

Final Report - Summer 2007

Project Title:

Shantipatha - An Initiative for Social Empowerment in Rural Karnataka

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Project Summary: The purpose of my project was to increase social and economic empowerment in the rural villages of Karnataka, India via seed funds for education and entrepreneurship. The goal of the project was to help build greater social and economic self-reliance for large number of poorly educated villagers. This in turn would help reduce inequality and poverty and build a larger middle class, enhancing the opportunity to develop greater peace. The project was conducted in conjunction with an NGO, IHDUA (International Human Development and Upliftment Academy) active in rural South India. On-the-ground effort for this project was implemented during the months of July and August 2007. The first part of the project involved assessment of the level of poverty, income, education and standard of living in several rural villages, which included several weeks of detailed discussions and interviews with over 200 rural women and 100 rural school children. I developed interview templates to garner the information about various aspects of village life, their standard of living and poverty.

The first phase of my work focused on teaching at the rural school established by IHDUA. With this experience, I was able to get a good grasp of what the school lacked. I primarily taught English and Math in the rural school and that helped me gain the confidence of the children as well as their parents. While working at the school, I also interviewed the teachers to find out how they thought the school could benefit from extra funding. I created a seed fund with part of the grant which the school could use to purchase books and supplemental teaching aids.

During the second phase of my project, I concentrated on working within surrounding village communities. I conducted house to house interviews, at times participating in Self Help Group meetings and interacted with women while they reviewed their financial concerns, personal loans. Additionally, I also interacted with women who were learning skills such as sewing and advanced agricultural techniques and participating in income generating activities. I interviewed the women with basic questions about their monthly income, daily consumption, schooling, agriculture, and other major constraints and problems. These interviews helped me become better acquainted with the everyday problems villagers faced with sanitation, healthcare, bribery, and corruption.

With the information I garnered from the interviews, I was able to design three purpose-built seed funds to help encourage small business entrepreneurship, higher education for females (schooling beyond the U.S. equivalent of tenth grade), and set up a fixed deposit fund for the rural school. Although of small scale, these funds have been designed to last about ten years, from which it will be possible to develop best practices for a larger implementation benefiting several thousand. The program will strongly urge greater self-reliance and demonstrable fiscal responsibility. The funds are not designed to provide another charitable donation, but to encourage them to learn about savings and develop financial self-reliance and confidence and to take pride in their accomplishment.

Project Execution and Results: Although I am of ethnic Indian descent, I was viewed as a foreigner in the rural setting. The community members tended to believe I had arrived with donations for the community. When I conducted interviews, I had to be very careful and state my purpose with unequivocal clarity, while encouraging participation. My ultimate goal is to build a strong socially responsible foundation for such villages so that they do not have to depend on outside donations and other sources of income to support themselves and their families. It was revealing to see a different world, one of systemic problems, and one that needs significant help. The need for such change is easier spoken about than accomplished and requires a larger scale effort - and yet it was a immensely satisfying beginning. I was considerably pleased with the

progress even in the short run. Everything generally takes more time in India, including transactions, meetings, and road trips. I was fortunate to have the cordial support from some key members of IHDUA. Language was an interesting issue as I did not speak Kannada, the local language, especially its version in the rural areas, but my effort was highly appreciated and resulted in great cooperation. I taught English and Math to the school children, and they in turn taught me Kannada and it was a great learning experience.

Drafting guidelines for funds, disbursements and collections was a fairly complex process, working with people and the financial institutions. There was much debate over guidelines and which villagers would be eligible for the funds. Perceived as an outsider, I wanted every villager to have access to the program I was setting up. However, I learned that within the village setting, there are many unknowns, and at times it is more important to start seed projects that help individual villagers set an example. It is clear there is room for improvement in a number of, but such progress is deliberate and time consuming. I interviewed some very young women who had fallen victim to the dowry system, child marriages, bribery ploys, and few abandoned by their husbands and left with nothing.

Through interviews, I was able to develop a basic profile of the women who were participating within the microcredit groups organized by IHDUA. The median level of the women is around 4th grade, they are in between 26-35 years of age, and earn approximately \$1.65 per day for the family, often as the sole breadwinner. Clearly they had no collateral for loans or were at times victims of usurious loans. Approximately 67% of the women use loans for agricultural purposes, 17% for health and schooling, 11% for the repayment of other existing loans, and about 5% use loans for the construction projects for their homes. My trip had simple and yet genuinely remarkable memories. It was also obvious there is a wide gap between the demand for such programs and the supply of funds.

Implications: To bridge the socio-economic gap between rural communities and major developing cities within South India is a lofty goal, but one that can certainly be achieved. This requires concentrated effort and individual initiative from those who are cognizant of the problems villagers face. Nearly anyone in the western world can access the web and read statistics about literacy rates and lack of proper health facilities within rural regions all around the world. There is a difference between knowing such facts and doing something about it. I strongly believe that on-the-ground experience is essential to be effective.

Before I spent the time on the ground in India, I had the notion that the children of the villages simply needed an opportunity to leave the villages for higher education and settle within cities. This way they would have a better chance for higher incomes and were more likely to enjoy better healthcare and proper facilities. Through interviews with both children and their parents, it became evident that most of the children wanted the opportunity to attend a higher education institution in the cities, but most of them wanted to return to their village and help improve their community, eradicate corruption and bribery within the village governments. I was indeed relieved and elated.

In the near future, I hope to expand my seed funds so they can help more people and communities. It is important to highlight the link between socio-economic progress and peace. These calibrated steps to progress will help the expansion of a larger middle class - away from poverty, vulnerability, illiteracy, and crime - the combination of which is a certain recipe for the destruction of peace. Such programs enhance social and economic responsibility, and help reduce the economic inequality, fostering longer lasting peace. Many villagers that have utilized such loans are now more self-reliant and are some even started small businesses. A few girls who would have otherwise gotten married in the mid-teens will now attend college or vocational training classes. The school now has maps, chalkboards, books, and other important teaching aids. This is one small step, but a necessary one.

My simple goal for this trip was to help bring at least ten families above the poverty line permanently, but with the fund that I set up with the support of the Kathryn Wasserman Foundation, hundreds of families will benefit within the next few years. Enhancing the scale of this model can only bring greater peace.



Two young boys standing outside of their homes while a woman nearby washes her pots and pans. This is the typical setting of a village that has been constructed and established for several years.



A woman proudly standing in front of her sunflower farm. She sells the seeds to the markets and sells the oil from the seeds as well. Sunflower fields cover the outskirts of Mysore during the summer months.



A husband and wife proudly sit in front of their small-scale "papad" (Indian salty snack) production - this is their livelihood. Proud of their tasty treats, they remarked that papad-making is a great income generating program for them.