



**MRS. VIDYA SUBHASH SANAP A CATALYST IN SOCIO ECONOMIC TRANSFORMATION
IN THE HINTERLAND OF RURAL INDIA – A CASE STUDY.**

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Abstracts

The paper brings out a classic case of Mrs. Vidya Subhash Sanap, a war widow of Kagril Martyr. She has channelized the benefits that were from government in setting up 3 businesses successfully in a staged manner^[1]. It also gives an insight into how financial literacy and planned method of working can solve the problem of uneducated/ less educated rural unemployed youth and make them employable in their own farm lands. Her ability to take financial decisions in all her 3 businesses is directly generating employment for 35 youth and indirectly 25000 + household are getting benefitted^[4]. The initial training and learning were a challenge for an uneducated widow of 22 yrs., today she is a regular tax payer and is as conversant as any other CA would be. The paper bring out the ground based research, of challenges in her journey from widowhood to being an established business women in a patriarchal society within rural India in Beed District of Maharashtra. Economic independence to women is next to impossible in villages in this part of the country. The commitment of Armed Forces to support the soldier upto the last mile in the battlefield and the Department of Ex-servicemen Welfare supports the War Widow in her hometown is evidently the most transparent system that exists today in India. Thus giving fruitful result to the nation in changing the socio economic condition of dwellers in the remote unreachable corners of the country through collaborative development as in this case i. e Indane Gas by generating financial literacy and awareness of budget planning where War Widows like Mrs. Vidya can flourish and benefit the society around and nation as a whole.

Key Word: War Widows, Widowhood, Financial Literacy, Government.

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Introduction

Wedding, Warrior and Widowhood can be synonymous, the day one becomes a warrior's wife. It is one of the reason most of the combatants make their wives independent knowing the nuances of their profession. As most of the warrior's joining the Armed Forces are mostly from rural parts of India a very are from semi urban / urban areas. It is one of the a major reason that the widow's of warrior's are less qualified, hence are unaware of the social security that is provided to them in the form of monetary help from the central government and state government post demise of the soldier^[1]. It is basically to save the family and the dependents from landing into economic crisis post the demise of the soldier.

Social security of the War Widow (i. e., Veer Naris) is prime responsibility of the nation. One of the key KRA of Department of Ex-Serviceman Welfare is to look after families of Martyr as the widow is most affected person, after the warrior has laid down his life to safe guard the national interest. In Maharashtra there are **1300** war widows and **969** physical casualty widows^[2]. The financial benefits differ in both cases.

Widowhood is common to all segments of the society, the differentiating factor is '*IT'S THE WAR THAT LEAVES THE FAMILY FATHERLESS*'. The widow then has to steer the courage of running the household, overcoming trauma, settling court matter in most cases due to sudden abundance of unplanned money and lack of financial literacy within the family. The Armed Forces, Government tries it's best to support the widows by providing counselling, honoring them at various government functions and assisting them in education of children as well as widow's upskilling and training to make them independent. *Majority of women lack financial literacy, hence get trapped in the false promises of either they're in – laws or own parents thus landing into misappropriations of financial aid provided by the government.*

Mrs. Vidya Subhash Sanap a Catayst of Socio-Economic Change

This paper brings out a classic case study where a war widow has brought about socio economic reforms in Beed District of Marathwada region by enabling unemployed young and running 3 businesses successfully. Mrs. Vidya Sanap is widow of Sepoy Subhash Sanap, who had attained Martyrdom during Kargil War.

a. A brief about the ladies' early life

Mrs. Vidya was born to Mr. Sukhdev Khedkar, who ran a Motel and mother Mrs. Kanta Bai, she worked as a laborer on wages of Rs 2 per day at a tobacco factory in sangamner village, Gholewadi tehsil in Ahmednagar District. As a young girl, Vidya used to work in a brick kin before getting married. This would have been the place where she had learned planning subconsciously while working at the brick kin, the art of load balancing, the time of laying bricks etc. which helped her in her later years. On 29 Mar 1996, she was married to Subhash Sanap who was soldier in Indian Army. The marriage lasted for 03 years and she was blessed with a daughter Prajakta on 8 April 1998. The last time her husband visited their village was on Till Sankranti in January 1999 and then Kargil war started.



b. Widowhood

Subhash Sanap was posted at in 18 Garhwal Rifle which was deployed in Drass (J & K), while performing his duty on 25 June 1999 along the border he laid down his life safeguarding the nation and living behind Mrs.

Vidya aged 22 yrs. to embrace widowhood along with a daughter 14 months old and an entire family to look after. Mrs. Vidya received aid in the form of money, and a GAS AGENCY through INDANE.



Fig (1) Funeral of Sepoy Subhash Sanap and Mrs. Vidya with daughter

c. Subhash Indane Gas Agency

Mrs. Vidya had in the back of her mind, if a widow is solely dependent on pension, then it's just an individual growth of the family. The family needs are only met and the family is always dependent on others for getting the needs fulfilled. Post Kargil War the Subhash Indane Gas Agency was started in 2001 at Beed. The initial training and mentoring were done by Indane Gas Agency. Mrs. Sanap got trained along with her brother Mr. Bandhu Khedkar.

In the initial first year there were 2000 of subscribers with lot of effort and convincing. As on date, *there are 25000 subscriber's the agency is run by 20 members comprising of Manager 01, delivery boys 12, office boy 04 and other staff*^[4]. The widow's vision was to give the rural women safe fuel for cooking food and reducing cooking time, there by gifting good health to women working as farm laborer's in rural area. Presently, 10000 subscriber's dwells within city limits and 15000 customers within 40 Km away in remote villages of beed district. Today she has a better understanding about the dynamics of problem of women in rural India. Firstly, shortage of money, secondly as most women work as farm laborer's they are not available to collect cylinder and issues like poor road connectivity sending the delivery boys during rainy season in marshy farms itself is a tiresome process. The ladies initially in remote villages would take cylinder's once in 3 months due to lack of money. With due diligence and understanding of the problems of people from poor socio – economic background. She has devised prompt solution for getting cylinder delivered as per customer's need, managing their credit notes on issue of cylinder. Mrs. Vidya's case highlights that widowhood or no widowhood, the women in the economically marginal areas living in farmlands of drought prone area of Marathwada that is totally dependent on rainwater for cultivation face the same challenges of paucity of water and money.

On facing a devastating event of life i. e widowhood, she devised a mechanism to earn bread for 25 jobless youth of her region and affect the lives of 25, 000 subscribers thus taking business to next level. With the profit that she earned she started the next business of cotton seed oil extraction



Fig (2) At Subash Indane Gas Agency unloading of cylinders and delivery vehicle supplying cylinders to villages 40 kms away.

d. Krushna Oil Industries

The second venture is Krushna OIL Industries started with 50 % partnership at village Hoal in Khej Tehsil in Beed District on 6 acres of land. The major crop of the region is cotton. She has setup cottonseed oil extraction plant; the cotton seed is higher in saturated fats as compared to other vegetable oils. It finds its usage in home cooking as well as commercial use. At Krushna Oil Industries, the process is semi-automated and is operated by 12 laborer's aged between 18 to 26 years. The plant has 3 cotton seed oil extraction machines with a capacity to process 8 to 9 tons per day each. To keep the plant functional a dehumidifier machine is also installed that is operational in rainy season. Krushna Oil Industries is generating a profitable income of Rs 5, 14, 682 (Fy 2019-2020), Rs7, 37, 570 (Fy2020-2021) and Rs12, 38, 774(FY 2021 -2022) in the last 3 years even during COVID times^[5].



Fig (3) Activities at Krushna Oil Industries

e. Dairy

The third milestone of Mrs. Vaidya is utilizing the byproduct of the pressed cotton seed cakes that are rich in fiber and fat, to feed the buffalos. In yr. 2018, Mrs. Vidya bought 10 buffalos and again in yr. 2019 she bought 10 buffalos. As on date she has 16 buffalos and 2 cows, thus providing 100 liters milk to a dairy in the village. She has employed 3 boys. The quality of the milk is of superior standard as the oil cakes are fresh that is feed to the cattle after oil extraction.

Presently this business is not fetching her any profit, she is just meeting the operating cost. The cow dung is being used as an organic fertilizer in her farms as well as neighboring farmer's. The first thing that goes on any stove in every household is the pot of milk to boil. *Thus, she is the first stop solution to any house hold in the hinterland of Beed be it the LPG gas or milk.*



Fig (4) Mrs. Vidya Sanap at the stable of buffalo's

Conclusion

She in hinterland of India is a change maker within her society. A success story where a War Widow trained and empowered herself by proper utilization of government schemes and thereby benefiting other women by reaching out to them through Ujwala Yojana^[3] thus bringing a small change in the society as a whole. She has addressed the problem of unemployed youth at the grass root level and generated opportunities through her ventures. She takes social responsibility of supporting elderly people as well as regular camps for children in villages. Thus, financial literacy of women can solve problem of society as a whole.



Fig (5) Social Activities under Subhash Indane Gas Agency

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