



# पुस्तक

## ...ek aur khushi

**AUG 2020**

Highlights of the month

**RLLE: A look into the culture of Karnataka**

**Alumni Connect: Scope for Rural Managers**

**Public Policy in India: Challenges & Choices**

**Leadership talks in Aug 2020**

**Internship stories**

**Fundraiser Quiz**

# THE RURAL LIVING AND LEARNING EXPERIENCE

Nagaidlai, Gulbarga, Karnataka

MYRADA

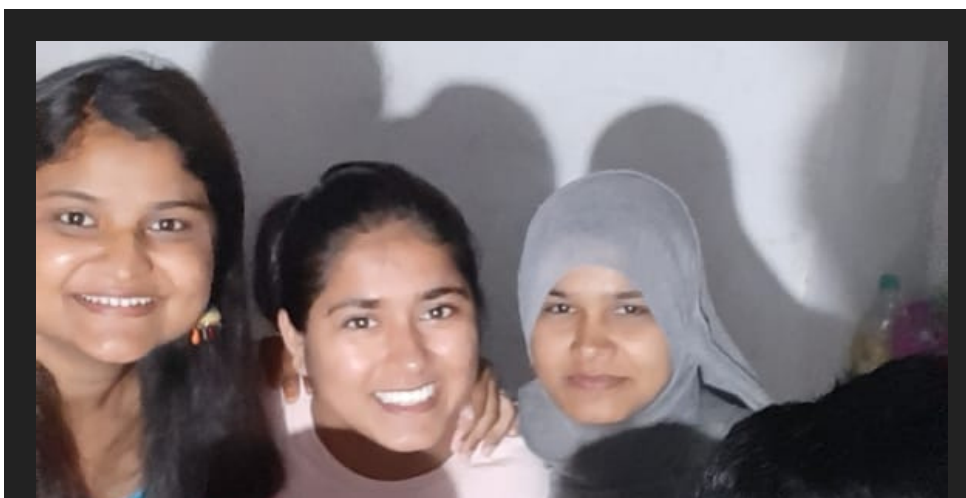


Hailing from Uttar Pradesh, I have explored the villages of Northern India. But, RLE allowed me to explore a village situated in the Southern part of India. I found the villagers extremely welcoming. They treated us as guests, whenever we visited their house for surveys they offered us either Tea or Milk and ensured that we are having a comfortable stay in the village. I also came across a different set of culture, tradition, and cuisines that is locally popular. The best part of the village that seemed quite interesting to me was that on the premises of primary school there was a small mosque and a temple that gave a strong message of social harmony the village has witnessed. I attended SHG meetings and understood how women in the area were into thrift and credit activities. I not only got a chance to attend a wedding, a pre-wedding ceremony but also observed the rituals which were beautiful and unique in itself. The memory of my birthday celebration with the few villagers and my RLE partner is one of the best moments of RLE that I have with me.

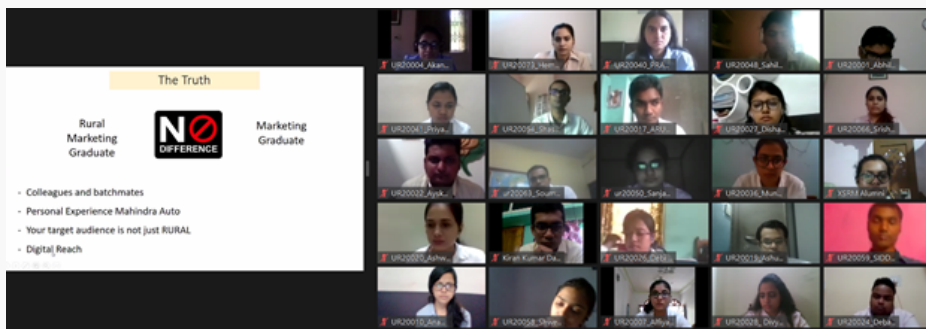
**-Pushpanjali Mishra (Batch of 2019-21)**

RLE is a jar full of amusing experiences and the best part about RLE are the factor that it is kind of a secret language between me and my partner in the 45-day journey. We started making our observations related to the days ahead before we could put our feet on the destined station. And it's right to say we did not fail. Right from Gulbarga (famous for its red bananas) till dinner with our host family all sums up to the reality of what we called learning with experience. I had the opportunity to learn from the people, environment, culture, language and the most appreciating of all is my learning of greeting, Nagaidlai taught me to greet and welcome. The villagers gave us a sense of belongingness, they offered us their farm produce like Okra, Custard apple, Jujube, Gunpowder, etc. Some of the villagers gave their utensils for making our stay more comfortable. Both of us have a longer name and thus they gave us nicknames I was Jayanti and my partner were known as Anjali. We had a pact with the school children, after their school hours, we will teach them English and they will teach us Kannada, though it was not very successful apart from this everything else was the best it could be.

**-Swarnima Jayanti (Batch of 2019-21)**



# Scope of Rural managers in the Marketing sector and what skills need to be developed for the same.



Mr. Rahul Jhunjunwala is an alumnus of Rural Management, the batch of 2012-14. He is a graduate in Information Technology from IIT, Raipur. He has a work experience of 6.5 years in prestigious organizations like NCDEX, Mahindra and Mahindra Ltd., Aditya Birla Fashion and Retail Ltd. in the field of sales and marketing.

Very enthusiastically he interacted with the students of XSRM and shared the concepts of marketing from his experience starting from his campus days in XIMB to his professional life as a regional sales manager.

He set the ground from the very concept that there is no difference between a rural manager and a (general) manager if you once enter the field of marketing. Your sole objective is to serve the customer in the best possible way. Understanding your customer is the key to success of any marketing professional. And for that, one needs real-time data of the customer. Data Analytics plays an essential role in marketing. It is a process of inspecting, transforming, and modelling of data to find useful information and conclusions which enhance our decision-making skills. We have to know the strength and weaknesses of our company versus the other competitive companies existing in the market and take the required strategies to tap the market.

Customizing the data according to one's objective is another important part of marketing. Once a person knows what they want to focus on, they need to get accustomed to the research process to get insights about the focused thing. E.g. what makes a consumer want that particular product, say, A? Once the question is asked you need to get a thorough knowledge about the features of the product A that attracts a consumer to choose that product in the first place. The feature can be its price, packaging, promotion style, or a mixture of everything. Learning the idea behind sales and marketing is informative learning.

Emphasizing the role of sales and marketing in an organization he said that, the work of HR and finance is to maintain the human power and channelize the funds, it is the sales department that brings the money to the organization. Where sales create revenue, marketing, on the other hand, acts as a guide to support that creation, be it in the form of branding, product management, or research.

From his experience in the field, he shared that marketing has helped him to build his personality better every day, where he gets a chance to visit many places and meet a lot of people.

# MPPG INAUGURAL PUBLIC LECTURE

## PUBLIC POLICY IN INDIA: CHALLENGES & CHOICES

**Shri. Sujeet Kumar**  
**MP, Rajya Sabha**



The webinar with the topic of Public Policy in India: Challenges and Choices was addressed by the honorable speaker Mr. Sujeet Kumar. He is an Indian politician with the Biju Janta Dal Party and a Member of Parliament representing Odisha in the Upper House (Rajya Sabha). He has earlier served as a Lawyer and Social Entrepreneur as well. He is also the founder and mentor of Kalinga Kusum, a social enterprise that addresses challenges tied to education and legal empowerment in rural areas. Having a strong educational grounding with a double bachelor's degree in Engineering and Law along with an MBA from Said Business School (Oxford University) and Mater's in Public Administration from Harvard Kennedy School, it was indeed a delight to hear him speak on the topic.

Prof. S. Peppin, Dean XSRM addressed the opening of the webinar and discussed the importance of public policy and governance for better implementation of policies and betterment of society.

Dr. Father Antony R. Uvari threw some light on the topic mentioned above. He spoke about the importance of Public Policy and its impact on governance as a whole. He highlighted the point that Public Policy is given a lot of importance in European countries and that its scope must be understood in India as well. Mr. Sujeet Kumar further added more light on the topic by calling the study of Public Policy not being a part of the curriculum for the students belonging to diverse fields of education like Medicine, Law, Engineering, etc. as a tragedy of education. He highlighted that the educational approach in India has been unidirectional due to which a narrow way of learning is propagated. Its implication is seen in the work culture and decisions taken by the policymakers who lack a holistic view due to this narrow approach to learning. Public policy, as a part of student's curriculum is a nascent and an ignorant field in India. Many nations like US, UK have focused on public policy as a necessary educational field. It involves inter-disciplinary fields like law, economics, political science, medicine.

### CHALLENGES OF PUBLIC POLICY

- Rise of judicial activism – According to the speaker, if the decisions of executive and legislative bodies of the government are ignored, it would pose problem for framing policies as the decisions would be controlled by the judiciary.
- Lack of understanding the ground realities- The policy framework is mostly done by the center and states. Sometimes the ground realities like inadequate infrastructures, low level of investment, privatization restricts the access to services even if the policies are lucrative.
- Lack of trust- The relationship between the citizens and the government or the policy makers needs to be transparent. Failure of government to avail services to its citizens like effective disaster management, transportation facilities, and health care units adds to the deficiency. There is more dependency of the citizens on the private sector to meet their basic needs. Hence the trust deficit will amplify and lead to social unrest.
- Balance between authority and accountability- The government needs to bridge the gap between the policy makers and public which requires financial devolution as well as administrative decentralization for any kind of change to take place.

**Covered by: Alisha Maurya,  
Shringarika Prasad  
Pragnya Priyadarshani  
Batch of 2020-22**

# LEADERSHIP TALKS

JULY-AUGUST 2020

## Mr. Sashidhar Thumuluri



MD and CEO, Sub-K IMPACT Solutions Ltd. delivered a Leadership Talk webinar on 18th July 2020. He shared his thoughts on the integration of improved technology in financial services.

The focus was on the financial services that the industry has undergone a paradigm shift in terms of operations and customer interface. Fintech is being integrated into customer interface and risk assessment returning higher customer involvement and better feedback in terms of service quality to customers. The organization strives to integrate cutting edge technology and innovation in order to achieve scalability in terms of impact and outreach to the communities. They bridge the gap between the communities and the financial service providers by connecting them with financial institutions across India.

## Mr. Nitin Chaudhary

Founding Member and Director, Samunnati Financial Intermediation & Services Private Limited, delivered a Leadership Talk webinar on 1st August 2020. He discussed the challenges that are going to appear in the post COVID era.



Mr. Chaudhary focused on the fragmented landholding size and Information asymmetry existing in the farming community is a major challenge for the present system i.e. be it government or private entities to tackle. Samunnati Agro Solutions has come up especially with models to deal with agriculture lending and product designs. The need for tech support is costly. The future lies with linking to FPOs, Cooperatives, Contract farming, and local Agri entrepreneurs. India is moving towards building a sustainable farming economy and organizations like Samunnati is always an asset.

## Mr. Eugene Koshy

Chief Purpose Officer, Muthoot Fincorp delivered a Leadership Talk webinar on 25th July 2020. He stressed on the integration of technology in the NBFC industry.



Muthoot is one of the leading organizations in the gold loan markets as well as small to medium lending groups which is a huge consumer group but with a significant lending risk. He stressed on the importance of customer relationship and trust which is one of the hallmarks of conversation marketing. One of the best takeaways from this talk was the fact that the conventional brick and mortar model of banking systems is fast disappearing and what matters today is the ease of doing business and higher mobility in terms of last-mile delivery and customer satisfaction.

## Mr. Rahul Jha



National Head Sales, Nearby Technologies Private Limited, delivered a Webinar on 2nd August 2020. He has shared his insights on the concept of open banking, which is a suitable way to reach every retailer which is nearly 2.5 crores in India.

The Bank Mitras/Open bankers can be a great tool to connect customers and retailers. This system provides the customer with a hassle-free system for money transfer and withdrawal while the retailer gets incentive and opportunity to grow customer relationships and business. Nearby Technologies which has been working with open banking has built up digital infrastructure and has emphasized on two important strategies to penetrate the FMCG market, i.e Low-cost margin and Digital Financial service. In the developing scenario, Rural still has a long way to go in building digital infrastructure in a sustainable way.

# LEADERSHIP TALKS

JULY-AUGUST 2020

## Mr. Sankar Sastri



Head - Retail and Rural Business at Adani Capital delivered a Leadership Talk webinar on 9th August 2020. Mr. Shastri highlighted the necessity of having

patience and diligence through this tough time. It is imperative to have an unnerving spirit and keep up the relentless efforts to develop skills that are relevant in the new world order. He also encouraged the students to have a determined and constructive attitude in overcoming failures as a fresh management graduate. He also highlighted the demerits of having a one size fits all approach towards career building and encouraged the students in developing new skills and exploring newer areas in order to transform businesses.

## Mr. Nand Kishore Chaudhary

Chairman and Managing Director, Jaipur Rugs, delivered a Leadership Talk Webinar on 22nd August 20. He shared his journey of life and how he overcame human hypocrisy, societal-discomforts, and defying orthodox



traditions the love of weaving has him to build up the strongest pillars for Jaipur Rugs. He expressed his love towards his work with different Indian cultures. Mr. Chaudhary says the future of business lies in the decentralization of power. He said that the co-creation of his product with technology and understanding of community mobilization has weaved sound business processes into cutting edge marketing strategies that have brought sustainability and new opportunities ahead for him.

## Mr. Vinay Kushwaha

Vice President - Supply Chain, Britannia Industries Limited, delivered a Leadership Talk Webinar on 15th August 2020. He expressed his thoughts on the supply chain in an FMCG company that



is analogous to the circulatory system in the human body. Britannia has a very large and strong supply and distribution channel which were affected by COVID-19 but the VUCA scenario was perfectly managed by various dynamically molded strategies. He said that the worlds biggest lockdown in India resulted in a shortened supply chain, a sudden increase in demand, and fast cash flow. The low margin high volume product industry faced mobility and staff restrictions and yet, cutting edge innovation was applied in the product distribution strategies and a slew of digital innovations were enacted for dynamic services.

**Beauty of crisis is that it presents you with opportunities to redefine the way you want to do business.**

**-Mr. Vinay Kushwaha**

WEBINAR

# SUMMER INTERNSHIP PROGRAM

SIP Profile :  
Summer intern- Strategic Branding and Rural Handicraft Artisans at Tata Steel Rural Development Society (TSRDS),



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Unusual times call for extraordinary endeavors to create new ways to success. For the summer internship of 2020, amidst all the uncertainties, Tata Steel Rural Development Society left no stone untouched to bring the amazing experience to me, by facilitating an immensely successful virtual internship program.

My internship project involved qualitative desk research based on “Creation of umbrella brand for the marketing of rural handloom and handicraft products”.



Every week of those two months was filled with so many learning. TSRDS has always taken initiatives for the development of underprivileged since its inception by identifying their needs and providing them benefits. The society has a number of initiatives on enterprises like woodcraft, terracotta, tribal paintings, lac bangles and handloom which were managed by the women Self Helped Groups (SHGs) that are based in and around the villages of Jamshedpur, Jharkhand.

Not only, I discovered the plethora of valuable lessons in rural marketing domain but also learned a lot about the benchmark of handicraft brand required for the better standard of living for artisans and crafts workers by promoting handicrafts in India and empowering marginalized women communities through hand skills. Most importantly, striving constantly to be a knowledge-based catalyst and enabling the community to achieve economic independence and social integration is the primary essence of TSRDS as an organization. I gathered a lot of valuable insights from the team of TSRDS. By no means, it would have been possible without their guidance and support throughout the journey.

”

**Shubham Agarwal**

Summer intern-  
Tata Steel Rural Development Society (TSRDS)  
Tata Steel

## Fundraiser initiative by Rural Managers in collaboration with RMAX, for KhoonKhas

Debasish Sahu and Sankalp Mohanty from School of Rural Management started their own fundraiser on Dare 2 Compete as a part of an initiative by Rural Managers' Association of XSRM (RMAX), in collaboration with Khoonkhas.

Khoonkhas works for providing essential service within India and is rated among the best in India in the provision of blood and related product, as well as in relation to research and training. Khoonkhas is a trusted partner of Facebook India for Blood Donations.

The event was a Quiz cum Fundraiser, with cash prizes up to Rs 1500 to be won.

**"An unique experience indeed, during the tenure, not only did we gain insights about Social Media Marketing, but also could learn something on innovative fundraiser techniques "**

- Sankalp & Debasish



# A GOOD DAY TO QUIZ HARD



Sankalp Mohanty: An electrical engineer by heart is also the coordinator of Social Responsibility Cell. He has lead the fundraising Campaigns Pratidan 1.0 and 2.0 for XUB. His expertise came in hand during his Project for KhoonKhas where they discovered innovative methods for fundraising.



Debasish Sahu has a background in Metallurgical Engineering and leads the XLENS (The Movie Art & Design Committee) for 20-21. His silent and humble demeanor can only be complemented by his prolific penchant for photography and design. The Humans of XUB (HOX) initiative by his team has added a new dimension in the art of storytelling at XUB





“United we stand, divided we fall” – the spirit abided by the committees of Xavier School of Rural Management has urged them all to work in tandem, bringing about the holistic development of the students through different activities. This publication reflects the spectrum of activities organized by the RM committees.



**XSRM**  
**Career Advisory Services**



**Rural Managers'**  
**Association of XSRM**



**Rural Research and**  
**Analysis Committee**



**RM Alumni Committee**



**Xavier School of Rural Management**  
**Xavier University, Bhubaneswar**

DESIGNED BY

