



# Rural Management in Action

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Caselets Volume 5



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## About the Book

A state like Kerala having high literacy and what not with exact 50% of the population being rural and the other half being urban what can still be the issue? The book is a collection of caselets that give a brief overview of the rural concerns and success stories that were put together through primary and secondary sources. The book depicts the view point of the villagers that researcher has met or discussed for the preparation of the caselets. The caselets cover rural livelihood and also the major concerns of the Rural Kerala.

The book consists of 5 caselets each of which can be used to understand on the concepts of Rural livelihood, Rural entrepreneurship, Rural development and Management. The first caselet on the 'The Study on Livelihood of Scheduled Tribes in Attappadi' helps in the understanding of Rural development and management by the Government, its shortcomings and the efficient approach which can be used for better intervention. The second caselet, 'The Study of Livelihood of People in Kanamala Village' helps in understanding the livelihood issues faced by the villagers of Kanamala and helps in understanding and exploring right strategies for solving the issues. The third caselet on 'A Study on the Livelihood of People in Perunad Village' helps in understanding on the seasonal livelihood activities in the village which happened due to not earning enough from their traditional Rubber farming. The fourth caselet is on 'How Malanadu Development Society has Aided in the Livelihood of People in Malanadu village' helps in understanding how organizations like Malabar Development Society has resolved the livelihood issues faced by the people by forming small institutions like SHGs and how institution strengthening has brought better economic stability. The last case is on the 'CSR initiatives by Manappuram Group at Valapad Village' which helps in understanding how the CSR activities of organisations can aid and support in the development of Rural areas.

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Dr. W. G. Prasanna Kumar  
Chairman, MGNCRE

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## About the State

Kerala is the state on the South Western part of India. Formed in 1959, Nov 1 it's the 23<sup>rd</sup> largest Indian state. The official language of Kerala is Malayalam. It is spread over 38,863 Km<sup>2</sup>. Kerala shares the border with Karnataka to the North and Tamil Nadu to the east and south. The total population of Kerala as per 2011 census is 33,387,677. It is divided into 14 districts with Thiruvananthapuram as the state capital.

The culture of Kerala is a combination of both Dravidian and Indian culture. The unique art forms of Kerala include Kathakali, Mohiniyattam and Kalaripayattu, the martial art of Kerala. The main festivals of Kerala include Onam, Vishu, Eid, Thrissur Pooram and many more. Kerala is also famous for Ayurveda. The treatment is not only for the body but also for the rejuvenation of mind. The traditional dresses include Saree for women and Mundu for men. The culture has its own defined antiquity and sustainability which is created by the people of Kerala. The people of Kerala are named Malyalees as they speak Malayalam. Elephants are also an integral part of Kerala and are given prestigious role in all festivals. The state has the highest literacy rate, gender equality, and lowest mother-infant mortality ratio. Being the land of cultural diversity, Kerala celebrates all festival without religious barriers.

## Rural Concern of Kerala

Kerala is a state with its rural and urban population to be same. According to the 2011 census the rural population of Kerala is 52.30%. Being a state with high literacy ratio and unique success in the social development, the main issue of the rural sector is yet to be solved. The main concerns of the Rural regions are the increasing debt of Farmers, Health issues, Lack of proper water facility, lack of Primary health centers etc. The rural concerns of Kerala are usually addressed by Central sponsored schemes (CSS) or State Sponsored Schemes (SSS) or schemes of Local Government. The major initiatives for the rural development in the state include Mahatma Gandhi National Rural Employment Guarantee Programme (MGNREGP), Pradhan Mantri Awaas yojana, Gram Sadak Yojana, Swachh Bharath Mission, Kudumbashree etc. The Government has tried to address the problem faced by women through the holistic participatory women initiative named as Kudumbashree. Kudumbashree now has their hand over micro finance, social development initiatives, Marketing, Agriculture etc. These activities have proved an innovative poverty reduction approach, as women in a family always go for the overall development of her family. In addition to the above, Kudumbashree also acts as a nodal agency for the implementation of the centrally sponsored programmes in the state. Other initiatives by the state include Suchitwa Mission for waste management aspects, Tribal special Intervention programmes like Attappadi skill training programme, Tribal mobilization etc.

# The Study on Livelihood of Scheduled Tribes in Attappadi

Caselet-1

## Introduction to the Village

Attappadi is the tribal heartland in Kerala established in 1962 nestled below the Nilgiri Hills of the Western Ghats bordering the states of Kerala and Tamil Nadu. The tribal population of the state is 364,189 which is about 1.14% of the population. From this, about 72.8% of the total tribal population of the state is mainly concentrated in six states namely Wayanad, Idukki, Palakkad, Kasaragod, Thiruvananthapuram, and Kannur where the highest population of the tribes are seen in Wayanad district. Here the Attappadi block has been divided into three Gram Panchayats namely Agali, Sholayur, and Pudur. The tribal population of the area is declining year by year with a population of 30,000 dwelling three tribal communities namely Mudugars, Irulars, and Kurumbar. Of these Kurumbar are the most primitive in comparison to the other tribal communities with 192 tribal hamlets. The main figures of the tribal communities are the Moopan who is the chief of the community and his wife Moopati, Kurutala who takes care of the relationships between the communities.

## Challenges

The major problems faced by the Attappadi tribal are socio-economic problems like poverty and illiteracy, ownership of land and occupation and because of this, it leads to malnutrition and lack of hygiene. Poverty and illiteracy rates continue to keep this section of the society poorer and less dignified. The reasons are mainly the reluctance to go to school due to the distance that they have to cover to reach the school and due to the quality of education being low when compared with other schools. Education actually can bring a change in their livelihood and hence assistance through education can help livelihood of their family. Most of the tribals make their living out of the forest and even their food habits depend mainly on the forest. The land acquisitions that have been carried out in the name of development, due to the commercialization and also denying the right of tribal for labor and resources of the forest have impacted the lives of these tribal which also paved the way to increased poverty in Attappadi. The hampering in the lifestyle of these tribal also affects their health and hygiene. The increased infant mortality rate in this region and the malnutrition rates prove it. The problem is not only about effective health facilities but also about educating them and removing the ignorance and superstitious beliefs they have.

## Response

The Government has tried to implement a lot of conservation projects for these tribes like the Attappadi Hill Area Development Society (AHADS) which had the financial support of Japan Bank. The above project has undertaken several schemes such as eco-restoration through the planting of trees, construction of bunds, skill development, and income generation program for Adivasis, etc. But the main problem regarding the program was that discouragement of the traditional vocations which alienated a large group of Adivasis from their traditional way of livelihood.

Mahatma Gandhi National Rural Employment Guarantee schemes were implemented but it saw the poor performance of the MGNREGS contrary to other places. The Attappadi comprehensive Tribal and Particularly vulnerable Tribal Groups development Project was launched after the increased infant mortality rate which was aided by the union government with 52 crores in seven years. Kudumbashree Mission- the Kerala government's women empowerment and poverty alleviation program which had special projects for Adivasis were modeled.

### **Actions to be Taken**

The main action required was state intervention. The government implemented ICDS (Integrated Child Development Services), PDS(Public Distribution System) and programs like Community kitchen in order to increase the intervention in these areas. But these were only temporary solutions to the problem. Formation of institutions like SHGs and thereby making the stakeholders involved is the best method to make activities sustainable. Rather than small interventions making the people self-able for the problems happening should be the approach that should be followed. And groups like SHGs with proper training from the Government could provide a better solution to the existing problems.

### **Lessons Learnt**

- The participatory approach needs to be implemented for better schemes and projects that can aid the livelihood of tribal.
- Implementation of PESA (Panchayat Extension to Scheduled Area Act, 1996) act could have helped in the protection of cultural distinctiveness of Tribal (Which has not been implemented in Kerala)
- Frequent interaction, sharing and listening to the opinions of the tribal is a good way in helping them economically and that could also bring them to the mainstream.

### **Questions for Discussion**

- Whether shifting and allowing the Tribal to focus and move from their natural livelihood options help them in betterment?
- How the actions that have been taken helped the tribal population?

### **Course Positioning**

The case is suitable for the course of Rural Development and Rural Management. It gives a thought on how the problems faced by the Attappadi tribal can be understood and how the right strategy can be developed.

## Livelihood of People in Kanamala Village

Caselet-2

### Introduction to the Village

The effects of World War II led all the countries to face poverty and hunger. This was the time when voices started arising for the Independence of India. Even though the Government tried to supply food through ration stores, they were not able to solve the food crisis. During that time, in order to increase food production, the then Chief Minister of Kerala, Shri T.N John asked the people to invade the forest and cultivate under Kuthakapatta Scheme. The scheme was valid only for three years after which the people have to leave the land. In 1952 the Government again gave them permission to live in the given place and cultivate. That's how most of the places in Kottayam district were formed."

Kanamala also known to be Pambavalley is a village that comes under Erumeli Panchayat in Kottayam district in the state of Kerala. It shares a border of two districts namely Kottayam and Pathanamthitta. The total population of the village is 998 and the official language here is Malayalam. It has been named Pambavalley as the village is situated on the banks of the river Pamba. The village also has a Tribal community of Mala Arayans who has their tribal language. Kanamala village is also well known for the Light revolution under the leadership of the renowned political leader late K.M Mani and the 1st rubberized road in India.

### Challenges

The economy of Kanamala village is mainly agrarian and cash crop oriented. The most prominent cash crop cultivated in the village is rubber (Table 2.1) followed by pepper and cardamom. Kerala's rubber production consumes about 94 percent of the total rubber production in India (Kurien, 2001). The livelihood of the people of Kanamala mainly depends on rubber and the sharp decrease in the price of rubber has impacted their life miserably. The price of rubber which was 208 rupees per kg in 2011-12 (Shyni, 2016) has decreased to 145 per kg by 2019. The import and export rate have also changed where the import of rubber is higher than the export for the past few years. The main reason behind the decrease in price is due to the availability of synthetic rubber which is cheaper when compared to the natural rubber and also the large-scale import of rubber mainly from Thailand, Indonesia and Vietnam. Even though the production of synthetic rubber has remained the same for past years the consumption of them has increased enormously (Shyni, 2016). The sector also faces other problems such as the impact of climatic change, infrastructural constraints and price volatility.

### Response

Almost 90 percent of the rubber cultivators in the village come in a small-scale category having less than 2 acres of rubber plantation. An institutional mechanism for forming the Rubber board promotes the development of Natural Rubber under the Rubber Act 1947. The Government announced special schemes to procure rubber from the farmers and make it an asset for the state budget.



The Government also requested the Central Government for financial support under the price stabilization scheme. The Government also implemented Rubber Producing societies schemes for providing subsidy for the registered farmers.

### **Action to be Taken**

The Kerala Government has kept the minimum support price of rubber per kg as rupees 150 to cushion the farmers from price crash. If the local price is lower than this price the difference amount will be given to the farmers by the Government. Even the Rubber Producing scheme failed miserably as only very few farmers registered. Moreover these farmers were also not getting the subsidy under the scheme. The Government could have tried participatory approaches on collective group formation of Farmer producer organizations. The formation of Groups will in turn increase the quantity of rubber to be sold and also gives better price in the market. This could also help the small farmers as in a way this is the best method to reduce the involvement of middle men.

### **Lessons Learnt**

- Suitable Price Safety mechanism should be implemented for intensifying the safety net for the farmers.
- Participatory Extension Strategy should be formulated for increasing cost reduction and increase in net farm income.
- Cluster formation of tappers can achieve regular availability of employment for them.

### **Questions for Discussion**

1. What will be the right strategy by which the people of Kanamala can continue Rubber as their source of income?
2. How can the Government policies help the Rubber farmers?

### **Course Positioning**

The caselet will be suitable for the course of Rural Development and Rural Management. It will give the learner a thought about how the problems and challenges faced by the villagers or Kanamala can be solved and explore the right strategy to overcome it.

### Introduction to the Village

Perunad is a village located in the banks of river Pamba, Pathanamthitta district, Kerala. It belongs to the Ranni block which belongs to the South Kerala division. It has a population of about 22,130 and the official language used is Malayalam. The livelihood of the people in Perunad was mostly dependent on the plantation and also on seasonal shops that they set up during Sabarimala temple openings. The plantations were mainly rubber, pepper, ginger, coconut and food crops like tapioca, banana, etc. Since the rubber prices have declined, people have shifted from cash crop cultivation to cattle breeding and fruit yielding. The village is located on the main road to Sabarimala with a part of the Periyar Tiger Reserve in it. Sabarimala is the temple of Lord Ayyappa located in Perunad village. The temple is the site for one of the largest annual pilgrimages in the world with an estimate between forty to fifty million devotees visiting every year. The devotees take 41-day vrath (austerity period) and visit the temple after 41 days by trekking the steep mountain path of Neeli Mala till SabariMala. The village will be filled by pilgrims during the months from November to the half of January and during the five days of beginning of every month.

### Challenges

Perunad village where the Sabarimala temple is located is the best market for the villagers. But the problem is that depending on temporary shops as the primary source of income does hamper the life of villagers. The profit of these markets depends on the foot fall to the temple and the temple only opens for 135 days in a year. So, if the foot fall decreases the profit also decreases. Last year the foot fall reduced due to the chaos created as the Supreme Court allowed women to enter the temple. Most of the people were afraid to come to the temple, because of which the profit of the villagers was decreased. Every year, after the season the village is affected by various diseases due to the unavailability of proper waste management and also destruction of their livelihood. In a way the pilgrims do help the livelihood for a short span but do hamper the village life because of the unavailability of a proper system. Finding a suitable secondary income which can stabilize the condition prevailing in the village is an important aspect that needs to be resolved. This situation has also impacted the seasonal employment that was available. The declining price of rubber, which is the primary source of income of these people, is also a main issue that needs to be discussed.

### Response

The actions that were taken by the Government to aid the farmers went inefficient as the Government was not able to create a direct link with the farmers. The issue was becoming worse due to the involvement of middle man which was not solved. The farmers were not having any other means to support themselves than to go for temporary businesses. The main issue faced by them in the temporary business is that neither support nor any benefit will be there from the Government and the income purely depends on the footfall, because of which the decrease in foot fall in 2019 has impacted their livelihood in a bad way. Every year after the season time due to the heavy waste and unhygienic

practices, most of the villagers are affected by disease and this has affected the life of these villagers more than their livelihood issue. According to the villagers, the government could only aid them by either giving them a direct contact to sell their rubber or by providing better primary facilities like primary health clinic, proper waste management system and washrooms for the pilgrims.

### **Action**

The Government implemented various schemes to aid the farmers and to provide a minimum support price to them. There are also proper institutions for the systematic observation of the farmers like RUBCO (Kerala state rubber co-operative society) whose main objective was to effectively use the rubber resources of Kerala. Since, the secondary occupation of the people is mainly on temporary basis, no such aid was provided for them. These schemes that were put forth to aid the farmers failed miserably as the middleman involvement was higher due to which a main portion of the profits were lost. Even though the Government tried to provide all the primary facilities, no new construction was allowed as new constructions lead to the destruction of the reserve forest.

The Government could have tried for a collective approach by forming group of these farmers. This could have helped the farmers in bargaining better market price as collectively the quantity and the say strengthen. This action could have reduced the middle men involved. More over farmers coming collectively also reduces the information asymmetry caused due to the stakeholder having no proper information on the market value.

### **Lessons Learnt**

- Suitable mechanism should be implemented, so that the farmers can continue their farming
- How can villagers make use of the available market when their livelihood based on farming was hampered?
- How having a secondary occupation along with farming helps the economy

### **Questions for Discussion**

1. How can the Government help the farmers to continue with rubber tapping?
2. How Sabarimala temple helps in the livelihood of the villagers?
3. Discuss some of the ways to meet the challenges faced by villagers?

### **Course Positioning**

The caselet will be suitable for the course of Rural Development and Rural Management. It will give the learner a thought about how the problems and challenges faced by the villagers or Kanamala can be solved and explore the right strategy to overcome it.

### **Introduction to the Village**

Malanadu is a small village in Kottayam district, Kerala. It belongs to the south Kerala division under the Kanjirappally block. It comes under the Parathode Panchayat located 39 Km towards east from district headquarters Kottayam and 6 Km from Kanjirappally. Malayalam is the local language of the village. The word 'Malanadu' means high land. The place is located near the sacred forest of Sabarimala. The majority of the people depend upon the agricultural sector where cash crops are the main plantation that is seen in the village. Along with agriculture, the village has dairy farming which is also a main livelihood activity. There are well-connected state highways and also rural roads which makes transportation easier. The place is a good market hub as during Sabarimala season thousands of pilgrims pass through this place.

### **Challenges**

The villagers of Malanadu mostly depend on Rubber tapping. There is another majority of farmers who plant coffee, banana, extract honey and also dairy farmers who were not getting enough exposure and profit out of their livelihood. Rubber is a cash crop which takes a minimum of eight years to mature. So, those farmers livelihood is mainly depended on agriculture focused on other crops and dairy which can give them profit instantly. But the main issue that these farmers were having was the limited market and the profit. In 1977, Malanadu Development Society was formed and registered as a non-profitable charitable organization. The organization started campaigning for production of food crops, propagated organic farming, started co-operatives and processing factories for tea and coffee. The organization also promoted SHG (Self Help Groups) to provide a common roof for a small number of people for collective action and enable them to stand by themselves.

### **Response**

The aid from Malanadu Development Society helped the villagers for forming a streamline, for forming groups to collectively organize entrepreneurial activities, to get better output and better bargaining strength. SHGs also help in channelizing financial aids. Malanadu Development Society helped these SHGs to collect these products and process them and give it to the organization. The financial aid is aided by the organization through co-operatives. The whole structure of the organization is based on this grass-root level innovation (SHG Groups). Almost 15 SHG groups were started in the village by the help of Malabar development society. Each SHG group was connected to North Malabar Gamin bank or co-operative bank which is nearby. The transaction through these SHGs via loan aided the farmer's for easy transactions as the loan process was less time consuming. Due to the less amount of time for the transactions it helped the villagers more while comparing with other banks.

The co-operatives that the organization formed gave more employment opportunities and also a platform for the farmers to sell their products at a more reasonable price. The products that were

cultivated organically were collected by the organization and sold in the market through their stores. For example, Tapioca was collected from the farmers which was further processed by drying, packed and sold in the market under the brand name 'Malanadu'. These products were not only sold in Indian market, but also in Foreign markets which also increased the credibility of the brand Malanadu. They also started Malanadu milk co-operative society where milk was collected through co-operatives and was distributed with proper packing to the northern districts of Kerala.

### **Actions to be Taken**

The organization has aided the villagers for their livelihood stability and security. But more actions need to be taken to stabilize them from the economic crisis. The unfavorable State and Central Government's policies lead to the steep fall in the price because of which the farmers get exploited under the label of these policies. Moreover, better scientific and effective solutions need to be developed for solving the challenges faced by the villagers.

### **Lessons Learnt**

- How can farmers' get better aids and benefits when they form groups or co-operatives?
- How Malanadu Development Society has helped for channelizing the products collected from farmers and widened its reach?
- How the farmers should be helped from the economic crisis?

### **Questions for Discussion**

- How do you think SHGs helped in social capital generation in the village?
- How the State and Central policies have impacted the farmers livelihood?

### **Course Positioning**

The caselet will be suitable for the course of Rural Development and Rural Management. It will give the learner a thought about how the problems and challenges faced by the villagers or Kanamala can be solved and explore the right strategy to overcome it.

### Introduction to the Village

Valapad is a village in Thalikkulam block, Thrissur district inside the state of Kerala. The village has been included in the Manappuram region which is 24 Km away from the Thrissur city. As per the 2001 Census, Valapad has a population of 34833 with 16404 males and 18429 females. This coastal village comprises 20 wards, with 35237 households. About 40 percentages of these households fall below poverty line.

### Challenges

The Valapad village, a part of Manappuram has improved in the economic status due to the Foreign money that flows to the economy. Through this, the middle-class families have improved their status by becoming more stable but the poor people have become poorer. The middle class invested their money in Land and property. Various sectors like the Agricultural labor was hampered by the unbalanced economy as the status and economic condition of middle and upper class was flourishing in one side and the poor was becoming poorer. This weakness was mainly reflected in their livelihood and thereby their basic needs were not met. Being one of the most thickly populated regions, these issues mainly effected the health factor the most. The spreading of contagious disease was generally in much faster rate in the lower economic classes when compared to the higher economic classes. The weaker section was unable to get proper education as it became unaffordable to them.

### Response

The Manappuram Foundation was established in 2009 to execute the CSR initiatives of the Manappuram Group. One among the first initiatives of the group was to provide free health insurance to 20,000 families who were below poverty line. The initiative brought schemes which covered 1 lakh people, providing free Hospital treatment up to the higher limit of 60,000 Rupees per annum. This Scheme is known as Manappuram Jana Raksha free Health Insurance Scheme. This gives the people a choice to get a better treatment where the amount used for the same will be reimbursed. At times when the people do not have money, few hospitals even served cashless services through the validation by the card. Due to the noble service and aid provided to the poor by the scheme, it was supported and encouraged by the local Governments. Even though the scheme was successful it couldn't cover all diseases.

Like Health, Education is also an important factor that has been affected by the disturbed economy. The poorer section of the society opted to educate the children through the Government schools due to lack of Money which provided lower opportunity. More over the Schools were in the brim of closure due to the lower strength in the schools. In order to provide education in par with the other students of upper socio-economic class, they have started Academy of Higher education to provide education to the children of Fisherman and socially marginalized children. Almost 27 students in this region have been now trained as the Chartered Accountant by the aid of the Manappuram Group. The foundation also extends all study materials required for these students.

'PakalVeedu' is an initiative for giving a Day care for the elderly people of the society. This is a care section giving even health facilities and a place to serve themselves. Apart from this they are aiding organizations for aiding dialysis, palliative care etc. The group has also focused on Women empowerment through 'Sarojini Padmnabhan Women Empowerment Program' for vocational and skill development program. The program not only helps in the skill development but also in the commercialization of the same.

### **Action**

The Manappuram Jana Raksha Scheme even after being a noble service has a main disadvantage of not covering all diseases. The Manappuram group solved the issue by creating counselling centers at each Panchayat where councilor with social work and chemical psychology knowledge were appointed. These councilors acted in aiding the patients in getting good hospital services. The schemes for education, Health and women empowerment were made in a sustainable manner to understand the needy and to provide the same.

### **Lessons Learnt**

- CSR can be used to uplift the weaker section by providing economic aid
- Sustainable and economic friendly activities are necessary for the benefit of the society
- Understanding the society and their needs are important for the implementation of any scheme
- A scheme becomes successful when the needs of the beneficiary are aided to attain the full benefit of it.

### **Questions for discussion**

- What are the right Strategies that should be implemented to empower the economically weaker sector?
- How CSR initiatives can be made sustainable to aid the society?
- What all sectors should be touched for uplifting the weaker section of the society?

### **Course Positioning**

The Caselet is suitable for positioning under Rural Development. The study gives an idea of how a CSR initiative has aided in the development of the Rural part of Valapad. It gives the learner a view of how the needs of the society are aided by the CSR initiative and how it has led to the overall development of the society.

### **Summary of the Rural concerns**

The main rural concerns are livelihood issues, lack of proper scheme etc which are evidently seen in each caselet. In case of Attappadi, the tribal region mentioned in the Caselet1, it is well understood that the social and economic problems that are faced by the tribal community in Attappadi are severe. Betterment of this scenario can be brought by the increased livelihood opportunities which could solve many existing problems of the tribal. Right to common property resources or Right to common needs to be implemented keeping in mind that most of the tribal community's livelihood depends on the resources in the area in which they survive.

In Caselet 2, where the livelihood of people in Kanamala village is discussed, the rural concern is with the declining price of rubber which is the sole source of their livelihood. The main reason for the decrease in the price of natural rubber is mainly because of the large-scale import of synthetic Rubber and Natural rubber from other countries. And the current scenario reveals that the import rate in India is much higher than the export. This increased consumption of imported rubber has worsened the condition more. Here, the National policies must be strengthened in order to address the condition of the rubber farmers of Kerala, moreover suitable safety price mechanism and the involvement of the farmers to develop strategies to reduce the expense is necessary for the upliftment of the livelihood of these farmers.

In Caselet 3, the study on livelihood of Perunad Village shows that even though the village has immense potential in improving the economic condition that is prevailing, the potential is yet to be tapped. The Government should primarily focus on improving the condition that is prevailing in the village by finding a suitable solution to improve the profit in farming. The second main focus should be on improving the condition of the village and in providing better facilities for the pilgrims which would improve the number of pilgrims visits. A development authority should be organized to take actions and for implementation of the needed facilities. Even though the farmers have found a suitable livelihood that could aid them while there is a decrease in profit from their agricultural land, without proper facilities, this livelihood can also get hampered. The aid that the Government provides in farming has not helped the farmers, the government should implement schemes where the Government has a direct role and should ensure for the profitability of the farmers.

In Caselet 4, where the success story on how Malanadu Development society has aided a whole village in strengthening their economy shows that connecting SHGs and developing a social capital among the villagers are the best means of creating better livelihood. An organization like Malanadu has touched all the livelihood activities of the villagers starting from agriculture to dairy.

Caselet 5, gives an idea of how an organization like Manappuram can use their CSR in the best possible way for the development and upliftment of the society. The organization has not only done the CSR for the sake of doing but has fulfilled its responsibility by making the initiative sustainable and systematic. The main factor to be focused is not only the sustainability but also about the thought while



implementing the schemes. The schemes are programmed in such a way that the beneficiary gets its maximum use when it comes to the Health and in Education, they have created a platform whereby the students without sacrificing their dreams due to the financial instability, can study and dream bigger. The scheme for Women empowerment has been shaped in such a way that the scheme not only ends in the skill development but also promotes and creates a market place for the products that are created by them. By evaluating all the CSR initiatives that have been covered by the organization in the Village, it has aided the society to bring a balance and also to remove the barrier of rich and poor to reach out to their basic needs.

The above cases explain the main rural concerns of Kerala and also few ways in which it can be resolved. In, Kerala as seen we can observe that there is lack of a participatory approach which if included can address the rural issues in a better way, the lack of involvement of Government in any area can be recovered by using the CSR initiatives of many companies like Manappuram.

## **Conclusion**

From each Caselet that we have discussed here, it is evident that there is no lack of Schemes. But there is always a loop hole in the implementation internally. For reducing these internal loop holes the main step that has to be taken by the Government is to include the stakeholders for which the Scheme has been meant for. Only if a participatory approach is taken, the schemes can be planned in a better way. Even after being a state will a proper mechanism to solve and address the issues of the people, many issues still remain unattended. The main rural concerns are Livelihood issues. The caselets discuss issues like low-profitability attained by the farmers which in turn forces the farmers to leave farming and also issues with, not having any secondary sources for their livelihood. Even though the Government is trying to address the issues by implementing the schemes through which the farmers can get benefitted, the involvement of the middle men and not having a proper channel for distribution of the products are always major issues to be dealt with. Many organizations like Malanadu, as discussed in caselet are trying to resolve these issues by forming SHG groups and making a better platform for the villagers to work and aid each other. Each caselet proves that the Government has some way or other tried to address the issue but the internal factors are unseen. So, it is evident that the villagers have to address the issue by forming their own groups by which they will also get a better say to the issue they face. In places where Government cannot address the issue, the CSR contributions of the company can be used by NGOs or SHGs for the betterment of Rural Kerala.

## **Way Forward**

The Rural Kerala to improve and perform there is much need of gain in economic value. As we see there is no lack of schemes, but the schemes are not participatory. For the betterment of the rural Kerala more implementations should be there with the participation of Villagers, as it shapes it in a way according to their need. Rural Kerala's issues are not with food nor electricity, as it has already achieved it. The concern that need to be addressed are better markets, value for their goods and better primary facilities, which are not yet addressed. If these issues are taken into account, the schemes and also the economic value increases which could benefit the overall economy of Kerala.

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## Annexures

Farmer No.	Rubber	Pepper	Cardamom
1	1 acre	10 cents	-
2	30 cents	-	-
3	40 cents	-	-
4	-	2 cents	-
5	2 acres	-	-
6	2.5 acres	-	-
7	2 acres	-	-
8	3 acres	-	-
9	1 acre	-	-
10	50 cents	-	-

## Editors' Profile

### Dr W G Prasanna Kumar

Dr. W G Prasanna Kumar, Chairman, Mahatma Gandhi National Council of Rural Education (MGNCRE) prides in calling himself a *Public Servant* working for Climate Change. His expertise in Disaster Management has him in the advisory panels of several state and national level departments. He is also an expert advisor for the government of Telangana in its Disaster Response Force endeavour. A master trainer for Civil Services candidates, he conducts intensive training programs periodically at the behest of nationally recognized training institutes. He is currently actively involved in promoting higher education curriculum addressing rural concerns in India. **"Villagers to be producers not just consumers"** is his conviction that drives him to work for rural challenges. He aspires for an adaptive disaster risk resilient and eco-responsible India. The Curriculum on MBA in Waste Management and Social Entrepreneurship, and BBA and MBA in Rural Management are his major academic achievements dedicated to India's rural concerns. This has culminated in several collaboration MOUs for introduction of MBA/BBA Rural Management in Higher Education Institutions across India.

Dr. Prasanna Kumar excels in taking a vision and making it a reality and a plan into action, driven by a strong motive to achieve. He has translated positive intentions into tangible results. Being clear on the vision, defining a pathway, setting of the track with a clear destination point and quickly taking corrective actions as and when needed – are his prime qualities that make him an Achiever.

Under Dr. W G Prasanna Kumar's leadership MGNCRE has done nationally recognized instrumental work in building rural resilience including rural community engagement and Nai Talim - Experiential Learning. He has guided and helped MGNCRE in making key decisions and implementing agenda in several areas including Nai Talim (Experiential Learning), Community Engagement, Rural Immersion Programmes, Swachhta Action Plan activities, Industry-Academia Meets and Exhibitions on Waste Management, Comprehensive Sanitation Management in villages by working with Higher Educational Institutions, making curricular interventions in Waste Management and Rural Management, compiling Text Books on Waste Management and Rural Management, UNICEF (WASH) activities and several other related impactful activities. MGNCRE has become an interface for Government of India for promoting academic activity focusing on the rural concerns, being an advisor and a curriculum development agency for the Government of India. The Council is also now an RCI for Unnat Bharat Abhiyan.

Another pathbreaking achievement has been the formation of **Cells** through online workshops for institutionalising the efforts of MGNCRE. Vocational Education-Nai Talim-Experiential Learning (VENTEL) discuss MGNCRE's interventions in HEIs and making Vocational Education as a Teaching Methodology; Workshops on Social Entrepreneurship, Swachhta and Rural Engagement related activities in Higher Education Institutions has paid dividends and the key roles of the HEIs is highly appreciated by the Ministry. Building continuity and sustainability is being done through Social Entrepreneurship, Swachhta & Rural Engagement Cells (SES REC). Institutional level Rural Entrepreneurship Development Cells (REDC) Workshops/ FPO/FPC-Business Schools Connect Cells (FBSC) are organized with the objectives of

Functionality of RED Cell; Preparation and Implementation of Business Plan and grooming students to be Rural Entrepreneurs.

A man with many firsts to his credit, and an incredible record of accomplishments, Dr. W G Prasanna Kumar is currently guiding MGNCRE in building a resilient rural India.

#### **Dr K N Rekha**

Dr K N Rekha, is a PhD Graduate from IIT Madras. She has 14 years of experience in training and education Industry. She works at Mahatma Gandhi National Council of Rural Education (MGNCRE), Hyderabad as Senior Faculty. She is involved in curriculum development on Rural Management and Waste Management. Prior to this, she worked as a researcher at Indian School of Business, Hyderabad, a short stint at Centre for Organisation Development (COD), Hyderabad. She has co-authored a book on "Introduction to Mentoring", written book chapters, peer-reviewed research papers, book reviews, Case studies, and caselets in the area of HR/OB. She also presented papers in various national and international conferences. Her research areas include Mentoring, Leadership, Change Management, and Coaching. She was also invited as a guest speaker at prominent institutions like IIT Hyderabad.

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Meenu G. Nayar is a post graduate in Chemistry from Kerala University. She has done a 6-month project at Indian Space Research Organization, Trivandrum specializing in Ceramics and Matrix where she has developed a Room temperature curable high emissive white coating. And has also presented a paper on 'Synthesis of Nickel titanite nano-particle' in University of Kerala, Kariyavattom. She is also a Rashtrapati award winner from honorable President of India and Rajyapuraskar award winner from honorable Governor of Kerala for Scouts and Guides. She is currently a student of Xavier School of Rural Management. Her primary focus of interest is in Rural livelihood analysis, society analysis, Agro-chemistry etc.



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