

## **THE EXECUTIVE SUMMARY**

**1.1** 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.

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?

### *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 MahilaGriha Udyog LijjatPapad
- Mann Deshi Bank and Foundation
- MahilaArthik 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 MahilaGriha Udyog LijjatPapad 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 lead 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 LijjatPapad evolved as a papad making business, but it has contributed immensely to the field of women empowerment. The institution paves the way for women to become self-reliant and self-confident. In the process, Lijjat provides them the platform for improving their status in the society, which is their justified right. The Sarvodaya philosophy proved vital in forming Lijjat's foundation. Lijjat has emerged as an innovative organization in which women from any religion, caste, or class can become members.
- 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 righteous 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 are 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.