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PROMOTING ENTREPRENEURSHIP**A rural B-school for women**

Mann Deshi Udyogini, formed by a rural women's cooperative bank in association with HSBC Bank, is a business school aims to empower rural women with knowledge of how to run small enterprises. Gagandeep Kaur reports.



09 July 2007 - Rural women of Maharashtra, many of them illiterate, can now look forward to a business school education for running a small business enterprise. A first of its kind, Mhaswad-based [Mann Deshi Mahila Sahakari Bank](#), a cooperative bank for women and run by women in the Satara district of Maharashtra has formed a business school for rural women, Mann Deshi Udyogini. Formed in association with HSBC Bank - which provided a grant of Rs.7 lakhs for the establishment of the school, under RBI guidelines for financial institutions to provide small funds available to the poor - Udyogini's aim is to empower rural women with knowledge of how to run small enterprises - bag-making, a wada-pav vending, and goat-rearing - through its programmes.

A niche for a rural business school

"We are addressing the needs to two groups of women: first, those who are beyond 25 years of age and have completed their family obligations, and would like to do something; the second group consists of younger girls, who might have dropped out after higher secondary schooling. For the older group we have courses like goat rearing, grape cultivation, and how to increase the quality of milk. For the younger group, we offer courses like bag making, managing the premises of a hospital, etc. Otherwise they

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just end up as wage labourers," says Chetna Gala Sinha, founder-Chairperson of the Mann Deshi Sahakari Bank.

Girls in rural Maharashtra usually drop out of school at the secondary level; in Satara district, for example, more than 50 per cent of girls either drop out of school or do not clear their Higher Secondary exams. Without formal education they have limited access to job opportunities and most of them end up either unemployed or as migrant day labourers working for minimum wages. In the absence of vocational training as well, these women find it difficult to access micro credit, which is available to semi-skilled persons more easily. It is this strata of women that the recently launched business school endeavours to enrol.

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"We seek to fill this gap, by providing both the vocational as well as the financial assistance to these women," says Sinha. The 18 courses at the business school are of varying lengths - ranging from one week to three months - and cover technical skills, financial literacy, marketing skills and confidence building.

Elaborating on how the idea to start a business school for rural women came about, Sinha says, "We got the idea from the bank itself. We lend money only to women and sometimes they would come to us with their technical difficulties in running a small enterprise. One particular case really got us thinking. Aruna Gaikwad, a vegetable vendor wanted to turn wholesaler from a retailer but didn't know how to go about it. We helped her personally, but then started wondering that there might be a number of such women who want to do something but their lack of knowledge stops them."

Setting up the school was difficult; there are no models for such an institution to follow in the country, and the bank had to devise its own. "Designing courses too was a major challenge. Since we had decided not to do marketing for the students, we had to give them the knowledge to do it themselves. The course material has to be very practical, and the trainees have to be trained to keep it interesting, with a lot of visual elements," says Sinha.

More than training

Sinha distinguishes Udyogini from vocational training institutes, which are mushrooming in every town and city. "It is not a vocation training institute, essentially because we are not just providing technical training but also help them in becoming entrepreneurs. We teach them marketing as well as confidence building skills. It changes their lifestyle, and they become confident about themselves. They start thinking of learning English. To some extent they also start controlling the finances of the house, which is a stepping stone to becoming a decision-maker for the family. It changes their

life. From earning Rs.30 as a wage labourers to earning Rs.120 a day, it is a huge difference to them,"

Interacting with women who are taking the courses, the distinction she points to is evident. Udyogini not only provides technical training, but is helping the women gain confidence and dare to dream of a better future.

Vanita Jalindar Pise is one such woman. She is the winner of the Prime Minister's National 2006 Woman Exemplor Award. She is especially proud of the fact that she went by air to receive the award in Delhi.

"Initially, I had joined a self-help group to save some money, but through them I came in contact with the bank. Our poultry business was not doing well and I wanted to do something. I took a loan from the bank to start a paper cup business. I had to go to Kolhapur to get the training. Today, I make 5000 paper cups everyday and teach other women also. The income is good and I support a family of 19 members today," Pise says.

One of the most popular courses at Udyogini is goat rearing. In Maharashtra, goat and gold are considered the liquid assets of women. The goat-rearing course was in progress when I visited Udyogini. "We are basically taught about the vaccines to be given to the goat, as well as cure for the common ailments suffered by them. Otherwise everytime a goat is unwell, we have to leave all our work and take her to a vet who is not very near," says middle-aged Jayashree Narale, who is taking the course.

The school does not provide any placement opportunities for those trained to work through its programmes, or marketing products made by its graduates. But, Sinha says that they are alert to opportunities that exist for their graduates, and the courses are selected with these in mind. For instance, since there are a number of hospitals in the region, finding employment for the hospital helpers shouldn't be a problem.

An environment of entrepreneurship

Gradually, an environment of entrepreneurship is being strengthened around the business school, much like its counterparts teaching corporate executives-to-be in the bigger cities. The institution plans to expand its operations throughout western Maharashtra in stages. The school will be offering graduation diplomas certified by both

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Mann Deshi Sahakari Bank and the Maharashtra government. The institute is also in the process of getting a licence from the state. The students of the school are eligible for bank loans to back their business ideas. Sinha adds that Mann Deshi Udyogini will initiate exchange programmes with its partner institutes such as the Swayam Sidha in Kolhapur and Rud Set, a training institute of the Gramin Vikas Swayamuddhar Prashikshan Sanstha in Talegaon, Pune, to offer advanced-level courses.

First, a women's cooperative bank. Then a rural business school. What next for Sinha? She is currently working on a 'Business School on Wheels. "It will basically take Udyogini to the women who are not able to attend it here. The specifics have still to be worked on. We won't be able to offer all the courses in this model. My vision is that I don't want city people to come as babus to villages. Globalisation and privatisation is happening, and the village people also should be prepared to take advantage of the opportunities [and lead governance too]," Sinha said. ⊕

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Gagandeep Kaur is a freelance journalist writing mainly on development issues.

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