**

- a) There is no established corporate image for these products to market.
- b) The products were felt ‘unbranded’ rural items by the customers.
- c) The rural areas lack unavailability of technology.
- d) Due to the wide geographical spread, reach is tough and,
- e) Lack of Institutions to cater to IT part of business.

##### **Opportunities:**

- a) It was not product selling at the offline level but yes, at the online platform the buyer purchased basis the picture only. Hence, good clicks would make a positive difference.

- b) There was availability of diverse markets which were B2B/ B2C (Online/ Offline), Wholesale/ Export and several untapped and new markets.
- c) The social platforms (website, Facebook, WhatsApp etc.) were beneficial for marketing.
- d) There was tremendous product innovation by training the suppliers.
- e) The finance involved low materials and labor cost.
- f) There was economic participation by women where unknowingly they were adding money in circulation in the market.
- g) The corporate and several personnel were in favor of the idea.
- h) There were varied skill levels available.

**Threats:**

- a) The mindset of family might let the talent of the female member go waste.
- b) There is limited raw material availability in the rural areas.
- c) The ladies were competing with machines.
- d) There was a feeling of underpayment in them even after they were made to understand the dynamics of manufacturing goods with machines (low labor cost) and various aspects of consumer behavior.
- e) There were issues in training due to the lack of Infrastructure.
- f) The suppliers wanted payment as soon as they delivered the finished good. This was because of their poverty level. The problem was the lack of credit limit from the suppliers.
- g) The sustainability in the long run required women institutionalization.
- h) Many ladies did not have a bank account and still comfortable to deal in cash as they lacked banking comfort.
- i) The distribution was a challenge which revolved around the medium, cost and lead time.
- j) The HRM also posed problem at times because the ladies lacked professionalism.

**4.2.7 Important Findings / Revelations**

Every organization has numerous relational webs, both formal and informal. In the scenario of rural areas, the formal ones were SHGs and, the informal ones were a friend-next-door and, family members. They are the result of chance meetings, community acquaintances with similar issue, common grounds and, collaborations, including proximal geographies. Recruitment of rural females was not a very-calm-cake-walk in the short run due to the mixed feelings. Some were feeling that they are not paid enough. Some were jealous of the fact that the other female makes better stuff and earned more. Some were putting an effort to gain sympathy over the fact that she herself has more problems in life. Some may have self-made issues regarding the fact that they are not on priority while others are being showered with the due priority.

Recruitment of rural females was advantageous in the long run because they built up faith and eventually, they believed in themselves that they have the skill to get a job done, share the knowledge with more and more meetings by chance in large groups, improve the transfer of knowledge via tele-calling per say, get quick response and, adoptive engagement with numerous connections. These are the interpersonal skills that were developed over time. With good social company, the ladies gained more knowledge, skill and exposure. And, last of all, they were happy to have more money.

According to the research scholar, the Human-rural-Women resource is vital for the success of India.

#### **4.3 Real Life Stories from Kaushambi (UP)**

The below three case studies are basic to understand a day's routine. Three women from the district were chosen randomly. This is appropriate to provide a brief about their family, lifestyle and modes of income. The selection of families was judgmental. They were not only a part of the study but, they also participated in the 'Sanjeevani' camp (appendix I). The experiences during the study with them helped to understand the differences what 'were' and what 'are' in their life as the time passed by.

##### **4.3.1 Real Life Story 1: *GulnazBano – The Tailor at Manjhanpur***

The below story is the personal draft by the research scholar.

*She lived outside my place of residence. It was a bright sunny day when I went to her house at 10 AM on 1 October 2017. She was 21 years old. A sole sister to two brothers. The eldest brother was unmarried and, the younger one was single. She was the youngest. The brother resided in other towns for jobs. She was staying with her mother and, her co-sister in the house that did not have any toilet facility. She did not use sanitary pads or avail the health facilities that were offered. They opted for treatments at home or visited a private doctor. The reason stated was that they give better treatment because of the money paid to them. The bricks were cemented and, there were two rooms. It was unpainted. The kitchen was on the floor in one room. She had a stitching machine which she had been using since the past four years. That was her hobby and, she worked from her home. The residents of the nearby rural areas got the clothes stitched from her or, she did the alterations for their clothes. She had a WhatsApp enabled mobile. There were two other mobile numbers with her, in basic handsets. She complained that the roof leaked during monsoons. She became a member of my team on 2 September 2017. I purchased cloth and, foam, from the market and, asked her to stitch 100 pieces of a mobile cover. The cover was then delivered for a corporate gifting order on the festival of Diwali in October 2017. The customer was a corporate office in New Delhi. The money was transferred to her bank account and woman was not a member of any SHG or NGO in Kaushambi. Under the PMAY scheme she has submitted application with the administration. She purchased a box of dry fruits for the festival of Eid in September 2018 and, I relished it. The clothes she had started wearing looked better with time. She had adorned certain pieces of artificial jewelry.*

#### **4.3.2 Real Life Story 2: *Yashoda Devi* – A Housewife from Nevada**

The below story is the personal draft by the research scholar.

*I met her in August 2017. It was the monsoon season; the rainy shower was awaited. Her husband is an operator in an oil company and, resides in Jodhpur, Rajasthan. They have two children. She was married at an age of 17 years and the children were born by the time she was 20 years aged. The girl is 13 years old and, the boy is 8 years old. She had her first delivery at home and, the second child was born after the promotion of institutional delivery concept by Asha workers. She earned INR 1,400 post this occasion. She and, her daughter uses sanitary pads and, avail the immunization and health facilities that are provided in the district. The elder daughter is mentally unsound but, the son is extremely smart. She does fine painting, stitching, crochet, macramé while sitting at home. I remember the 'nail art' that she had done for herself. They do not have any farming land. They live in a three-room 'pucca' house. The house is a two storied 'pucca' one. She meets her husband only on Diwali festival, every year, since almost six years. She is uneducated. She is very good at cooking as well. But, since she is busy with her home, she cannot step out for work. Her husband deposits money in her bank account and, she goes to withdraw when needed to buy groceries. She does not complain about her husband. Her neighbor passed away due to typhoid and, a first cousin was a victim of maternal mortality. She showed me several items that she had made and, I purchased it from her for my experiment.*

#### **4.3.3 Real Life Story 3: *Meera Devi* – A Farmer from Muratganj**

The below story is the personal draft by the research scholar.

*She narrated this story to me when I met her on new year on 1 January 2018. She was 16 years old when married, unable to recall the year. She was the youngest out of six sisters and, one brother. All her sisters had been married off at an early age of approximately 16 years. She was not educated because she was forced to believe that marriage was end goal in life. There was no need to attend school, as per her parents. The house chores were so many that they needed heaps of attention. She was married off in the same village. All the sisters were non-working and, were dependent upon their respective husbands. Everybody resided in UP itself. They were living in a two-room cemented house with a wooden stairway up to the terrace. Their house was a 'pucca' one. Her husband was alcoholic and, abused her after the intake of alcohol. It was supposedly bearable and not so severe as she says it. He is a professional goldsmith in the village. Whatever petty income that he has, is spent on alcohol. She is a mother to an eldest son and, two younger daughters. In the current year 2018, the son is 20 years old, daughter is 18 years old and the youngest daughter is 16 years old. They were delivered at home. They bore the third child with the pressure of having a son. After the third baby, her mother got her operated for infertility.*

*Life is the same for her. She wakes up in the morning, does the chores of the house, takes care of her children and, tolerates her drunkard husband every day. The eldest son works at a small pharmacy shop and is earning INR 2,000/. The two daughters*

*attend a nearby local college. She does not use sanitary pads but, purchases it for her daughters. She is a member of a SHG focused on providing mental help to the victimized ladies. They have a land of 250 square-meter at her husband's home. She along with her children works at the field and grows regular seasonal crops. Her husband only supports himself on alcohol. She runs the house on her son's income and whatever penny they make out of the crops. She was not active on WhatsApp. I asked her to make a table cover out of the crochet art. I was impressed with the neatness that the item had. She made many more pieces which were given for corporate gifting to an educational institution in the year 2018 to celebrate the festival of Diwali. The two daughters have also started making products using stitching and crochet arts. They are opening a beauty parlor in their village and, are motivated to collect money for their weddings. She is an inspiration of women empowerment in her village.*

#### **4.3.4 Inference using Maslow's Hierarchy of Needs**

“Are we gradually moving up the pyramid, leaving behind worries about survival and safety, or has globalization pushed us back to those bare necessities compounding them with an elusive search for belonging and esteem?” (Abulof (2017))

The hierarchy of needs that was suggested by Maslow (1943), is represented in a pyramid and, are innate<sup>25</sup>. Drakopoulos and Grimani (2013) have done a relationship analysis of income and happiness using the said theory. In 2017, McLeod writes that deprivation results in deficiency needs which are motivators if unmet. The feeling of self-actualization is at the top and is signified as growth need by McLeod (2017) while physiological, safety, belongingness and esteem needs are deficiency needs. Physiological needs are enough to survive but, not to live. When one need is satisfied, it is a ‘genetic-hunger’ to satisfy the next need. The research scholar learnt during MBA. lessons that it is very important for a business to know the ‘need’ that their ‘product(s)’ is satisfying for both, its customers and employees.

Certain interferences from the real-life stories mentioned in section 4.3 are given in table 4.4.

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<sup>25</sup>[https://www.researchgate.net/publication/316971436\\_Application\\_of\\_Maslow's\\_Hierarchy\\_of\\_Needs\\_in\\_a\\_Historical\\_Context\\_Case\\_Studies\\_of\\_Four\\_Prominent\\_Figures](https://www.researchgate.net/publication/316971436_Application_of_Maslow's_Hierarchy_of_Needs_in_a_Historical_Context_Case_Studies_of_Four_Prominent_Figures)

Table 4.4: Inferences from real life stories linked the findings to Maslow's Hierarchy of Needs

S#	Categories	Inferences	Story 1	Story 2	Story 3
1	Physiological	She was from a poor family	TRUE	TRUE	TRUE
2	Physiological	She received basic education	TRUE	FALSE	FALSE
3	Physiological	House infrastructure could be improved	TRUE	Optional	Optional
4	Physiological	She is a beneficiary of PMAY	In process	FALSE	FALSE
5	Physiological	She was busy with the household work	FALSE	TRUE	TRUE
6	Safety	She was not dependent on male members	Partially	FALSE	Partially
7	Safety	Her income was low	TRUE	TRUE	TRUE
8	Safety	She had institutional delivery	NA	TRUE	FALSE
9	Safety	She wanted healthy living manners	FALSE	TRUE	TRUE
10	Safety	She possessed farming land	FALSE	FALSE	TRUE
11	Safety	Her monetary income increased after working from home	TRUE	TRUE	TRUE
12	Belonging	She is a member of NGO/ SHG	FALSE	FALSE	TRUE
13	Belonging	She did not have any dependents on herself	FALSE	FALSE	FALSE
14	Belonging	She had any other lady in her family who could work	FALSE	FALSE	TRUE
15	Belonging	She lived in a 'happy' family	TRUE	TRUE	TRUE
16	Esteem	She aspired for good lifestyle	TRUE	TRUE	TRUE
17	Esteem	She complained about bad lifestyle	TRUE	FALSE	FALSE
18	Esteem	She did not have access to toilet	TRUE	FALSE	FALSE
19	Esteem	She complained about husband's bad behavior	FALSE	FALSE	TRUE
20	Esteem	She could be mobilized locally for work	TRUE	FALSE	FALSE
21	Self-actualization	She could be employed in food processing industry	TRUE	FALSE	TRUE
22	Self-actualization	She could be employed in handicraft industry	TRUE	TRUE	TRUE
23	Self-actualization	She was looking at expanding her work	TRUE	TRUE	TRUE
24	Self-actualization	Availability of work opportunity	FALSE	FALSE	FALSE
25	Self-actualization	She felt, "I know I can"	TRUE	TRUE	TRUE

**Summary:** All the women belong to the poor family and have low income. Education induces other benefits as evident from the first story. Working from home is essential for their economic independency. They are comfortable as well. Mentality improvement is required with more awareness creation. The women are content with what they have but aspired for a better lifestyle. Residential areas are open defecation free only for some people. Food processing and handicraft industry has a lot of potential. The women have confidence to work but lack opportunity to do so. The existing skill levels of women are undervalued.

It was learnt that there are tremendous efforts that are being put in to satisfy the physiological and, safety needs of the rural women. Belongingness is also fulfilled with time. But, the need for esteem and, self-actualization needs to be fulfilled with more and more efforts. During the study it was found that for many women the physiological need was being satisfied but, not to the fullest. Empowerment is a self-actualization need. The highest need should be fulfilled first as said by Drakopoulos and Grimani (2013). The conclude that happiness is directly proportional on income. In view of the said conclusion, this study focusses on empowering the rural women via employment.

#### **4.4 Growth potential in rural India**

*"First they ignore you, then they laugh at you, then they fight with you and then you win".*

--- Mahatma Gandhi

Introduction is the time when one is ignored. Growth is the time when one is laughed upon. Maturity is the time when the competitors fight along. Decline comes after emerging as a winner. Introduction-Growth-Maturity-Decline are stages of a product life cycle. The PLC applies to products from all industries and, of both urban and rural origin. The saying has applicability to corporate, brand and individuals. Entrepreneurs have question in mind at the time of starting the business," Will I be able to sustain?" With due course of time, exit policies render across and one needs to match up the changing trends to stay in the race.

The inclusions of NGO and SME are vital for growth. The research scholar has narrated the current CSR activities n the following sections, argued the modification that is required. New business model has been recommended as it will generate work-from-home opportunity for women. An adoption of an African business model is discussed to give a different outlook to the rural made products. Suggestions are given for toilet construction, education, customer creation and income generation as they all contribute towards the empowerment of women.

#### **4.5 Digitization: The Booming E-commerce to M-commerce**

The beginning was marked by introduction of TCP/ IP protocol in the ARPANET, in the year 1983, in the US. India came up with the infrastructure in the year 1986. With each passing day, the planet is becoming robust in terms of technology use with upsurge in smartphone usage. From the year 2015 to 2017, the growth of the number of

smartphone users in India was 18.21% to 25%. Smartphones are apparently a black box without the internet readiness. Whereas the infrastructure for the latter is not full-bodied in rural areas. Parbat (2018) writes an article in ET on 5G. After analysis, the journalist concludes that the ambitions of India might be hindered with talks in the air about 5G. The speed of 5G would be 1000 times more than that of existent 4G and, it will just take a second to download a movie. Though several MNCs would unveil the well-matched mobile in the year 2019, the major alarm is that just 20% of the mobile towers are fiberized in our nation. On the other hand, the fiberization of almost 80% in China, Japan and US which is apposite for the speed of 5G. The mobile towers in the rural parts of India needs a huge buck-up. It should not mean that a netizen becomes more of a netizen and, the poor lags. Mobile commerce is gaining fame today. An example is worth quoting here. Reliance Jio has flooded the market with the low-cost telecom schemes that are gaining recognition and use, both in the urban as well as the rural sector. The gains are high in the rural sector as the volume of sales made is high.

Jio will apparently gain approximately 150 million customers by the March 2020 and currently, JioPhones was able to make sales of 25 million devices by June 2018. There is an average customer participation of 290 minutes per day and, 80% of the mobiles that are sold are 4G enabled. 5G is on the way. Now, access to videos, Facebook and usage of WhatsApp are gaining popularity among the rural residents. There is evidential proof towards the extent of popularity. As reported in January 2019, the company's expenditure accounts to INR 120 crore towards curbing the spread of fake news via the medium in discussion, over the past five months only. Several enterprises in India have credited WhatsApp for generating more than 30% sales for them. As per the Digital India scheme of GoI, EC has witnessed a growth of approximately 100% in five years. The data stood at INR 1.26 lakh crore in December 2015 and, is expected to reach 7.78 lakh crore by the year 2020, as per the research conducted by Netherlands based company, KPMG. The latest incident of the most popularly used social networking website Facebook. There was a breach of data. It is presumed to have almost twenty-two million users worldwide of which 0.22% Indians were victimized, worldwide<sup>26</sup>. In India, talking about the event of 'Aadhar Data Leak' may apparently, influence the Lok Sabha elections of the year 2019. The breach has not been confirmed yet, but it is very much in the news lately after several security measures failed. Though, UADAI denies the same.

A survey was conducted by Deloitte and the outcome was that almost two-third of the companies in India, believe that the management, which is on board, to check cyber security is not very proficient. Paris based, market research firm Ipsos, founded in the year 1975 performed a cross-border consumer research survey in 2018 and the results were covered in the ET article titled, *It's a Wide Open World for eCommerce*. The facts that were reported were that 87% of the respondents performed online shopping in the past 12 months of which 58% purchases were made within India, 13% were made

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<sup>26</sup><https://timesofindia.indiatimes.com/india/over-half-a-million-indian-facebook-users-may-have-been-affected-in-data-breach/articleshow/63625675.cms>

outside India, 21% online purchases were made through marketplaces and, 9% transactions on social media websites. The article also stated the three main drivers for online shopping which were payment options, free delivery of goods and, proof of product authenticity. Moreover Verma (2018) writes that the number of women who are a part of the delivery team in the ecommerce ecosystem has doubled from last year to 40,000+ in number. The leading portal of Amazon in India had merely 20 women in 2016 and, the number now stands at 800. *HeyDeedee* is Mumbai based all women delivery startup. Certain purchases are being made online from Chinese ecommerce portals which is imposing an adverse effect on local manufacturing along with domestic law violations. Andhra Pradesh Government is investing in the IT of the state in the rural parts, in order to generate employment of ‘work-from-home’ for the females as well. The mandate is that they should have a computer. The knowledge of using it would be required. The power supply and good quality of communication lines play a vital role as well. There is felt need to establish more training centers or recruiting more manpower for the rural areas. The private players of the IT sector could contribute in a big way.

The citizens have also gained good amount of knowledge of the weaknesses of the cyber space. Internet has grown in terms of usage which has become so colossal that it has affected the lives of individuals, positively, of course, unless somebody has been a victim of the cybercrimes. The perfections of the security measures continue. Buyers and sellers had an earlier model of offline sales. It continues even now. Though, their connectivity has increased today after following the online sales and payment model. With the online perspective, customers transact over internet and, follow partial EC where delivery of goods is physical but the sharing of information and, payment is over the digital lines. Bhakta (2019) writes an article mentioning that the WhatsApp had almost 5 million enterprise users within a year of its launch. The vast usage gives an opportunity to expand the presence of both, products that are made by women or products that are made for women. It could be groceries, fashion, home-décor and, the list never ends. In addition to this, government has decided to impose a limit on how much a vendor can sell over the internet. The move is taken to protect the brick-n-mortar stores. E-commerce portals would also be refrained from giving preferential treatment to any vendor (ET, 2018).

This itself shows that there is a rapid increase in the said model where lies a massive scope. Amazon is steadfast a part of the buying and selling for the Indians in a way to create noteworthy direct as well as indirect employment.

Sustainability demands that the women should be proficient to sell their products online as well. Urban females can do it. Rural females find it difficult and complex to use. This is because education level is low. They must be empowered with technological mobile phones where they can access chatting software as well. They would exchange the items’ pictures with a person who takes the onus of doing the online listings and tracking the same. If this can be centralized, then this women institution would be a success. The centralization is imperative here as the townships are geographically

widespread and, it may not be likely to achieve a robust infrastructure for internet far and wide and, secondly, the manpower availability for this job would insufficient to cover door-door listings. By achieving online sales platform for their products via centralization at the ground level, they would be getting not-a-zero sale during the rest of the year but, also, they can tap a wider untouched market with their products, over internet. They will absorb the basics of any commercial matter, improve their livelihood, explain their younger generation and, have added money to dispose on the items which the companies design especially for the rural areas.

The research scholar was surprised to learn a huge lesson of the online platform by a young girl. The neighborhood has a smart young woman studying in the sixth class. She wrote a letter to Santa on the eve of Christmas in December 2018. There was a wish list and a line in the end, “Everything is available on amazon”.

#### **4.5.1 Findings & Recommendations**

Fiber optic lines should be laid down in order to create a robust IT infrastructure. The private players and, the concerned government department should focus upon the same. There were some of the bottlenecks in the current IT infrastructure in the district. There is a lack of continuous electricity supply in many villages in the district. Moreover, the required power supply lines that are laid down in the villages are yet to be flawless. The education, skill and IQ level of the rural citizens hamper them to participate in the technology of using a computer or a smartphone. There is a lack of manpower, precisely the trainees, to go door-to-door at the village level and, impart the training required. There are not enough training centers as well that is, the reach by the village people may be difficult due to extensive spread of the area and /or the poor road connectivity. Some people are only comfortable to converse in the local language while it might be tough for the officers/ trainers to comprehend and converse, the teachings. The idea of procuring products from underprivileged people and placing them for online sales as well as in the elite market is being followed successfully in the country Africa. They have built a dynamic website for the same. Due to the high cost of building one and further, marketing the same, the research scholar decided to use the existing e-commerce website in the study. It is better to leverage the existing opportunity which has a ‘per-sale’ commission than to call for extra expenditure. This is like the scenario where equal monthly instalments are a much convenient option for middle class people than to arrange for a hefty amount for down payment while purchasing a house. This was the monetary comfort that had succumbed to but faced technological issues. Several, times, issues like internet connectivity, in Kaushambi, for both Airtel 4G, Airtel wi-fi and, MTNL wi-fi were faced. This also created hindrance at times while exchanging photographs of items. Hence, substantial sum of budget allocation needs to be obligatory for all the IT policies which are required to be extremely dynamic and vigorous in its use and upgradation. As mentioned earlier, training is crucial for complete utilization of technology.

#### **4.6 Corporate Social Responsibility**

CSR is a vast area with surplus choices. Although the ancestries lie in humanitarian activities (such as donations, charity, relief work, etc.) of corporations, globally, the concept of CSR has evolved and now covers all related concepts such as 3BL encompassing mother Earth i.e. environment, individuals and monetary gain. It also covers talks about the corporate sector having accountability to society, environment and culture. For example, any unethical activity by any company, for their product, involves legal issues. There are legal laws framed by the GoI which abide corporates to take measures with benignities. Retaining of customers is a challenge and to achieve the same, the corporates are following benevolent practices. There is a move that the companies are taking in order to grow their market in the rural areas. They are focused upon marketing amidst social problems. The corporates are also indulged in exploring the business opportunities amid the social problems. An example would be of the low-cost shampoo sachets/ soaps and, INR 5 soft drink bottle and several eatables, INR 2 chocolates, were introduced for the rural areas keeping in mind the low amount of disposable money that is available in the homes. Philips had manufactured a radio specifically for the rural citizens, which operated on a lever and, not on electricity or battery. The marketing advertisements that are designed for the rural markets are easy to comprehend by the inhabitants. The issue here is that the understanding level is not very good. They involve more of pictures in the banners and short stories in the advertisements. *Coca-cola* soft drink brand has a symbol of ‘thumbs-up’. Nevertheless, the companies are doing good, for their contribution to society. Recapitulating the product life cycle stages, Lee and Choi (2018) have concluded in the paper that firms perform the maximum amount of CSR activities during their growth stage of the life cycle which tends to decline as the stage of maturity is reached and, minimizes even further as they tread in their decline stage. Pictures speak differently, statistics differently and both are poles apart from reality. As per the law, companies must spend 2% of average net profit in three years towards activities of social benefits.

The data from the MCA, India, for FY 2015-16 highlights the CSR expenditure during FY16 was maximum for the state of Maharashtra. The data has been compiled for 5097 companies. The total investment done by the companies under the aegis of CSR for FY 2016 amounts to INR 9822 crores. The highest amount of CSR investment, in the northern part of India, is 322 crores for UP, which ranks #5 amongst the 35 states and UTs combines, for FY16<sup>27</sup>. There is a substantial rise of 13% in CSR spending from FY 2014-2015 to the year next and, the total amounts to 167 crores considering 250 companies. This is a PAN India statistic. UP attracted a CSR investment of 322 crores for the 75 districts and, the rural population of approximately 19.98 crores. On an average every district should attract a CSR investment of 4.2 crores that may not be the same everywhere primarily due to the varied levels of advancement in each district. Moreover, the convenience to the firm that is investing would also play a role. For instance, reconsidering the example of Kaushambi district which has a rural population

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<sup>27</sup><http://www.mca.gov.in/MinistryV2/csrdatasummary.html>

of approximately 14 lakhs, then every individual here would benefit with INR 30/-, in monetary terms. The CSR expenditure is dedicated for community development measures and, the said number is indeed very low.

Furthermore, CM of UP, Yogi Adityanath, advised major companies to invest in CSR in Lucknow. It was the first conclave organized in UP, in September 2018, dedicatedly to CSR funding and upgrade the living conditions of the rural sector. The various areas could be construction of toilets for rural households, contribution in the education sector, tourism etc. The urge was supported by CM stating that the top schemes that are announced by the government are not impactful at the ground village level. The corporations were invited to invest in the several community welfare measures and bridge the gap to ensure vendor participation. 96% families in villages have a built toilet in their homes. The President of PHD Chamber of Commerce, *Lalit Khaitan* donated 51 lakhs for the generous cause. If 0.5% amount of 51 lakhs is used to purchase the items made by the rural women, many of them together would benefit with a value of INR 25,500. The leading personalities of India are putting in efforts for the community welfare as well. In the year 2017, under CSR initiative at Moradabad, UP, free health camps were organized for the artisans and their respective families<sup>28</sup>. The most recent example is of September 2018, the famous face of the Bollywood, Juhi Chawla, who laid down a plea before the Supreme Court against the fitting of mobile phone towers which are harmful to people, as they emit the electro-magnetic field radiation. They have carcinogenic effects and, hence there should be norms laid down by the center for installation of the same. The share of the jobs in the organized public sector has dropped down from 71% in 1990-91 to 60% in FY12 and, further downsizing. Government and Private players, certainly, would do an excellent job, together in the women employment sector. The fact remains true that a two plus two equals four.

#### **4.6.1 Findings & Recommendations**

Various private sector companies and government sector oil companies are active in social causes. They are contributing in CSR primarily in the areas of sanitation, toilet construction, health, education. IOCL, GMR Group and commercial banks of PNB, SBI, Bank of Baroda, are contributors to society especially in the areas of providing potable drinking water.

It is a legal obligation for the Companies today. Every company is doing a tremendous value-addition to the society in their own way. But a few facts are always true. They are: i) The community development measures that are being taken do not bring a change in the daily routine of a rural woman. She continues to do the same task of waking up early in the morning, sending kids to school and taking care of husband and in-laws. ii) Also, every individual's eyes melt at the sight of poverty. iii) And, one may not be able to do something even if one wants. Considering the above mentioned three points, a value addition can be done to women.

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<sup>28</sup>[https://www.epch.in/electionofcoa/EPCH\\_Annual\\_Report\\_2017-18.pdf](https://www.epch.in/electionofcoa/EPCH_Annual_Report_2017-18.pdf)

**Government:** As stated by PricewaterhouseCoopers handbook on CSR, 2% average net profit of three years is what corporates are supposed to spend on CSR. Government should redefine the CSR law to further, benefit the private players by the addition of a new section. In this study it is found that there are several women residents of the rural parts who lack economic independency with no addition to their household income. Many are looked upon as financial burdens. They are extremely proficient in crafting items via the art of macramé, stitching, crochet, jute twine, glass bangles, and many more. They could manufacture products in their free time at home which would be purchased by corporates under the aegis of CSR. Current CSR norms do not obligate a company to purchase such women made handicrafts. An amendment could be made adhering the companies to spend a share may be, 0.5 %, of the 2% (average net profit in three years). The social responsibility should be given the form of CSR in the books of a company. If this form is taken, then it would be easy for NGOs to convince a company to purchase the products. A sale of a single item made by a lady does not earn her much. But, with bulk spending by corporates, the profit margin of the rural made items would be substantially more.

**Corporates:** There is a need for private players to contribute more in CSR so that more jobs could be created. Thereby, generate more income for the rural women. One could say that may be the profit is low or other expenses are incurred or taxes are paid and so on. But the social responsibility is of the corporate as well as the folks who are employed. Hence, from a macro viewpoint, a company could cut down the expenses of corporate gifting and, dedicate a share of the CSR investment or a rather additional share, towards purchasing the handicrafts of women. The private players would bring in income generation, but the government must foster the same. The inexpensive products could be used for gifting to their employees on festivals, marketing programs with the customer and even, a person could buy these products in bulk, for gifting on occasions. There is always a decline in the post festive sales of any product Nevertheless, Kavoor (2018) has stated in ET article on Corporate Gifting that companies are now exploring the novel ways to give a special touch on the festive season, to both employees and, customers. They are purchasing technical gadgets as give away gifts. The journalist also mentions that eco-friendly products are gaining popularity as they are ‘Trendy’ items. In addition to this, corporate gifting of such items is yet to be taken in consideration, by the Indian companies. Companies worry about customization on the tangible objects that they use as give away gifts to the stakeholders. This is very much viable. The handicrafts are regarded as ornate items. It is possible to attach a label and, also, give them a shape of ‘office products’ (with additional bookmarks and diaries maybe), different from the conventional handicraft items. It is vital to mention here that training and, educating the women to manufacture the designed product in accordance with the customer’s liking is crucial. It would be applaudable if firms could get their office items from a CSR outlay.

To summarize this section, the research scholar would quote *Dr. Natalie Kanem*, 2018 Executive Director, UNFPA. She said that women need community’s support and, a legal framework. Why not create opportunities to generate income for women under the

CSR initiative? McCarthy (2017), in paper regarding women empowerment via CSR, correctly states that women are the saviors of the economy. The author has covered the areas of women managers and farmers. The research scholar read some amazing phrases in the introduction part of her writing. They were: "...Gender economics is smart economics...", "...Women are our most valuable untapped resource..." and, "...Empower a woman and you feed a community..."<sup>29</sup>. It is inspiring to note this all. Companies ought to clearly define women empowerment policies<sup>30</sup>. As explained earlier, if a minimal amount of investment for the handicraft items, as a CSR investment could be generated, then it would be a win-win situation for both the corporates and, the rural women.

#### **4.7 Village Level Interventions: NGO, SHG and MSME**

NGO, SHG and MSME have different modes of operation but operate basis the same purpose of empowering women economically. SHG are formed by women in order to empower them economically and, improve their social life and, NGOs may or may not form SHG at a micro level.

There are 31 lakh Non-Governmental Organizations in India. As per the, article of The Indian Express on 1 August 2019, it is double the number of schools, with UP topping the list. The government is estimated to have cancelled the licenses of nearly 7,500 NGOs after they failed to disclose their income and expenditure statements. Predominant focus is towards the optimistic societal development of women and children. There are many NGOs which are focusing on the skill development of women. They manufacture products and individuals purchase them from the various arcades that they put up in exhibitions or car boot sale. The sale generates revenue for the women. Unknowingly, they add to our economy. This is off-line sale, and, with the changing world today, the sustainability of any business model is questionable. A GSTIN must be provided for these items to be listed for sale on an e-commerce website. Also, there is tremendous amount of focus on the social changes through women empowerment programs; Government aids/ programs. The focus from 'Women Development' is now changing to 'Gender Indiscrimination' as stated in the book by Kilby (2011).

Aravind (2019) shares few statistics about NGOs sourced from Bain & Company: INR 13,000 crore of investment is received from 2014 to 2018 for which a growth of 12% was noticed in the last five years, individual donations amount to INR 43,000 crore for the same period which witnessed a growth of 21% in the last five years. Individual contributions are 60% of the total private funding from 2014-18 and 3,30,000 individuals are expected to have high-net worth by FY2022. For the same years, 11% growth is seen in the social sector funding, 15% is the growth in private funds and more than INR 2 lakh funds have been received from the central government for the same sector. The journalist further writes that more than 50% NGOs have not received any

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<sup>29</sup>[https://www.researchgate.net/publication/319361837\\_Empowering\\_Women\\_Through\\_Corporate\\_Social\\_Responsibility\\_A\\_Feminist\\_Foucauldian\\_Critique](https://www.researchgate.net/publication/319361837_Empowering_Women_Through_Corporate_Social_Responsibility_A_Feminist_Foucauldian_Critique)

<sup>30</sup>[https://www.researchgate.net/publication/255700427\\_Corporate\\_Social\\_Responsibility\\_A\\_Way\\_Towards\\_Women\\_Empowerment](https://www.researchgate.net/publication/255700427_Corporate_Social_Responsibility_A_Way_Towards_Women_Empowerment)

funds to develop potential leaders and almost 40% are struggling to attract senior talent in leadership. An article on investment in MSME tells us that there are 21 banks which are run by state and, as per the government norms they must standardize the process of loan approval to one hour. It is also mentioned that the government would provide them with one crore funds. In the year 2015, nearly 56,000 applications were received and 99.79% have been settled by end of the year, in all the 75 districts of UP. The government funded INR 35.86 lac in the year 2014-15 for the construction of District Industry Centre Office building and, INR 55.12 lacs is under consideration, for Kaushambi. Digital commerce grew at a CAGR of 34% from December 2011-December 2017. MSMEs have successfully formed 14.9 million jobs in the past four years (ET, 2019). A flagship expo was organized for several StartUps, to sell their products in 2018. As per the Trade Promotion Council of India, importance was given to fruit-based baby products as well. The export realization from the organic food items was \$515.44 million across the nation. India is ranking #1 in terms of the number of organic producers that the nation has.

Pillai (2018) also states that the sellers of small towns also have visibility to the trends of pricing across India. As per the data from RBI, the MSME segment contributes to closely one third of GDP and, gives employment to nearly 111 million people, is responsible for 45% manufacturing yield and 40% of the over-all export. As per the ET article titled, *MSME eLending in for a Gold Rush*, as of the year 2018, approximately almost 60 million MSMEs are operational in India, 85% have smartphones, 47% have adopted digital tools, 77% are comfortable in sharing data over digital lines, 75% are comfortable in filling out an application over the internet and, 96% have annual revenue less than 1 crore, of which the annual revenue of 80% in less than 10 lakh. The article also states that there is a lot of potential in digital lending to MSMEs. Layak (2018) writes that MSMEs employ 120 million citizens and, as of 2018, this potential sector is facing loan crunch issues from banks, despite the PM's surety that loans would be approved in a short length of time of 59 minutes, for MSME.

2019 has brought in good news as the GST threshold has been doubled to 40 lakhs from the earlier 20 lakhs i.e. that GST bar has been raised for the small businesses. Also, instead of the several monthly returns, a single quarterly return can be filed. This is the composition threshold which has been raised to 1.5 crores. As of March 2013, the outstanding loan amount was of INR 39.3 crores which further went up to INR 73,191 crores, as written in the article titled, *Women-run SHGs marred by bad loans*". According to the data from World Bank, 43% Indians and 18% Chinese are employed in Agriculture. Majorly, the issues are being faced by farmers in cultivating the land are the reduced productivity, scarcity of water, deficient land, deterioration of soil quality, weather change and price instability. The average monthly income of the agricultural households was INR 6,426 as of 2012-13 (NSSO estimate) and INR 8,932 as of 2015-16 (NABARD estimate) which is indeed a low rise. Manikandan (2019) writes that ~1,000,000 are using the micro ATMs to withdraw cash evident from the annual growth rate of 150% in the Aadhar Enabled Payments Channel (AEPC), since the year 2016. Whereas, in the study, the research scholar learnt that women lacked bank

accounts, still. Poverty, lifestyle issues remain. Organization named Deloitte supports a Hyderabad based NGO, *Umeed*, and, let's them exhibit the items that are made by women, in their campus, on the festival. The last exhibition was in the year 2018. The employees can purchase the products which they like. In this scenario, a plenty of unsold stock goes back with Hyderabad based ladies.

Every urban class knows of Fabindia which commenced its operation in the year 1960 started by an American. Not very far from 1947 when India gained Independence from the British rule. Their modus of operandi is that they procure items from 17 communities which are companies owned by communities, across India. The shares are jointly held by artisans and, crafts-persons according to Kripalani (2009). And, when a customer steps in at a Fabindia store, then they are ready to pay for the 'expensive' products because they are not only good in quality but, also the ambience of the store is so good. They feel content of helping poor as well. Like it is stated above, the products come from the communities which are companies that are owned by the communities themselves, the SMEs could be clubbed together in order to achieve benefits at a large scale. The thought that the garment, fashion accessory, food item, home décor item, is made by a rural artisan, never flashes across our mind. This has been experienced by many. But, the thought flashes across that when an American realized this, 58 years back, then why has an Indian never thought of coming up with this similar idea for rural women made products. Eleven restaurants of France which are led by women have been listed as the best food joints in 2019, in travel guides. The research scholar had a fortuitous visit to an eating joint owned and run by women in Mumbai, way back in the year 2011 sometime. The delicious *Pao Bhaji* has a mention in travel blog famously known as Cannon Pav Bhaji. Another example from the same state is of a food business started by three middle class women back in the year 2008, named *Sankalp* which has helped nearly 400 women.

#### **4.7.1 Findings & Recommendations**

SHGs help generate income for the members via a combined effort. And, like job security in an organization, there is a sense of security amongst the members. They are trained to sell their products offline that is in exhibitions, for example. The passion gets them orders primarily on festive occasions but there is a further decline during the rest of the year. This is the conventional sale trend. The SHGs are into handicraft and FMCG items like *mathri*, *pickles*, *papad* and so on. SMEs contribute to the nation's advancement. Their focus is on short term benefits, they accomplish actions that involve low functioning charges and operate mostly in the proximity of the residents. This is an added advantage towards any social benefit activity. A share of profit is dedicated to social activities. And, any loss in a season would affect the turnover of the corresponding SME. The contribution of SMEs towards the social benefits could be aligned in a better way. A solution to the said problem could be that several SMEs may be clubbed together, their profit could be judged as a single entity's and, jointly they could perform activities of developments. This all could be administered by a sole being. This act could be region focused. The joint work would obviously result in

reduced operational costs<sup>31</sup>. Moreover, apart from the fruits of guavas and, bananas, the soil fertility and, atmosphere of the district allows the ‘dragon fruit’ to grow. The production should be taken to a vast level. The government is considerably fixated on organic food industries. The women of Kaushambi district could be empowered to join the race if the agricultural produce is potentialized.

There are 28 NGOs which are active in Kaushambi district of UP as of August 2018. The area of work of NGOs are animal husbandry, art, culture, dairying & fisheries, children, welfare, health, education, ‘dalit’ caste upliftment, vocational training, environment, upliftment of differently abled and women and, many more. There is no NGO working in the food products sector. The farmers sell of their crops to the government. There is a private sector focus which is required upon the agricultural industry. The groceries at the shops are stocked from the nearby district of Prayagraj (UP). There is no presence of major industries in the district as of October 2018. As per the administration of 2018, they are promoting investors for establishing in the district so that increasing number of jobs can be created for people and, they can be economically empowered. This is an agricultural belt so the food processing industries will be very successful here. The women would also be able to contribute in a very good way as cooking is their skill. The research scholar had procured Macramé art items from the NGO named '*Triveni Social Foundation*' (appendix H), run by Mala Singh. The various other areas that they operate in are computer training for youth, beautician courses, stitching and, electrical, electronic classes. As of 2018, it has been two years since the operations commenced. They take part in exhibition and, put up their stall of handicraft in the *Kumbh Mela* of 2019 at Prayagraj (UP). During the monsoon season, the girls were facing issues in commuting and, reaching the centre.

Women of Kaushambi could be empowered, on a macro note, in every district of UP. The handicraft works of this belt could be clubbed with a successful brand to provide retail shelf space to the items. For food processing industries, the entire operation can be institutionalized and, farmers, packaging as well as the delivery staff, accounts, warehouse staff would be employed. The institution would call for both, good supervisors as well as skilled workforce, inducing more jobs. As per the HT article of Pillai in October 2018, e-commerce would surely boost small businesses in our country. The rural-women-made items should be promoted by attaching a label. Build the brand. With a succeeding focus to build both, brand loyalty and, idea loyalty in every Indian’s heart with the idea is to purchase an item made by a woman for economic dependence. If the companies can purchase the items from these women as a part of Corporate Gifting, then more profit would be assured. The Human Resource Department could form guidelines for the same. The grant to the NGO from the company, which would supply them products in return. Also, the grant would be counted as a CSR Investment in the legal financial books.

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<sup>31</sup><https://www.pwc.in/assets/pdfs/publications/2013/handbook-on-corporate-social-responsibility-in-india.pdf>

## **4.8 Business Model for Women Empowerment**

Employment of women is crucial to their own and societal well-being. Agricultural work is low paying, working conditions are poor, low earning opportunities and women are in inferior position (Sharma and Saha, 2015). Their research is based upon the employment data collected from the website of NSSO. They state that the self-employment in the urban areas is high for women. It was rather astounding to read the article on *Digital India* in the *India Today* (Hindi edition) of October 2018 which said that India has given platform to nearly 5000 start-ups in the past five years which began in 2013. Year 2017 witnessed more than 1000 start-ups and, every self-employment opportunity had a funding of nearly 244.91 crore as per the NASSCOM report. The government should redefine the policies in order to increase the earnings of the rural women. There is an urgent need of government to intervene in order to improve the lifestyle of rural women. Women across every backward district in India, specifically, UP, are entrepreneurs in their peculiar diminutive behaviors. From cooking initiatives, to domestic helping, to a babysitter job and, money-pool-in initiatives, there are plenty of conducts in which they work without attaching the tag of ‘entrepreneurs’ to themselves. Apparently, they do not know what it is. Education level of course, is the reason. In purely agricultural economies except farming there is no other scope for women.

### **4.8.1 Advantages of Hiring Women**

This section shows how the industries are focused on recruiting women and, the feasible work cultures that are being offered. The latest article of October 2018 in Times Ascent, by Karanth, explains that there should be flexible work policies for best talent to come themselves and, join the company. The major glitches that the companies are facing revolve around the knowledge and, skills that the employees possess. The demand for good talent has risen considerably. The employees are not in for a long tenure with any company. The study also tells us that the employees seek good financial benefits, flexibility in work and, time-away-from-office.

As of the year 2018, the employees of the Metal giant corporate, *Vendata Group*, are 25,000 of which 11% is constituted by women and, it plans to triple the headcount of 11% by the year 2020. The hiring partners have been directed very strictly to recruit both males and females in equal proportion. Ladies understand issues more sensitively. Is it obvious as the research scholar is sure that each one of us has experienced it? Nevertheless, WhatsApp is owned by Facebook and, they have appointed a lady, *KomalLahiri*, as the Grievance officer for India. She would take overhaul of the uncouth, offensive and, incorrect terror-spreading messages that are being exchanged via the medium. This is recruitment of females in the high-class society. How could anybody miss out on recruitment of females from the under privileged society when the rising and shining is in their stars. October 2018 has brought in good news stating that EPCH has procured 200 acres of land from UP government, on Yamuna Expressway, for promotion of handicraft industry. the investment is approximated to be INR 3,000

crore. It shall accommodate approximately 250-300 small and medium manufacturer exporter and, 30,000 jobs shall be created.

In India, the women entrepreneurs face many challenges to start a business. To name a few, it is their own mindset, family responsibilities or pressure to avoid it, the level of education, lack of enough in hand cash or credit and, the access to suitable markets. Loaning options are much being talked about and, throwing light on the education sector, honorable Governor of UP, Mr. Ram Naik in December 2018, said that girls are outshining boys in higher education which is a sign of women empowerment and, the percentage of girls who are receiving degrees from the state universities has risen by 5% from last year. In continuation to this, the hidden talent needs be nurtured well and, there are 860 million women across the world who stand unemployed despite being of employable age. There is still the biggest issue of underpayment as compared to the male counterparts (Duflo, 2011). The Patriarchal mindset is changing with time. Products are designed, manufactured and, the sold in the market. Keeping this in mind, on a parallel contour the African model mentioned in 2.3, could be replicated in our realm as well. For the first part that has been mentioned i.e. ‘designed’, firstly, a country will have to be identified, where the products could be promoted as items from Rural India. Primarily not as ‘handicraft’ but, as a ‘fashion label/ home decor’. The population there has a liking for the art form in the northern parts of India. For example, the art of crochet is unique for them. The products are indeed very lucrative especially for the foreign customers.

There is a huge scope for the rural youths to be trained and, recruited. There could be consideration of creating a space for the rural housewives as well in UPSDM guidelines. The women are skilled, quick in reaching conclusions and, do not leave things pending. Multi-tasking is another good facet of theirs. Probably, the learning and perfection comes from the regular practice of handling the numerous house chores which makes them extremely episodic.

#### **4.8.2 New Business Model**

Case study in section 4.2 of this research work was on similar lines. There are plenty of established brands which could procure the finished goods from the women in rural areas. After designing, they would be manufactured and, customized. Training sessions could be organized for the ladies using the various technological solutions, to enhance their skills and the color sense that would be used in making an item. The labor cost and the material cost would be low in India. There would be requirement of providing them good raw material. They could then supply it abroad by attaching their alluring label and giving them a retail shelf space in their outlet, for generating sales. In short, exclusivity resides in every single human being. According to the taste of the inhabitants of the target nation, could use the products from rural Indian women and produce elite items for the nationals. The substances that are handcrafted by them are very common for the local market here, in India and, also not considered very upscale due to their source of origin. Instead, if endorsed in the southern parts of India, tourist

places where the foreigner's footfall is high and, in the overseas marketplace it shall be treasured by the inhabitants there.

Relooking at section 2.6 which talks about selling products online as per the article on wikiHOW portal, then anyone could judge that this model is very much right. This is an area where support could be extended to the rural ladies. Other jobs like teaching, data-entry and, writing blogs would involve a high literacy level. The links must be established, as given below.

1. **Suppliers:** The rural women would be the suppliers of handicraft items (crochet, knitting, stitching, macramé) and, the farmed food items (Dragon Fruit) in the two industries. These are just two examples mentioned here. They would craft the items while sitting at home or in the farming land, in their past time.

2. **Products:** There is advantage of varied skill levels with our rural women Human Resource. And, thus would get a variety of items in surplus.

3. **Corporate Gifting:** It is a mandatory expenditure which every organization undertakes. Organization could club their social responsibility with gifting. They could purchase handicrafts for distribution amongst employees. They could use them as the free of cost products (give-aways or freebies) that they distribute amongst customers. Or, gift distributions to the stakeholders on festive occasions. The purchase frequency could be as per their discretion. Pricing would be worked upon as per the BOQ.

4. **Personal Gifting:** Individual could use the handicrafts for giving away in marriages, birthday return gifts, festive buys for near and dear ones.

5. **Social Responsibility:** Poverty elimination is a major social issue and lot a is being said and done about the same. Several businesses are pointing to rural shops as a potential market for the sale of their goods. They keep a track of weather considering, that the main source of income in rural areas is agriculture. With good rain shower, ample disposable money emanates in rural family circle post the sale of crops. Deep thought is given over which items to choose for gifting. The finish and status of the chosen product is a crucial qualifying criterion for that item. Personal and Corporate gifting would create niche market.

6. **Government Funding** – There are talks in news (on and off), on environmentally friendly solutions. UP banned the usage of plastic bags from July 2018, to protect our environment. Based on the research scholar's personal experience at Kaushambi district of UP, hands down for the plenty number of skilled ladies in the village who are so good at manufacturing items from waste products. The research scholar saw a hand fan which was weaved using plastic bags. The Government could interfere here by getting buyers for such products. Urban class may not purchase such goods owing to their taste for branded products and, access to better quality and finish items. Then who purchases the products? Certain facts are that

- a. a skill development centres fosters handicraft creativity and finish.
- b. employment-for-all is never achieved even though it is the end goal
- c. a sale generates money.

d. input (effort) is more than output (sales) in exhibitions

These dots have been connected in the figure 4.6. In limelight of the above four points, the government could abide corporates for purchasing, by redefining the CSR law. They could release funds for the same as they do for NGOs and, MSMEs. The government cannot create jobs for people but, it can surely foster private investments by revising the current norms that are in bounds for all private players. Thus, amending the CSR law and dedicate a portion of it towards the purchase of handicraft items.

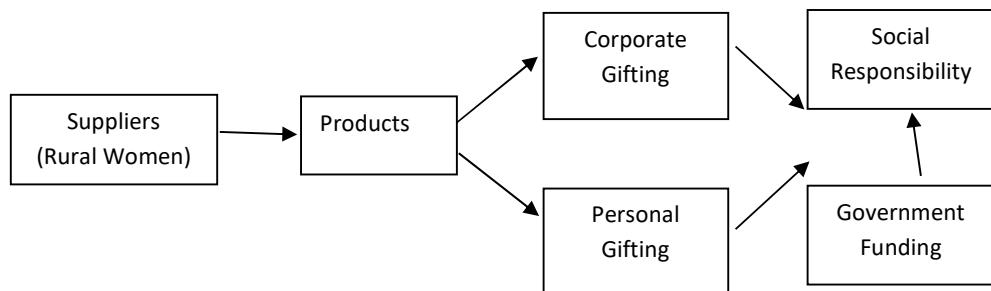


Figure 4.6: B2B Model for Employment

(Source: <https://greenhath.com/company-profile>)

There could be a vital link amongst the product lines of the food products and, handicrafts. For example, any food processing industry could be well focused on the food items. The women could be their suppliers. And they could focus on supplying the handicraft to good wholesale/ B2B markets.

The industries which offer a vast growth potential in Kaushambi, are that of food processing and handicrafts. The farming land in every household, be it large or small, could be utilized for the growth of favorable items, like 'dragon fruit' which is very rare in the Indian market. The conditions are favorable. The area of work would be convenient for the ladies as the reach would be in their proximity. The fruits could then be collected from their households and taken to the 'industrial' institution. The similar modus of operandi could be replicated for handicrafts which women make. As of 2018, there is no handicraft industry active in the district. There is a perception by the older generation that if the women are into performing household chores then good health and formal education for them can be avoided. The research scholar learnt from a domestic helper at her place of residence, that this perception is reversed when seen from the viewpoint of the next generation. They believe that they could work if they were educated. This is apparently a vicious circle. The outlook may change when this 'second' generation which wants to work, educates the next one. And, individuals will have to take responsibility to achieve this aim.

The model of handicraft industry as explained above, turned out to be favorable (section 4.2). The firm was taken up at a small scale with a low turnover of

approximately one lac in the time period of the study. If this is followed at a large scale, then the turnover would certainly be more and, so would be the number of beneficiaries. Jack&Jones brand commercializes the shoes that are manufactured in the Kanpur city of UP in India, are exported specifically and, are not commercialized in the Indian market. Plenty of such stories are evident in Puducherry as well, one just has to walk down the roads of this French settlement. Auroville (in Pondicherry) there to learn more about the in-house manufacturing that they do of the items and, have established eye catchy layouts for their shopping arena where these products are displayed for sale.

#### **4.9 Women Empowerment through Location-specific Lavatories**

The absence of lavatories or usage of existing ones is a problem in the rural society. The details have been stated in section 1.3. Many rural homes do not use lavatory. The government is profoundly worried and, are doing their best in resolving the issue. After construction, there is issue of its usage for the right purpose, cleanliness/ maintenance and repair when it goes out of order. The problem does not end just with rural areas. It exists in urban areas as well at the marketplaces.

Talking of the scenario, all educated and a decent-income-class, have toilets in our homes. The public facilities and institutions also have in their premises. Hotels, restaurants, hospitals, schools, offices and the list would go on. The malls have a good one. Sky is the limit for undertaking the interior designing of toilets in the posh areas. The open markets do not have a ‘clean’ public convenience. The problem begins after the construction of toilet-at-home job is done. The research scholar would like to explain with a few questions.

- a. Do you like to travel? *Yes, I do.*
- b. Would you ever want to use a filthy earth closet when out travelling? *No, I would not.*
- c. Would you defecate in the open fields when travelling? *No, I would not,* and,
- d. being an educated woman, having a standard, any ‘she’ would certainly avoid the same.

These questions arise due to lack of toilets couple of kilometers down the road. The intake of fluids is lowered several hours prior to commencing a long travel time road journey. Every petrol pump and, ‘dhaba’ has the facility available with them but it is not very clean. People always dread to use them. Hands down about the research scholar herself.

A suggestion would be to construct two toilets at roadside, public convenience, per se. This arises on account of varied income class with different style of living in our nation. One toilet would be accessible free of cost for the poor people. And one would be accessible at a cost for the high-status people. The sense of cleanliness would come into the picture here. The poor people could access the toilet free of cost but, there would not be any surety that they would leave it clean for the next user. This is the current problem with existing public conveniences in the year 2018. The rich people would prefer to pay and use a clean toilet. They would be sensible enough to leave it

clean for the next user. The pay-to-use model of toilets is operation in several countries, and they are clean. This could be replicated it in India as well then, the urban class women will not have to dread long journeys, avoid fluid intake prior to long journeys and, in the worst situation, control till they reach the destination. Huter (2018) writes a travel blog and, mentions that in India there is a pay toilet. The money is not a tip for the person who stands at the door but, is a fee to get in and use the facility. The money goes off in paying the salary to the person who welcomes you at the door. This would mean empowering a youth and, every user will pay a penny. Isn't this a picture of social responsibility? And, these facilities are better than some available at many places. A foreigner has written this and, the research scholar is an Indian woman requesting an upscale of these facilities because every 'she' is victimized. The pay-to-use model and, a free-of-cost toilet facility should be clubbed together and promoted aggressively.

This contributes to empowerment through employment as well because cost of lack of sanitation is 6% of GDP every year according to UNICEF. In view of this, lavatory construction is suggested basis the varied income class. Free-To-Use facilities will be useful for poor women considering the low disposable income and it will ease the burden from a woman of its maintenance and repair. Pay-To-Use facilities for urban women will strengthen their presence on field during worktimes.

#### **4.10 Women Empowerment through Education**

As of January 2019, there are 25 education institutions of India which rank in top #200 amongst 43 economic countries. Sonwalkar wrote an article in HT titled, *More Indian colleges feature in global list*. These 43 countries are viewed as emerging countries in the world. The teaching in India is well performed but the institutions are significantly behind the global average of the world. This is in terms of the outlook of people i.e. expectations and, the quality of teaching. The research scholar would like to put across three suggestions in this regard.

##### **4.10.1 Smartclass for Schools**

**Problem:** There are residential schools in every district focusing on imparting education to girls. They are called *Kasturba Vidyalaya*. The district is setting up digital classrooms in the schools. The televisions are equipped with a set-top box. The children are shown the news channels or educational videos from YouTube. There is no guarantee that the teachers use them for their personal recreational use. There is no funding as of the year 2019 from the State Government in UP for this cause. Numerous efforts are made to provide the smart class education to the poor children.

**Solution:** The state government could provide funds for the noble case. Consequently, pass a general order that each classroom must have a pen-drive with educational videos of CBSE pattern loaded on them from pre-school up to class VIII. The research scholar is suggesting on using a pen-drive in order to maintain uniformity in the study material that is provided, and the convenience of usage. They students would be shown and, then evaluated by the teachers. In order to maintain the check on the teachers, CCTV

should be installed in all the classrooms. It is vital to ensure their presence. Hence, biometric machines should be installed for their attendance.

This suggestion is considering the topic of this study, as the young girls are eager-beavers and more empowerment is needed for the future workforce of India.

#### **4.10.2 Modification in Recruitment Process of Teachers**

The researcher would like to talk about two facets of Education in this section.

(i) Everybody aims for a government job. Every teacher in a government school is taken on board after they pass a competitive exam and, provide the required degree document. There are numerous Hindi medium schools in every district of UP. Nobody can abide the teachers to impart knowledge in English language except the English teacher.

(ii) On the contrary, there are many private schools which have English language in the curriculum and, abstain all the students and teachers from conversing in any other language. They may not have a very competitive exam like the government but, they have a strict elimination criterion of spoken language.

The first view that the research scholar has, is mentioned in this paragraph. The study talks about the not-so-potential teachers that are hired in the Government schools. As it is mentioned in (i), the teacher's pass the 'very' competitive exam to be able to impart education in the government schools. The quality of education is a long length away from the ideal good quality. Why do the private institutions have a personality test at the time of recruitment? The researcher would like to suggest GoI to have an elimination criterion like the ones private schools have as mentioned in (ii). Or else, there should be a refresher course for the qualified candidate to upgrade their basic spoken English. If, they do not get the potential candidates then they should have a call back policy for the candidates that were eliminated. And, repeat the process and, consider them for recruitment. The research scholar believes that both, the local dialect and English language should have equal weightage. The way they impart education and, the subject knowledge is vital for development of a good student. Not just in terms of knowledge but, also in terms of good attitude. The local dialect is the Mother-tongue of every child. But in today's competitive world, the basic English language may be the success-tongue of every adult. For example, a BPO establishment in the rural areas can employ many people. Knowledge of basic English is mandatory but, knowledge of subject and passion is what gets the real success.

The second view is mentioned in this paragraph. A child must be nurtured well in order to be a potential person in adulthood. The enrollment of 'good' teachers would mean imparting good knowledge to the young girls who would grow up into empowered young women. They would be more educated about the practical facets of life. The research scholar would like to explain this viewpoint w.r.t (1) the state of UP, (2) handicraft industry employment and, (3) language. For example, a woman resides in the rural area of UP and, is an owner of a commercial establishment in the handicraft

industry. If she has a good tone in language, then she need not to be dependent upon the middlemen to market her products (section 4.2). Good education with command over English language would help a girl in following ways:

1. improved understanding of the market functions and, other stakeholders.
2. get connected with the potentials who would aid in their goal achievement.
3. adaptation of novel technologies and strategies.
4. sharp communication skills.
5. strategic value addition to their products.

The zeal to learn new things is something that should never die. In order to take up a good quality teacher on board, the process would have to be modified and, would involve several rounds of rectifications i.e. rejections basis exam and re-calling the eliminated candidates. The spoken language of teachers must be given due importance and refresher courses should be organized for teachers to improve their personalities considering children learn through observations.

#### **4.10.3 Educate at Home**

**Features:** The skill development missions have centers where people go to learn and, certificates are awarded post the course completion. Existence of Universities to enrol for educational courses. Be it a full-time or a part-time study, one must visit the college premises. Adult learners in India prefer University degrees (Venugopalan, 2019). There is a rising demand for in-person teaching courses. But there is a surge in online teaching courses. Upgrading of an individual's career line is the biggest motivation to study. Open courses permit the students to study from home but be physically present during the exam to get evaluated and, earn degree.

**Problem:** What happens with the rural women? They are not expert netizens. They cannot step out of their respective homes to go to attend classes. If they want to get a professional job, then they would have to possess a degree.

**Solution:** There could be a well-trained team in every district in order to provide the 'Educate-At-Home' opportunity. They would go door-to-door and, test the 'particular' skill. Then, they could be evaluated there itself and, awarded degree in the end.

**Span:** This activity could be done at the block level. A person could be assigned to judge the women of a dozen hamlets in proximity and, with a common skill in household.

Every qualified woman is empowered. It is the inequality between opportunity and, education which is the prime driver of the inequality in both wealth and, economy of a nation. The research scholar confronted an uncanny chance during this study with a lady at Kaushambi. She did some crochet work of INR 3000/- and, the research scholar sent a cheque for her at her residence. The lady was shocked and, telephoned, asking the significance of that piece of paper. How to explain this educational glitch?

#### **4.10.4 Maternal Parenting**

Motherhood is a woman's treasure and parenting practices are responsible for the early childhood developments. Supporting the later has been recommended by WHO, for nurturing care to a child. In rural India, the women and child welfare efforts are in the area of health, sanitation, nutrition, education and employment whereas parenting remains ignored. Parent-instructors have a commonplace in academic discourse. Educated moms have resources like books, website, social media support groups to get parenting tips for a child's demands. But benighted moms lack both, access and understanding of these. New moms are explained how to take care of a new-born baby courtesy field level paraprofessionals who themselves are ignorant about efficacious parenting actions. The child grows up to be a student in a school where good teachings are put across. But the child returns home and may go through unpleasant situations.

The research scholar studied the parenting actions of thirty households in an eastern Uttar Pradesh district named Kaushambi, of India which has almost one million uneducated females. Broadly, the rural moms are unaware of the ill effects of hitting a child and they mostly give irrational justifications to curious questions of child due to the low education level. Knowledge sharing of good known practices would enable moms to shape children mindsets positively. The research scholar has a personal attachment with this area courtesy the two-toddler-daughters whose precocious personalities are way ahead of the personalities of poor children who were met during study.

The first point of contact for rural mothers is ASHA/ Aanganwadi workers basis NHM and ICDS schemes who themselves are on the same page of parenting as their literacy level is low. Parenting is a universal phenomenon, but the practices associated to it are specific to cultures. For instance, every child is taught to respect elders. Inculcating practices like doing a firm shake-hand, bow down, touch feet, joining hands and others, are as per the culture. Good parenting will reduce crime rate which is human capital's non-private aspect (Goldin, 2014). There must be investments from GoI side towards training of these paraprofessionals w.r.t the documents parenting practices. They could share this with mothers they meet.

The training model is suggested in figure 4.7.

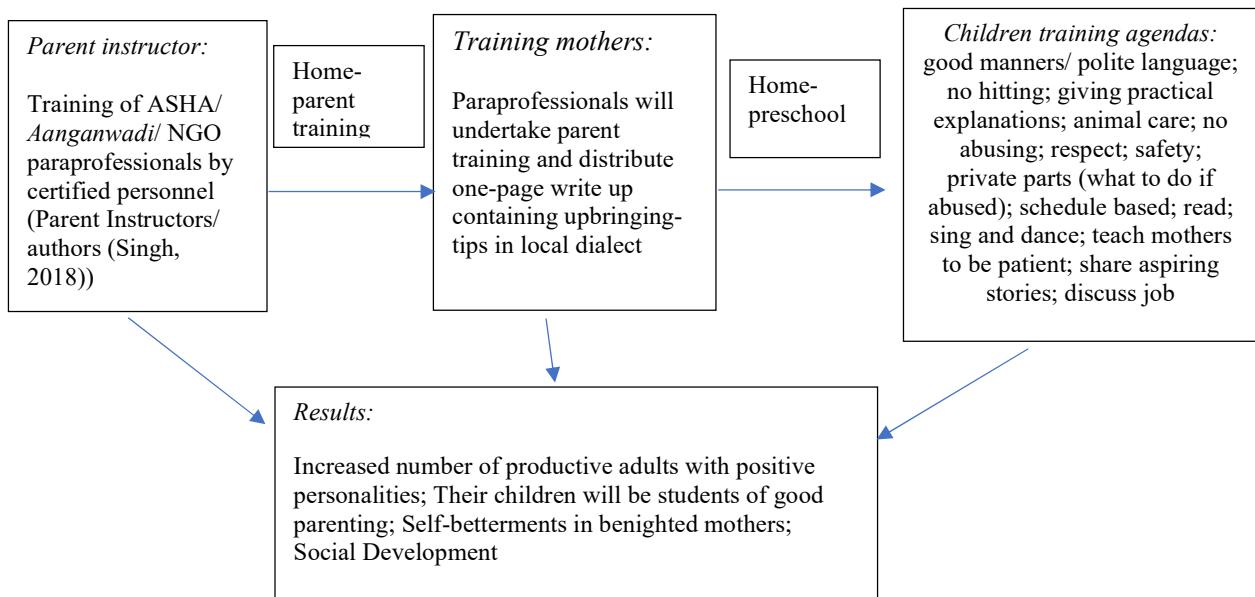


Figure 4.7: Proposed parent training process for rural India (Source: Self-study)

The research scholar shared the parenting suggestions with the thirty mothers in study (appendix J & K). The results were successful. The moms would be empowered women if this model is implemented in rural India. There is a dire need of rural mother parenting in order to get greater number of youths which have positively shaped personalities.

Furthermore, the research scholar came across meaningful lines that summaries the current education system in India, considering that there is failure in bringing ideal results at the grassroot level in the poor households:

*“The tragedy of education policy: Those who formulate the policy are rarely involved in teaching and education, those who set syllabus does not teach, those who teach do not set the question paper, those who set the question paper do not evaluate answer sheets.”*

- Prof (Dr.) Kanhaiya Singh

#### 4.11 Thoughts Out-Of-The-Box

The research scholar would like to focus on four themes:

##### 4.11.1 Creating Customers

UPSDM is yet to cross the line of success as evident from the statistics in section 4.1.6. There is a failure in providing jobs to numerous individuals. Currently, all the recruitment skilled jobs and, purchase related activities are done from the governing

bodies in Lucknow (Uttar Pradesh), for the state. It is centralized. One norm could be added. The government may pass a general order every year that could abide the purchases (eg. clothing) for the officials, from the Skill Development (*Kaushal Vikas*) centers. This act is applicable to recruitment of trained people for skilled jobs (eg. Electrician), on contractual basis. In the procurement case, the products that are made by the rural youths, would be sold and, in the recruitment case, several trained poor people will get jobs. This could be decentralized as the local officials would have better knowledge of the different works and products of the local centers that are affiliated to UPSDM.

#### **4.11.2 Income Protection for Dependent Housewives**

According to the findings of several respondents, many women are facing the issue of deceits by respective husbands. The research scholar would like to highlight a case here which is of cleaner, '*safaikaramchari*', who was recruited on contractual basis, in Kaushambi. He was having an affair with another woman. He withdrew financial supports from wife and two children. The woman's family might provide dossier for a divorce case and, alimony might come in after a long length of time. The entire family will face ordeals, meanwhile. The government is requested to amend the 'Salary' law for the lower level staff. A share of their salary (may be one-third) should be transferred to the wife's account in order to have some financial security. An article in ET magazine said that government is planning to launch a scheme wherein they will pay a part of the women's salary on maternity leave. *Aanganwadi* and ASHA workers will be kept outside the purview of this scheme. This was shared by the Union Minister for Labor and Employment, *Santosh Gangwar*, in October 2018. A similar protection is salary should be extended to the 'dependent wives' as well.

#### **4.11.3 Modification to Housing Scheme**

The Government could redefine several flagship schemes of housing, *Pradhan Mantri Awas Yojana* (PMAY). This suggestion is after a case encountered for study in section 4.2. A woman aged 25 years being good at stitching, made a mobile phone cover with the stitching machine with her at home. Her item was listed on amazon portal. Greenhath received an order and, the research scholar asked her to stitch five pieces of that product. She was unable to do so because due to the heavy rains, her house had downpour of some amount of rain water, in her *kutcha* home. It is also a huge social problem for the residents. At Ghazipur district of UP, a woman started cooking food in the toilet as it was built at an elevated level and, the heavy rains had flooded her house. Lakhs of people remain homeless in India due to lack of availability of land. The GoI and, even the private players could provide measures in this societal concern by constructing shelter homes as well as raising the threshold for housing applicants. Improvement in drainage system is a concern. Death was reported in 2019 in Kaushambi, due to heavy rains. Men do deserve their vote of thanks here, for working single handed or collectively and, continuing to bestow the honor upon the women in every way. Everyone is doing something or the other for the upliftment of women in

the society. The women would have financial security if these measures are considered for implementation.

In the next section, the feminism waves in section 1.2 are summarized.

#### 4.12 Flower of Feminism

Factually, flowers of Roses imply Love. Ever thought of what other species of flower implies what? *Peonies* are linked to Glamour, *Ranunculus* to Lucrativeness, *Daisies* to Goodness, *Tulips* to Warmness, *Alstroemeria* to Attachment, *Lilies* to Status, *Orchids* to Gorgeousness, *Carnations* to Charm, *Sunflowers* to Contentment, *Irises* to Royal Status, *Gardenias* to Enjoyment and, many more. The research scholar has picked up the words, precisely favorite ones. *Glamour, Lucrativeness, Goodness, Warmness, Attachment, Status, Gorgeousness, Charm, Contentment, Royal, Status, Enjoyment*. These are the core, actual and, augmented emotions, well deserved by every lady on our Mother planet Earth.

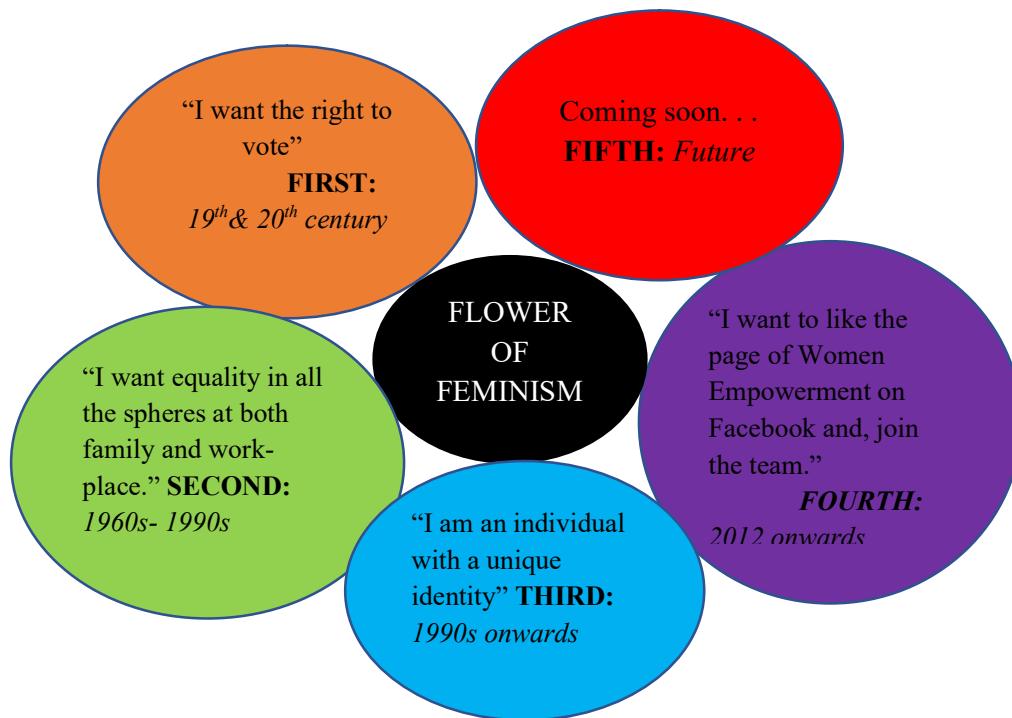


Figure 4.8: Summary of Waves of Feminism (Source: Self-study)

Flowering and deflowering are associated with women in both, social as well as biological ways. Flowers started blossoming way back in Vedic age and, are continuing to flourish in the current 21<sup>st</sup> century and, will blossom in the years to come.

The future wave would come in with the work-from-home employment option.

#### **4.13 Possible Bias**

The research scholar's intention was to explore the different experiences and, problems that the rural households were facing and, try to build upon those gaps. But, when the responses were being generated from the sampled groups, the research scholar could sense that even if people were not facing any problem, then also, they were raising their voices in order to feel that they are a vital part of the discussion or may be excitement. On the other hand, some women were shy from opening up their thoughts to the research scholar, be it good or bad. Hence, there were varied responses from the biased people and, no response from the 'actual' respondents.

#### **4.14 Conclusion**

The statistics of Kaushambi district (UP) were explored in order to understand the gaps of women empowerment and it is inferred that there is a scope for employing women. An opportunity of work-from-home was given to the rural women so that they could earn money even while sitting at home and the results were successful. The brief life history of three women residents of rural areas was analyzed to study the needs in life which need improvement.

A person gets inspired, builds an aim, seeks an opportunity and, grabs it, promptly. NGO, SME and SHG have an aim of empowering women economically. In view of the progressing world, they shall emerge as winners only after going over the digital lines. The social responsibility of the government, corporates and, individuals needs to be relooked upon, with novel business and policy infusions. There must be different moves in lavatory construction, salary sharing, education models, teacher recruitment, home education, skill developments and maternal parenting as a preventive way for empowerment. A flower is made to summarize the waves of feminism which made women stand where they do today and what they need. The possible bias, limitations of the study and the future scope for research are mentioned.

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