



## Mann Deshi Foundation: Empowering Rural Women

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**Abstract:** Mann deshi is an umbrella group of two organizations, working in the Mann Taluka of Satara district, Maharashtra to enable rural poor women in bettering their lives through finance, enterprise and knowledge. The Mann Deshi Sahakari Bank was set up in 1996. It is the first bank run by and for rural women in India. Mann deshi foundation starts business schools provide training aimed at building practical and technical entrepreneurial skills that help women set up and expand their business. We also run mobile schools out of buses to offer courses to women in the remotest of areas. We have over a dozen different courses that range from workshops and short duration courses to a year-long Deshi MBA programme. Mann deshi foundation also run Chambers of Commerce (COC) are dedicated to advocating for policy change to support women micro entrepreneurs and for helping women access new markets, network with their peers and improve their business practices. The Mann Deshi Tarang Vahini (Mann Deshi's Community Radio) was started to share the incredible stories of women entrepreneurs and inspire many others to start businesses.

**Key Words:** *Mann deshi, Deshi MBA, advocating, community radio*

### Introduction:

Mann deshi foundation was established in 1996, is a NGO that provides a number of non-financial services to help improve the lives of rural women. The region is drought prone and people struggle to earn a sustainable livelihood around the year. Migration of young men of the region to urban areas such as pune and Mumbai is high, and thus women tends to be the primary bread earners in the family left in the family.

**Mann deshi is an umbrella group of two organizations Women Empowerment and Community Empowerment, working in the Mann Taluka of Satara district, Maharashtra to enable rural poor women in bettering their lives through finance, enterprise and knowledge.**

In 1996, founder Chetna Gala Sinha decided to set up the first rural bank for women. She was inspired by Kantabai, a welder from Mhaswad, Maharashtra who narrated an account of being repeatedly rejected by banks when she tried to set up a savings account.

The aim of the Mann Deshi Mahila Sahakari Bank was to address a lack of access to formal financial institutions and be a safe space for rural women to save their money.



The Mann Deshi Foundation supports the bank by addressing needs beyond financing. The Mann Deshi Foundation works on building business skills and facilitating market access for women entrepreneurs as well as their communities.

**Objectives:** To study the role of Mann Deshi Foundation towards Empowering Rural Women.

**Hypothesis:** The Mann Deshi Foundation empowered women of unorganized sector of Maharashtra State.

**Methodology:**

The research relies heavily on secondary data and information. The data was gathered from a variety of published sources. Books, journals, government reports and publications, research articles, websites, newspapers, and other sources are examples.

**Women Empowerment:**

Women's empowerment can be defined as the promotion of a woman's sense of self-worth, ability to make her own decisions, and right to influence societal change for her and others.

Women's self-strength and efficiency are among the topics covered. Women's empowerment, on the other hand, can now be broken down into five categories: social, educational, economic, political, and psychological.

**Mann Deshi Foundation playing two types of role to empowering rural women:**

**Women empowerment:** Maan Deshi foundation's aim is to empower rural women entrepreneurs with the knowledge, skills and access to capital and support to have more control over their personal and professional lives.

Rural Indian women are held back from growing their income by a lack of access to institutional banking services, opportunities for skill building and access to support networks. Moreover, they rarely have a say in how to spend their income.

They focus on nurturing and supporting micro-entrepreneurs. Their model starts with creating access to and control over finance and continues to develop programmes around the needs identified by women to support their growth.

**2) Community empowerment:** Mann Deshi Foundation aims are to work with farming communities to strengthen their livelihoods and create opportunities for young people to flourish.

In 2012, the Mann region experienced a crippling drought. Kerabai Sagar, an old customer of Maan Deshi Bank approached the bank to mortgage her gold. "You might loan me the money to buy fodder for my animals but how can I buy water? Who will you work with if we all are forced to migrate to cities?" she remarked. Mann Deshi set up a cattle camp. It lasted over one-and-half years and 14,000 animals and 4,000 families lived in shacks in the scorching heat.

Our Community Programme was born. Today, our programme has expanded and we work with farming communities to create localized and sustainable livelihood solutions. We hope to scale by sharing these lessons learned and best practices through partnerships with organizations across India.

**Initiatives of Mann Deshi Foundation under Women Empowerment:**

**Mann Deshi Mahila Sahakari Bank:**

The Mann Deshi Sahakari Bank was set up in 1996. It is the first bank run by and for rural women in India.



**Aims of Mann Deshi Mahila Sahakari Bank:**

- 1) Provide financing to women entrepreneurs to expand their businesses.
- 2) Create new and customized credit products and services specifically for rural women.
- 3) Promote digital banking
- 4) Represent rural women's concerns at the national and international level for Banking and Financial Inclusion.
- 5) Provide insurance schemes and products.
- 6) Provide doorstep banking services.

**Vision of Mann Deshi Mahila Sahakari bank:** To create a supportive environment where millions of women micro-entrepreneurs can successfully grow their businesses and be valued by their families and communities.

**Mann Deshi Mahila Sahakari Bank currently serving following financial services:**

**1) Doorstep Banking:**

Our priorities convenience for our customers. We visit our customers homes and shops to help them understand how much they can save and determine the right loan amount they need for improving their business and increasing their income. Our agents collect savings and loan repayments at our customers' doorsteps.

**1) No Property, No Problem:**

We design products that meet the specific needs of women micro-entrepreneurs and help them build their working capital. Our cash flow facility for women in rural weekly markets is one such example.

**2) Customised products:**

We design products that meet the specific needs of women micro-entrepreneurs and help them build their working capital. Our cash flow facility for women in rural weekly markets is one such example.

**3) Business Training and Support:**

Our Business Schools for Rural Women and Chambers of Commerce for Rural Women Micro Entrepreneurs have supported over 400,000 women set up and expand their businesses and also access new markets and customers.

**2) Business Schools:**

Our business schools provide training aimed at building practical and technical entrepreneurial skills that help women set up and expand their business. We also run mobile schools out of buses to offer courses to women in the remotest of areas. We have over a dozen different courses that range from workshops and short duration courses to a year-long Deshi MBA programme.

**Programmes run by Business School:**

**1. Financial and Digital Literacy**

The basic financial literacy module introduces participants to the essentials of banking over a three hour workshop. Topics include how to open an account, the importance of savings, an introduction to insurance, pension and loans. It includes practical strategies on how to save from existing income and highlights the discipline of daily savings. The more advanced six-day module is an in-depth look



at financial management and best practices for businesses. It introduces various types of loans and details how to build income, assets and wealth.

## 2. **Entrepreneurship Development**

This programme helps women set up their business and hone their entrepreneurial skills. Courses in this programme include agri-based business training, computer literacy, fashion design and several vocational courses.

## 3. **Deshi MBA**

This is a year-long intensive course that enables women micro-entrepreneurs to examine and strengthen their financial, planning, inventory, marketing and accounting systems. Participants attend workshops, visit successful businesses, attend market fairs and are supported by a mentor who guides them throughout the year.

## 4. **Para-Vet Training**

In the Mann region, goats are a crucial asset for farming communities. Women are in charge of rearing and managing the goats. The Goat Doctor Programme, in partnership with the **Nimbkar Agricultural Research Institute (NARI)** provides training in goat farming, vaccinations, first aid and artificial insemination.

## 5. **Women and Young Girls Programme**

This programme focuses on the least educated and most vulnerable groups of girls and young women who live in rural Satara district. The programme combines life-skill and health workshops, financial literacy and livelihood trainings.

### 3) **Chamber of Commerce:**

Our Chambers of Commerce (COC) are dedicated to advocating for policy change to support women micro entrepreneurs and for helping women access new markets, network with their peers and improve their business practices.

#### **Chamber of commerce runs following activities:**

A toll free helpline for women entrepreneurs

Mentorship programmes

Platform to learn about industry and financial best practices

Advisory services in finance, marketing, registration and legal matters

Community organisation and networking opportunities

Policy inputs and advocacy to support the needs of women entrepreneurs

### 4) **Community Radio:**

The Mann Deshi Tarang Vahini (Mann Deshi's Community Radio) was started to share the incredible stories of women entrepreneurs and inspire many others to start businesses.

#### **Community Radio runs following activities:**

Highlight the achievements of women and local communities

Share the culture and tradition of the region

Build awareness of Mann Deshi programmes

Provide information on government schemes and services for entrepreneurs and farming communities

Entertain the community with songs, competitions, humor and stories



**Conclusion:**

Mann deshi is an umbrella group of two organizations working in the Mann Taluka of Satara district, Maharashtra to enable rural poor women in bettering their lives through finance, enterprise and knowledge. It runs business schools, mobile schools, Chambers of Commerce, and a Tarang Vahini to share stories of women entrepreneurs and inspire others to start businesses. There is need to start these types of NGO to improve women entrepreneurs in rural Indian society. If these happen our 50 % population of women contribute more for economic growth of the country.

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