Chapter 7
Mann Deshi Foundation: Model for Women Empowerment Through Human Capital Formation and Development

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ABSTRACT
Women in India, especially in the rural areas remain a deprived lot from mainstream education, employment, and productive resources, causing their marginalisation, poverty and social exclusion. The Government of India initiated various policies and programmes for development of rural entrepreneurship, including women. Nevertheless many of these programmes bungled owing to lack of tailor-made solutions to suit a particular rural environment. Thus SHGs, were used as a conduit to identify the needs of the rural community. Further various NGOs, and other voluntary organisations forayed in through their respective rural developmental models. This chapter attempts to demonstrate efforts and underscores the progress made by one such organisation, amidst a host of challenges in creating micro-entrepreneurs - the Mann Deshi Foundation in the State of Maharashtra, launched with an intent of human capital formation and human resource development through its b-school - Udyogini, in conjunction with the Mann Deshi Mahila Sahakari Bank and the Mann Deshi Chamber of Commerce for Rural Women.
1. INTRODUCTION

*The extent to which society gives equal protection to women is a measure of its progress*
– Swami Vivekananda

A daunting task before the government is that of inequality and lack of opportunities for participation in economic activities, as India is plagued by dissection in the social set-up on the basis of class, creed, caste and above all gender. These omnipresent partitions have indeed adversely impacted the scope for promoting economic development and provision of social opportunities (Dreze and Sen, 2002). This demands a major shift from growth to development – a shift embraced by economists in the 1970s, realising the fact that 40% of the population, majorly women in developing countries had remained outside the purview of economic growth throughout the 1950s and 1960s.

Thus the need for re-defining economic development as eradication of unemployment, inequality and poverty i.e. a progressive transformation was contemplated to be the key, focus being on human resource development, especially rural people and women. Hence it was realised that if a substandard or ineffective human resource policy can entail an economic and social burden on the economy, on the other hand a scientific man-power strategy will definitely assure enhanced economic development. This led to the emergence of a new measure of economic development – Human Development Index (HDI) as a substitute to Gross National Product (GNP). Further according to (Mahbub ul Haq, 1997) “Unless societies realise that their real wealth is their people, an excessive obsession with creating material wealth can obscure the goal of enriching human life”. Thus with effect from 1990 human development has been defined by the Human Development Report as “expanding and broadening choices available to the population in terms of economic, social, cultural or political, thereby enhancing their welfare” (UNDP, 1997). Thus the main theme of the “Capability Approach” as advocated by Amartya Sen and later by Nussbaum and others implies granting freedom to people to achieve their well-being in terms of their capabilities.

This freedom centred view of development is closely linked to the rousing speech of Jawaharlal Nehru on the eve of India’s independence, wherein he called upon the people of India to consider “freedom as an opportunity to end poverty and ignorance and disease and inequality of opportunity” (Sarvepalli, 1983). He further states that consideration of ‘inequality of opportunity’ is significant as it helps the State in the initiation and implementation of welfare policies in terms of either re-allocation of
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