

## An Exploratory Study of Women Collectives in Maharashtra

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### **Abstract**

*Women co-operative societies are the unique co-operatives which are established for targeting specific goals. Nearly 62% of the people in India are living in rural areas and the movements like co-operatives are very less concentrated in these areas. The women in rural areas have been most disadvantaged because of male dominated society. They have all the potential but lack the support and a movement of their own. The women co-operative societies are promising strategies to empower women in all the spheres of life. The role of women in co-operative is not apparent that of men. But there is a robust need to include all of them in the ambience of co-operatives.*

*The present study aims to analyze the status of Women Centric Organizations (NGOs, SHGs, and Women Cooperatives etc.) with reference to their growth and sustainability. The study also attempted to know the various issues and challenges faced by Women Centric Organizations (WCOs). The success of many cooperatives in India is directly or indirectly supported by the suitable marketing efforts extended by cooperative marketing societies. The study suggested a suitable marketing and expansion strategies for women-oriented enterprises, while documenting their best practices which may be adopted by other WCOs in the region. The study showed that Women Collectives selected for the study have done considerable work towards women empowerment and development of women entrepreneurship. While Mann Deshi group and Lijjat Griha Udyog are cooperative based model, MAVIM is supported by the Government of Maharashtra. All the three interventions were completely women centric. It was led by the women and for the women. This has led to enhancement of their confidence and attaining better social status in their families and households and led a dignified life.*

**Keywords :** *Women co-operative, Women Centric Organizations, empowerment, self-empowerment, leadership*

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**Introduction :**

Cooperatives are democratic, self-supporting and voluntary community based legal entities. The cooperative movement in with an extensive network and reach has emerged as an indispensable sector of Indian economy. Co-operatives are expected to realize social, economic and political objectives ranging from self-help and grass root participation to production, distribution and social control over resource allocation and mobilization. A large number of cooperatives cover segment like: agriculture, consumer, housing, thrift and credit, transport banking, fisheries, workers, industrial and general services. Again, almost half of the cooperatives operate in the agricultural sector and a large number of them are production and its distribution through consumer cooperatives. Self Help Groups are also a powerful form of women collective that work on principles of mutual help and reap socio economic benefits for a group, region of village.

These collectives phenomenal role in uniting people and marching them towards the realm of development. It has also been found that through cooperatives in urban and rural areas, women have been empowered by the correct support with the right support system; they too have shown that they can lead and contribute positively to the well – being of the society. Women’s empowerment through cooperatives shows the collective well-being of the women. Women collectives have achieved a significant status in India, However, much more needs to be done to spur rigorous innovations in both the public and private sector to increase women’s economic engagement.

Women co-operative societies are the unique co-operatives which are established for targeting specific goals. Nearly 62% of the people in India are living in rural areas and the movements like co-operatives are very less concentrated in these areas. The women in rural areas have been most disadvantaged because of male dominated society. They have all the potential but lack the support and a movement of their own. The women co-operative societies are promising strategies to empower women in all the spheres of life. The role of women in co-operative is not apparent that of men. But there is a robust need to include all of them in the ambience of co-operatives. Today there are many women cooperatives being formed to deal particularly with women’s needs. Majority of the cooperatives are registered under cooperative society’s act 1959. These societies not only deal with accepting and depositing the money from the members but focus much on self-employment development, creating awareness programmes on dowry, family planning etc. These societies also thrusts in encouraging women to save money regularly and form SHGs and

include them as members (Awotide,2012). The key statistics of the Indian Cooperative Movement are presented in Table 2.

**Table 1.1: Indian Cooperative Movement at a Glance**

Total Number of Cooperatives	8,54,355
Of Total, Defunct/ Dormant	52,440
Total Membership of Cooperatives	290.06 million
Credit Cooperative (All Types)	206.16 million
Non-Credit Cooperatives (All Types)	83.921 million
State Level Cooperative Federations	390
District Level Cooperative Federations	2,705
Multi State Cooperative Societies	1,435
State Level Cooperative Federations	390
Primary Agricultural Credit Societies (PACS)	97,961

**Source: NCUI (2018)**

### **Women Cooperatives :**

Women have never been completely left out of the socio-economic life of India. They did play a distinctive role in the traditional Indian economy. Though the traditional upper class norm was to exclude women from labour outside the family; a large number of women from the middle and lower classes either worked on their family land or worked as land labourers on other people's farms. Women of the poor class, the scheduled classes, and the scheduled tribes were also involved in crafts like traditional embroidery (Padmini, 2003). In fact, in the old economic system the whole family was involved as a unit. Women sewed and transplanted, while men ploughed and irrigated the fields. Harvesting was a combined operation. The crafts were supplementary jobs to agriculture, and men, women and even children participated as time and resources permitted. With the advent of the Cooperative Movement, small industrial units—such as the weavers, tanners, cobblers, milkman—came together and formed their Cooperatives. Women had no special industry in their hands. They were only working in the family industry as unskilled or semi-skilled labourers, and they found no way open to enter the Cooperative field. However, some social or political activists were conscious of the needs of the new age. They started Women's Cooperative Societies and then only common women in search of jobs could find an entry in the Cooperative

Society. Women found it necessary to form Consumer's Societies as prices of essential commodities were rising speedily and the problem of adulteration had become a serious social danger. With the formation of Women's Industrial Cooperatives, Women's Cooperative Banks and Women's Multi-Purpose Societies also began to be formed.

The services of the co-operative institutions improve the socioeconomic condition of the member and strengthen the economy of the country, The co-operative movement plays a vital role in all walks of life of the society in general and women in particular institution like co-operative credit societies, housing, consumer, weaver, fishermen, marketing, dairy, industrial, and the like to fulfil the need of the people and have integrated with their day to day life. Many evolution studies have found that women can lead a co-operative institution more successfully compared to men, which in turn helps improve the socio economic conditions of the women members.

The co-operatives provide varied opportunities for women members. No doubt, their standard of living is improved by the income they earn and their quality of life is enhanced due to social awareness, entrepreneurship, development of skill, increased participation in the affairs of the society, leading to better understanding the skill, effective participation in management and reducing unemployment. Despite these, there exists the discrimination against women in the Indian society. Today, women co-operative guild has been established in many leading countries of the world and an international women's co-operatives guild has been formed. While addressing the international co-operative congress, held at Prague in 1948 the president stated that it was the women with the basket, who would decide the necessary time to attain the distinct objective of a new economic order of justice and peace.

Cooperatives and other types of collective business already play an important role in the worldwide agricultural production framework, especially in developing nations. Cooperatives, from the other hand, cannot reap their gains unless gender disparity is addressed (Mayoux, L., 1992) Women are still underrepresented in agricultural cooperative membership and leadership, despite their significant role in agricultural output. Creating women-only cooperatives is a technique for engaging women in the advantages of cooperative organisations while also addressing some of the cultural and societal norms that would otherwise prevent them from fully participating. As a result, whenever policies and practices are aimed at empowering women economically, self-employed women employees and women entrepreneurs must be notified of the advantages of forming cooperatives or joining existing ones. Simultaneously,

when cooperative membership is available but women face significant hurdles to full involvement, steps should be undertaken to raise awareness of women's rights and the merits of active participation among cooperative members and leaders. Even in situations when cooperatives are already in operation and women's membership is substantial, capacity training is indeed required for successful involvement. Cooperatives and other forms of collective business never operate effectively unless its members are completely informed of and committed to the values and principles at their heart. Members must be informed of their rights and duties as members, as well as appropriate strategies to handle cooperative leadership, in order to function properly. This is particularly true in women-only cooperatives and among women cooperative members in households and communities where women often play submissive, fewer prominent roles. In terms of operations, it is critical that cooperative members, both women and men, have a thorough understanding of the producing, marketing, and legal processes in their area. This is particularly essential to stress when building the competencies of women cooperative members, especially in instances when women's access to education and knowledge is restricted. It is critical, in particular, to ensure that women's cooperatives receive equitable and appropriate access to extension services as well as applicable production and modern communication. In a similar manner, ensuring that women's only cooperatives have access to financing is critical to their growth. This necessitates not just a study of institutional impediments to finance for women and/or cooperatives, but also the promotion of cooperative networks or groups that may help cooperatives who need funding enhance their assets base and creditworthiness. It's critical to have clear channels of communication amongst women's cooperatives, governments, and other partners in this and other areas. Governments and other stakeholders may be more attentive to the demands of women's cooperatives as a result of this. In fact, encouraging women to form cooperative organisations is a worthwhile approach for self-empowerment, but it comes with its own set of political, social, and cultural obstacles. If the full advantages to women and their families need to be fulfilled, an essential balance must be maintained between cooperative creation, individual and organisational capacity building, government support and promotion, and organisational liberty.

In today's context, SHGs and federations have evolved as an important form of informal co-operative to provide various socio-economic benefits to the farmers particularly women farmers. It can be concluded from the above discussion that the co-operatives have made significant contribution to agricultural progress. Co-operatives also hold lot of promise to support agriculture production and profitability. However, largely these co-operatives

face the challenges on management and governance issues. In a study by Wang, Chen and Araral (2016), it was mentioned that social ties and bonding is the most important governance instrument used in microfinance institution. These agro-service centres are SHG-led organization, similar concept worked for them as well. In a paper on discussing the commons, it was argued that commons are socially constructed and we need institutional entrepreneurs to govern commons and manage resource mobilization (Ansari, Wijan and Gray 2013). The need is to provide proper policy framework to help these member-based co-operatives deal with these challenges and come up as a strong support to the Indian farmers and the Indian agricultural system. In recent years, women were able to mobilize and enhance collective action and they offer a new governance option, if empowered properly by the facilitating organizations (Du et al. 2019). New developments in decentralization of governance have opened possibilities for women's agency at the local level (Jain 2007). Collectives in any form, particularly women collectives, have played an important role in strengthening of the Indian Agriculture.

## 1.2 Women Empowerment

India like any other developing country has a large unorganised sector where the majority of women work. This sector has been largely neglected as far as provision of social services and social security benefits are concerned. Things are changing for Indian women, slowly but surely. Over five decades, in the areas of women's programmes, there has been a shift from the purely welfare and consumption oriented approach to a more pragmatic and development oriented one, which recognises the women as a productive worker and the contributor to the country's economy. The current state of women in India is shown in table 1.2.

**Table 1.2: Status of Women in India**

Particulars	India	Maharashtra	Pune
Total Population	121,02,00,000	11,23,74,333	31,15,431
Total Male	62,37,00,000	5,82,43,056	16,02,137
Total Female	58,65,00,000	5,41,31,277	15,13,294
Sex ratio/1000	940	954	945
Female Literacy Rate			
(per cent)	65.46 %	75.5 %	87.44 %
Women Share in employment	30 %	34.01%	30.6 %

**Source :** Census of India 2011 and Office of the Registrar General, India

According to the 2011 census of India, India's total population was 121 crores 2 lakh, with Maharashtra accounting for 11.24 crores, or 9.28 percent of the total. The percentages of female and male population are also included in the table, which are 48.46% and 51.544%, respectively. Males appear to outnumber women. Similarly, according to the Sex Ratio, there are 940 females for every thousand males. It indicates that there are fewer females than males. The figure also reveals that more than 25% of the people is still illiterate, while the percentage of women in work is also lower (at 30%) than that of males. Sex ratio is higher in Pune (study area) than in India but lower in Maharashtra, but literacy rate is higher in Pune than in India and Maharashtra.

Empowerment of women is necessary to help them gain control over their lives through raising awareness, taking action and working in order to exercise greater control. Being small economically and resource-wise, a Cooperative can provide the best forum for the women to organize economic activities in a most meaningful and economic way. In this connection, Cooperatives serve as the main organisation providing the self employment opportunities even with small means, thereby improving the socio-economic conditions of the area, ensuring the upliftment of women and strengthening the sustainable development. Cooperatives are autonomous bodies. Their main aim is raising the socio-economic status of members. Sociologists, economists and lawyers view cooperation differently. To a Sociologist, it is a social order in which man is free from class struggle. Economists believe that the Cooperative is a business organisation in which there is no scope for exploitation by the intermediaries. Lawyers view it as a legal entity in which members enjoy special privileges and concessions conferred by law. Thus, Cooperatives promote cooperation among people and serve as a means of community development. (Jan and Muzamil. (2007)). Rural women in India have limited avenues to enhance their income. Lack of access to formal banking services, appropriate opportunities for skill up-gradation and easy and timely access to support networks restrict them to spread their business and hence have a dampening impact on community business development. Rural women population hardly have a say too on utilization of their own income. The foundation was quick enough to realize that “entrepreneurship and livelihood development” was the only route towards “empowerment”. Since, empowerment was an ambitious goal with several dimensions, the entire model was carefully planned and broken down into three distinct set of activities that is (i) access to capital and institutional finance (ii) access to knowledge and skills (iii) access to support network.

## Forms of Women's Empowerment through Cooperatives

There are mainly three forms of women's empowerment.



**Figure 1.1 Women Empowerment Forms**

**Economic empowerment :** Economic empowerment is facilitated by cooperatives' access to economic resources and opportunities, such as jobs, financial services such as loans, productive assets, development skills, and industry knowledge. Economic empowerment enables individuals to engage in, contribute to, and profit from innovation process that value their contributions, respect their dignity, and allow for the equitable sharing of development gains to be achieved.

**Increased well-being :** Economic empowered women contribute to the well-being of their families and their husband and are in position to raise income through entrepreneurship. An increase in income is utilized towards improving the family wellbeing.

**Social and political empowerment :** As a consequence of economic empowerment women increase confidence and are in a position to raise their voices, make choices and be able to contribute in social & political matters that affect their daily lives.

The co-operative societies play a phenomenal role in uniting people and marching them towards the realm of development. It has also been found that through cooperatives in urban and rural areas, women have been empowered by the correct support with the right support system; they too have shown that they can lead and contribute positively to the well – being of the society. Women's empowerment through cooperatives shows the collective well-being of the women. However, only if they are respected well in the decision making process in the five progressive levels of equality through cooperatives denoting a higher level of empowerment in areas of social or economic life.

The government of India has made it a priority to empower women politically, educationally, economically, and legally. For this objective, the Indian government planned and executed the following initiatives and schemes during a five-year plan period.



**Table 1.3: Change in perception with respect to women in Five Year Plans**

<b>Plan</b>	<b>Activity</b>	<b>Approach</b>
First Plan (1951-1956)	The Central Social Welfare Board was established	Carry out initiatives through volunteer groups, charity organisations, and charitable trusts.
Second Plan (1956-1961)	Assisted the formation of Mahila Mandals to operate on the ground level.	Development of Rural Areas
Third, Fourth and Interim plan (1961- 1974)	Women's education, prenatal and child health care, and supplemental nutrition for children, nursing moms, and pregnant mothers are all included.	Women as family planning "targets" and "beneficiaries" in the social sector.
Fifth Plan (1974-1978)	Women's development program-mes and schemes	The focus has shifted from welfare to development.
Sixth Plan (1980-85)	In the plan, there is a whole chapter dedicated to women.	Accepted as a separate economic goal, women's development used a multidisciplinary approach with a three-pronged focus on health, education and employment.
Seventh Plan (1985-90)	Women's Workgroup Women's quotas in development plans statistics	Including women in national development as a priority.
Eighth Plan (1992-97)	The outlay on women in the main areas of education, health, and employment increased from Rs.4 cores in the first plan to Rs. 2000 cores in the last eight.	Women gain from a paradigm change from development to empowerment.
Ninth Plan (1997-2002)	The idea of the women's component plan is to ensure that at least 30% of all development funding go to women.	As a strategic goal, it seeks to empower women.
Tenth plan (2002-2007)	Groups for self-help	Specific policies, programmes, and methods for women's empowerment have been proposed.
Eleventh Plan 2007-2012)	Shift from women becoming more empowered to women being recognised as drivers of long-term socioeconomic change.	A five-point plan for addressing gender equity problems.

**Source :** [http://planning.commission.nic.in/reports/genrep/rep\\_engpub.pdf](http://planning.commission.nic.in/reports/genrep/rep_engpub.pdf)

Economic empowerment, engineering social empowerment, facilitating political empowerment, effective execution of women-related laws, and the establishment of institutional structures for gender parity are all part of the eleventh plan. The plan further aims to protect all women's rights and entitlements, acknowledging that their needs vary depending on their caste, community, religion, geographical region, and development zone. As a result, the Eleventh Plan includes a provision on the unorganised sector and home-based employees, as well as female concentrations in both, for the first time.

**Table 1.4: Sex-wise Distribution of Workers**

Sl. No.	State/Union Territory	Male/ Female Total	Per cent to Total Workers			
			Cultivators	Agricultural Labourers	Household Industry	Other Workers
1	All-India	Male	24.92	24.93	2.95	47.20
		Female	41.1	5.7	29.2	
		<b>Total</b>	<b>24.64</b>	<b>29.96</b>	<b>3.81</b>	<b>41.60</b>
		Male	23.28	20.77	2.12	53.83
		Female	29.61	39.92	3.18	27.29
		<b>Total</b>	<b>25.43</b>	<b>27.28</b>	<b>2.48</b>	<b>44.81</b>
		Male	17.8	7	2.1	73.1
		Female	31.1	17.6	3.8	47.5
		<b>Total</b>	<b>21.9</b>	<b>10.2</b>	<b>2.6</b>	<b>65.3</b>

**Source :** Statistical Profile on Women Labour, Labour Bureau ministry Of Labour & Employment, Government of India.

Cultivators, Agricultural Laborers, Household Industry, and Other Employees made up 24.64 percent, 29.96 percent, 3.81 percent, and 41.60 percent of all labours, according to Table 1.4. Other Employees made up a significant share of male workers, accounting for 47.20 percent of all workers. Agricultural labourers also made up a large share of female employees, accounting for 41.1 percent of all workers. Maharashtra's cultivator's agricultural labour, domestic industry, and other employees accounted for 25.43 percent, 27.28 percent, 2.48 percent, and 44.81 percent, respectively, at the state level.

Among the male workers in Maharashtra, Other employees account for 55.83 percent of all male workers in Maharashtra. Agricultural labourers, too, made up a significant part of female employees, accounting for 39.92 percent. Other workers comprised a significant proportion of male employees

(73.1%) at the study area level, whereas other workers constituted a major proportion of female workers (47.5%) at the study area level, i.e. Pune city. Other employees made up 65.3 percent of the total workforce in Pune. In terms of the household industry, 3.81 percent, 2.48 percent, and 2.6 percent, respectively, at the national level, Maharashtra level, and Pune City level.

This present study aims to analyze the status of Women Centric Organizations (NGOs, SHGs, and Women Cooperatives etc.) with reference to their growth and sustainability. The study also attempts to know the various issues and challenges faced by Women Centric Organizations (WCOs). The success of many cooperatives in India is directly or indirectly supported by the suitable marketing efforts extended by cooperative marketing societies. The study attempts to suggest a suitable marketing and expansion strategies for women-oriented enterprises, while documenting their best practices which may be adopted by other WCOs in the region. The researchers aim to answer the following set of questions through a comprehensive investigation into three WCOs in Maharashtra.

1. How Women Centric Organizations (WCOs) are working towards women empowerment and entrepreneurship development?
2. What are the different models of women collectives for women empowerment?
3. What are the issues and challenges faced by WCOs with regards to their business activities?

### **Review of Literature :**

Many attempts has been made to raise the standard of women by setting up various organization responsible for empowering women by way of promoting self reliance, self confident, self dependant and educating them to realize their fundamental rights. Lijjat as a trust is a service organization engages in serving poor and destitute and to empower women for social development (**Shaikh Shafeequr Rahman, 2012**). Women's economic independence makes it easier for them to start businesses. Through remunerative and non-remunerative labour at home, in the community, and at work, women are significant contributors to the economy and poverty eradication. Women's economic contributions are linked to their position and function in the home and society. (**Khyadagi Kashibai S. and Sivashankar N., 2007**). Three variables, namely economic, social, and political identities, influence the level of women's empowerment in a country. The Tenth Five Year Plan (2002-07) advocated for a three-pronged approach of social empowerment,

economic empowerment, and gender justice in order to establish a conducive conditions of favourable economic and social policies for women, as well as to eliminate all kinds of discrimination against them. **(V. S. Ganesamurthy, 2008)**. For the first time in India's Eleventh Five-Year Plan (2007-2012), women are recognised as agents of economic and social progress, not merely as equal citizens. Without incorporating women, who account for half of the world's population, any development strategy will be lopsided. Since the early 1980s, when Asian countries, notably India and China, and others began liberalising their economies, women's entrepreneurship has grown in popularity **(T.Lavanya, 2010)**.

The social, educational, and economic backgrounds of women entrepreneurs influence their success. Entrepreneurial education can help you enhance your results. Existing government initiatives also aid in the development of these female businesses. Various issues, such as male dominance, bank discrimination, family duties, and so on, are reaching a tipping point in society. Better education facilities, proper training and skill development programmes, government support for marketing and financial aid, and other initiatives are available to help women entrepreneurs succeed **(Awati Shubhangi, 2009)**. The success story of Hina Shah the most successful women entrepreneurs of India in plastic packaging and Founder of ICECD, revealed that a major change in traditional attitudes and mindsets of people in society is required for the elimination of obstacles for women entrepreneurship rather than being limited to only creation of opportunities for women and it is imperative to design programmes that will address attitudinal changes, training, supportive services **(Mahajan,2013)**. **Sanchita (2013)** analyzed the socio- economic profile of the woman entrepreneurs and interpreted the management problems of women entrepreneurs of small-scale sector in Haryana. The study was based on primary data which was collected by the researcher by conducting a survey of 210 women entrepreneurs of small-scale sector in Haryana (out of the list of 321 made available by the directorate of Industries Haryana, Chandigarh) by personal interview method by using a comprehensive interview schedule. It was recommended that to harness the potential and continued growth and development of women entrepreneurs and to devise effective ways for boosting, supporting, and maintaining their activities to run smooth functioning of enterprises, we need to provide them a level -playing- field for healthy competition.

There are many promotional efforts of the government for the growth of women entrepreneurship. The focus is on empowering women with the entrepreneurial skills, information technology, micro and macro finance options

which will foster economic growth of the nation (**Nandini 2014**). In recent years, women were able to mobilize and enhance collective action and they offer a new governance option, if empowered properly by the facilitating organizations (**Du et al. 2019**). Women collectives are playing a vital role in Indian agriculture. New developments in decentralization of governance have opened possibilities for women's agency at the local level (**Jain 2007**). Collectives in any form, particularly women collectives, have played an important role in strengthening of the Indian Agriculture. The "Triple Bottom Line" concept developed by John Elkington has changed the way businesses, nonprofits and governments measure sustainability and the performance of projects or policies. The concept of TBL allows organizations the flexibility to apply the concept in a manner suitable to their specific needs even beyond the foundation of measuring sustainability on three fronts—people, planet and profits (**Slaper, 2011**).

Many attempts have been made to focus on the strength and achievements made by the women in cooperation as well as economic empowerment of women. The growth and success of Lijjat Papad Organization has brought the change in not only in women's life but also in the development of Indian society and culture. It highlighted the concept of women entrepreneurship in India, their traits in business, motivating factors and the problems faced by them when they set up the business in the corporate field. The attitude, social responsibility, support to family, lack of resources, etc which have created a major hurdle for women in their path (**Malathi Ramanathan, 2004**). Women's empowerment is important, but its when community recognises her beneficial role that the ultimate aim is realised. Lijjat's contribution is simply the first step toward empowerment; other firms like Lijjat's should follow that example (**Rahman and Sultana, 2012**).

A case study of MAVIM is developed to understand the design and implementation of SHG model (**Nisha Bharti, 2014**). Among various micro-finance models, SHG model is identified as one of the most successful models for providing access to credit for the poor. Further, a sample of 50 participants from the organisation is taken and evaluated the effect of intervention on promotion of micro-enterprise. The results showed that this approach has been successful in establishment of microenterprise but due to limitation on loan amount from bank, it failed in helping micro-entrepreneurs in expansion of their business. MAVIM has a number of schemes and programmes for women in the Kolhapur District, as well as support for women's business growth (**Mahajan and Kamble, 2011**). Under the SCP, Swayamsiddha, and Tejaswini programmes, MAVIM has established 1236 SHGs. On behalf of the government, MAVIM's performance was critical in encouraging women to start

businesses and improve their living standards. MAVIM has a lot of room to create different women's programmes. MAVIM must thus be made more widely known among women. MAVIM was able to promote women empowerment through their interventions. Women are managing all interventions at the forefront without the involvement of men. This has led to increasing the decision-making by women in agriculture sector (Bharti, N., 2020). The agro-service centers promoted by MAVIM are doing well and being a form of collective, have helped farmer's in reducing the cost of operation and increasing their bargaining power in the market. With small changes in the design and structure of the intervention, the organization can help them in achieving their objectives.

### **Research Objectives**

The study proposes the following research objectives

1. To identify and discuss the role and functions of various WCOs in women development /empowerment.
2. To find out the growth/ development of WCOs since their inceptions.
3. To critically analyze the various problems faced by the WCOs.
4. To draw lessons from the successful cooperatives and their interdependence with cooperative marketing societies.
5. To suggest a suitable plan of action for marketing strategy and business expansion

### **Methodology**

The present study is exploratory in nature and uses a case based approach to study the selected organisations in detail with respect to their evolution, present status, business activities and futuristic plans. The researchers have selected Maharashtra state for the study. A total of three WCOs have been selected for the study in this district

- ☞ Shri Mahila Griha Udyog Lijjat Papad
- ☞ Mann Deshi Bank and Foundation
- ☞ Mahila Arthik Vikas Mandal

The data has been collected through primary and secondary sources. The following mechanisms were used for collecting the primary data.

- ☞ Structural Personal Interviews
- ☞ Focus Group Discussions

The study has been completed by the way of personal interviews held with Mrs Chetna Sinha, Chairperson Mann Deshi Bank and Mann Deshi

Foundation, Mrs Sushma, CFO, Mann Deshi Bank, Mrs Rekha Kulkarni, CEO Mann Deshi Foundation and key functionaries at the main office. Secondly, focus group discussions were made with rural women micro entrepreneurs promoted by the foundation and bank representatives serving the BoP clientele in the weekly markets. The data for Shri Mahila Griha Udyog Lijjat Papad was collected through questionnaire and interviews held with Atul Javalkar, Sales Officer and Anant Dikshit, Sales Supervisor in Pune district branch. Secondary data sources were used for data collection about MAVIM along with some semi structured interviews of rural women.

Secondary data was collected from

- ☞ Brochures, Notes and academic material shared by the organization
- ☞ Annual Reports
- ☞ Published literature on Website
- ☞ Journals and Publications
- ☞ News Coverage

### **Major Findings**

The study showed that Women Collectives selected for the study have done considerable work towards women empowerment and development of women entrepreneurship. While Man Deshi group and Lijjat Griha Udyog are cooperative based model, MAVIM is supported by the Government of Maharashtra. All the three interventions were completely women centric. It was led by the women and for the women. This has led to enhancement of their confidence and attaining better social status in their families and households and led a dignified life. Other than monetary incentives, these initiatives are providing women with a sense of achievement.

All the three interventions have worked on livelihood development of women. However, it was observed that in all the three WCOs many rural women entrepreneurs faced challenges related to marketing and scalability.

Some of the key findings of this case-based research are as under

- i. Mann Deshi has used a strategic and integrated approach for women entrepreneurs. It started as a women-oriented bank, has now transformed itself into an integrated model of sustainable development. Their overall approach spans across various cross cutting developmental themes like gender empowerment, entrepreneurship development, financial inclusion, community welfare, youth development and climate change, among others. The movement has stabilized in Maharashtra over the past

- 2 decades and has recently replicated in local communities in Gujarat and Karnataka.
- ii. The Mann Deshi Model is an integrated model where they are working not only on creating entrepreneurs but also nurturing them through the business life cycle. Although most of the interventions are funded by donors, more strategic collaborations are required for further scaling up the model
  - iii. Shri Mahila Griha Udyog Lijjat Papad evolved as a papad making business, but it has contributed immensely to the field of women empowerment. Women might become self-reliant and confident as a result of the institution. In the process, Lijjat provides them the platform for improving their status in the society, which is their justified right. Lijjat's basis was built on the Sarvodaya ideology. Lijjat has risen to prominence as a pioneering organisation that welcomes women of all faiths, castes, and social classes.
  - iv. The Lijjat branch management pattern is based on an equal profit and loss sharing principle and the business story of Lijjat, itself proves the righteousness of the concepts it follows. Although some segments of the WCO are doing well, many segments like detergents and soaps, need a better marketing strategy for a greater share in the consumer's rupee. These products need to offer a greater degree of client centricity and position themselves properly in rural and semi urban markets by taking advantage of the umbrella brand "Lijjat".
  - v. The study concludes that MAVIM team has been able to do a good job in promoting and establishing agro-service centres as a concept in Maharashtra. People in the region have realized the importance of agro-service centres. It was interesting to note that the demand for starting such centres came from the community itself.
  - vi. The study concludes that with small changes in the structure of the intervention, the organization can make a long-lasting impact on the big developmental agenda called poverty, unemployment and women empowerment. It is also observed that in the case of rural women, growth-oriented strategies may not be enough and one needs to take a holistic view of women's socio-economic conditions and regional issues.
  - vii. The research did not find any centralized marketing strategy or plan for business expansion. However, the chamber of commerce set up by Mann Deshi is quite impressive and this institution is working hard to provide women with necessary external support with regards to marketing and legal matters.



- viii. The study finally concludes that each of these WCOs is working with large number of rural entrepreneurs (individually and in group). There is a need for a greater access to finance, markets and support networks for the expansion of these ventures. So, there is a need of some centralised society, hybrid models, strategic alliances etc address the concerns on business scalability. Policymakers, especially State Governments should take keen interest in such interventions and support the necessary linkages.

### **Suggestions & Way Forward**

It's not that collectives does not create impact in the lives of women, in fact for many it's a boon, especially independent farmers and entrepreneurs. Similarly, income in the hands of women does have an impact on the confidence of women. But access to income and credit is a step towards realising equality. It alone is not a sufficient condition for empowerment. Nevertheless most of our programmes revolve around these two aspects without hitting the social structures we are in. While women collectives are a great capital to work on issues faced by women, they are also increasingly used as vehicles to route funds and offer government programmes. Given this, such collectives naturally deviate from women's issues to the mandate of the government. All said and done, the path leading to empowerment is still long, as gendered identities exist in our values, beliefs, and action. There needs to be greater partnership among policy makers, funders, academics, practitioners, and media, to help create an environment of dialogue within communities, and within institutions. This kind of partnership must guarantee that there are constitutional arrangements for safeguarding people's right to speak up and engage in public discourse. Mere laws and provisions are far from sufficient.

Based on the study the following recommendations are forwarded:

Although appropriate policies and institutions to women empowerment are in place, existing programs and strategies should be reviewed and new should be designed to make the effort more innovative and effective. Specifically, priority should be given to programs that focus on the following:

1. Establishing women's self-help group is paramount important since it is used as a vehicles for women empowerment in the rural areas. Donors, NGOs and WOs initiatives' would be fruitful to develop these types of groups in rural areas. It will provide rural women a platform to come together to act as a pressure group, at the same time providing the members economic (e.g., credit) and social support (e.g., legal support and counselling).

2. A comparative analysis between or among other nations that operate such sorts of women empowerment businesses is also urgently needed. There is still the possibility of researching the profitability and viability of various goods created by Mann Deshi, SMGULP, and MAVIM, as well as the necessity for a long-term goal is to expand the institution throughout India. Despite these constraints, the present study has a lot of relevance for the progress of these collectives, socio economic development of members and the society at large. Thus this study has social and economic significance from the view point of women empowerment and socio-economic development of women.

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*Annexure*

- Annexure 1* - MannDeshi Product and Process Innovation – BANK
- Annexure 2* - Skill Development and Education Programmes by Mann Deshi Foundation
- Annexure 3* - Mann Deshi Milestones
- Annexure 4* - Awards and Recognition of Shri Mahila Griha Udyog Lijjat Papad
- Annexure 5* - Contribution in Social Services, Health Care and Education by SMGULP.
- Annexure 6* - Details of Resource Organisations Providing Training for MAVIM

*Annexure 1***Mann Deshi Bank Product and Process Innovation**

In its endeavour to serve low income marginal customers with heavy dependency on moneylenders, the bank launched the weekly cash credit product. The project was commissioned first on a pilot basis and later launched in a commercial mode. The product was positioned around an overdraft facility and effective service delivery through BC mechanisms. The idea was to illustrate that customized products tailored to the specific needs of micro-entrepreneurs had a banking potential and could be served profitably. This was targeted to women with unpredictable income streams and capital needs and was thought to add value to the client by reducing dependency on informal sources. As usual the conceptualization was done through a bottom up approach. The bank studies the financial diaries of the market vendors to identify product design. Accordingly, Mann Deshi designed and launched an innovative Weekly Market Cash Credit Loan (henceforth referred to as CCL or CL Loan) product. This was an overdraft facility for vendors and small farmers selling vegetables, fruits, groceries and confectionery at the weekly markets of Satara and Mashwad districts of Rural Maharashtra. The products have high repayment rates more than 95% and are serviced through a fleet of financial service advisors. The bank has harnessed the true potential of Business Correspondent in the larger context of financial inclusion.

Since the product operated through the BC channel, the bank further leveraged this mechanism to support other banking functionalities with the help of technology. The BC agents would use the micro-ATM/ POS hand held devices and offer all Aadhaar UID-based, as well as RuPay debit card-based, transaction and payment services to the customers. They collected repayments and also savings amount for the client's deposits. They offered

instant payment services (RTGS / NEFT/ mobile based) and clients did not fill a form or write a cheque. It promoted cashless transactions in the village economy and women could have better control on finances and secured their payments through biometrics. Since the customers never wasted their time, going to the bank they simply loved banking with Mann Deshi for small and big capital needs. Everything was driven technologically and biometrics was leveraged to its fullest.

### *Annexure 2*

#### **Skill Development and Education Programmes by Mann Deshi Foundation**

Sr no	Programmes	Module
1.	Financial Literacy	Basic Financial Literacy
		Advance Financial Literacy
		Digital Financial Literacy
2.	Desi MBA Program for women	Value Added Services (Includes pamphlet creation, visiting card, banner, story creation, advertisement etc.)
		Workshop I - Intro., Self-Management
		Workshop II - Cash Management/
		Working Capital Management
		Workshop III & IV- Marketing Management/Exposure Visit
		Closing Award Ceremony
3.	Livelihood Workshops	Basic Fashion Designing
		Advance Fashion Designing
		Basic Beauty Parlour
		Advance Beauty Parlour
		Goat Rearing
		Agri-business
4.	Business Development Workshops	Entrepreneurship Development
5.	Income Generative Activities (Hobby Courses)	Mehandi & Rangoli
		Embroidery
		Fruit Processing
		Locally Relevant & Misc. Activities



6.	Young Girls' Programmes - Girls Inspiration Programme	Health, Hygiene & Legal,
		Skill Training Workshop
		Personality Development
		Banking Workshop
7.	Special Courses/ Activities	Marketing Stalls - Exhibitions in Mumbai and District Level- Satara
		Computer Literacy
		Tally. ERP 9
		Catering
8.	Adult Literacy (YCMOU Courses)	YCMOU Courses Preparatory Exam Training
		YCMOU Courses B.A - Part I Training
		YCMOU Courses B.A - Part II Training
		YCMOU Courses B.A - Part III Training
		YCMOU Courses B.Com- Part I Training
		YCMOU Courses B.Com- Part II Training
		YCMOU Courses B.Com- Part III Training

### *Annexure 3*

#### **Mann Deshi Milestones**

- 1996** - Spurred by the desire of a goat herder, Kerabai, to learn the use of a cell-phone to keep in touch with her family, Mann Deshi Foundation was established in Mhaswad to teach rural women vocational skills.
- 1997** - Mann Deshi Mahila Sahakari Bank is founded
- Our first decade of work includes veterinary camps, agro-based business workshops, financial literacy training, health camps and panchayat raj awareness.
- 2002** - Mann Deshi Mahila Bachat Gath Federation, Mhaswad was registered.
- 2003** - Mann Deshi launches a bicycle programme to ensure that young girls continue to go to school.
- 2006** - Twenty years completed ! Over 2,00,000 women reached
- 2007** - First business school on wheels is launched in Hubli.
- 2008** - Mann Deshi Community Radio is launched. To train illiterate rural women, Mann Deshi used to often take audiovisual lessons. This led to the idea of an in-house radio, the Mann Deshi Tarang Vahini.

- 2010** - Mann Deshi Champions Programme launched to support talented young girls and boys from the area to develop their athletic potential and excel in sports. As the programme grew, more and more children joined and we developed a curriculum for enabling careers in sports.
- 2012** - Mann DeshiFalPrakriyaSahakariSanstha (Cold Storage) was registered.
- 2012** - Mann Deshi begins work in Water Conservation starting with 3 check dams. The frequent, severe drought and water shortage prompted us to invest in Water Conservation and we began building check dams. During an eighteen-month drought, we set up a Cattle Camp to alleviate the suffering of farming families who lacked the resources to care for their livestock.
- 2014** - A local tea stall owner Sagara Bai got arrested for using domestic gas. She came back and asked for help to obtain a commercial gas connection. The Chambers of Commerce for women entrepreneurs was set up to mentor rural businesswomen to scale their businesses and build a network of female micro-entrepreneurs.
- 2016** - Twenty years completed! Over 2,00,000 women reached.
- 2017** - We started a Farm to Market Programme to help women farmers aggregate and market their goods.
- 2018** - The Mann DeshiKisan Producer Company is set up by and for rural women farmers.
- 2018** - A warehouse was constructed by Mann Deshi Foundation for farmers to store grains.

#### ***Annexure 4***

##### **Awards and Recognition of Shri Mahila Griha Udyog Lijjat Papad**

1. The institution has received an award from Khadi and Village Industries Commission as a “Best Village Industry” for the period 1998-99 to 2000-01.
2. On 6<sup>th</sup> December 2002 the institution has received the Economic Times award of “Business Women of the year 2001-02 for Corporate Excellence”
3. In January 2003, the institution received the award for “Best Village Industries” at the hand of Hon’ble Prime Minister Shri Atal Bihari Vajapayee at New Delhi.

4. On 21st December 2005, the institution has received “The Brand Equity Award” at the hands of Hon’ble President of India Dr. A.P.J. Abdul Kalam at New Delhi.
5. Lijjat Papad has been chosen as a power brand of 2010-11 by the Indian Consumers and received the award on 4th February 2011 at New Delhi.
6. Khambatta Life Time Award for 2010 was conferred to Smt. Swati Paradkar, President of Shree Mahil Griha Udyog Lijjat Papad by All India Food Processors Association, New Delhi. The award was given by Shree Harish Rawat, Hon’ble Minister of state for Agriculture and food Processing Industries, Government of India on 16th December 2011 at New Delhi.
7. “Outstanding Service Organization Award 2012” was conferred to Smt Swati R. Paradkar, President of Shree Mahila Griha Udyog Lijjat Papad by National Institution for Quality and Reliability (NIQR), Chennai. The award was given by His Excellency, the Government of Tamil Nadu Dr. K.Rossaiah on 21st April 2012.
8. Best Village Industries Institution 2012-13, Lijjat received National Award as 'Best Village Industries Institution for 2012-13' on 1st March 2014 at VigyanBhavan, New Delhi.
9. Pujya Dattanibapa Scholarship - 2014 18 Aug 2014, Pujya Dattanibapa Scholarship given to 449 children of sister -member who achieved success in 10th & 12th Board of Exam of March 2014.

### *Annexure 5*

## **Contribution in Social Services, Health Care and Education by SMGULP**

### **A. Contribution to social service**

On many occasions, the sisters-members have undertaken social service activities such as distributing nutritious food for poor children, donating money for conducting community marriages, instituting prize-money for spread of primary education, undertaking blood donation camps, organising health camps, plantation drives and even making donations to Government bodies.90 In 1999, the Mumbai City felicitated Smt. Rukminiben B. Pawar, Lijjat President, as an outstanding woman in the field of social work.

Lijjat under took the rehabilitation of Chincholi (Jogan), the earthquake affected village in the Latur district of Maharashtra. The institution provided the finance and supervised the work of construction of fifty-eight houses for the

people of the village. Member-sisters donated money from their daily Vanai (wage). After the year 2001 Gujarat earthquake; all the branches of Lijjat gave a total donation of more than Rs 4.8 million, including Rs 1 million from the central office. Lijjat built forty houses for the rehabilitation of the people of Bhujpur (Bhachau) in Kutch District.

As per the principle of trusteeship sister members made a policy of returning a little of their income to the institution for the welfare of the community either in the cash or kind. B.

### **B. Contribution to Health care**

The co-operative efforts of the member sisters at earning a lively hood also translated itself into helping each other in times of need and promoting measures for health care. In the year 1977 the first medical checkup camp of the member sisters and of their families was conducted. In the year 1980, an eye Camp was arranged in Valod in cooperation with the Navsari Rotary Club. A similar camp was arranged in Bhopal in 1980. In 1996 member sisters donated Rs. 10,000 to the TB Hospital for food expenses. In the year 1996, the medical care dispensary was started at the Detergent Division at Dahisar. In 1994 the Ramania branch distributed 5,000 anti malaria drugs. Talks by Doctors on various aspects of health care were organized for member sisters in the urban and rural branches of the institution. When a member sister or her family needed costly medical health like heart surgery or treatment for cancer, the other sister members contribute money towards these expenses.

### **C. Contribution to Education**

Lijjat brought an awareness of the importance of education as a means to advancement in life. Initially the efforts were made for promoting the education of their children, especially daughters. Monetary help and awards were given in recognition of excellence in examinations in schools and colleges. Scholarship is given in the name of Chhaganbapa, who had been a source of moral support to them from the beginning. From the year 1980, the several issues of Lijjat Patrika listed the name of sons and daughters of member sisters who were given Chhaganbabapasmruti scholarship. On major development made by the Lijjat institution was the policy decision to sponsor computer education for the daughters and sons of member sisters from Mumbai and Thane.

A very important milestone was the literacy campaign started by Lijjat for its own member sisters. Literacy classes were started in various branches. When the sisters came to their respective branches to collect kneaded flour at

5.30am were taught for about 30 minutes every day by volunteers or daughters of the member sisters. However Lijjat was very ambitious about this project.

### ***Annexure 6***

#### **Details of Resource Organisations Providing Training for MAVIM**

<b>Sr.No</b>	<b>Organisation</b>	<b>Districts</b>
1	MITCON	Amrawati, Akola, Yavatmal, Wasim, Buladana and Bhandara
2	MCED	Kolhapur, Ratnagiri, Sindhudurg, Raigad, Nanded and Pune
3	Flight India	Gadchiroli, Gondia, Chandrapur, Wardha and Nagpur
4	BAIF	Thane, Nasik, Satara, Sholapur and Nandurbar
5	DILASA	Aurangabad, Beed, Hingoli, Parbhani, Jalna and Latur
6	Sampada Trust	Dhule, Ahmednagar, Jalgaon, Osmanabad and Sangli

