

**SOCIO-ECONOMIC STUDY OF WOMEN MEMBERS
OF SHRI MAHILA GRIHA UDYOG LIJJAT PAPAD
WITH SPECIAL REFERENCE TO PUNE CITY**

**A thesis submitted to
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In Economics

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Submitted by
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Under the Guidance of
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March, 2015

DECLARATION

I hereby declare that the work incorporated in this thesis entitled **Socio-Economic Study of Women Members of Shri Mahila Griha Udyog Lijjat Papad with Special Reference to Pune City** has not been submitted in part or full by me for any degree or diploma of any other University or Institute.

Place: Pune

Date: 07/03/2015

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CERTIFICATE

It is certified that the work incorporated in the thesis entitled **Socio-Economic Study of Women Members of Shri Mahila Griha Udyog Lijjat Papad with Special Reference to Pune City** submitted by Dattatray Daulatrao Pathare was carried out by the candidate under my guidance and supervision for the degree of Doctor of Philosophy. Material obtained from other sources has been duly acknowledged in the thesis.

Place: Pune

Date: 07/03/2015

**Dr. S. K. Dhage
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Chapter I

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Chapter I

INTRODUCTION

1.1 Introduction

Women represent almost half of the world's population. Women status is lower than men almost in all nations of the world. India is a multifaceted society where certain broad circumstances in which Indian women live affect the way they participate in the economic activities. They are generally confined to home with restricted mobility. Throughout the history women have generally been restricted to the role of a house wives. In spite of major changes that have occurred in the status of women in India. In recent decades, rules that restrict women to the home are still powerful in India. Reform movements in the 19th and 20th centuries led by great social reformers provided boost to women's legal status in India. There are distinct stages of rise and fall in the status of women in India. They are women in ancient period, Medieval Period, Mughal Empire, Under British Rule and Women in Independent India etc. In addition to this legal status of women in India, their empowerment, economic role and the role of women entrepreneurs in socio economic development of India are also focused in this chapter.

In the second part, profile of Shri Mahila Griha Udyog Lijjat Papad (SMGULP) is discussed. SMGULP is playing an important role in the empowerment of its women members. These women are called as sister members at Shri Mahila Griha Udyog Lijjat Papad. SMGULP provides employment opportunities to the down trodden, illiterate, semi-illiterate and unskilled women who are ignored by the society. With the support of this organization, sister members are earning their own bread and butter respectfully and independently by rolling papad in their houses. SMGULP is a model attempt to make women self reliant. It provides an inspiration light to the lower class women in India irrespective of their cast, religion, education etc.

This chapter deals with background, philosophy, culture, features and organisation and management of SMGULP. It also focuses on policies of the organisation related to quality consciousness of the product, contribution to the society etc.

1.2 Status of Women in Indian Society

1.2.1 Women in Ancient India

During the Vedic period, women in India have equal position to men, the principle of "one to one relationship was in trend in the marital" and childless widows are allowed to remarry. There was a slowly decline in the status of women from this

period. The women had lost their freedom, even to choose their husbands¹. Arthasasthra had assigned only biological role for women in the society that "Women are born for the sake of sons". Finally, the economic and social status of women began to rise and the position of women began to decline sharply during this period.

1.2.3 Women in Medieval Period

During the medieval period women had worst status, The Mughal Empire and later Christianity curtailing women's liberty and rights. In this period, practices such as polygamy, sati, child marriage, ill treatment to widows already prevalent during the Dharmashastra age gained further momentum. The priestly class misinterpreted that all these evil practices had religious approval. In the beginning, the real determination in their status with the invasion of Mughals Altekar (1973) finds 500A.D. to 1800A.D. as the most horrible period for women. The society was characterized by privacy of women; through lower caste women did enjoy a certain measure of liberty. Among the upper caste women "Sati" becomes a mark of status"².

Hindu society becomes more rigid. Women were forced to convert their religion in Islam and get married. The situation of widows was miserable. Widows were looked down upon and remarriage was not allowed. They were forced to commit Sati. She was disfigured, kept isolated unattractive. She was prevented from participating in social and spiritual matters"³. The system of "Purdah" of women was widespread among the royal families, nobles and Trade Master Classes in India to other classes of society to spread with the advent of the Muslims, 'Jauhar' was prevalent among the Rajputs of Rajasthan. In some parts of India, the "devadasi" or the temple women were sexually exploited and polygamy was practiced widely rulers, especially in the Hindu Kshatriya. In many Muslim families, women were restricted to "zenana" areas, i.e. women's zone.

1.2.4 British Rule and British Influence on Status of Women

At the time of British rule in India, the status and position of Indian women was very miserable. Customs such as polygamy, the Purdah, the denial of a woman's right to property, child marriages and customs such as sati and Devdasi, prevalent during this period which caused to decline once upon glorious personality of the Indian woman.

The influence of British rule had a very deep impact on in the minds of some Indian leaders and social reformers. Social reformers Raja Ram Mohan Roy, Ishwar Chandra Vidyasagar, Swami Dayanand Saraswati, Swami Vivekananda, Mahatma

Phule and his wife Smt. Savitribai Phule, Mahatma Gandhi, Jawaharlal Nehru and many others who were in the forefront of the struggle for the empowerment of women, led Gandhi's efforts, the position of women, to increase participation in the struggle for social development and political independence. Prominent among them were Sarojini Naidu, Kasturba Gandhi, Kamala Nehru and Aruna Asaf Ali, who played important role in freedom struggle and politics in India. Pandita Ramabai, the remarkable women reformers also helped for the upliftment and empowerment of Indian women. Apart from the women about the remarkable women, as Dr. Besant Anee, Bhikaji Cama, Pritilata Wadadar, Kasturba Gandhi, Vijayalaxmi Pandit, Sucheta Kriplani, Rajkumari Amrit Kaur, Muthu Lakshmi Reddy and Durgabai Deshmukh play an important role in the struggle for the freedom of India, after some initial hesitation even took Muslim women to modern western education in many through the joint efforts of Sir Sayyid Ahmad Khan and some other Muslim social workers.

The starting of the 20th century there was a nascent women's movement dedicated to the promotion of female education, raising the age of marriage for women and the abolition of Purdah. In 1929, the All India Women's Conference passed a resolution against Purdah. When the British ruled India, they established the modern capitalist economic system and the modern state based on the principles of liberty and equality" and generated new climate for change in the old traditional social structure and norms basis of equality. They promoted education for women.⁴

1.2.5 Women in Independent India

Indian women are now participating in all activities such as education sports, politics, industry, services sectors, science and technology etc. Indira Gandhi, who in all activities such as education, sports, politics, media, art and culture, service sectors, science and technology as the Prime Minister of India was involved for a total period of fifteen years the world's longest serving female Prime Minister.⁵ Pratibhatai Patil decorates the highest constitutional seat of the President of India and Meera Kumari was the first woman Speaker of Lok Sabha recently. There are some examples of women-free India, although it is a dark side to the different layers of society. It took a very long time for Indian women as a strong influential power in society arise.

The Hindu personal laws of mid-1956s (applied to Hindus, Buddhists, Sikhs and Jains) gave women rights to inheritance. However, the son had an independent share in the ancestral property, while the shares of the subsidiary were based on the share

received by their father. Hence, a father could effectively disinherit a daughter by renouncing his share of the ancestral home, but the son continues to have a share in its own right. Additionally, married daughters, even those with marital harassment, had no residential rights in the parental home. After amendment of Hindu Laws in 2005, the women in India have the same status as men.

Many Indian Muslim women have the interpretation of the basic jersey on women questioned under the Shariat and the system of triple statement criticizing 'Talaq. "After fierce protests by women activists in the Shah Bano case, the Government of India passed the Muslim Women (Protection of Rights of Divorce) Act.

The Christian women have struggled over years for equal rights of divorce and succession. In 1994, all Churches, along with women's organizations, have prepared a draft law called the Christian Marriage and Matrimonial Matters Bill, which is still in the process.

In the 1990s, grants from foreign donors forming new women's NGOs. Self-help groups (SHGs) and NGOs like SEWA (Self Employed Women's Association) have emerged as leaders of local movements, Medha Patkar of Narmada Bachao Andolan, for example.⁶

The Government of India declared 2001 as the Year of women's Empowerment (Swashakti). The National Policy for the Empowerment of Women was passed in 2001. In 2010 March 9, one day after International Women's day, Rajyasabha passed women's Reservation Bill, ensuring 33 per cent reservation to women in Parliament and state legislative bodies.⁷

1.2.6 Legal Status of Woman in India

In modern times, it is usually the Government which is the most logical agency for promoting desirable changes in the status of women through appropriate legislation. The framers of the Indian Constitution rightly felt that it was not sufficient to confer some minor benefits to women, but it was necessary to declare in unequivocal terms, their rights to equality with men and various other rights which would help them in attaining an equal status or an equal footing with men.

1.2.7 Constitutional Provisions for Women ⁸

Following are the various articles provided in the Constitution of India relating to women equality

- Equality (Article 14)

- No discrimination by the State (Article 15(1))
- Equality of opportunity (Article 16)
- Equal pay for equal work (Article 39(d))
- Special provisions to be made by the state in favour of women and children (Article 15(3))
- Renounces practices derogatory to the dignity of women (Article 51(A)(e))
- Provisions to be made by the State for securing justice and human conditions of work and for maternity relief (Article 42).

1.2.8 Measures to Uplift the Status of Women

The Hindu Widow Re-marriage Act 1856, The Child Marriage Restraint Act 1929, The Hindu women's Right to Property Act 1937 and The Hindu women's Right to Separate Residence and Maintenance Act 1946 were some of the measures that sought to improve social and economic status of women to a very limited extent. Besides the above acts, the following different legislations were also passed since 1950.

- The Hindu Marriage Act 1955
- The Hindu Succession Act 1956
- The Dowry Prohibition Act 1961
- Equal Remuneration Act 1976
- The Maternity Benefit Act 1961
- The Protection of Women from Domestic Violence Act, 2005(w.e.f.26 October 2006)

All these Acts have been definitely helping to enhance the socio-economic status of women in India⁹

1.3 Women Empowerment

1.3.1 Meaning and Concept

Empowerment literally means, "Becoming powerful"; Empowerment is a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and control resources, which will assist in challenging and eliminating their own subordination.

Empowerment is an active a multidimensional process to enable women to realize their identity and powers in all spheres enabling women to acquire and possess "Power resource" in order to make decisions or resist the decisions that are made by others

which affect women. Further empowerment provides greater access to knowledge and resources, more autonomy in decision making, greater ability to plan their lives, more control over the circumstances, which influence their lives and freedom from customs.¹⁰

The 'Empowerment' approach was first clearly articulated in 1985 by Development Alternatives with Women for a new era (DAWN). 'Women Empowerment' concept was introduced at the International women's conference in 1985 at Nairobi. The Conference defined "Empowerment" as a redistribution of social power and control of resources in favour of women. In the true sense of the word, Empowerment would mean giving-up old established ways, habits and giving-up privileges. This term received prominence in early nineties in western countries. The concept of women's empowerment is the outcome of several important critiques and debates generated by the women's movement throughout the world, particularly by the third world feminists. Its Source can be traced from the inter action between feminism and the concept of "Popular education" developed in Latin America in the 1970's the concept of women's empowerment has its roots throughout the world in women's movement.

1.3.2 Definition of Empowerment

The social work dictionary¹¹ defines empowerment as "The process of helping a group or community to achieve political influence or relevant legal authority."

According to zippy¹², empowerment as" means for accomplishing community development tasks and can be conceptualized as involving two key elements giving community members the authority to make decisions and choices and facilitating the development of the knowledge and resources necessary to exercise these choices" ¹³ considered empowerment as exercising control over ones lives, firstly on resources of financial, physical and human and secondly on beliefs, values and attitudes.

In the Indian context the process of empowerment has passed through various stages. In 1960s and 1970s Policies and programmes were not aimed at empowering women. The first step in empowering women was organizing them at grass root level by establishing Mahila Mandals. It was framed on the basis of American house manager scheme without thinking how far it is Suitable to Indian women. Later the focus was made on improving the education and health condition of women. The traces of empowerment were found in strategies adopted to achieve women's development and equality. Besides to bring women into the mainstream of the

development process, policy environment was created in 1980s by adopting various policies like education policy, nutrition policy and amendments in various acts related to women, The process of gaining control over the resources, ideology and self, which determine power, can be called empowerment. When we apply this definition for empowerment of women, it is clear that women do not have power, since they do not have control over resources. Even if they have it is only to some extent over some resources. In the family male person is considered as breadwinner, physical and financial asset are in his name and control, naturally power is in his hands. Women are kept out of this domain. In this context women should have power by gaining control over the resources ideology and self, empowerment is not limited to power. Women empowerment is a larger and broader concept with vaster and different dimensions.

Empowerment is the result of the process which enables an individual to know about herself, what she wants, express it, try to get it and fulfill their needs by enhanced confidence, awareness, mobility, choices, control over resources and decisions making power. Central Government in its welfare programmes shifted the concept of development to empowerment only in the Ninth plan (1997-2002) and observed the year the 2001 as "Women empowerment year" in general is related to the poor women or those who are powerless.¹⁴

1.3.3 Need for Empowerment of Women

In India, there is a strong performance for the male child, as sons are perceived to be future bread-earners and also the old age security for parents. A girl child faces discrimination from birth till death. Indian women are generally viewed as economic burdens and the contributions they make to their families are overlooked. The vicious circle of poverty in India has a much greater impact on women. Women comprise nearly 70 per cent of the total population, living below the poverty line. Empowerment of women is the only remedy to this problem. But it is long and difficult process. It requires a change in the minds of the people. If a woman is economically empowered, it becomes much easier for her to become socially empowered.

As former UN secretary general Kofi Annan has stated, "Gender equality is more than a goal in itself. It is a precondition for meeting the challenge of reducing poverty, promoting sustained development and building good Government, this is missing in India. The Tenth Plan (2002-07) continues with major strategy of "Empowering

women" as an agent of social change and development for this purpose a sector specific three-fold strategy has been adopted ¹⁵.

Marshall ¹⁶ suggests that if women are to become "empowered" they would be able to sign and cope with organization's culture. Women need empowered for the following reasons

- To develop self esteem, confidence, realize their potential and enhance their collective bargaining power.
- Awareness building about women's status, discrimination, rights and opportunities is a vital step towards gender equality.
- Capacity building and skill development, especially the ability to plan, make decisions, organize, manage and carry out activities, to deal with people and institutions in the world around them.
- Participation and greater control and decision-making power in the affairs of home, community and in the society.
- Action to bring about greater equality between men and women.

1.3.4 Empowerment of Women in Management

In recent years nation-states in many parts of the world have been attempting to improve the status of women in their society. An important element in national policies is the improvement of women's access to a wider range of jobs, including those at a managerial level. Though the Government has launching many schemes for the development of women, they are so poorly represented in management level. There are some reasons for low participation of women in management level.

- Women having lack of leadership qualities, especially assertiveness
- Women dislike power or are afraid of it.
- Social attitude (i.e. role of women as home makers, wife, mothers, caretaker like that)
- Women are insufficiently ruthless in the work place.

1.3.5 The Dominance of Male Values in Organization Culture

- The need for many women to have extended career breaks precisely to bring up children and care for elderly relatives.
- Disobedience with family members (husband etc.).
- Lack of effective social networks at senior and middle level management.

1.3.6 Significance of Women Empowerment

"As long as women do not have the same right in law as men, as long as the birth of a girl does not receive the same welcome as that of a boy, so long we should know that India is suffering from partial paralysis. Suppression of women is inconsistent with principles of ahimsa" (nonviolence) -Mahatma Gandhi. Women empowerment is an important tool for social development and this can be achieved when the society recognizes women as one among the social partners. Provided them equal rights, facilitated them with equal education, health and out of all these allow them to participate equally and effectively. The women as target group account for 48.3 per cent of the total population, as per 2001 census. Hence, development of women, safeguarding their interest is to ensure that they are brought into the mainstream to take advantage of the general developmental activities. Even the various sectoral policies announced in recent health (2001), Nutrition (1993), Population (2000) Education (1992), Agriculture (2000) have stressed the need and focused on the comprehensive development of women (planning commission, 2002)". The various efforts and activities for the development of women are based on the empowerment strategy that is increasing the capacity of the women.

Achieving equality in opportunity, decisions making power, gaining confidence, building productive capacities, challenging existing power relations, gaining control over resources are the essential components which an individual or group has to achieve through the process of empowerment.

1.3.7 Indicators of Women Empowerment

The Draft country paper-India for the fourth world conference on women held at Beijing in 1995 proposed the following qualitative and quantitative indicators for evaluating women's empowerment.

1.3.7.1 Qualitative Indicators

- Self-confidence understands what she wants, expresses it and tries to get it, feels proud of her has positive self-image.
- Articulation
- Awareness about health, nutrition, legal right, political activities, Government policies and programmes.
- Less burden of work and more leisure time,
- Changing role and responsibilities within the family.
- Decrease in violence within the family

- Changing attitudes towards tradition and customs like child marriage and dowry.
- Physical mobility-walk freely with in the village goes to the city or town, to banks, post office, and goes for shopping, cinema, exhibition and visit relatives.
- Become member of women's group or any other people's organization.
- Self-identity-identifies herself positively
- Decision making power within the family regarding number of children.
- Education of children, marriage of children, budgeting of the family, income and purchase or sale of family property.
- Changed attitudes towards women's participation in politics and willingness to participate in the politics.
- Control over individual and family income.
- Access to resources like land, house, jewellery, house site, etc,
- Access to information, knowledge and skills.

1.3.7.2 Quantitative Indicators

- Increase in age at marriage.
- Reduction in fertility rate or number of children.
- Becoming beneficiaries of development programmes.
- Visible changes in physical status/nutritional status.
- Improvement in literacy level and
- Becoming member of a political party or local self-Government.

1.3.7.3 Process of Empowerment

Both individual and collective process of empowerment is based on the following five principles.

- Self-reliance
- Self-awareness
- Collective mobilization and organizations
- Capacity building
- External exposure and interaction

Empowerment is a long process. It has to pass by different stages. In the first stage, women should be trained to look into the situation from a different perspective and recognize the power relations that perpetuate their oppression. At this stage, the women share their feelings and experiences with each other and build a common vision and mission.

b. In the second stage, the women tried to change the situation by bringing about a change in the gender and social relations.

c. In the third stage, the process of empowerment makes them more matured to realize the importance of collective activities.

1.3.8 Empowerment of Women in India

The major strategies of women empowerment include social empowerment; economic empowerment and gender justice were designed to create an enabling environment by adopting various affirmative policies and programmes for development of women, besides providing them easy and equal access to all the basic minimum services to enable them to realize their full potential.

Even after sixty-two years of Indian independence, women are still one of the most powerless and marginalized sections of Indian society. The 2001 Census shows that the sex ratio for India is 933, which is lowest in the world. Per cent of female literacy is 54.16 against male literacy of 75.85 per cent. In India, women's representation in Parliament and in the State Assemblies has never beyond 8 and 10 per cent respectively. Most of the working women remain outside the organized sector. Mere 2.3 per cent women are administrators and managers, 20.5 per cent professional and the technical workers all of whom collectively earn 25 per cent of the shared income ¹⁷.

Indian constitution in its fundamental rights has provisions for equality, social justice and protection of women. These goals are yet to be realized. Still women continue to be discriminated, exploited and exposed to inequalities of various levels. So the concept of empowerment as a goal of development projects and programmes has been gaining wider acceptance.

Women in India are still neglected lot, despite the assurance given in the constitution and commitment towards women empowerment. They are poorest of the poor receiving little education, low medical attention, lower value for their work etc. They are still subjected to frequent pregnancies resulting in pregnancy wastage and increasing risk of maternal mortality. In India it was assumed that trickle-down effect of rapid economic growth will improve the quality of life of the downtrodden and weaker sections of the population. It was realized that unless exclusive women development programmes are initiated, women's development would not be possible. The Constitution not only grants equality to women, but also empowers the state to adopt measures of positive discrimination in favour of women.

1.4 Women and Education

Education being an important tool for social empowerment of women, specific schemes to provide incentives to promote education, especially amongst girl children and reduce the school dropout rates is being implemented. Two important schemes viz., ‘Sarva Shiksha Abhiyan’ and ‘Mahila Samakhya is being implemented by department of education is special effort to stretch the reach of education especially to the girl child. In addition, the Department of Women and Child Development implements the schemes of ‘condensed courses for educated and vocational training’ and ‘Distance Education Programme for women’ supplementing the efforts of Department of Education.

Educating women enables them to get better jobs, other career paths and to become economically self-sufficient or independent. The National Policy on Education 1986 has emphasized that women’s development is essential for national development. “Education will be used as an agent of basic change in the status of women. In order to neutralize the accumulated distortions of the past, there will be a well-conceived edge in favour of women. The position of women in respect to education is equal to that of men so far as formal situation is concerned but the structure of society does not allow the women to benefit by the constitutional provisions¹⁸

Though it is gradually rising, the female literacy rate in India is lower than the male literacy rate. Compared to boys, far fewer girls are enrolled in the schools, and many of them dropped out. According to the National Sample Survey Data of 1997, only the states of Kerala and Mizoram have approached universal female literacy rates. According to the majority of the scholars, major factors behind the improved social and economic status of women in Kerala are literacy and expansion of education.

1.5 Role of Women in Economic Independence

Unless a woman works and is paid, her economic dependence never comes to an end. In fact a woman plays dual roles, one as the paid worker and the other, as an unpaid worker, involved as a part the family labour. It has been established that women are productive workers and integral to India’s national economy and make up one third of the country’s labour force, however since the times immemorial, worth of the work done or services rendered by women have not been recognized. The discrimination against women is clearly seen in the employment opportunities

available to them. Besides this social and economic factors are also responsible for the low participation rate for women in the nation's labour force. As per the 1991 census, work participation rate of women is 23 per cent-27 per cent for rural women. 19 per cent of the total female work force consists of unpaid family workers. 94 per cent of the total women workers are concentrated in the informal sector, low skills, low status and poor pay.

Although most women in India work and contribute to the economy in one form or another, much of their work is not documented or accounted for in official statistics. Women account for a small proportion of the formal Indian labor force, even though the number of female workers has grown faster in recent years than that of their male counterparts. The National data collection agencies revealed that in urban India women have impressive number in the workforce. As an example in software industry 30 per cent of the workforce is female. They are at par with their male counter parts in terms of wages, position at the work place. In rural India, agriculture and allied industrial sectors employ as much as 89.5 per cent of the total female labour. In overall farm production, women's average contribution is estimated at 55 per cent to 66 per cent of the total labour. According to a 1991 World Bank report, women accounted for 94 per cent of total employment in dairy production in India. Women constitute 51 per cent of the total employed in forest based small-scale enterprises.¹⁹

Contrary to common perception, a large per centage of women in India work. National data collection agencies accept that statistics seriously understate women's contribution as workers. However, there are far fewer women than men in the paid workforce. In urban India, women participate in the workforce in impressive numbers. For example, in the software industry 30 per cent of the workforce is female. In the workplace women enjoy parity with their male counterparts in terms of wages and roles.

One of the most famous female business success stories is the Shri Mahila Griha Udyog Lijjat Papad. In 2006, Kiran Mazumdar-Shaw, who founded Biocon, one of India's first biotech companies, was rated India's richest woman. Lalita D. Gupte and Kalpana Morparia were the only businesswomen in India who made the list of the Forbes World's Most Powerful Women in 2006. Gupte ran ICICI Bank, India's second-largest bank, until October 2006 and Morparia is CEO of JP Morgan India.²⁰

In the present era of globalization women have been playing very impressive role as equal partner in the economic development of the country. The elite and the upper middle class of Indian society have gained by the exposure to the global network. More women are engaged in business enterprises, in international platforms like the Inter-Parliamentary Union, and have greater career opportunities as a result of international network. Freer movement of goods and capital is helpful to this section. But most women continue to remain marginalized as they are generally employed in a chain of work and seldom allowed independent charge of their job. Sharing of responsibility at work place or taking independent decisions is still a remote possibility for them.

After globalization, women are able to get more jobs. Globalization has indeed raised hopes of women for a better and elevated status arising out of increased chances to work but, at the same time, it has put them in a highly contradictory situation where they have the label of economically independent paid workers but are not able to enjoy their economic liberty in real sense of the term. India is the first among countries to give women equal franchise and has a highly credible record with regard to the enactment of laws to protect and promote the interests of women, but women continue to be denied economic, social and legal rights and privileges. Though they are considered to be equal partners in progress, yet they remain subjected to repression, marginalization and exploitation. It has been advocated by many researchers, that independent earning opportunities reduce the economic dependence of woman on men and increase her bargaining power in the family. This bargaining power depends on the nature of work she is employed in. But the income earning activities increase the workload of a woman unless the man accepts an increased share in domestic work.

The emergence of women on the economic scene as entrepreneurs is significant development in the emancipation of women and securing them a place in the society, which they have all along deserved. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Women are increasingly becoming conscious of their existence, their rights and their work situations. Today, women entrepreneurs represent a group of women who have broken away from the beaten track and are exploring new avenues of economic participation.

With the advent of media, women are aware of their own traits, rights and also the work situations. The glass ceilings are shattered and women are found indulged in every line of business from papad to power cables. The challenges and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators. They are flourishing as designers, interior decorators, exporters, publishers, garment manufactures and still exploring new avenues of economic participation. In some recent years, the emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The number of women entrepreneurs has grown over a period of time, especially in the 1990s. In India, several women entrepreneurs are working hard to prove that when it comes to starting and sustaining a business they are second to none.

Further, the entrepreneurship enhances financial independence and self esteem of women. Indian women are in no way inferior to men in all walks of life and they have been emerging as good entrepreneurs as men in the country. Among the states, Gujarat, Maharashtra and Karnataka have more women entrepreneurs. One of the most famous female business success stories is the Shri Mahila Griha Udyog-Lijjat Papad.

Economic independence of women is important as it enhances their ability to take decisions and exercise freedom of choice and action. Many of the working women, who control their own income, do contribute towards the economic needs of family as and when required. They often participate in discussions at their work place and their views are given due weightage before any final decision. Working women do use and spend their income at their own sweet-will but sometimes permission of the husband becomes necessary for the purpose. However when it comes to making investments, they often leave it to their husband or other male member of the family to invest on their behalf. Many of them do not take decision even in case of important investments, like, life insurance, national saving schemes or other tax saving investments. Working women do feel concerned about economic needs of the family but when not consulted in such matters, they regret being ignored especially when they contribute monetarily towards economic well being of the family.

Today women have attained a remarkable position in probably all fields and they are in no way inferior to men. India has remarkable history with women from being the Prime Minister to the Governor and then to the President. There are many able doctors, lawyers and top bureaucrats. Even in business they are occupying high

positions. Women are in Police Force, Air Force and even scaling the Mount Everest is not beyond their capacity.

1.6 Women Entrepreneurs and Economic Development

Entrepreneurs are the architects of the present and the future of India. Entrepreneurship is acknowledged as being one of the essential factors that determine the growth of various industries of a country. The history of economic development of a country– whether developing or developed – reveals the fact that entrepreneurs have made significant contributions in every field of enterprise, though the nature and extent of such contributions have varied from society to society and from country to country.²¹

An International Labour Organisation [ILO] Report of 1980 states that women constitute 50 per cent of the world's population, 67 per cent of the world's workforce, receive 10 per cent of the world's income but own less than 1 per cent of the world's property, all because of the Gender accident of birth.²²

According to the **Oxford Dictionary** (1987) an Entrepreneur is the director or manager of public musical institutions, one who “gets up” entertainment, especially musical performances. It defines an Entrepreneur as a musical director. But the dictionary has specified the main activity of an entrepreneur, i.e. co-ordination.²³ According to the **ILO**, “Entrepreneurs are people who have the ability to see and evaluate business opportunities, to gather the necessary resources, to take advantage of them and to initiate appropriate action to ensure success.”²⁴

The New Encyclopedia Britannica describes an entrepreneur as ‘an individual who bears the risk of operating a business in the face of uncertainty about the future condition’.²⁵

The Indian economy needs to create a large number of employment opportunities in the decentralized agricultural and non-agricultural sectors. Comprising of small, tiny, cottage and village industries in order to curtail rising unemployment and urban migration in the country, India has been engaged in the task of promoting entrepreneurship. Efforts have been made in promoting entrepreneurs through systematic entrepreneurship development programmes. This has resulted in accelerating industrial growth in small scale sector and also in creating new employment opportunities.

Economic development of a country essentially means the process by which the per capita incomes of that country rise upward over a period of time.

Entrepreneurship plays a vital role in economic development through the creation of utilities and generation of employment within a short period. It has been accepted that entrepreneurship is an economic venture by which a lot of the people's lives can be changed for the better within a short period of time, especially from the point of view of employment generation and income levels. Like other developing countries, India has been endowed with abundant natural, biological and human resources. Technical progress of a country alone cannot lead to economic development unless technology is used also by the entrepreneurs. An entrepreneur organizes and puts to use capital, labour and technology. An entrepreneur is also an agent of economic development of a country. Therefore, entrepreneurial awareness among the people is perhaps the urgent need. In India entrepreneurship will lead to generate more income, reduce the acute problem of unemployment, minimise incidence of poverty, reduce regional imbalances, increase the export trade and reduce deficit in the balance of payment to a certain extent.²⁶

Women and men are equal members of the society hence they have the right to equality of opportunities and treatment.²⁷ Overall development of the Indian economy cannot be affected if women who form the large segment of Indian population are neglected. If the development programmes can absorb and effectively utilize the women force then it will contribute a lot to the holistic development of the country. This will lead to the elimination of sex discrimination, economic oppression and social stratification of women.²⁸

The constitution of India not only grants equality to women but also empowers the state to adopt positive measures in favour of women for neutralising the cumulative socio-economic, educational and political disadvantages they face. The constitutional mandate has enacted various legislative measures intended to ensure equal rights, to counter social discrimination and various forms of violence and also provide support for working women in India.

The 73rd and 74th amendments of the Constitution reserve 33 per cent of the seats in the Panchayati Raj for women. These not only grant representation to the grassroots level but also open new opportunities for women for their upliftment in general and improvement of their status in the society. A number of women's organisations have also been set up like the Rashtriya Mahila Kosh. A National Credit Fund for women was set up in 1993 for funding the women's activities. The fund aims to benefit the poorest of the poor women who are in need of credit but cannot

access the formal credit system. The Mahila Vikas Nidhi (MVN) is an especially designed fund for economic empowerment of women. Swarna Jayanti Gram Swarozgar Yojana Scheme is an amended and merged version of the various development schemes for rural areas.²⁹

Some women have distinguished themselves in diverse professions as doctors, artists, teachers, professors, researchers, scientists, administrators, politicians, bankers, and entrepreneurs in our country. But majority of the women confine themselves within the four walls of their house, carrying out household chores, rearing children, engaged in family rituals and customs. Given the opportunity, women can contribute both to the economic wellbeing of their family as well as to the gross domestic product of the country.

Currently the landscape of women entrepreneurship is changing. This is due to the fact that more and more women are being educated, professionally qualified, and technically trained. The attitude among the people regarding women's status has also been changing for the better. Moreover industrialisation of our country invites women from their kitchen to be active in various economic activities. Women entrepreneurs have extended their entrepreneurial activities to all spheres of life including advanced technologies like engineering, electronics and energy.³⁰

Women-owned businesses are becoming increasingly important in the economics of almost all countries. To the US economy, they contribute more than \$250 billion annually and create new businesses in the ratio of 2:3 compared to their male counterparts.³¹

Paul and Ajitkumar, in their book *Entrepreneurship and Development*, have stated that there were more than 1, 53,260 women entrepreneurs in India during 1985-89.³² Considering all the above, researcher attempts to analyze the Socio-Economic Study of Sister Members of Shri Mahila Griha Udyog Lijjat Papad with special reference to Pune City. The researcher was keen on making in-depth study about Socio-Economic aspects of Sister Members of Shri Mahila Griha Udyog Lijjat Papad.

1.7 Women Empowerment and Five Year Plans

Empowering women politically, educationally, economically and legally has been a major objective of Government of India. For this purpose Government of India proposed and implemented following various measures and schemes in different five year plan period.

Change in perception with respect to women in Five Year Plans

Plan	Activity	Approach
First Plan (1951-1956)	Set up the Central Social Welfare Board	Welfare work through voluntary organisations and charitable organisations and charitable trusts.
Second Plan (1956-1961)	Supported the development of Mahila Mandals to work at the grass roots.	Rural Development
Third, Fourth and Interim plan (1961-1974)	Provisions for women's education, Pre-natal and child health services, supplementary feeding for children, nursing and expectant mothers	Women as targets of family planning and social sector "beneficiaries"
Fifth Plan (1974-1978)	Programmes and schemes for women development	Shift in the approach from welfare to development.
Sixth Plan (1980-85)	Separate chapter on women in the plan	Accepted women's development as a separate economic agenda took a multi disciplinary approach with a three-pronged thrust on health, education and employment.
Seventh Plan (1985-90)	Working Group on employment of women statistics on women quota for women in development schemes	Bringing women into the main stream of national development.
Eighth Plan (1992-97)	The core sectors of education, health and employment outlay for women rose from Rs.4 Corers in the first plan to Rs.2000 cores in the eight plans.	Paradigm shift from development to empowerment and benefits to women.
Ninth Plan (1997-2002)	Concept of women's component plan to assure that at least 30 per cent of funds benefits from all development sectors flow to women.	Empowerment of women as its strategic objective.
Tenth plan (2002-2007)	Self help groups	Suggested specific strategies policies and programmes for the empowerment of women.
Eleventh Plan 2007-2012)	Shift from more empowerment of women to recognize women as agents of sustainable socio economic growth and change.	Fivefold agenda for handling challenges to gender equity.

Source: http://planning.commission.nic.in/reports/genrep/rep_engpub.pdf

Eleventh plan ensures economic empowerment, engineering social empowerment, enabling political empowerment, effective implementation of women related legislations, creating institutional mechanisms for gender equity. The plan also endeavors to guarantee the rights and entitlements of all women, and has recognized

that their requirements differ based on their locations within various castes, communities, religions, geographic and development zones. Thus the Eleventh Plan for the first time includes an entire section on unorganized sector and home based workers and female concentrations in both.

1.7.1 Government Schemes for Women Empowerment ³³

The Government programme for women development began as early as 1954 in India but the actual participation began only in 1974. At present, the Government of India has over 27 schemes for women operated by different departments and ministries. Some of these are

- Integrated Rural Development Programme (IRDP)
- Training of Rural Youth for Self-Employment (TRYSEM)
- Prime Minister's Rojgar Yojana (PMRY)
- Women's Development Corporation Scheme (WDCS)
- Working Women's Forum
- Indira Mahila Yojana
- Indira Mahila Kendra
- Mahila Samiti Yojana
- Rashtriya Mahila Kosh
- Khadi and Village Industries Commission
- Indira Priyadarshini Yojana
- SIDBI's Mahila Udyam Nidhi Mahila Vikas Nidhi
- SBI's Sree Sakhi Scheme
- NGO's Credit Schemes
- National Banks for Agriculture and Rural Development's Schemes

The efforts of Government and its different agencies are ably supplemented by nonGovernmental organizations that are playing an equally important role in facilitating women empowerment. Despite concerted efforts of Governments and NGOs there are certain gaps. Of course we have come a long way in empowering women yet the future journey is difficult and demanding.

1.8 Present Status of Women in India

Table 1.1 shows comparative picture of India, Maharashtra and Pune relating to total population, total male and female population, sex ratio, female literacy rate and women share in employment.

Table 1.1: Status of Women in India (Census-2011)

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

The table 1.1 depicts present status of women in India. Total population of India was 121 crores 2 lakh, as per the 2011 census of India, out of which, population of Maharashtra was 11.24 cores which shows 9.28 per cent of the total population of India. Table also shows the proportion of female and male population which is 48.46 per cent and 51.54 per cent respectively. It seems that male population is more than female population. Similarly, Sex ratio depicts that there is 940 female per thousand of male population. It means that female population is less than as compared to male population.

It is also observed from the table that more than 25 per cent population is still illiterate; whereas the share of female population in employment also shows miserable proportion (i.e. 30 per cent) than as compared to male population. Considering the situation of Pune (study area) Sex ratio is found more than India and less than Maharashtra, whereas literacy rate found more than the India and Maharashtra.

1.9 Sex-wise distribution of workers as per census 2011

Table 1.2 shows comparative picture of India, Maharashtra and Pune relating to sex wise distribution of workers as per the census of 2011.

Table 1.2: Sex wise Distribution of workers (Census of 2011)

Sr. 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	24	41.1	5.7	29.2
		Total	24.64	29.96	3.81	41.60
2.	Maharashtra	Male	23.28	20.77	2.12	53.83
		Female	29.61	39.92	3.18	27.29
		Total	25.43	27.28	2.48	44.81
3.	Pune city	Male	17.8	7	2.1	73.1
		Female	31.1	17.6	3.8	47.5
		Total	21.9	10.2	2.6	65.3

Source: Statistical Profile on Women Labour, 2009-2011, Labour Bureau ministry Of Labour & Employment, Government of India, Chandigarh/Shimla.

Table 1.2 reveals that at the India level cultivators, Agricultural Labourers, Household Industry and other Workers constituted 24.64 per cent, 29.96 per cent, 3.81 per cent and 41.60 per cent of total workers respectively. Among male workers, Other Workers Constituted a major proportion i.e. 47.20 per cent of total workers. Similarly among female workers, Agricultural labourers constituted a major proportion i.e. 41.1 per cent of total workers.

At the state level cultivator's agricultural labour, household industry and other workers of Maharashtra constituted 25.43 per cent, 27.28 per cent, 2.48 per cent and 44.81 per cent respectively. Among the male workers in Maharashtra, other workers constitute a major proportion i.e. 55.83 of total workers. Similarly among female workers, agricultural labourers constituted a major proportion i.e. 39.92 per cent.

At the study area level i.e. Pune city, among male workers, other workers constituted a major proportion that is 73.1 per cent whereas among female workers other workers constituted a major proportion i.e. 47.5 per cent. Similarly among total workers in Pune city, other workers constituted 65.3 per cent.

As far as household industry concerned, all India level, Maharashtra Level and Pune City level constituted a very miserable proportion i.e. 3.81 per cent 2.48 per cent and 2.6 per cent respectively. However among female workers household industry constituted a larger proportion than male workers.

1.10 Highlights of Women's status in India as per Labour Bureau Statistics of India ³⁴

Labour Bureau Statistics has given various current information of women's status. According to this statistics

- 1) In 2009-10 women were 26.1 per cent of all rural workers and 13.8 per cent of all urban workers.
- 2) Women are estimated 30 per cent of all economically active individuals. The participation rate for women in economic activities is falling from 37 per cent in 2004-05 to 29 per cent in 2009-10.
- 3) Women earned 62 per cent of men's salary for equal work.
- 4) The Global Gender Gap Index is measured by the World Economic Forum. It ranked 136 countries in 2013 on the size of their gender gap between women and men in four areas; economic participation and opportunity, education attainment, political empowerment, health and survival. For women's economic participation, India ranked 124th and for women's educational opportunity, it has ranked 120th.

- 5) Women are just 3 per cent of legislative, Management and Senior official positions. In 2010 women held only 5.3 per cent of Board Directorships of BSE. Out of 323 total executive directorship positions on the BSE, just eight (2.5 per cent) are held by women. 54 per cent of companies on the BSE, 100 have no women board directors.
- 6) 22.6 per cent of women are employed in business and they held only 14 per cent of senior management roles. According to Gender Diversity Benchmark 2011, India has the lowest national female labour force and the worst leaking pipeline for junior to middle level position of women.
- 7) In June 2014 India was ranked 116th out of 189 countries in descending order for per cent of women in parliaments. In Panchayat Raj System, a new bill has been proposed that gives at least 50 per cent of seats to women, rising from a previous quota of 33 per cent. Despite occupying small per cent of leadership position, 97.2 per cent of women aspire to jobs with increased responsibility.

Profile of Shri Mahila Griha Udyog Lijjat Papad

Shri Mahila Griha Udyog Lijjat Papad is well-known organisation in India. It is an Indian women's obliging involved in production of various fast moving consumer goods. The organization's main aim is the empowerment of women by providing them employment opportunities. This organisation started in the year 1959 with a seed capital of Rs. 80 only. SMLUGP has an annual turnover of around Rs. 650 Cr. in 2012; with Rs. 29 Cr. exports.³⁵ it provides employment to around 47,000 women.³⁶ Its headquarter located in Mumbai and has 84 branches and 40 divisions all over India.³⁷ Lijjat is primarily a cottage industry, urban by its origin, that has spread to the rural areas.³⁸ it is considered as one of the most notable entrepreneurial initiatives by women that is identified with women empowerment in India.³⁹

1.11 History of Shri Mahila Griha Udyog Lijjat Papad

Lijjat was started by seven Gujarati women from Mumbai. The women lived in Lohana Niwas, a group of five buildings in Girgaum. They wanted to start a venture to earn bread and butter using the only skill they had i.e. cooking. The seven women were Jaswantiben Jamnadas Popat, Parvatiben Ramdas Thodani, Ujamben Narandas Kundalia, and Banuben. N. Tanna, Laguben Amritlar Gokani, Jayaben V. Vithalani, and one more lady whose name is unknown.⁴⁰ The women borrowed Rs 80 from Chhaganlal Karamsi Parekh, a member of the Servants of India Society and a social worker.⁴¹ They took over a loss-making papad venture by one Laxmidasbhai⁴²

and bought the necessary raw material and the basic infrastructure required to prepare papads. On 15 March 1959, they come together on the terrace of their building and started with the production of 4 packets of Papads.⁴³

They started selling the papads to a known merchant in Bhuleshwar. From the beginning, the women had decided that they would not approach anyone for donations or help.⁴⁴ Late Chaganlal Karamsi Parekh (Chaganbapa) and Dattanibappa became their guide.⁴⁵ basically, the women were making two types of papads, to sell the inferior one at a cheaper rate. Chaganbapa advised them to make a standard papad and asked them never to compromise on quality. He also advised them, the importance of running it as a business venture and maintaining proper accounts.⁴⁶ as the days went more and more ladies join this pioneer batch and the organisation started to grow. Lijjat expanded as a cooperative system. Initially, even younger girls could join, but later eighteen was fixed as the minimum age of entry. Within three months there were about 25 women making papads. Soon the women bought some equipment for the business, like utensils, cupboards, stoves, etc. In the first year, the organisation's annual sales were Rs. 6196.⁴⁷ The broken papads were distributed among neighbours.⁴⁸ During the first year, the women had to stop production for four months during the rainy season as the rains would prevent the drying of the papads.⁴⁹ In the next year, and they solved the problem by buying a cot and a stove. The papads were kept on the cot and the stove below the cot so that the process of drying could take place in spite of the rains.⁵⁰ the group got considerable publicity through word of mouth and articles in vernacular newspapers. This publicity helped to increase the number of members. By the second year of its formation, 100 to 150 women had joined the group, and by the end of the third year it had more than 300 members.⁵¹ by this time, the terrace of seven founder women could no longer accommodate the members and the raw material. Therefore kneaded flour was distributed among the members who would take it to their homes and make papads.⁵² The papads were brought back for weighing and packaging to this centre.

To start a branch in Malad, suburb of Mumbai, in 1961 but this attempt was failed.⁵³ In 1962, the name Lijjat (Gujarati for "tasty") was chosen by the group for its products. This name was suggested by Dhirajben Ruparel in contest held for the purpose, with prize of Rs. 5.⁵⁴ The organisation was named Shri Mahila Griha Udyog Lijjat Papad.⁵⁵ In many Indian languages, Mahila mean women, Griha means home, Udyog means industry.

In July 1966, Lijjat registered itself as a society under the Societies Registration Act 1860.⁵⁶ In the same month, on Chaganbapa's suggestion, U N Deodhar, the chairman of KVIC personally visited the Lijjat.⁵⁷ KVIC or Khadi Development and Village Industries Commission is a statutory body set up by the Government of India for development of rural industries. In 1966 this organisation was recognised by khadi and village commission as a unit belonging to the "processing of cereals and pulses industry group" under the Khadi and Village Industries Act. It was also recognised as a "village industry". In 1966, KVIC sanctioned SMGULP a working capital of Rs. 800,000 (0.8 million) and was also allowed certain tax exemptions.⁵⁸

The first branch outside Maharashtra was established at Valod, Gujarat in 1968.⁵⁹ After tasting tremendous success with their papads, Lijjat began producing other products like khakhra (1974), masala (1976), vadi, wheat atta, and bakery products (1979). In the 1970s, Lijjat set up flour mills (1975), printing division (1977) and polypropylene packing division (1978). The group also initiated some unsuccessful ventures such as cottage leather (1979), matches (1979), and Agarbattis (incense sticks).⁶⁰

In 1987, Lijjat purchased new premises at Kamal Apartments in Bandra, a suburb of Mumbai. The registered office shifted to the Bandra from July 1988.⁶¹ In 1988, Lijjat entered the soap market with Sasa detergent and soap.⁶² Sasa had annual sales of Rs 500 million, accounting for 17 per cent of Lijjat's total turnover in 1998. In March 1996, the 50th branch of Lijjat was started in Mumbai.⁶³

Lijjat also started to participate in several trade fairs and exhibitions from 1980, which helped to improve its sales and made the brand name "Lijjat" well-known among the people.⁶⁴ Lijjat started to advertise its products through the vernacular newspapers, television and radio.⁶⁵ The money for advertisements was spent by the Polypropylene Division, which recovered the same by adding it to the price of the bags that it supplied to all the branches and divisions throughout India.⁶⁶

Lijjat started attracting attention of foreign visitors and officials from the year 1980s and 1990s. The Vice-President of Uganda, Dr. Speciosa Wandira-Kazibwe, visited Lijjat's Head office in January 1996, since she wanted to start a similar organisation in Uganda.⁶⁷ Lijjat started to export its products through merchant importers in the United Kingdom, the United States, the Middle East, Singapore, the

Netherland, Thailand, and other countries.⁶⁸ As its popularity grow, Lijjat started facing the problem of fake Lijjat papads in the market. In June 2001, three persons were arrested in this connection, in Bihar.⁶⁹ Lijjat's website explains the identification features of original Lijjat papads.

1.12 Philosophy of Shri Mahila Griha Udyog Lijjat Papad⁷⁰

Shri Mahila Griha Udyog Papad is synthesis of following three concepts.

a) The Concept of Business

The institution has adopted the concept of business from very beginning. All its dealing is carried out on sound and pragmatic commercial footing. It produces quality goods and sells them at reasonable price. It has never accepted nor is it ever going to accept any charity, donation, gift or grant from any quarter. On the contrary members donate collectively for good causes from time to time. Such as construction of houses for earth quake affected families of Chincholi (Dist-Latur) and Bhujpur, Kutch (Gujrat) etc.

b) The Concept of Family

Besides the concept of business the institution has adopted the concept of mutual family affection, concern and trust. All the affairs of the institution are tackled on the very same pattern as a family carries out its own daily household affairs.

c) The Concept of Devotion

The most important concept adopted by the institution is the concept of devotion. For the members as well as the employees and the well-wishers, the institution is never merely a place to earn once lively hood. It is a temple, a church, a mosque, a Gurudwara, a place of worship to devote once energy not for his or her own benefits but for the benefit to all. In this institution work is worship. The institution is open for everybody who has faith in its basic concepts.

1.13 Three Golden Rules⁷¹

Shri Mahila Griha Udayog Lijjat Papad is established on the basic principles like self-reliance, co-ownership and faith in dignity of labour, In addition to this institution has also formed three 'Golden Rules'. All the branches of SMGULP follow these three golden rules. They are

- 1) All the rights of the institution must belong to sister members only
- 2) There must be maintenance of Lijjat quality at any cost.

3) There must be clean and time bounding accounting system.

1.14 Traditions and Culture of SMGULP

Member sisters from all branches of Lijjat, perform an all-religion prayer before beginning their daily activities.⁷² The sisters are free to choose their activities and every activity is given equal significance.

Leaving the Lijjat is voluntary. No member sister can be asked to leave unless or until she goes against the principles of Lijjat. There is no retirement age fixed by Lijjat, when the president Jyoti Naik was asked about this. She said that there was no need to make provision for a retirement age because the emphasis obviously was on earning one's bread and butter through daily work, all through one's life.⁷³

Because of Lijjat's basic objective of generating self-employment for women, no machinery is used at the production level, and everything is done manually. However, computers are now being used for the purpose of accounts and administration.⁷⁴

Over a period of time, certain traditions have been established in the organization.

They are as follows:

1. No one can tell sister members to leave the organization
2. Any sister member can dismiss an employee
3. Do not go to any ones house.
4. Do not emulate wrong behavior.
5. There is no place for rigid rules.
6. Decisions are taken by the sister members present
7. Every sister has the power of Veto.
8. Everyone is free to take up the responsibilities
9. Nothing is accepted from guests.
10. Do not bring anything from home.
11. Anyone can examine account.
12. No one waits for others.
13. Writing of accounts every day.
14. Office bearers of the organization are not higher officials.
15. Do not be beggar or robber
16. Go along with and not against the organization.
17. Never hesitate to own mistake
18. No election no lottery
19. Sisters are the owners.

1.15 Features of Shri Mahila Griha Udyog Lijjat Papad⁷⁵

The organization is running on the strength of its basic thoughts. The philosophy on which the organization rests is easy to understand and equally easy to implement. In the nutshell the basic thoughts or features of the organization are as follows

- 1) It is a voluntary organization of sisters.
- 2) The organization is neither for the poor sisters nor for the rich ones.
- 3) The organization never accepts charity or grant.
- 4) The organization believes in running the business wisely.
- 5) The organization is like a family and sisters run it as if they all belong to the same family.
- 6) The organization is like a revered place of worship.
- 7) No one can change these basic thoughts of the organization.

1.16 Organisation Structure and Management Setup

Lijjat believes in the philosophy of sarvodaya and collective ownership. Any women irrespective of her caste or religion willing to work in any capacity could become a member by signing a pledge of devotion. Any women who pledge to adopt the institutions values and who has a respect for quality can become a member. It is a commitment to earn legitimate honest work. Member sisters are the owners and the equal partners in both profit and loss.⁷⁶ The members are co-owners and fondly referred to as "sisters". All the decisions are based on consensus and any member-sister has the right to veto a decision.⁷⁷ Men can only be salaried employees (accountants, drivers or security guards), and not the members of the organisation (i.e. they are not the owners).⁷⁸ There is a managing committee of twenty-one members, including the President, the Vice-President, two secretaries, and two treasurers entrusted the running of Lijjat.⁷⁹ There are also Sanchalikas for each centre to look after the daily work of the concern centre. The office bearers of the managing committee and the sanchalikas are chosen from among the member-sisters on the basis of consensus every three years.⁸⁰ each branch has a committee of eleven member-sisters, again chosen by consent.

The head quarter of Lijjat is located at Mumbai. All activities of various branches were previously coordinated head office Mumbai. But, with the growth of Lijjat, this authority was decentralised in terms of work and sharing of profits at the

branch level. However, the approval of managing committee is needed to undertake any new project of activities.

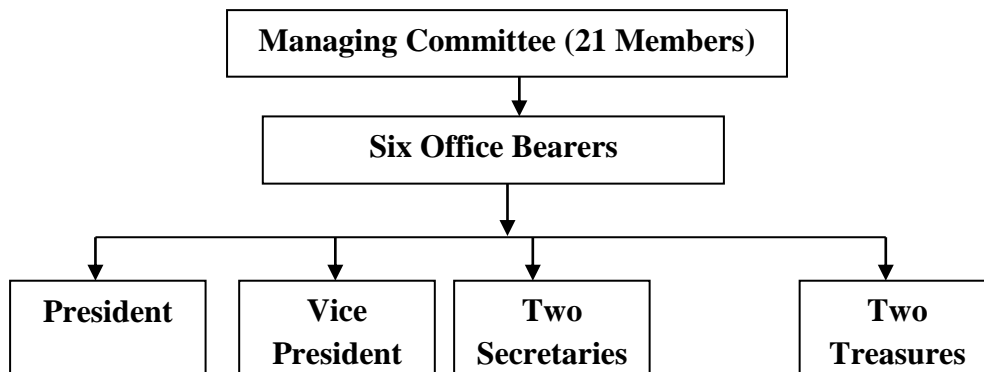
All the branches follow the same instructions and have similar accounting system. There are branch co-ordination committees to coordinate various branches in a region or state. Area meetings of the various branches are held regularly in the concern state. The annual general meeting is attended by member-sisters representing branches and divisions from all over India. Currently, Lijjat has branches in seventeen states of India – Andhra Pradesh, Bihar, Delhi, Gujarat, Haryana, Jharkhand, Jammu and Kashmir, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Orissa, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh, and West Bengal.

Books of accounts are easily accessible to all the member-sisters, ensuring transparency. Lijjat follows its own financial accounting system and principles. There is no credit method for running operations in the organisation. Every payment is done on a daily basis, except for the outside supply of raw material. Profits and losses are shared equally among the members of a given branch. In the initial days of Lijjat, the profits of the first six months were shared equally among all sisters in the form of gold. This sharing practice is still in effect, but now the decision whether to share the profits in gold or in cash is made at the branch level.⁸¹ The cost of national-level advertising is borne by all branches and divisions according to their production abilities.

The Head office purchases and distributes all ingredients to maintain the quality of the final product. For example, the urad dal is imported from Myanmar, Asafetida is imported from Iran, and black pepper comes from Kerala. The committee often makes surprise visits to various branches to assure that production conditions are hygienic.⁸² When a new branch of Lijjat opens, a neighboring Lijjat branch helps it by guiding and training new members.

On frequently failures of a branch to abide by the organisation's philosophy of consistent quality and production of papads, the central committee reduces the daily wages of its members by 1 rupee. The member-sisters are also rewarded for extra efforts. For example, in 2002, the member-sisters at the Rajkot branch received Rs 4,000 each as bonus, while the member sisters at Mumbai and Thane branches received a 5-gram gold coin as an incentive.⁸³ Several issues of Lijjat Patrika enumerate the names of the member-sisters, who were rewarded with the cash or gold, for their extra efforts.⁸⁴

Organisation Structure of Shri Mahila Griha Udyog Lijjat Papad



Source: http://en.wikipedia.org/wiki/Shri_Mahila_Griha_Udyog_Lijjat_Papad

The daily routine in all the branches begins early in the morning at 5 a.m. The member's sisters arrive at their respective branches from their homes, along with prepared papads made from the kneaded flour taken the previous day from the centre. All payments of papad rolling charges are made on a daily basis. Every member sister is expected to roll out at least 5 kilo grams of needed flour per day. Member sisters are fetched from their homes along with the prepared papads by buses or vans early in the morning and left back in their homes with the kneaded flour to be rolled out for the day.

Packed papads are sealed into the boxes (each box holds 13.6 K.G.) and production from each center is transported to the depot for that area. In some smaller towns or villages, the branch itself serves as depot. The depots are the storage areas as well as pick up points for distributors.

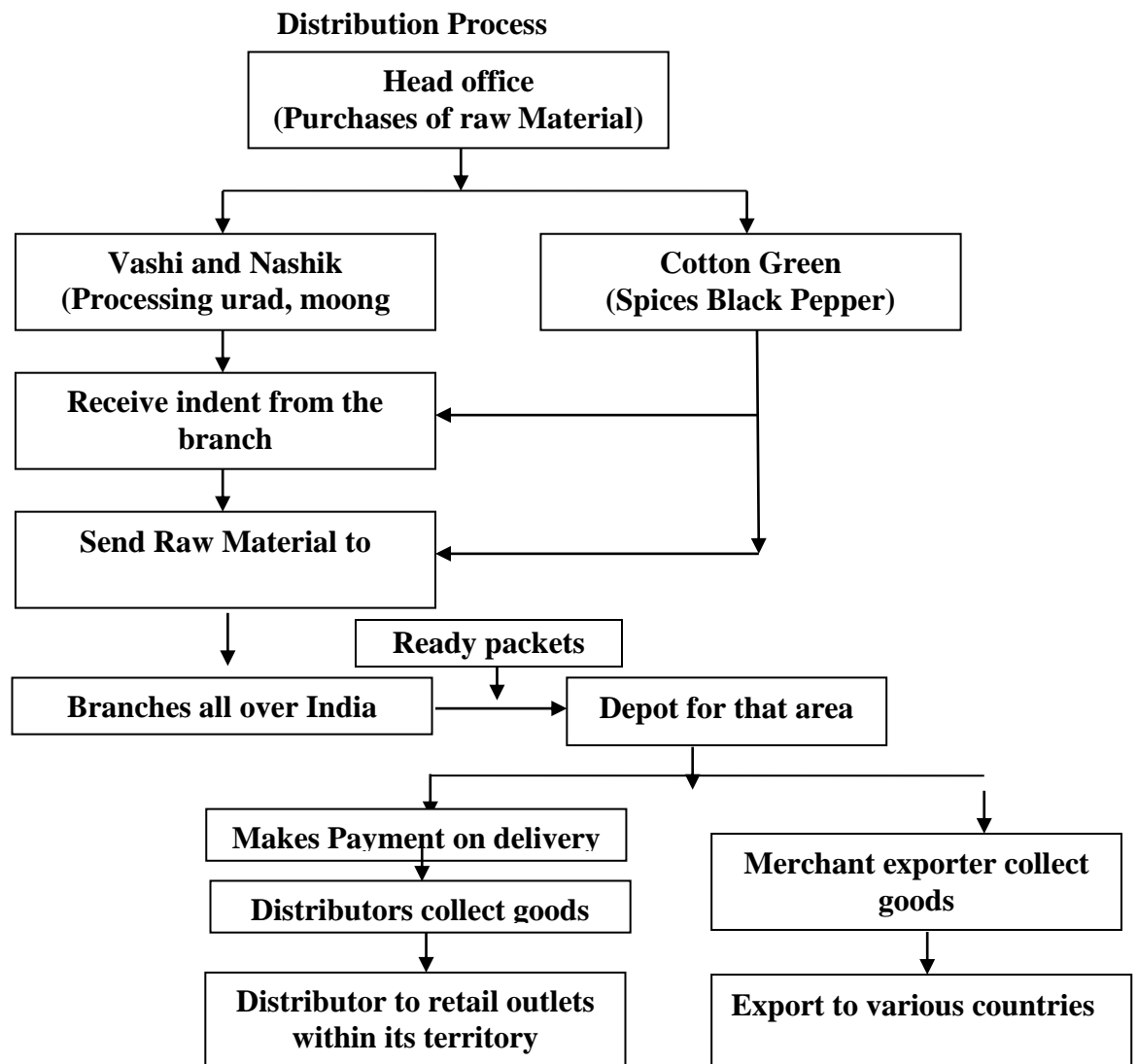
Another important fact about the organization is that a male person cannot become its member and any male employee whether working honorary or on salary basis has no right whatsoever over the institution.

1.17 Distribution and Export System

The distributors pick up the quantity of Papad they require and pay cash on delivery because SMGULP pays sister members every day in cash. Since they have an estimate of the quantity each distributor takes, they produce accordingly. This ensures them neither stock inventory nor pay heavily for storage. Each distributor picks up an average of 100 boxes per day from depot. This is where the job ends. SMGULP is not involved in how and where a distributor delivers as long as within the area mark for him. Generally each distributor has three dealers and about 8 to 10 salesmen to deliver to retail outlets within his area.

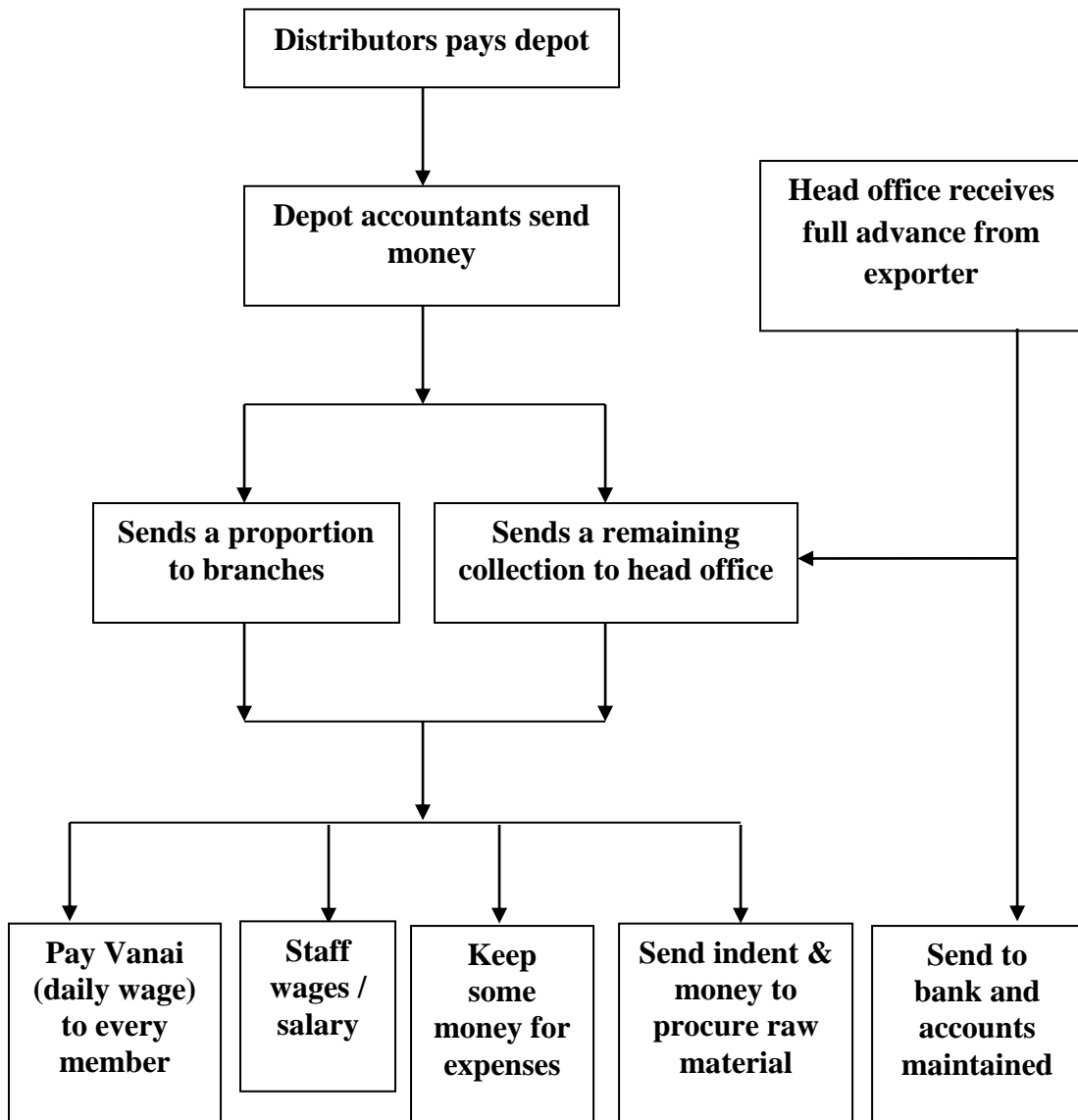
For the selection of distributor, an advertisement in news papers for that area is given. Members from the marketing division personally go and check the warehouse facilities and only on their approval the distributors are appointed. Distributor has to pay certain amount as deposit. He will have to pay final payment at the time of delivery. The communication with distributors is regular through monthly meetings where both the parties discuss their problems and issues.

SMGULP is not directly involved in exporting, but recognized professional merchant exporters place an export order. It produces product for export only after it receives the full advance through cheque from merchant exporter. All exports are done from Mumbai. SMGULP'S responsibility ends with delivery of goods to exporter. As on the date SMGULP exports goods to United States, United Kingdom, the Middle East Countries, Singapore, Europe, Japan, Hong Kong etc.



Source: http://en.wikipedia.org/wiki/Shri_Mahila_Griha_Udyog_Lijjat_Papad

Collection of Papad- Process



Source: http://en.wikipedia.org/wiki/Shri_Mahila_Griha_Udyog_Lijjat_Papad

1.18 Quality Consciousness of Shri Mahila Griha Udyog Lijjat Papad

Lijjat products are well received in the market and the secret is its top quality. But the institution has simply no business secrets. The whole manufacturing process of Lijjat papad is even open for inspection by anybody. Members have to maintain fixed standards of taste, color and size of Lijjat papad. A well laid down formula is being strictly followed. Only the best quality ingredients and raw materials are used. The members continue to check on the quality at every stage. No substandard papad is ever allowed to reach the consumers.

Member sisters who involved in the rolling of the papads need to have a clean house and space to dry the papads they roll every day. Those who do not have this facility can take up any other responsibility like kneading dough or packaging etc.

Thus, it is the quality consciousness among the members that has made Lijjat papad a number one papad in the Indian as well as overseas market.⁸⁵

1.19 Year 1966 Milestone

The institution started to regulate its activities from 1966. It was a turning point. On the very important events in the life of the institution was adoption of a formal constitution by its members on 25th July 1966. The institution was then registered as a 'Society' under the provisions of Societies Registration Act, 1860, as well as 'Public Trust' under the provisions of Bombay Public Trust Act 1950.

In the same year Shri U.N. Dhebar, the then Chairman of Khadi and Village Industries Commission visited the intuition. The institution was recognized by Khadi and village commission during the same year and that was the great boost the institution had ever received.⁸⁶

1.20 Products and divisions

Lijjat's manufactures several products, of which the papad is the most famous Papad (Fourteen flavours, including Lasan, Moong, Mirch, Punjabi and Udad ⁸⁷

- Khakhra
- Appalam
- Masala
- Vadi
- Gehu Atta (Wheat flour)
- Bakery products
- Chapati
- SASA Detergent Powder
- SASA Detergent Cake (Tikia)
- SASA Nilam Detergent Powder
- SASA Liquid Detergent

1.21.1 Divisions and Production Units ⁸⁸

- Flour Division (Vashi)
- Masala Division and Quality Control Laboratory (Cotton Green)
- Printing Division (Cotton Green)
- Advertising Division, Bandra
- Khakhra Division, (Buhari, Valod district)
- Chapati Divisions at Wadala, Borivali, Mulund and Kandivali

- Polypropylene set-up (Kashi-Mira Road)
- Vadi factory (Valod)
- Bakery Division (Valod)
- Detergent Powder and Cakes manufacturing unit (Dahisar) and office (Borivali)

1.21 Expansion and Diversification of Products of Lijjat Papad

Lijjat has diversified its activities. It manufactures several products of which papad are the most famous product. Other manufactured products are Khakara, Appalam, Malasa, Gehu Atta, Bakery products, Chapati, Sasa Detergent Powder, Sasa Detergent Cake, Sasa Liquid Detergent, and Vadietc. At present there are 40 divisions and 81 branches running in 17 states of India. Some of them are

- Flour division at Vashi (Navi Mumbai) and at Nishik where flour is milled from Urad Dal and Moong Dal.
- Masala Division at Cotton Green where different kinds of spice powders like turmeric, Chilies, Coriander and ready mix masala like garam masala, tea masala etc. are prepared and packed in consumer packs.
- Quality control laboratory at cotton Green.
- Advertising division at Bandra
- Khakara division at Buhari (Surat, Gujrat)
- Chappati divisions at Vadala, Borivali, Mulund, Bhandup and Kandivali.
- Polypropylene set-up (Kashi-Mira Raod)
- Vadi factory at Valod
- Bakery division at Valod, Vadodara and Rajkot.
- Printing division at cotton green.
- Detergent powder and cakes manufacturing unit at Dahisar, Sanaswadi Pune, Haripur (Rajkot) and Hyderabad.

Thus, Lijjat papad had earned reputation not only in India but also in every nook and corner of the world. The worldwide demand for Lijjat papad always keeps growing. At present about 30 to 35 per cent of production of Lijjat papad is being exported. The main consumer countries include U.K., USA, Middle East Countries, Singapur, Hongkong, Europe, Japan, Thailand and Australia.⁸⁹

1.22 Advertising Policy of Shri Mahila Griha Udyog Lijjat Papad

Advertising of various products has been undertaken from the initial years through vernacular newspapers and Radio. It was through newspaper advertisement

that increasing number of women recruited for rolling papads. The institution sponsors programs on Televisions. The cost of advertising is borne by all the branches and divisions. The money for advertisement is spent by the Polypropylene division, which recovers the same by adding it to the price of plastic bags that it supplied to all the branches and divisions throughout India. Thus all of them share the cost of advertisement equitably according to their individual productive capacity.

1.23 Contribution in Social Services, Health Care and Education

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.⁹¹

Lijjat undertook 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).⁹² 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.⁹³

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. 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 Chhaganbabapa smruti 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.⁹⁴

1.24 Women Empowerment through SMGULP

Women empowerment is a process in which women gain greater share of control over resources that is material, human, intellectual and financial resources. Empowerment of women signifies harnessing women power by utilizing their tremendous potential and encouraging them to work towards attaining a dignified and satisfying way of life through confidence and competence. Women found privileges in the constitution of India covering fundamental rights. The directive principles of state policy and fundamental rights assured equal status to women and provide special protection and to eliminate discrimination against women in different spheres of life. Women are no longer a burden on the society. They are becoming independent socially and economically. They are gaining experience, becoming educated and working hard in order to make their own identity. Establishment of Shri Mahila Griha Udyog Lijjat papad is one such initiative. This is a unique example of providing more and more decent employment opportunities to the downtrodden, illiterate, semi-

illiterate and un-skilled women who are ignored by the society. Now they are earning their own bread and butter respectfully and standing on their own feet by rolling papads in their houses at their leisure time.

The contribution of Lijjat in promoting the economic empowerment of women is well recognized and appreciated by various agencies. It is a model attempt to make women economically self-reliant.

Lijjat provided a beacon light to the lower class women in India irrespective of their caste, religion and path towards a better future. It is true that self-help is the best help, self-employment is the best employment and entrepreneurship is the most existing mode of self-employment. Lijjat provides self-respect through self-employment to Indian women.

Lijjat has undertaken various efforts to promote literacy and computer education for member-sisters and their families. A literacy campaign for sisters began through literacy classes at Girgaum on 18 June 1999. Later, the managing committee decided to start such classes in all its branches.⁹⁵ From 1980 onwards, Lijjat started giving Chhaganbapa Smruti Scholarships to the daughters of the member-sisters.⁹⁶

The member-sisters used their organisation as a medium to promote their and their families' welfare. In the Valod centre they set up an educational and hobby centre for the rural women. Orientation courses in typing, cooking, sewing, knitting and toy making as well as other courses like child welfare, first aid and hygiene were taught.⁹⁷ The first ever Pucca (tarred) road in Valod to be built and inaugurated in 1979 was with the help of the Lijjat, Valod branch.⁹⁸

In 1979, Lijjat teamed up with UNICEF to organise a seminar in Mumbai on "Child Care and Mother Welfare", as part of the International Year of the Child celebrations.⁹⁹ In October 1984, Bhadraben Bhatt represented Lijjat at the UNESCO sponsored international workshop on "The role of women in the assimilation and spread of technological innovation" held at NITIE, Powai.¹⁰⁰ Alkaben Kalia represented Lijjat at the national level meeting on women convened by the National Commission on Self Employed Women.¹⁰¹ At the behest of Mother Teresa, the member-sisters also took part in some activities of Asha Dhan, an institution to care for destitute women.¹⁰² Lijjat member-sisters also tried to start a co-operative bank, but the effort was not very successful.¹⁰³

1.25 Awards and Recognition ¹⁰⁴

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 6th 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 Vigyan Bhavan, 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.

1.26 Pune Papad Branch of SMGULP

Shri Mahila Griha Udyog Lijjat Papad was established on 15 March 1959. Pune papad branch is one of important and actively running branch established on 8th December 1968 at Prabhat Road, Pune-04. Gradually, considering the business turnover, opportunity of expansion and availability of sister members it has started its second centre at Vadgaon Dhayari on 4th June 1998. Afterwards, Hadapsar sub centre was started on 18th July 2011. Thus, as on the date all the three centres are running

efficiently. As on the date 1634 sister actively working in these three centres. The brief information of these centres is as follows.

Prabhat Road centre is located at 33/16, Raj Laxmi, Prabhat Road, Lane No. 04, Pune -04. Smt. Suman Darekar is the Sanchalika of Prabhat Road Centre. In this centre 807 sister members are working.

Vadgaon Dhayari centre of SMGULP was started on 4th June 1998. It is located at 143/01/02, Chakankar Estate, Sinhgad Road, Dhayari, and Pune-41. Smt. Chetana Nahar is the Sanchalika of this centre. As on the date 687 sister members are working.

Hadapsar Sub Centre was started 18 July 2011; it is located at 211, Vidhya Vihar Colony, New D. P. Road, Malvadi, Pune-28. In this centre 140 sister members are working. This sub centre is working under Prabhat road centre.¹⁰⁵

The Indian women are considered as a source of power or Shakti since mythological times. At the same time, in the sociological set up, women are considered as a weaker section of the society. Now days, the contribution of women in the process of socio economic development of a nation is widely accepted. Available literature indicates that women at present have broken the monopoly of men and proved themselves that they are not inferior to men. Today, the role of women is not confined to the traditional one, as a house wife only. The role of modern women is much more than what it was previously. Women are visible in all walks of life and each sector of the economy.

Considering the theoretical background of SMGULP, it has been working as per their ideal philosophy and whole institution is run by the women and for the women. Male person cannot become member of the institution. It seems that this organisation is fully devoted to the empowerment and socio economic development of women in general and sister members in particular by providing employment opportunities.

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Chapter II

RESEARCH METHODOLOGY

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Chapter II

RESEARCH METHODOLOGY

2.1 Introduction

This chapter attempts to discuss the methodology adopted for collection of data from various sources for the purpose of analysis and interpretation. The study confines to socio economic upliftment of sister members through SMGULP in general and Pune papad branch in particular. SMGULP undertakes various production activities with the view to provide employment opportunities to socially and economically backward women. SMGULP is established with the expectation to provide benefits to sister members not only in the form of Vanai charges but also in the form of extra Vanai charges and bonus. Thus, considering this fact in to account we can say that this organisation is - of the women, for the women and by the women. Entire edifice of the organisation is created for the women and by the women. Thus, this organisation is the symbol of women's' strength and it plays an important role in socio economic development of women. Considering this fact, it is presumed that any attempt made at this juncture to study from socio economic aspects would be appreciated.

2.2 Selection of the Study

During the last decade snack food market has witnessed a very rapid growth all over the world and also in India. The reasons for this are many and varied and include increased urbanization, industrialization, job opportunities for women, better transportation, changing life style and food habits. Entrepreneurship is a key to provide economic development. With economic liberalization initiated in 1991 in India, development of new innovative and dynamic entrepreneurs has been receiving encouragement and support. The role of women in productive activities in India has been increasing over the years. Non-traditional fields such as manufacturing and export of garments, soft toy making, food processing, textile printing etc. are visible as women entrepreneur activities.

The Papad making industry is one of the home based processing units which has provided ample opportunity of employment to the women of low socio-economic status. Among them Papad industry is both in organized and unorganized sector and Shri Mahila Griha Udyog Lijjat Papad is a well-known Papad making cottage industry in India since 1959 managed and administered by the sister-members themselves.

Different kinds of spiced and un-spiced Papad are being prepared in different parts of India and exported to U.K. Malaysia, Singapore, USA and Middle East countries.

A research of this type is quite involved, time consuming and expensive if attempted all over India and in all the divisions of SMGULP. An optimal way is to concentrate in a limited but representative region of SMGULP so that the study done in such a region will be an authentic indicator and an ideology for the rest of the divisions in other geographical locations in India. Therefore, the research is planned and carried out in Pune Papad branch of SMGULP. Pune is the hub of the entrepreneurs and industries in India and fortunately holds the leadership position in the manufacturing, processing and industrial organizations. Recent studies by confederation of Indian industries (CII) and World Bank have shown that in India, Maharashtra and Gujarat are the two leading states from the viewpoint of industrialization and maturity of business environment. Within Maharashtra, industries in Pune metropolitan are more of manufacturing and processing types and more recent and modern as compared to those in Mumbai and a research carried out here will be more meaningful for the future generation as well as the existing entrepreneurs and industries. The inferences, conclusions, and learning gained from a research carried out in this belt will go a long way as a pathfinder for others.

Due to migration from rural India to Pune city has been growing rapidly therefore the demand for employment also increasing rapidly in Pune city. Pune Papad branch of SMGULP has been playing very important role in providing employment opportunities to need and downtrodden women. Shri Mahila Griha Udyog Lijjat Papad is a role model and unique example of women empowerment in India. Maharashtra state has the highest branches of this organisation and the Pune Papad branch is one of the leading branches of SMGULP. It has significant share in total sales, profit, general fund, Vanai (income) and employment of SMGULP. Therefore socio economic study of women members of SMGULP with special reference to Pune city was undertaken for study. No specific study has been carried out to find out the impact of Pune Papad branch of SMGULP on socio economic development of sister members. Such kind of an attempt will be of great benefit from the view point of empowerment of women in general and socio-economic development of sister members in particular.

2.3 Importance of the Study

In our society, women in general face many difficulties. Whenever and wherever they attempt to compete with men or break new grounds, they are ridiculed and discouraged and accepted as equal only when they ousted men. As they move into the modern economic sector women encounter barriers of tradition and prejudice. At present very few entrepreneurship activities are available amongst women but there is the need to recognize their talents and skills in the entrepreneurship.

Considering the current scenario, women are closely related with their families and handles household responsibilities. Majority of the women population is working in rural areas i.e. in agriculture as labour and cultivators. Whereas, in urban areas most of the women are working in the unorganized sector such as household industries, petty traders, services, building and construction.

Shri Mahila Griha Udyog Lijjat Papad is different rather than the other organizations. It is a voluntary organization of women where it has established neither for poor women nor for the rich women but for needy and downtrodden women. It does not accept charity or grant and the business is like a family business run by women members as if they all belong to the same family. The organization is open for all women who have faith in its basic concepts and philosophy of Lijjat, thus Shri Mahila Griha Udyog Lijjat Papad is sister owned institution, any women irrespective of caste or religion, willing to work in any capacity could become a member of the organisation and all the profits or losses whatever it may be is shared or owned by the members jointly. In addition to that all the decisions are based on consensus and any member sister has the right to veto a decision. Considering this fact into account, the study of this organisation was undertaken from the view point of socio economic development of sister members.

Generally it is observed that women do not have any suitable alternate occupation. Even if they continue any type of small business, they do not get support from their family, society and government. Hence they do not think of doing anything except help and support from family members and business that may be agriculture or other husbands/fathers small business. Traditionally, women are both physically and emotionally attached to their family without thinking of economic point of view. It is further observed that, upon the failure of male predominant business or service, women have no other alternative but to think for their family survival. In order to

prevent such a situation, organization like Shri Mahila Griha Udyog Lijjat Papad comes to their succor. As said earlier, Shri Mahila Griha Udyog Lijjat Papad is the voluntary organization of the sister members and for the member sisters run like a family business.

Shri Mahila Griha Udyog Lijjat Papad tries their level best to provide various types of work, services and facilities to their sister members. Considering this fact, it was necessary to study the impact of this organisation on the overall development of sister members. Accordingly, a study was undertaken to focus on various aspects relating to socio economic development of sister members.

2.4 Objectives

The aim of the study is to analyze the socio-economic aspects of sister members and to suggest ways and means to improve further in the light of present state of their functioning at Shri Mahila Griha Udyog Lijjat Papad. Objectives of the study are as follow:

- 1) To review the working of Shri Mahila Griha Udyog Lijjat Papad and Pune Papad branch in terms of business achievements over the years.
- 2) To analyze the role of Pune Papad branch of Shri Mahila Griha Udyog Lijjat Papad in socio-economic development of sister members.
- 3) To analyze the peculiar problems faced by the sister members of Pune Papad branch of Shri Mahila Griha Udyog Lijjat Papad.
- 4) To identify the issues and provide suggestions for further improvement of the organisation and sister members on the basis of this research.

2.5 Hypotheses

Based on review of the existing literature and information available, it is understood that there is a need to study the socio-economic aspects of sister members of Shri Mahila Griha Udyog Lijjat Papad which are contributing towards the empowerment and upliftment of needy women. Therefore, the hypotheses formulated are:

1. Pune Papad branch and Shri Mahila Griha Udyog Lijjat Papad have made overall progress over the period under study.
2. Pune Papad branch of Shri Mahila Griha Udyog Lijjat Papad has improved the economic and social status of sister members.

2.6 Research Methodology

The methodology actually used for this study is stated here in brief. The tabulation used at various places are self explanatory and whenever required are further classified. The total number of sister members in Shri Mahila Griha Udyog Lijjat Papad of Pune Papad branch was 1634 in the year 2011-12. This is considered as a population for the purpose of the study.

Sampling Design

The study is related to socio economic aspects of sister members of Pune Papad branch of SMGULP.

Pune Papad branch of SMGULP has three centres in Pune; they are Prabhat Road, Vadgaon Dhayari and Hadapsar. Sister members from these three centres were selected for the study. In order to study the opinions of these sister-members, Pune Papad branch was selected for the study. It was decided to conduct an extensive field survey of sister members. In this design, entire population was arranged in ascending order, list of population arranged in alphabetical order. Considering the nature and objectives of the study, it was decided to apply systematic sampling method for selection of sample. It was also decided to select 15 per cent sample from each centre of SMGULP. Thus, according to this designing method, following steps were followed to obtain the sample sister members.

Step 1 As per the systematic sampling method, entire sister members were listed and arranged in alphabetical manner according to their surnames.

Step 2 in this step, sampling interval was calculated as per the formula $K=N/n$

Where

‘K’ is Sampling Interval

‘N’ is Size of the Population

‘n’ is Size of the sample

According to this formula, sampling interval was calculated as follows

$$K = 1634/245 = 6.06$$

Step 3 However, sampling interval should be an integer. Therefore, it was decided to take sampling interval value as six.

Step 4 Thus random numbers is required to be selected from one to K (Sampling Interval). Therefore it was decided to select number five as random number.

Step 5 Thus, according to this method, the first sample to be selected from the ordered population was five. The next sample was $5+K=11^{\text{th}}$ sister member in the ordered population, the subsequent sample was $5+2K=17^{\text{th}}$ sister member and so on till a sample size 'n' i.e. 245 was selected. This method was applied to the population of all the three centres of Pune Papad branch and thus 15 per cent sample sister members were selected from Prabhat Road Centre (121), Vadgaon Dhayari (103) and Hadapsar (21).

The systematic sampling design is statistically efficient and representative, as we can get representation from all the classes of the population. The centre wise classification of sister members and sample size is as follows.

Table 2.1 : Centre wise classification of sister members and sample size

Centres of Pune Papad branch	No. of sister members	Sample Size (15 per cent)
Prabhat Road	807	121
Vadgaon Dhayari	687	103
Hadapsar	140	21
Total	1634	245

Source: Annual Reports 2011-12 of SMGULP

Considering the 15 per cent sample, the total sample size comes to 245 sister members from three centres of Pune Papad branch. For selection of this sample, systematic sampling design as mentioned above was used.

A) Primary Data

The primary data has been collected on the basis of a field survey. An exhaustive schedule as mentioned above was prepared for this purpose. This exhaustive structured schedule get filled from the sample sister member respondents individually. Reasonable numbers of sample respondents were selected for getting appropriate and rational views and opinions by way of systematic sampling method. In addition to this, certain questions also asked in the oral discussions with sample respondents, Sanchalikas and officials of Pune Papad branch, which are not mentioned in the schedule.

Schedule

Analytical and exhaustive Schedule was designed to extract information from the sister members of Pune Papad branch of Shri Mahila Griha Udyog Lijjat Papad.

While preparing schedule intention was kept to get overall information relating to socio economic aspects from sister member respondents. Total 61 questions were incorporated with yes-no type and multiple choice. Out of the total questions, 13 questions were asked on personal and family information, 14 questions economic status, 7 questions on standard of living, 7 questions on health, 13 questions on business position and 7 questions on social status of the sister members. In addition to this certain factual questions were also asked to respondent sister members, Sanchalikas and officials in the oral discussion which are not mentioned in the structured schedule.

The structured schedule includes yes-no type questions, multiple choice questions and open-ended questions. Thus, the schedule includes questions in the nature of general, personal and family, economic and social status, health position of sister members and business position of SMGULP.

B) Secondary Data

In order to conduct this exploratory research, different types of information related to this research topic has been collected from books, journals, magazines, periodicals, annual reports, booklets, newspapers, official manuals published, theses and the help of Internet sources was also taken. This data helped to understand the current position of Shri Mahila Girha Udyog Lijjat Papad and assisted in formulating ideas and strategies for adoption of the methodology and selection of sample for the study. For the purpose of overall study of SMGULP the period was selected from 2001-02 to 2011-12.

2.7 Analysis of Data

Information collected from the selected sample sister members by way of schedule was analyzed. A separate data table is prepared for each question. Thus, comprehensive data tables were prepared for analysis of data. Thereafter, tabulated data has been analyzed according to the objectives of the study. The averages, percentages, ratios were worked out for getting more clear information. Classification and tabulation of data is also made wherever necessary for the purpose of getting clarity and understanding of the subject.

In addition to this, information was also collected through oral discussion and personal observations. This information is used while analyzing data and for arriving at appropriate conclusions and suggestions.

2.8 Statistical Techniques

Classification, tabulation, ratio, proportion and simple average techniques were used to simplify the collected data to get appropriate understanding for further analysis and conclusions to be drawn from the said data. These statistical methods proved to be of adequate help and accordingly the data has converted into diagrammatic and graphic representation with percentages and averages and accordingly conclusions have been drawn.

2.9 Scope and Limitations

Pune Papad branch of SMGULP has playing an important and constructive role in providing employments opportunities to needy and down trodden women. This organisation is providing employment opportunities to women in urban and semi-urban areas. Thus, it has been playing very vital role in socio economic development of such types of women. This is a unique example of women empowerment in India.

This organisation producing different types of consumable products e.g. Papad, Khakara, Masala, Detergent Powder and Vadi, Wheat Atta of which Papad is the most popular product. SMGULP is functioning with the maximum number of branch in Maharashtra. Pune Papad branch is one of the leading branches in respect of purchases, sales, production, general fund, number of sister members etc.

Presently, it is providing employment opportunities to socio economically backward women in Pune city. This branch is playing a significant role socio economic development of sister members in Pune city. There is a larger scope to increase more employment opportunities to women in Pune city. SMGULP can contribute a lot in this direction.

This study is concerned with the study of overall working of SMGULP at the head office and Pune Papad branch level relating to financial and socio economic perspective to judge the impact on sister members of Pune Papad branch. This study would be applicable to other divisions and sister members of Shri Mahila Griha Udyog Lijjat Papad and the study would be a path finder for the development of this organisation and sister members.

The findings, inferences and conclusions about the overall working of SMGULP and socio-economic status of sister-members will be useful to the planners, and management of the institution for formulating suitable policies in respect of socio-economic development of sister members. The management can get detailed

ideas about the organizations planning in general and socio economic development of sister members in particular. This will help the management to determine and adopt ways and means for optimizing socio-economic development of sister members. Thus, socio economic changes in the life of sister members and overall progress of SMGULP and Pune Papad branch was analyzed.

Following are the limitations of the study:

- 1) The conclusions, inferences are based on responses recorded from sister members of Pune Papad branch of SMGULP only.
- 2) Conclusions drawn from the study may or may not be applicable to all divisions and branches.
- 3) Secondary data was collected and analyzed for the period 2001-02 to 2011-12 only.

Thus, due to paucity of time and resources, study was confined to Pune Papad branch of SMGULP only. However even there is an existence of the above limitations, the study has lot of socio-economic significance from the view point of women empowerment and socio economic development of sister members of Pune Papad branch.

2.10 Chapter Scheme

The study is organised in the following chapters.

Chapter first deals with the status of women in Indian Society, women in ancient India, medieval period, British Rule period, after Independence period, legal status of women, empowerment of women, economic role of women, and overall discussion on the role of women in socio economic development. It also includes the development of women entrepreneurship.

Second part of the chapter highlights background, philosophy, culture, features, importance, scope, organisation structure and management of Shri Mahila Griha Udyog Lijjat Papad. It also included product and services, women empowerment, quality consciousness relating to their products, advertisement policy and contribution towards society of Shri Mahila Griha Udyog Lijjat Papad.

Chapter second deals with research methodology used for the study. It includes Selection of the Study, Importance of the Study, Objectives, Hypotheses, Methodology, Analysis of Data, Statistical Techniques, Scope and Limitations, and Chapter Scheme.

Chapter third presents the review of literature which includes review of various books, articles published in various magazines, journals, newspapers, thesis relating to the work done on women empowerment women, entrepreneurship and socio economic development of women.

Chapter fourth incorporates profile of the study area denoting the historical perspective, the geographical setting, the social environment, the cultural progression, educational development along with industrial development.

Chapter fifth deals with the analysis and interpretation of secondary and primary data, under which financial progress of Shri Mahila Griha Udyog Lijjat Papad under which the progress in terms of general fund, sales, purchases, wages, loans and advances, donations for charity, investments, business promotion expenses, profitability, liquidity etc. were analyzed and interpreted.

Second part of the chapter depicted the analysis and interpretation of schedule filled from respondent sister members of Pune Papad branch. The Schedule was prepared by considering socio economic aspects of sister members to judge its impact on sister members. Thus, this chapter is based on the analysis and interpretation of the primary data collected from sample respondents. Finally results were presented with the help of suitable tables, charts and graphs.

Chapter sixth deals with summary, observations, conclusions and suggestions from both primary and secondary data analysed in previous chapters. Afterwards this chapter presented testing of hypothesis and at the end practical implementable solutions are provided by way of suggestions. Finally chapter concluded with the scope suggested for further research.

Thus, this is basically a study of sister member's survey from socio economic point of view to understand the development of sister members before and after joining SMGULP. Due to paucity of time and resources, it was confined to Pune Papad branch only. But survey is of representative and extensive in nature. Both positive and negative issues were raised in the Schedule relating to socio economic aspects. Finally findings were drawn and suggestions given were lot of relevance in making them more self reliance and empowered.

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Chapter III

REVIEW OF LITERATURE

3.1 Introduction

3.2 Review of Past Studies

References

Chapter III

REVIEW OF LITERATURE

3.1 Introduction

This chapter focuses on the review and survey of related literature which forms an important part of research. It deals with the critical examination of various published and unpublished literature relating to the present study.

An extensive review of some of the studies on the status of women in general and that of working women in particular has been taken. Likewise review was also taken from the point of socio economic aspects, entrepreneurship development of women, empowerment of women etc. While conducting this review, various reference books and articles published in various magazines, Journals and Newspapers, Ph.D. Theses, M.Phil dissertations and web sites were reviewed. Thus, for better understanding of the theoretical foundation of the study, the review of relevant literature has been taken.

3.2 Review of Past Studies

The following studies have thrown ample light on the status of women in India and the gradual changes that have been occurring in the society's attitude towards women, empowerment of women and women coming out of the traditional clutches and emerging as earning hand of the family as well as their decisional roles.

Vinze Medha Dubhashi (1987)¹ expressed her views in the book entitled "Women Entrepreneurs in India: A Socio-economic Study of Delhi". In this book author was able to bring out the changes imposed by women entrepreneurs on the movement towards better living standards and also consecutive claim on equality. However the parameters chosen might be more refined.

Sahay Sushama (1998)² in her book entitled "Women and Empowerment: Approaches and Strategies". In this book the author explained approaches and strategies of empowerment of women by their increased participation in all aspects of political, social and economic life has become one of the major goals of democratic and participatory movements, as well as women's organizations throughout the world. Beyond offering an understanding why empower women, concept and framework for women s empowerment. This book seeks to discuss the approaches and strategies for empowering

women by outlining the strategies, mechanisms and tools that women are using for their empowerment.

Leela P. (2000)³ in her book entitled “Women and the changing development scenario” argues that development of women is crucial for the social and economic transformation of a country in view of their complex and multidimensional roles. Women have been marginal players in the rapidly changing economic scenario. They have to be brought into the mainstream of the development process as equal partners by giving due recognition to the place, role, aspirations and achievements, which have undergone phenomenal changes in recent decades. She suggests for strengthening the implementation machinery for achieving women development.

Avasthi Abha and Srivastava A.K. (2001)⁴ edited the book entitled “Modernity, Feminism and Women Empowerment” in this book author found that Gender Asymmetry is a universal fact of life. In many societies across the world, women are discriminated against by law and by customs, rendering them among the vulnerable and disadvantaged social groups. The focus of the book is on gender, and the issues discussed in this volume range from modernity to empowerment. The volume presents the women issues in their holistic perspective underlying and highlighting the dilemmas of women development.

Aruna Goel (2004)⁵ wrote the book entitled “Education and Socio-Economic Perspectives of Women Development and Empowerment”. In this book author enlighten views on the training for leadership of women, health and women development, family welfare and women development, education for girl child, higher education and women development, training capacity building and awareness generation, women participation in employment and economy, vocational and educational training programmes for women empowerment.

Siddiqui M. Idris (2004)⁶ in his book entitled “Women Workers”. In this book author explained the status of women, women workers in India, women employment, sectoral employment of women, occupational distribution of women workers, and wage structure. He concluded as women workers in the establishments constitute one third of the labour force. They are around 36 per cent of total in the permanent employment but only 30 percent in temporary employment. More over their participation in various categories of employment such as salaried workers, employers and family workers has been lopsided

as majority falls in the wage employment. Women workers in the category of employers have insignificant participation thus casting aspersion on their economic empowerment.

Kumar Hajira, Jaimon Varghese (2005)⁷ book entitled “Women's Empowerment, Issues, Challenges, and Strategies: A Source Book”, In this book the author focused on various important issues such as Concept and Philosophy of Women Empowerment, Global Crime against Women, Women of Vulnerable Sections and Ethnic Minorities, Issues Discrimination, Social Empowerment of Women Human Rights and other International Efforts for Beijing Declaration at Fourth World Conference.

Rao M.K. (2005)⁸ The book entitled “Empowerment of Women in India”. In this book author focused on Women’s Participation in rural, non-farm employment, Factors Influencing the Participation of Females in rural, non-farm employment, Women in Farm and Non-Farm Employment in Tirunelveli District, Tamil Nadu, Employment of Women in the Farm and Non-farm Sector in Goa, Women Enterprises in the Informal Sector in Punjab. He also explained need for empowerment of Tribal women, views and perceptions of DWCRA Beneficiaries, empowerment of Women through DWCRA programme, welfare and empowerment of women in India, conditions of Scheduled caste women in Social Sector, strategies for empowerment of Women in India, Problems of Girl Child labour in India.

V. S. Ganesamurthy (2008)⁹ In his book entitled “Empowerment of women in India: social, economic and political”. In this book the author focused on the extent of empowerment of women in a nation is largely determined by three factors, viz. economic, social and political identity. The Tenth Five Year Plan (2002-07) called for a three pronged strategy of social empowerment, economic empowerment and providing gender justice to create an enabling environment of positive, economic and social policies for women and eliminating all forms of discrimination against them. The Government of India has initiated various schemes spread across a broader spectrum such as women's need for shelter, security, safety, legal aid, justice, information, maternal health, food, nutrition etc. as well as their need for economic sustenance through skill development, education and access to credit and marketing. For a holistic empowerment of the woman to happen - social, economic and political aspects impacting a woman's life must converge effectively. The multiple roles of women and the meager ability to access

resources and available assets are areas of concern. It is important to emphasize that women require adequate security and protection to be self-reliant.

Pandya Rameshwari (2008)¹⁰ In her book entitled “Women Welfare and Empowerment in India: Vision for 21st Century”. In this book author explained policies and programs at different levels of the government cover various dimensions and strategies in gender development in India. Over the years, efforts have been made to empower women socially, economically, and politically. However, due to a lack of synergy and coordination, the achievements are not satisfactory. It is imperative that an integrated policy and strategy be formulated to address the economic, social, and political issues related to women, along with the requisite programs and schemes. Though India has created protective legislations for women, the enactments have not been easy to implement. Although the constitutional commitments to women find reflections in the planning processes, legislation, policies, and programs of the central and state governments, the current socio-economic status of women is unsatisfactory in terms of almost all important indicators of human development.

Parida Subhas Chandra (2009)¹¹ In his book entitled “Empowerment of Women in India”. In this book author focused on the concept of Human Resource Development in the national context is highlighted. The HRD for women covers a wide range of areas like education in wider context, political empowerment of women and other development programmes of women sponsored by the government. In this book women education since Vedic period, provisions in the Five-year plans, literacy dropouts at school level, gross enrolment ratio in India are briefly analysed. In the second part of the book, the political empowerment of women at both national and international level has been critically discussed along with the obstacles for women and their strategies.

Mishra (2012)¹² In his book entitled “Women Status and Empowerment in India”. According to India's 2011 Census, the country's population has increased by 17.6 per cent since 2001. The Census shows that 51.6 per cent of the population is male, while 48.4 per cent is female. Unfortunately, the 2011 Census data also shows that the gender ratio for children below six years has dropped. Gender equality is a constituent of development, as well as an instrument of development. No country can be deemed developed if half of its population is severely disadvantaged in terms of basic needs, livelihood options, access to

knowledge, and political voice. The advancement and empowerment of women in India has been a leading objective of state policy ever since the attainment of Independence in 1947. India's Eleventh Five Year Plan (2007-2012) recognized women, for the first time, not just as equal citizens, but as agents of economic and social growth. Women's lack of economic empowerment not only impedes growth and poverty reduction, but also has a host of other negative impacts, including less favorable education and health outcomes for children. Thus, it is extremely important to ensure that women are economically, socially, and politically empowered. This book provides a vivid account of the problems faced by Indian women, particularly those belonging to vulnerable and disadvantaged groups. It explains the various policies, programs, and schemes initiated by the government of India, in co-operation with other agencies for the welfare, development, and empowerment of women.

T.Lavanya (2010)¹³ The book entitled “Women Empowerment through Entrepreneurship”. India's Eleventh Five Year Plan (2007-2012) has recognized for the first time that women are not just equal citizens, but are also acknowledged as agents of economic and social growth. Author further explained that any development strategy will be lop-sided without involving women, who constitute half of the world population. Women entrepreneurship has gained momentum since the early 1980s when countries in Asia - particularly India and China - and elsewhere started liberalizing their economies. The resultant globalization - propelled by foreign direct investment, technological innovations, and manufactured exports - has brought a wide range of economic and social opportunities to women entrepreneurs. This book examines the various aspects of women entrepreneurship in India. It also explains the experience of other countries in this regard.

Jumani Usha, (1991)¹⁴ The author in his book conducted a study to analyse the status of self employed women in rural India. She concluded that economic activities through which income of self employed women will be increased. Women should be in consonance with time availability with family roles and with their awareness levels.

Khanka S. S. (1998)¹⁵ Author explained the term women entrepreneurship that is an act of business ownership and business creation that empowers women economically and socially, increases their economic strength as well as position in the society. Therefore women entrepreneurs have been making a considerable impact in almost all the segments

of the economy. He concluded that entrepreneurship is very limited amongst women especially in the formal sector in India.

Sharma D.D. and Dhameja S.K. (1995)¹⁶ In this book, author expressed views regarding constraints for success of women entrepreneurs that usually women entrepreneurs face the problems of shortage of finance on two important grounds. First, generally women do not have property on their own names to use that as collateral securities for obtaining loans from banks and other financial institutions. Secondly, the banks also consider women as less credit worthy and discourage them on the belief that they cannot repay the amount of loans taken by them.

Hate C. A. (1978)¹⁷ In her book entitled “Changing status of Women in Post-Independence India” This book has thrown light upon the positive changes occurred in the political, economic and social status of middle class working and non-working women living in Maharashtra after independence.

Kanitkar Ajit and Naline Contractor, (2003)¹⁸ book entitled “In Search of Identity: the Women Entrepreneurs in India”, Published by Entrepreneurship Development Institute of India, Ahmedabad, Gujrat. The book presented 45 case studies of successful women enterprises. It included qualities, capabilities of successful women entrepreneurs and also stated constraints and difficulties faced by them. The book concluded that Women entrepreneurs are not just self employed but have created employment opportunities for others.

Anand Madhulata¹⁹ her book entitled “Women empowerment” Vital Publications, Jaipur India, 2011. This book discussed status and condition of women and women empowerment in India. It also thrown light on social problems of women, health and nutritional status of women, women labour, family structure, and labour wage policies concerning women, educational status of women in the social context.

M. Soundarapandian (1999)²⁰ Author depicted constraints faced by women entrepreneurs such as poor self image, inadequate acknowledgement and motivation, lack of courage and confidence, fear of failure etc. It also explained various government schemes like IRDP, TRYSM, PMRY, DWCRA related to women. Book also thrown light on strategies for the development of women entrepreneurship in India.

Ganesan S. and Duraipandian R. (1983)²¹ The book evaluated motivational factors and assess the success rate of women entrepreneurs in Tamilnadu. Author has classified problems of women entrepreneurs into personal, social and economic problems. Study found lacunas in experience, adequate technical knowledge, business attitude, conservative attitude towards risk bearing capability and some other personal and family problems. He also found that women in general face a lot of problems in the male dominated society. Women do not have their own choice even in the matter of education. The author concluded the overall development of women entrepreneurship along with various problems of women.

Farid Ahmed, Rahaman M.H. & Begum S. (1996)²² The author studied rural women of Bangladesh. He found in his study that women share has increased in household employment which resulted in the increase in family income. Ultimately he found that decision making capability of these women increased due to household employment. It is desirable for the well-being of the family.

Ramesh T. & Vijaya Laxmi (2007)²³ Author focused on rural and urban women entrepreneurship. He suggested few schemes for women entrepreneurship providing finance and training assistance to poor women to start self employment units. He also listed some successful examples of cooperatives managed by women. He also suggested that a separate policy should be introduced to encourage women entrepreneurs.

Khyadagi Kashibai S. and Sivashankar N. (2007)²⁴ The author stated economic independence of women facilitates women entrepreneurship. He also stated that women are the key contributors to the economy and in poverty eradication through remunerative and non-remunerative work at home, in the community and at the work place. The economic contributions of women are related to their status and role in the family and in the society. The problem of poverty cannot be tackled without providing opportunities of productive employment to women. Economic independence of women will lead to social and economic change.

Goyal Meenu & Jai Parkash, Ludhiyana, (2011)²⁵ This article includes the study of the concept of Women Entrepreneurs, reasons why women became entrepreneurs, reasons for slow progress of women's entrepreneurs in India, suggestions and schemes for the promotion and development of women entrepreneurship in India. Article suggested

measures like awareness programme should be conducted for women entrepreneurs, need of organisation of training programmes for the development of women's professional competencies and skills, provision of soft loans and subsidies etc.

Srivastav Arun, (2003)²⁶ Author had taken overall strategy of SMGULP from the inception along with the working strategy, challenges and potential, marketing policy of the organisation, different business activities run by the organisation etc.

Bhatnagar Deepti & Rathore Animesh ²⁷ article stated that SMGULP is an organisation that has acted as a catalyst in empowering poor urban women across India during the last four decades. It took overall study of different products produced by Lijjat along with its management structure. This article raised issues of fake Lijjat Papads being introduced in the market, Curtailment of loss making products and initiation of new products as per the demand of the customers.

Shaik Shafeequr Rahman & Nikhat Sultana (2012)²⁸ Author focused on the contribution of Shri Mahila Griha Udyog Lijjat Papad on women empowerment. The study found positive contribution in the psychological, social and economic factors in empowerment of women through SMGULP and expressed opinion about new organizations like SMGULP should play an important role in empowering socially and economically backward women.

Malathi Ramanathan (2004)²⁹ This article has made an attempt to study the growth and progress of an organisation, resulting from a group of women's practical step to get supplementary earnings. The article concludes that the organisation was positive in its approach in promoting economic empowerment of women. The article also explained the reasons for success even being a women oriented organisation, constructive change in the lives of sister members and the people around.

Sharma Arpita (2011)³⁰ This article highlighted the challenges faced by women in the path of empowerment and the development policies for women. The article concluded that India is committed to the cause of empowerment of women, but the journey towards the progress is long and difficult. Policies to rise marriage age, enhancement of education and employment opportunities will empower Indian women in some respect.

Prachakar Kumar (2011)³¹ In this article researcher found important issues regarding women's entry in entrepreneurship. He found that women suffer from lack of confidence

to start their own venture due to number of socio-economic and psychological factors such as inhibition to venture in to new avenues, attitude of others about doubting women's capability, restriction of freedom of movement and financial constraints etc.

Palanichany P. (1983)³² The article focused on entrepreneurship development in Pondicherry. The objective of the paper was to trace the steps taken by the government towards entrepreneurship development. It also attempts to measure the growth of EDPs programmes and to find out the impact of entrepreneurship on productivity.

Shrinivasan N.P. and Srenivasagalu R (1983)³³ Authors explained the problems of women entrepreneurs and also suggest the remedial measures in assisting and promoting women entrepreneurship. To him widen and strengthen the base of women entrepreneurs, he suggested some measures for example financial management training programmes, organisation of conferences and exhibitions etc.

Rao Lakshman V. (1986)³⁴ Author pointed out the role of entrepreneurship in economic development. According to in both developed and developing countries entrepreneurship is a key to rapid economic development. He also focused on the role of human resources in economic development. The level and the rate of economic growth depend on natural resources, capital accumulation, human resource development and technological progress. It has provided the socio cultural environment which is favourable for the growth of women entrepreneurship.

Amarnath R. and Uma Mohan C. (1963)³⁵ In this article author described impact on middle class women taking up economically productive roles. In his article authors used six parameters- role, perception, say in decision making, acquisition of assets, economic freedom, spouse's cooperation and perception of status change. A sample of 68 middle class women employed in different sectors of Andra Pradesh in the age group of 25 to 45 years were selected. The finding of the research indicates that the employment of women has led to the greater say in the decision making process.

National Commission for Women (2002)³⁶ In this study commission studied a large number of judicial decisions of supreme and various high courts examined the legal provisions available for women. It also studies various policies issues and future plans that could best enhance the role of women contribution towards sustainable development in the country. It also investigated the challenges that policy makers and the judiciary

face on how to improve the status of women. The study also examined the merits and demerits of the existing provisions of law and other policies. It concluded that women belonging to deprived and poorer sections of Indian society irrespective of their social strata or region are not in a position to solve their problems. More than 400 million women of this country hardly have social, economic, legal or political attribute of any strength.

Sethuraman, Kavita, Lansdown, Richard and Keith and Sullivan (2006)³⁷ This article expressed the relationship between women empowerment, maternal nutritional status and nutritional status of their children aged 6 to 24 months in rural Karnataka. The researchers found malnutrition in 83.5 per cent children and 72.4 per cent mothers. Tribal families had less access to electricity, education and health care. Tribal women had greater decision making capabilities and freedom of movement. The study findings suggest that better community based nutrition program should be designed which help in reducing mal nutrition.

Sharma Sheetal (2006)³⁸ This article stated the realities of women in rural India. Most of the times women are deprived of some of the fundamental human rights and this is justified in the name of tradition. In rural areas women are generally confined to household duties and cheap labour. They are not supposed as substantial income generating source. Without the power to work and earned a good income, their voices are silenced, as they are economically dependent.

Chalpathi B.V., Raghavulu B.V. and Prasad Hari P (2008)³⁹ This article depicted the situation of women in the world in general and in Asian countries such as India, Pakistan, Bangladesh and Nepal in particular is not very satisfactory. The women's access to health and education in almost all these countries is inadequate. Cultural social and economic factors are responsible for a low status of women.

Jamil Ahmed (2011)⁴⁰ This article identified the key links between education and women empowerment. Education provides critical foundation for women empowerment. The author conclude that despite the progress made by the Indian women, the life of the average of Indian women from birth through infancy, childhood, adolescence, marriage, mother hood is a long journey of battle against discrimination due to socio cultural

structure of the society. Hence, the economic empowerment of women is essential for achievement of gender equality in all spheres.

Das Mallika, (2001)⁴¹ The article explained the initial problems faced by the Indian women, similar to those faced by women in Western countries. However Indian Women Entrepreneurs faced lower levels of work and family conflicts there reasons for starting and succeeding in business are different. Thus the article helps to understand the characteristics of women entrepreneurs in India.

N Rajani and D Sarada (2008)⁴² Authors observed that entrepreneurship amongst women has been recent development. Further they stated that the enterprises started by women are so greatly influenced by the decisions and desires of the members of the family. Women entrepreneurs who receive support from family, relatives and other support systems to manage their own enterprises successfully.

Shehla Akram (1999)⁴³ According to the author, 54 per cent of women entrepreneurs in India had started their business with their own personal savings and some financial assistance from their spouse, 23 per cent received finance from their parents, 13 percent from relatives and friends and only 10 per cent from government agency and Nationalized Banks. Author has also identified funds as a major issue for women entrepreneurs.

Shridevi T.O. (2005)⁴⁴ In this article, author studied the variables that affected the level of empowerment of women like type of family, age, education; times spend in household work, freedom of mobility, spouse age differences, educational difference with spouse, number of children, control over personal salary and supporting natal home. From this study researcher found that as the age is higher the chance of empowerment is reduced and when the husbands are equally educated the empowerment is increased. He suggested that women should change their self perception more than being economically independent. The society should understand the capabilities and contribution of women in the development process because empowering women and improving their status are essential ingredients for realizing the full potential of economic and political development of the entire society ensuring sustainable development.

Dabholkar V.A. (1960)⁴⁵ Thesis thrown light upon female workers working in various organisations such as bidi factories, telephone exchange, teaching field etc. In his study

he stressed on language, marital status, age, classification, status of women etc of working women so as to present the general picture of their life and labour. Study concluded that workings of employed women are regulated as per their different legislations regarding hours of work, night duty, maternity leave etc.

Awati Shubhangi (2009)⁴⁶ Researcher analyzed women entrepreneurs from socio-economic point of view. She found that development of women entrepreneurs depends upon the social, educational, economic background of the women. Formal education of entrepreneurship helps to improve performance. Existing policies of the government are also supporting these women entrepreneurs to develop progressively. She also stress on problems like male dominant factor, discriminatory attitude of banks, family obligations etc. Finally she also stressed on measures for the development of women entrepreneurship like better education facilities, adequate training and skill development programmes, Government support for marketing and financial assistance etc.

Divase Smita Suhas (2002)⁴⁷ The study analyzes the strengths and weaknesses of various development approaches adopted for empowerment of women. The study examined the feasibility of participatory approach to development, to study the efficiency of existing development interventions and suggested new initiatives to determine the appropriate development partners in the process of empowerment of women. The study revealed that those handicraft artisan women who come under institutional fold have been empowered personally and economically than those who are functioning on their own.

Drafting committee of 12th Plan working Group on Women's Agency and Empowerment (2012)⁴⁸ In this report Indian Government studied the issues of (i) Contextualizing 'Empowerment': Emerging Issues and Challenges. (ii) Legal framework for Women. (iii) Engendering Schemes and Programmes & Skill Development amongst women. (iv) Women as prime movers in Governance. (v) Gender Mainstreaming and effective Accountability Mechanisms. Finally they have proposed the amount Rs. 7575.72 crore for the empowerment of women.

This chapter reviewed and critically examined various published and unpublished literature relating to socio economic, empowerment, entrepreneurship and employment relating to women in general. Thus, the review of relevant literature has been taken in this chapter for better and clear understanding of the study.

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Chapter IV

A PROFILE OF THE STUDY AREA

- 4.1 Introduction**
- 4.2 Maharashtra**
- 4.3 Pune District**
- 4.4 Pune City**
- 4.5 Pune Papad Branch of SMGULP**

Chapter IV

PROFILE OF THE STUDY AREA

4.1 Introduction

Pune city is located in the state of Maharashtra. This chapter focuses the brief overview of the Maharashtra state and Pune district, followed by a explanation of the growth and characteristics of Pune city.

4.2 Maharashtra

Maharashtra is one of the 28 states that constitute the Union of India. It lies on the western coast of the Indian peninsula, almost in the centre of the country.¹ The present state of Maharashtra was formed on 1st May 1960. Marathi speaking people largely inhabits it and it is an expression of their cultural, linguistic and social homogeneity. This state forming a considerable portion of the Indian peninsula occupies a central place in Western India. Maharashtra state has three broad physical divisions i.e. The Konkan Coastland, Western Ghats or Sahyadris and Plateau Region. For administrative convenience the state is divided in to six divisions namely Mumbai, Pune, Nasik, Aurangabad, Amravati and Nagpur, which together are having 35 districts and 315 tahsils.

4.2.1 Geography

The State of Maharashtra can be divided into four physical regions – (a) The coastal region (Konkan), (b) The Sahyadri Mountains, (c) The plateau region and (d) The Satpura Mountains and the Tapi-Purna Valley². Pune lies in the plateau region.

4.2.2 Population

The population of Maharashtra was 11,23,72,972 in 2011³. The urban population increased from 28.22 per cent in 1961 to 42.43 per cent in 2001, thus making Maharashtra the second most urbanized state in India.⁴ The literacy rates for males and females was 89.82 per cent and 75.48 per cent, thus giving an overall literacy rate of 82.91 per cent in 2011.⁵

4.2.3 Economic Situation in Maharashtra

Maharashtra's Gross State Domestic Product (GSDP) in 2009-10 at constant (2004- 05) prices was Rs. 7, 01,550 crore, an increase of 8.7 per cent over the previous year. The Gross State Domestic Product at current prices in 2009-10 was Rs. 9, 01,330 cr. and the Net State 68.

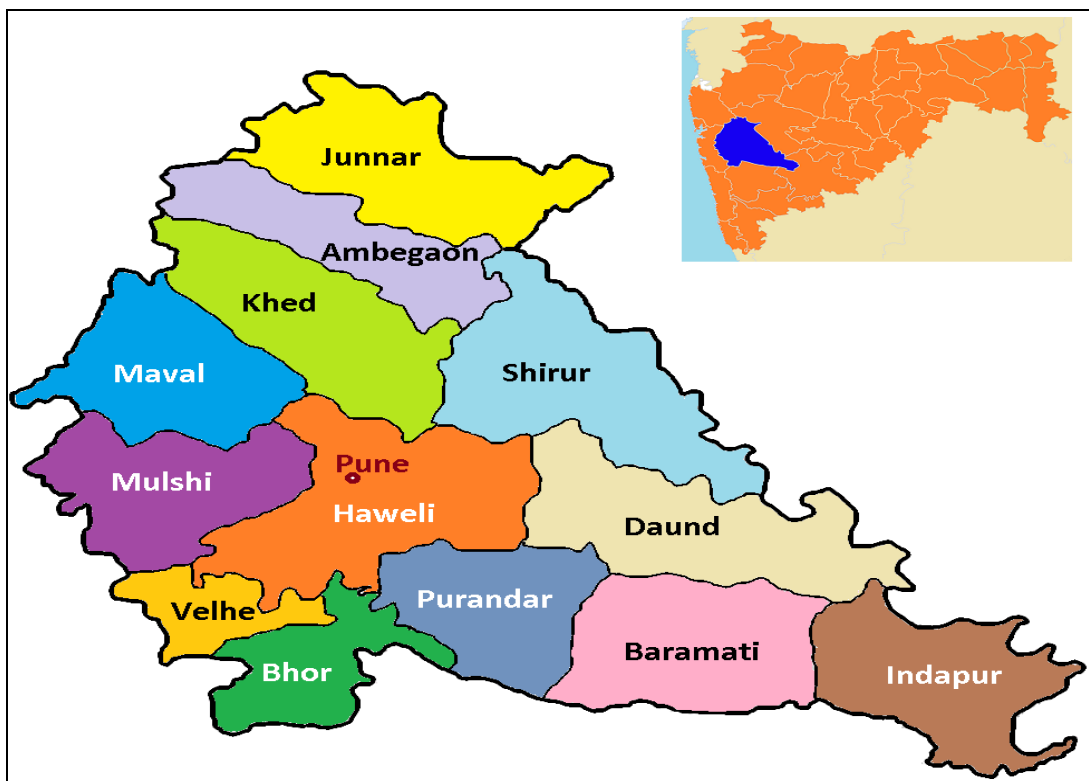
Domestic Product at current prices was Rs. 8, 17,891 cr. The per capita income of the state at current prices was Rs. 74,027 in 2009-10, the second highest among all states after Haryana⁶. Maharashtra's contribution to the national economy is high. It contributed to 9.4 per cent of the total population but accounted for nearly 25 per cent of the gross value produced in India's industrial sector and 14.7 per cent of India's Gross Domestic Product in 2009-10⁷. The state has achieved high levels of industrialization, demonstrated by the fact that the secondary and tertiary sectors provided 89.5 per cent and agriculture and allied activities 10.5 per cent of Maharashtra's GSDP in 2009-10 as compared to the national average of 65.4 per cent contribution from the secondary and tertiary sectors⁸.

4.2.4 Administration

The state is divided into 6 divisions for administrative convenience. These divisions are further divided into 35 districts and 355 tahsils. According to the 2001 Census, there were 378 urban centres in the state and 43,711 villages⁹. Appropriate initiatives on the part of the government are required to encourage private participation for construction of quality roads and their maintenance¹⁰. Interurban road connectivity in the state, however, is fairly good¹¹.

4.3 Pune District

Map 4.1 Pune District



Source: http://upload.wikimedia.org/wikipedia/commons/a/a7/Tehsils_in_Pune_district.png

4.3.1 Location

Pune district is located in central-western Maharashtra. It is triangular in shape, as shown in above Map, with its base along the Sahyadri Mountains that run from north to south along its western boundary and its apex in its southeast corner. It is located between 17° 54' and 19° 24' North latitude and between 73° 19' and 75° 10' East longitude. It occupies an area of 15,643 sq. kms. on the western edge of the Deccan Plateau¹².

4.3.2 Population

In 2011, the population of the district was 9,426,959, a growth of 30.34 per cent over 2001. The population density was 603 persons per sq. km. Literacy were 87.19 per cent in 2011, with 92.72 per cent males and 81.13 per cent females being literate. Rural population was 39.11 per cent and urban population was 60.89 per cent in 2011.¹³ In fact, 89 per cent of the urban population lives in the cities of Pune and Pimpri-Chinchwad¹⁴.

4.3.3 Agriculture

Wheat, Rice, Gram, Jowar, Bajra, Sugarcane, Groundnuts, Chillies, Pulses, vegetables, fruits and flowers are the major crops. Both rabi and kharif crops are grown since several parts of the district are well irrigated¹⁵

4.3.4 Industry

Pune is one of the most industrialized districts of Maharashtra. Extensive industrialization has been made possible because of the availability of road, rail and air transport. The important large-scale industries here are sugar, automobiles, textiles, pharmaceuticals, engineering goods, etc. Agricultural tools, pumps, textile, rubber, plastic, electronics, etc. are the important small-scale industries. There are also several establishments of the central government that manufacture arms and ammunition¹⁶. The Maharashtra Industrial Development Corporation (MIDC) has a strong presence in the district with large industrial estates at Bhosari, Pimpri 73 Chinchwad, Baramati, Jejuri and Kurkumbh. In December 2008, there were 3785 factories under Factories Act, 1948, employing 2,05,002 workers¹⁷.

4.3.5 Services

Pune district is an important centre for education and health facilities. There are 911 bank branches throughout the district. Up to March 2009, 1792 villages had been electrified. The district administration implements various welfare schemes, especially for the tribal population.¹⁸

4.3.6 Income and Per Capita Income of Pune District

The gross district domestic product at constant (2004-05) prices was rs 79,923 cr. In 2009-10 and the net district domestic product was Rs. 71,974 cr. The district domestic product had a share of 22.1 per cent in the state income, just below the 22.6 per cent share of Mumbai district. The per capita income at current prices in 2009-10 was Rs. 1,11,637, which was higher than the average per capita income of Maharashtra which was Rs. 74, 027.¹⁹

4.3.7 Administrative Set up

Pune is one of the 35 districts in the state of Maharashtra. The 2001 Census shows 1866 villages and 25 towns in the district.²⁰ For administrative purposes the district is divided into 5 sub-divisions of Pune, Maval, Baramati, Junnar and Bhor. The 14 tahsils in the district are grouped into these 5 sub-divisions. The city of Pune is the headquarters of the Pune District.²¹

4.3.8 Local Government

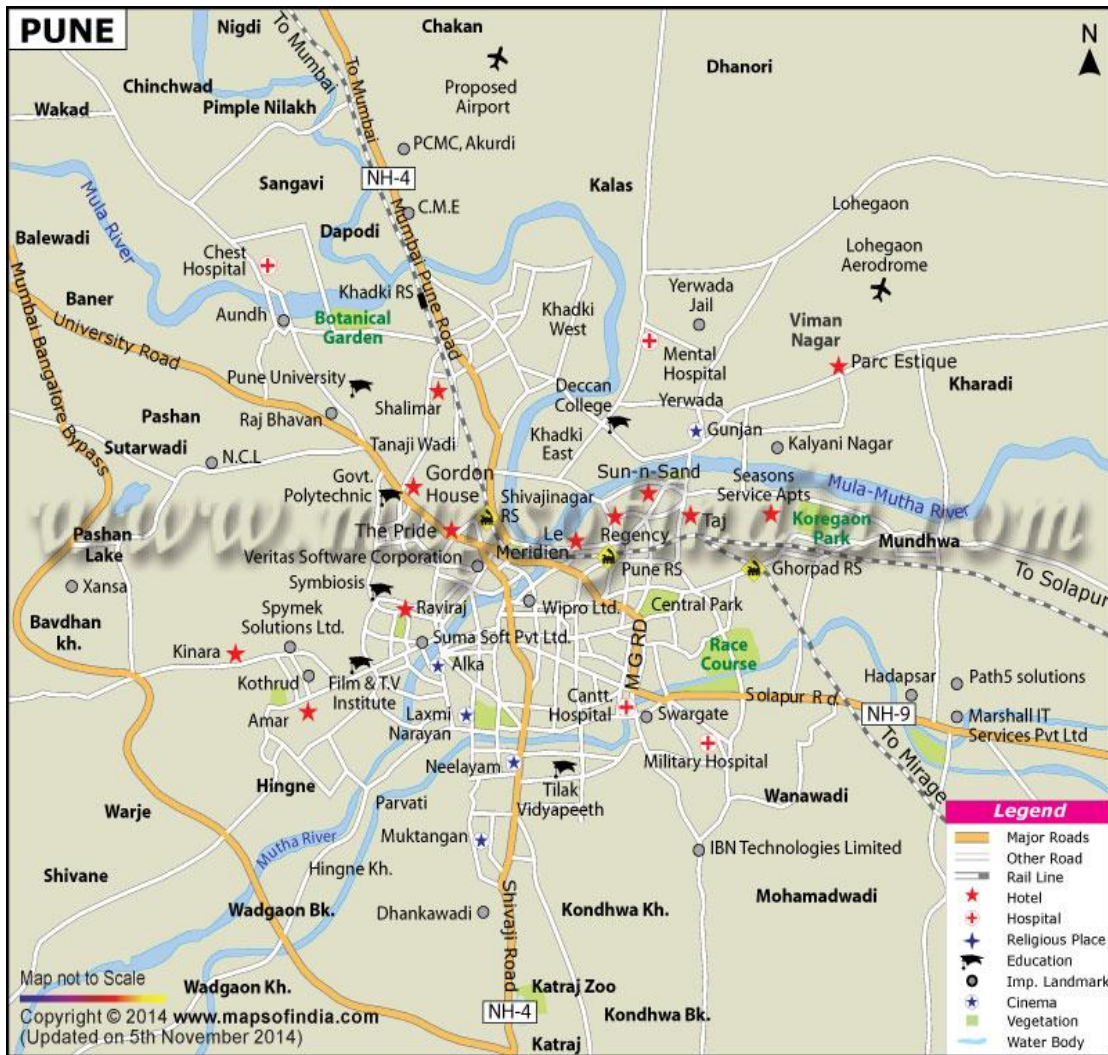
There are separate institutions for self-government in rural and urban areas in the district. Rural local government consists of the Gram Panchayat, Panchayat Samiti and the Zilla Parishad. Urban local governments are the Municipal 75 Corporations in the large cities and Municipal Councils in the towns. The number of local governments in Pune District in 2010 was as follows: 2 Municipal Corporations, 11 Municipal Councils, 3 Cantonment Boards, 1 Zilla Parishad, 13 Panchayat Samitis and 1407 Gram Panchayats. These local governments provide various essential services to the local population and implement various developmental schemes sponsored by the central or state government.²²

4.4 Pune City

This part includes origin, establishment, historical perspective, geographical setting and atmosphere, socio - economic background, industrial and entrepreneurship development, cultural and educational development of Pune city, demography of the study area etc. Thus this part gives overall information about the profile of Pune city. It also includes reason for the selection of Pune Papad Branch for the study.

Pune, the nature – gifted city, is popularly recognized as the Queen of the Deccan. Pune peculiarly esteemed as the cultural capital of Maharashtra and is situated just 160 kms from the state capital city Mumbai. It has a glorious history over thousands years. Thus Pune city has historical as well as cultural importance. After independence, Pune city has developed as an industrial city.

Map 4.2: Pune City



Source: <http://www.mapsofindia.com/maps/maharashtra/Pune.htm>

4.4.1 Socio-Economic Background of Pune City

The exact date of the establishment of Pune is not known, but its existence dates from ancient times. In Sanskrit references it is mentioned as Punyapur. It was also known as Punnaka (150 AD) and later as Poorna Nagar.²³ The earliest historical records in which there is a reference to Pune are two copper plates dating from the 8th century A.D., which show that the Rashtrakuta dynasty was then ruling over this area, then known as Punyavishaya or Punakvishaya and the city itself is referred to as Punakawadi.²⁴ There is a theory that the original name of the city may have been Punyapur because it stood near the confluence of the Mutha and Mula rivers, since such places were regarded as holy. It is generally now agreed that the modern variant 'Pune' came into use as early as the 13th century when small settlement was named Kasba Pune by its Arab commandant.²⁵ Pune seems, in the beginning, to have been the headquarters of a region (vishaya) which was neither densely populated nor rich in

agricultural resources. The location of the town seems to have been determined by the site of the ford on the Mutha River and its proximity to the fort of Kondana (later renamed as Sinhagad).²⁶ For the next eight hundred years, several different rulers ruled over this area which was consequently subjected to almost continuous warfare. During one such conflict in 1631, Pune was completely destroyed. Around the same time there was a severe drought in this area and the population moved away. In 1636, this area was given to Shahaji Bhosale by the then ruler of Bijapur and in 1637, his deputy Dadodi Konddev resettled the city which at that time consisted of four peths, the original nucleus called Kasba Peth and three new ones, Shaniwar, Somwar and Raviwar. Agriculture again started, trade and commerce also developed and soon Pune became the centre of the emerging Maratha Kingdom. Shivaji started his efforts at building an independent State from Pune around 1656 and the city remained a part of the Maratha Kingdom until 1818. The economic life of Pune was not much developed till the Peshwa rule. The Peshwas, who were the administrators of the Maratha Empire, made Pune their capital. Naturally, there was a spurt in both economic activities and in the population. Trade was the major economic activity, especially trade in all kinds of luxury goods. However, the prosperity and growth of the city received a major setback with the fall of the Peshwas in 1818 when Pune came under British rule.

By the 1840s, the city slowly revived with the establishment of the Cantonment, construction of a railway line and post office and the establishment of several schools and colleges such as the Deccan College and the Science College (presently College of Engineering) in 1865 and Fergusson College in 1885, making the city a centre for education. Most importantly, the first local government of the city, the Poona Municipal Council was established in 1858. Till the end of the 19th century Pune was an important centre for education and also the centre of the freedom movement and of social reform due to the presence of Lokmanya Tilak and other reformers. During the early 20th century, the area of the city expanded considerably and some industries started, the first of which was Kirloskar Oil Engines Ltd. in 1946. Soon after independence, in 1950, the Pune Municipal Corporation was established as were several national level organisations like the National Chemical Laboratory and the Pune University. From the 1950s there was a rapid growth of industries, especially along the Pune- Mumbai Road. In 1962, industrial estates were set up by the Maharashtra Industrial Development Corporation (MIDC) at Bhosari, Pimpri and

Chinchwad. Pune changed from an educational centre to an industrial hub with various kinds of industries locating in and around the city. The process of industrialization continued at a fast pace up to the 1980s. Most of the industries established during this period were manufacturing industries, with a concentration of engineering industry. From the 1990s, there was a fast growth of the Information Technology industry, which is largely non-polluting. The setting up of the IT Park at Hinjewadi in 1999 gave a fillip to the growth of the IT sector in Pune. At present, the industry in Pune is dominated by IT companies and the services sector which includes large numbers of doctors, lawyers, chartered accountants, tax consultants, etc.

Pune has always been at the forefront of cultural activities. Several newspapers and magazines are being published from the pre-independence period and there are many excellent libraries. A large number of authors, musicians and other artists and several cultural organisations have enriched the city.²⁷ Several Pune-based industrialists such as Kirloskar, Garware, Bajaj, etc., have spread their industrial empires throughout the world from this city. The people, institutions and industries in Pune have contributed towards the development of the country and hence Pune has achieved an important place in the economic development of India.²⁸

4.4.2. Location

The city of Pune is located on the western margin of the Deccan Plateau at 18° 31' north latitude and 73 ° 51' east longitude, about 160 kms south-east of Mumbai. It lies on the leeward side of the Sahyadri range, 1850 feet above sea level. As seen in Map No. 4, the city lies around the banks of and the confluence of two rivers, the Mula and Mutha, which after joining are known as the Mula-Mutha. Two other rivers, the Pavana and the Indrayani flow through the north eastern outskirts of the Pune urban area. All these rivers are tributaries of the Bhima River. The city lies on an extensive plain, surrounded by hills on the east and south, from 1900 to 2300 feet high. The highest of these hills is the Sinhagad-Bhuleshwar range, which includes the Sinhagad Fort. The Sinhagad-Katraj-Dive Ghat range is the southern boundary of the urban area.²⁹

4.4.3 Climate

The climate of the city is mild. Average temperatures range between 11° C and 41° C. The southwest monsoons bring rain to this area between June and October. The average rainfall in Pune during this period varied between 661 mm. and 669 mm. per

year. The variation in the rainfall can be observed, with rainfall much above the average in 1991, 2005 and 2006, and drought in 2000 and 2001.³⁰

4.4.4 Geographical setting

The geographical location of Pune city is 18.31°latitude and 74.51° longitude. Pune is a district place in the state of Maharashtra. Geographically it is located in the Western part of Maharashtra. The population of Pune city was 3115431 as per the census report of 2011. Geologically the study area is a part of the Deccan plateau. It is mainly made from Basalt Rock. Volcanic Eruptions created it during cretaceous period. Due to this geological setting, soil type is predominantly black color soil.

Physiographical, Pune city is located near the Western Ghat. Western Ghat extended north-south direction in western part of Pune District. It consists of offshoots of Sahyadri, characterized by small mountains and hilly ranges stretching eastwards. These hilly ranges separated by the river valleys. Pune city has been spread over in these valleys along with plenty of hills. Therefore, it is also called city of hills. These hills are famous by local names like Taljai-Pathar, Parvati, Katraj, and Ambegaon Pathar etc. The top of most of the hills are covered by the dense forest and slopes are interestingly barren. The efforts of forest department and NGOs have maintained the forest cover of these hills. The location of Pune city is near to Mumbai Metropolitan city and the coastal area of Konkan. It has an easy access to these areas by roads or railways passing through various Ghats of Sahyadri Ranges.

Two major rivers that are Mula and Mutha and their tributaries drain Pune city. Number of dams are constructed on both the rivers e.g. Khadakwasala, Panshet, Varasgaon, Temghar, Mulashi etc. These dams become the permanent source of water for drinking and industrial need of Pune city.

The climate of the study area is a part of monsoon type of climate. It is divided in the following seasons: (1) Cold season-from November to February. December is generally the coldest month showing daily maximum at about 12°C to 13°C. (2) Hot season- from March to mid of June. The hot weather is on peak at the middle of the month May. Maximum temperature observed in May is around 41°C. 3) Monsoon season-from June to September. The main source of rain in the study area is from the southeast monsoon. Climatologically, this study area is located in rain shadow zone due to Western Ghat. Thus, rainfall decreases from the Ghat region towards Pune city. The average rainfall of Pune city is 65 cm... Towards the end of monsoon season in September and in October, there is a slight increase in day temperature. However, the

night becomes progressively cooler. Overall the climate of Pune city is considered healthy. It is also one of the geographical reasons the city becomes the hub of educational, cultural and industrial center of the country.

4.4.5 Growth in Area

The area of Pune city has been steadily growing as the city has expanded in all directions from the initial settlement on the banks of the Mula-Mutha Rivers. When the British captured the city in 1817, its area was barely 5 sq. kms. The city gradually expanded during the British rule with the formation of the Pune Municipality and the establishment of Pune, Khadki and Dehu Road cantonments. At the time of the formation of the municipality in 1858, the area of the city was 15.54 sq. kms. By 1935, the surrounding villages were merged and the area grew to 34.59 sq. kms. The area of the city continued to grow with the inclusion of more & more surrounding areas from time to time. In the post independence period the city experienced explosive growth as did the surrounding urban area. There was a large growth in the area of the city when the Corporation was formed in 1950 with the merging of the Poona Municipal Committee and the Poona Suburban Municipal Committee. By 1962, the area of the city had increased to 139.70 sq. kms. In 1983, the area was 146.11 sq. kms.

The next large expansion of the limits of the city took place in 1997 with the inclusion of 38 fringe villages in the area of the Corporation. Consequently the area under the Corporation increased to 368.89 sq. kms. However, in 2001, fifteen villages were removed from the Corporation and the area came down to 244.84 sq. kms which has remained unchanged till the present.³¹ The total area of Pune City at present, including the 14.2 sq. kms of Khadki Cantonment and 14.9 sq. kms of Pune Cantonment, is 270.94 sq. kms.³²

4.4.6 Administration

Pune City is the district headquarters of Pune district. It is also a fully urban tahsil of Pune district. In Pune city, the statutory urban local bodies are the Pune Municipal Corporation, Pune Cantonment and Khadki Cantonment. For administrative purposes the city is divided into 4 zones and 14 administrative divisions.³³

4.4.7. Population

The population of Pune city according to the 2011 census is 31,15, 431 and that of Pune Metropolitan Region is 50,49,968.³⁴ The following table brings out the

rapid growth in the population of Pune city area, which includes the Khadki Cantonment Board, the Pune Cantonment Board and Pune Municipal Corporation areas, Population of Pune city given in table 4.1.

Table 4.1: Growth of Population of Pune City

Year	Khadki Cantonment Board 1	Pune Cantonment Board 2	Pune Municipal Corporation 3	Pune City 1+2+3	Growth Rate per cent)
1901	10,797	-	1,53,320	1,64,117	--
1911	14,028	-	1,58,856	1,72,884	5.34
1921	-	-	1,98,543	1,98,543	14.84
1931	16,302	35,807	1,98,078	2,50,187	26.01
1941	26,285	40,447	2,57,554	3,24,286	29.62
1951	48,552	59,011	4,88,419	5,95,982	84.78
1961	58,496	65,838	6,06,777	7,31,111	22.67
1971	65,497	77,774	8,56,105	9,99,376	36.69
1981	80,835	85,986	12,03,351	13,70,172	37.10
1991	78,323	82,139	15,66,651	17,27,113	26.05
2001	77,473	79,965	25,38,473	26,95,911	56.09
2011	NA	NA	NA	31,15,431	21.40

Source: 1) District Census Handbook, Census 2001, Pune District pp. 654 to 657.
2) census2011.co.in/census/city/375-Pune.html.

Table 4.1 indicates that the very small growth in the population between 1901 and 1911 was due to five epidemics of plague in which 30,000 people died. The population of the Pune Municipal Corporation area showed a marginal fall in the 1931 census, but started growing steadily from 1931 onwards. With growth in the population of the two Cantonments as well, the population of Pune City as a whole grew continuously. During the 1940s, the population registered the highest growth rate so far both because there were no health problems and also due to the employment created by the establishment of several government offices, industries, research and educational institutions and defense establishments, attracting a large inflow of population from all parts of the country. Another important reason was the influx of refugees from Punjab and Sind provinces after the partition in 1947. Lastly, seven adjoining villages and Pune Suburban Municipal Committee were merged with

the Pune city at the time of the formation of the Pune Municipal Corporation in 1950.³⁵

From the 1960s to the 1980s, growth of population can be mainly attributed to the rapid growth of industry in and around Pune. Even though many industrial units were located in Bhosari and Pimpri-Chinchwad, their employees chose to live in Pune city, thus contributing to a steady rise in population at over 35 per cent per decade.³⁶ The fast growth of population after 1991 was primarily due to the even faster growth in the economy. The rapid expansion of the Information Technology industry and other service sector organizations and tremendous growth in the small scale industrial units caused large scale in-migration. During the period 1981 to 1991 about 4.1 lakh people migrated to the city, and this figure went up to 7.4 lakhs between 1991 and 2001. Migration accounted for about 13-20 per cent of the population of the city. It was observed that about 50 per cent of the growth in population was due to migration.³⁷

It may be observed that between 1981 and 2001, the population in the two Cantonment areas has shown some decline, but this has been more than compensated by the growth of population in the PMC area, leading to overall growth in the population of the city, which has crossed 3 million in 2011.

4.4.8 Density of Population and Number of Households

The density of population as per the Census 2001 was 5,903 individuals per Sq. km. in the Pune Municipal Corporation area.³⁸ The number of households within PMC limits was 555,771 at the time of the 2001 census.³⁹

4.4.9 Literacy

Table 4.2 shows total population, male –female classification, literacy rate and sex ratio of population of Pune city as per census 2011.

Table 4.2: Statistics of Population, Literacy and Children of Pune Municipal Corporation as Per Census 2011

Particulars	Male	Female	Total
Population	16,02,137	15,13,294	31,15,431
Literacy	13,61,257 (95 per cent)	11,95,436 (87.44 per cent)	25,56,743 (91.42 per cent)
Children (0 to 6 yrs)	171152	153420	324572
Sex Ratio	945 per thousand		

Source: Statistics of Pune Municipal Corporation, Census 2011.

Table 4.2 indicates that the 2001 Census estimated that the literacy rate of the population in Pune was 77 per cent. The literacy rate for female was 72.2 per cent and for male it was a little higher at 81.4 per cent. In 2011, the overall literacy rate for Pune was 82.07 per cent, with 84.96 per cent males and 79.00 per cent females being literate.⁴⁰

4.4.10 Occupation Structure

The Pune Municipal Corporation has estimated that 3 per cent of the population is directly or indirectly dependent on agriculture and 97 per cent of the population is engaged in professional or business activities. Out of the working population, about 23 per cent (2.25 lakh) individuals are employed in the Information Technology industry.⁴¹

4.4.11 Per Capita Income

The average per capita annual income of Pune City was estimated to have been Rs.36, 500 in 2004-05. This figure increased almost 1.8 times in five years, to about Rs.60, 000 in 2008-09.

4.4.12 Pune City - The Industrial destination

Pune city, being located in Mumbai Pune Industrial belt, is one of the important industrial centers in the country. Numbers of industries ranging from small scale to large-scale are situated in and around Pune. Pune is one of the premier industrial centers of India. Pune city has various types of small, medium and large industries such as Automobile, electronic, electrical and food.

Among the large corporate headquartered in the city are: Atlas Copco, Bajaj Auto, Bajaj Allianz, Bajaj Tempo, Cummins India, Deepak Fertilizers and Petrochemicals, Kirloskar Oil Engineers, Kinetic Engineers, Mercedes Benz India, SKF Bearings, Sandvik Asia, Tetrapak India, Thermax, Zensar... Multinationals Flat, Whirlpool, and Sharp are some of the big brick's mortar names that have made huge investment near Pune in the recent past.

There are various research institutes like National Chemical Laboratory, Automotive Research Association of India, and Central Institute for Road Transport etc. in this city. There are very important Defense Research and Development Organization laboratories such as Institute of Armament Technology, High Explosive Material Research Laboratory, Armament Research and Development Establishment, R & D Engineers, Ordnance Factory etc. situated here.

Pune is an alluring home to the well-known giants of the Indian software industry like Wipro, Infosys, Satyam, Tata Technologies, TCS, Kanbay, Veritas, Cognizant, PCS, and Mahindra British Telecom. The another feather in the cap of Pune, is the Indian Institute of Software Engineering coming up in association with Carnegie Mellon University, USA. Growth in the Number of Manufacturing Units and their Turnover in Pune District shows in table 4.3.

Table 4.3: Growth in the Number of Manufacturing Units and their Turnover in Pune District

Year	Number of Units	Turnover (Rs. Crores)
1985	4,529	2,749
1990	6,766	5,445
1995	5,838	15, 655
2000	6,670	28,026
2007	9,500	52,000

Source: Table Nos. 26 and 32, MCCIA (2008), pp- 128 and 135

Table 4.3 shows growth in the number of manufacturing units and their turnover in Pune district. There was a continuous growth in the number of industries (except in the early 1990s), rapid growth took place after the recession of 1997-2002 was over. During the recession, many large units cut workforce and reduced working hours, forcing many Small and Medium Enterprises (SMEs) to shut down. When the recovery started from 2002 onwards, the larger units stepped up production to meet the growing global demand and this had a definite multiplier effect on the SME growth. The investments made by the large manufacturers have grown at least four times between 2000 and 2007. The number of industrial units, their turnover and employment grew after 2002 as a result of this expansion.⁴²

The location pattern of these industrial units showed that over 12 per cent of these industries are located within Pune city and over 70 per cent units are located around the city in all directions, including Pimpri-Chinchwad and further along the Bombay- Pune road, Chakan, Hadapsar, Pirangut, etc.⁴³ The MCCIA report has observed that although a large number of industries are located outside the city, a majority of the employees live in the Pune Municipal Corporation area which has better amenities. Therefore, there is great demand for transport services (i.e., roads and vehicles) for both goods and passenger transport. The IT and BT (Biotechnology)

industries have emerged as the new driving force of the economy and have significantly grown by almost 26 times, from a turnover of Rs.250 crore to Rs.6,500 crore, between 2000 and 2008. The IT sector from Pune contributes to about 10 per cent of national software exports. With over 600 IT companies and about 50 medium and 50 big BPO centres, besides many smaller ones, the IT sector, which is labour intensive like the SME sector, has generated a large number of new jobs, attracting people from all over the country, thus contributing to growth of population.⁴⁴ Most of the industries within Pune City limits fall in the category of engineering and allied activities. There were 12 large/medium industrial units and 876 small units in the PMC area in 2010.

4.4.13 Pune the Centre of Learning

With the advent of the British Rule, the British Educational-system of the formal schools and colleges had been started. Pune Sanskrit College was started in Vishrambagwada. This, later on, was transformed into the existing Deccan College (1851). Tilak, Agarkar, Bhandarkar, G. K. Gokhale and other leaders of the nineteenth century of Maharashtra were educated at the Deccan College. Students of the Deccan College, after realizing the importance of national education, started New English School (1880), Fergusson College (1885), Nutan Marathi Vidyalaya (1883), High School for Indian Girls (1884), MES Society's Bhave High School, Shivaji Maratha High School, and Sarasvati Mandir. Many such devoted and historical institutions laid down the solid foundation of today's successful higher educational institutions. Poona College of Engineering was started in 1854, Course for Medical Education was started at Sassoon Hospital later on converted into B.J. Medical College, and Law College was started in 1925. Poona Agriculture College was started in 1908 with British Principals-the leading agricultural educational institute of Pune. S.P. College, S.N.D.T. College for Women and Modern Education Society's Nowrosjee Wadia College (1932) were started locating in different parts of city. These colleges have been catering to the needs of expanding Pune. Thousands of students from outside Pune get admission to these institutions and after the completion of their education get settled in their lives through the length and breadth of India. They owe their prosperity to the education in Pune.

After independence, the University of Pune came on the city's educational path and started functioning on 10th February 1949. Under the umbrella of this university, there was rapid progress of the higher education in Pune in particular.

Similarly, we find the establishment of institutions of national importance like NCL, IUCAA, C-DAC, and IAT, which are recognized for the research work by the Poona University for award of Doctoral degrees. Apart from these institutions Tilak Maharashtra Vidyapeeth, Deccan College, Gokhale Institute of Politics and Economics, and the Modern Education Society are the most renowned institutions very popular among the foreign students. Pune has attracted students not only from Maharashtra but also from other states in India and especially from the Afro-Asian Countries.

4.4.14 Trade and Commerce

The city of Pune is an important a trading centre because of good communication, banking and other necessary facilities. The city has good road and rail links to the rest of the country which has facilitated the growth of trading activities. The area around Pune city is mainly agrarian. Therefore, Pune city is regarded as one of the most important market places for the trade of agricultural produce. The city is also considered an authentic market for the trade in food grains, clothes, leather goods, gold and silver etc., not only for the urban residents but also for the customers from the surrounding semi-urban area.

4.2.15 Changing Pune

Pune, in narrow recent, is developed as the preferred INFO City. The IT Parks and the Auto Component's Hubs are established in the parts of Pune. People of different religions and languages are attracted towards Pune for education and employment opportunities. South Indians have formed their neighborhood in Rasta Peth, Sindhis have settled in Pimpri, Christians have centered in Camp Area, whereas, the Muslims in majority reside in Ganj and Nana Peth of the eastern Pune. Gujarathis, Marwadi, and Jains have majority in Bhavani, Shukrawar and Nana Peths. The Sikhs have founded their Gurudwara in Ganesh Peth, whereas Marathas and Brahmins are almost found everywhere.

There is a tremendous increase in house-building sector in Pune. The quick erection of plazas, arcades, apartments, and the co-operative housing societies have been considered as the face-lifting improvement in conservative Pune. However, in fact, a large population still lives in slums and it is increasing drastically day by day. Women of Pune are educated and are comprehensively employed in the fields like the government departments, education field, computer field, call-centers, and shops. The traditional female-costume is changing remarkably to the suitable-modern attire,

though Pune-ladies prefer customary sarees on festivals and religious occasions. Pune-women have resorted to family planning and can move safely on Pune roads with peace and security. Women of Pune are emerging as popular writers. They have performed well in professions like Music, Dance, Acting [in cinema or TV and drama], Journalism, Research, and even in Computer science. In disciplines like Architecture, Interior Design, Dentistry, and Medicine, their number is ever increasing. They drive two and four-wheelers sophisticatedly with confidence.

Hotels and eating lovers are increasing and the taste of Pune people is changing. There is an increasing attitude for outside-eating. Hence dining halls are flourishing. Many prefer readymade things-may be chapattis or modak or puranpoli. Modern Pizza Huts, Mc-Donald's, and the Mall-culture have attracted the youth and the mature in recent times.

4.5 Pune Papad Branch of SMGULP

Shri Mahila Griha Udyog Lijjat Papad was established on 15 March 1959. Pune Papad Branch is one of important and actively running branch established on 8th December 1968 at Prabhat Road, Pune-04. Gradually, considering the business turnover, opportunity of expansion and availability of sister members it has started its second centre at Vadgaon Dhayari on 4th June 1998. Afterwards, Hadapsar sub centre was started on 18th July 2011. Thus, as on the date all the three centres are running efficiently. As on the date 1634 sister actively working in these three centres. The brief information of these centres is as follows.

Prabhat Road centre is located at 33/16, Raj Laxmi, Prabhat Road, Lane No. 04, Pune -04. Smt. Suman Darekar is the Sanchalika of Prabhat Road Centre. In this centre 807 sister members are working.

Vadgaon Dhayari centre of SMGULP was started on 4th June 1998. It is located at 143/01/02, Chakankar Estate, Sinhgad Road, Dhayari, Pune-41. Smt. Chetana Nahar is the Sanchalika of this centre. As on the date 687 sister members are working.

Hadapsar Sub Centre was started 18 July 2011; it is located at 211, Vidhya Vihar Colony, New D. P. Road, Malvadi, Pune-28. In this centre 140 sister members are working. This sub centre is working under Prabhat road centre.⁴⁵

Area selected for the study was Pune city which has great importance as far as its historical perspectives, geographical setting, socio economic environment and industrial development was concerned. Pune Papad Branch was in Pune city with the

reason that there was historical and industrial background and potential for overall development of the business. According to census 2011, total population of female of Pune city was more than 15 lacks which shows significant percentage in total population of Pune city. There was need to provide employment opportunities to this female population in general and unskilled female in particular. SMGULP has been playing an important role in providing employment opportunities to these sister members. Thus, this topic gives overall information about profile of study area and brief quantitative information of Shri Mahila Griha Udyog Lijjat Papad.

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45. Lijjat Address Card (April 2014), Head office of Lijjat, Mumbai.

Chapter V ANALYSIS AND INTERPRETATION OF DATA

5.1 Introduction

5.2 Analysis and Interpretation of Secondary Data

5.3 Analysis and Interpretation of Primary Data

Chapter V ANALYSIS AND INTERPRETATION OF DATA

5.1 Introduction

In order to study the opinions of sister-members of Pune Papad Branch of SMGULP, regarding their socio-economic status, it was decided to analyse both primary and secondary data. The first part of the chapter analyzed various financial factors drawn from Annual Reports (2001-02 to 2011-12) of SMGULP at the institutional level and at the Pune Papad Branch level. Various financial items from Balance sheets and Income and Expenditure Accounts were taken to find out overall progress of the institution and of Pune Papad Branch. Thus, the data relating to the growth of organisation in terms of sales, purchases, profitability, general fund, investments, donations and charity etc over the period under study was analyzed.

In addition to this, primary data was also collected by field survey with the help of structured schedule, interaction and personal observation. For this purpose systematic sampling method with yes-no type, multiple choice and open-ended questions was used. The samples selected were the sister-members from three centers of Pune Papad Branch of SMGULP with whom contacts were established and their opinions regarding socio-economic status were collected.

SMGULP has three centers in Pune city; they are Prabhat road, Vadgaon Dhayari and Hadpsar. 245 Sister members were selected from these centers for the study. In the year 2011-12 total strength of sister members of Pune Papad Branch was 1634. Thus the percentage of sampling was 15 per cent of total strength of sister members of Pune Papad Branch.

5.2 Analysis and Interpretation of Secondary Data

5.2.1 State wise branches of SMGULP

Sheri Manila Graham Dijet Papad is a renowned women's organisation in India. It has many branches in various states of India. It is observed that maximum number of branches is located in Maharashtra. It means Shri Mahila Griha Udyog Lijjat Papad has significant work in Maharashtra. The table 5.1 shows the total number of branches spread in 16 states of India.

Table 5.1: State -wise Branches of SMGULP

Sr. No.	State	Number of Branches	Percentage
1	Maharashtra	36	42.86
2	Gujarat	15	17.86
3	West Bengal	7	8.33
4	Karnataka	4	4.76
5	Uttar Pradesh	4	4.76
6	Madhya Pradesh	3	3.57
7	Punjab	3	3.57
8	Haryana	2	2.38
9	Odisha	2	2.38
10	Tamilnadu	2	2.38
11	Andhra Pradesh	1	1.19
12	Bihar	1	1.19
13	Delhi	1	1.19
14	Jharkhand	1	1.19
15	Jammu and Kashmir	1	1.19
16	Rajasthan	1	1.19
	Total	84	100

Source: Lijjat Address Card (April- 2014), Head office of Lijjat, Mumbai.

Table 5.1 indicates that as on 2011-12, there are 84 branches working all over India. Considering the above table, SMGULP is functioning at Maharashtra and Gujarat with maximum number of branches and divisions, whereas other states show less number of branches and divisions. It seems that SMGULP is having larger scope to spread its branches and divisions in different states and districts by forecasting the demand of different products. Increase in branches will definitely increase women empowerment and ultimately will contribute towards the development of the nation.

5.2.2 Growth in General Fund of SMGULP

The general fund is part of firm's general ledger account, and records all assets and liabilities of the entity that are not assigned to a special purpose fund. It provides the resource necessary to sustain the day-to-day activities and thus pays for all administrative and operating expenses. SMGULP has general fund and Table 5.2 shows the trends from 2001-02 to 2011-12.

Table 5.2: Growth in General Fund

Year	Amount (Rs. in cores)	Growth Rate (in per cent)
2001-02	39.06	---
2002-03	41.07	5.15
2003-04	48,32	23.71
2004-05	55.16	41.2
2005-06	63.43	62.39
2006-07	75.95	94.43
2007-08	83.94	114.89
2008-09	95.09	143.44
2009-10	107.03	173.99
2010-11	124.22	217.99
2011-12	144.68	270.38

Source: Annual Reports (2001-02 to 2011-12) of SMGULP

Graph 5.1: Growths in General Fund

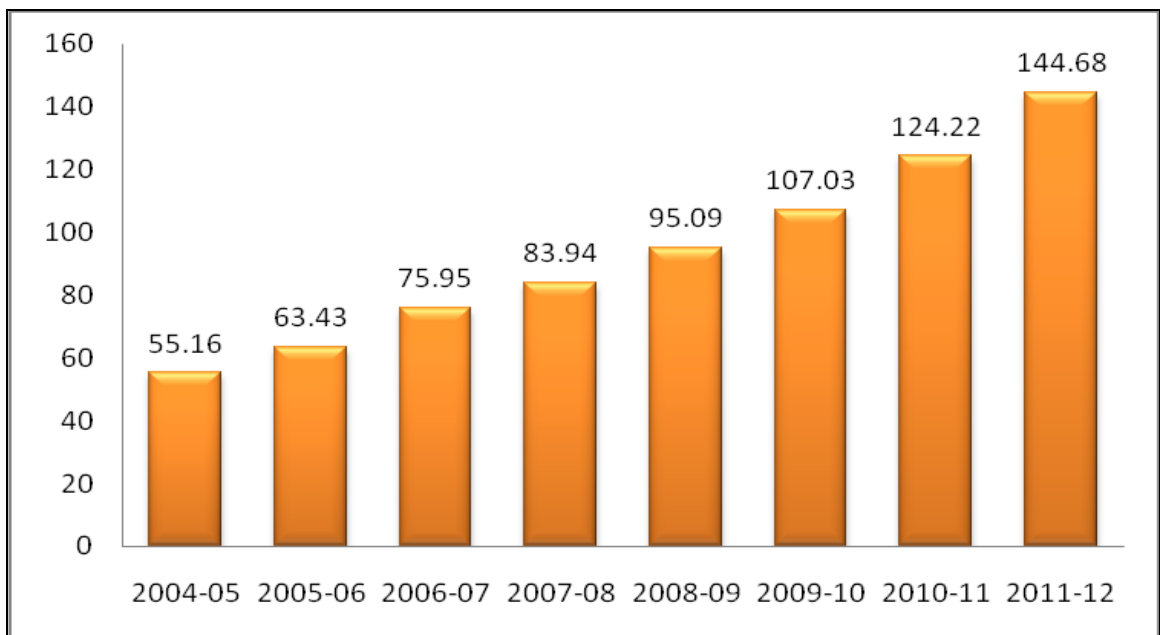


Table 5.2 indicates growth of general fund of Shri Mahila Griha Udyog Lijjat Papad over the period under study. It has increased from Rs. 39.06 crores in the year 2001-02 to Rs. 144.67 crores in the year 2011-12 which shows the growth of 2.7 times over the period under study. Thus it shows continuous growth and strong financial position of the institution over the period under study.

5.2.3 Loan taken by the SMGULP

SMGULP has taken loans from banks for its business development. Table 5.3 are shows the loan amount of SMGULP as per year.

Table 5.3: Loan taken by the SMGULP

Year	Loan taken by the SMGULP Amount (Rs. in crores)	Growth Rate (in per cent)
2001-02	10.13	-----
2002-03	11.99	18.36
2003-04	12.87	27.11
2004-05	12.23	20.78
2005-06	10.8	6.6
2006-07	10.16	0.33
2007-08	8.96	-11.54
2008-09	7.79	-23.13
2009-10	11.29	11.5
2010-11	11.24	11.04
2011-12	8.78	-13.24

Source: Annual Reports (2001-02 to 2011-12) of SMGULP

Graph 5.2: Loan taken by the SMGULP

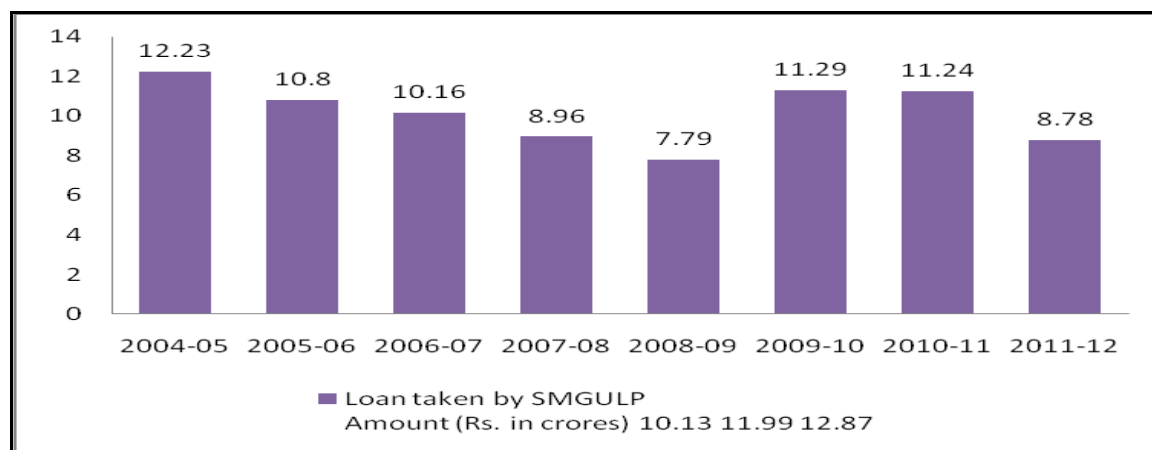


Table 5.3 shows loan taken by SMGULP. It has been using loan of Rs. 10 crores per year which includes both secured and unsecured loans. The above table does not depict any specific trend. It shows increasing trend from 2001-02 to 2003-04 and again shows decreasing trend up the year 2009-10. It seems that the institution has taken loan as per the need of various branches. It seems that institution does not depend more on external borrowings.

5.2.4 Advances given by SMGULP to Members, Staff and Others

SMGULP gives advances to its staff and sister members. SMGULP gives advances to sister members for the purpose of education, marriage of children and medical treatment etc. Table 5.4 shows the advances given by SMGULP to sister members, staff and others.

Table 5.4: Advances given to Members, Staff and Others

Year	Advances given to Members, Staff and Others Amount (Rs. in crores)	Growth Rate (in per cent)
2001-02	7.82	---
2002-03	9.37	19.77
2003-04	1.74	-77.77
2004-05	1.6	-79.52
2005-06	1.53	-80.49
2006-07	1.44	-81.56
2007-08	1.26	-83.93
2008-09	1.28	-83.64
2009-10	1.29	-83.52
2010-11	1.31	-83.26
2011-12	1.87	-76.05

Source: Annual Reports (2001-02 to 2011-12) of SMGULP

Graph 5. 3: Advances given to Members, Staff and Others

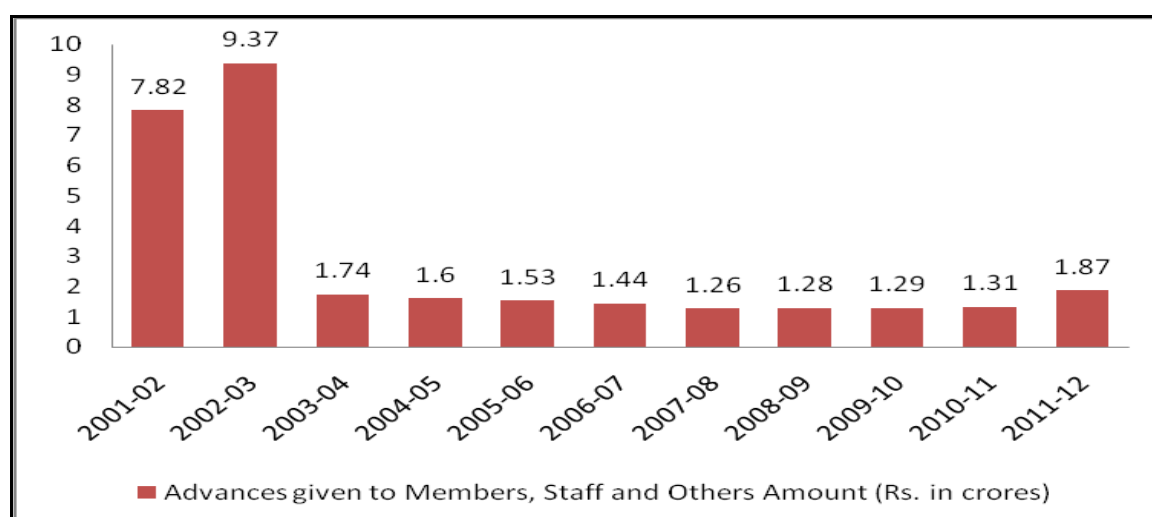


Table 5.4 shows that SMGULP has given advances in the year 2001- 02 and 2002-03 only. Afterwards it seems that institution has curtailed its policy and kept its advances position constant i.e. from 2003-04 to 2011-2012.

5.2.5 Donations and Charity given by SMGULP

SMGULP does not accept any type of charity or donation, on the contrary. It gives donations to need people and institutes. Table 5.5 shows donation and charity given by SMGULP.

Table 5.5: Donations and Charity given by SMGULP

Year	Donations and Charity given by SMGULP Amount (Rs. in crores)	Growth Rate (in per cent)
2001-02	0.36	---
2002-03	0.12	-65.91
2003-04	0.19	-47.93
2004-05	0.65	78.91
2005-06	0.31	-16.22
2006-07	0.27	-26.69
2007-08	0.3	-18.28
2008-09	0.56	54.23
2009-10	0.46	26.21
2010-11	0.31	-13.78
2011-12	0.36	-1.34

Source: Annual Reports (2001-02 to 2011-12) of SMGULP

Graph 5.4: Donations and Charity given by SMGULP

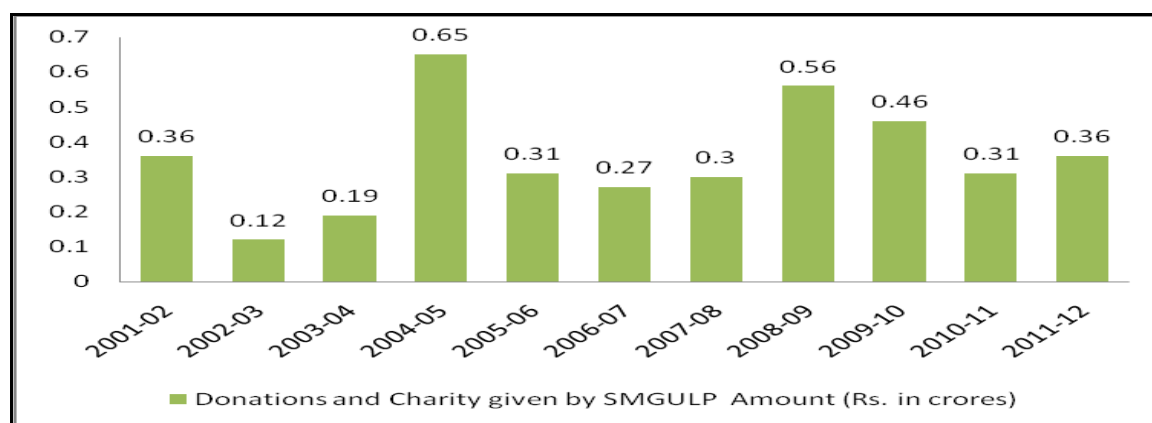


Table 4.5 shows the amount given by way of donation and charity. Their does not found any specific trend in it. In the year 2001-02 institution has given donation of Rs 36.46 lacks and Rs. 35.97 lacks in the year 2011-12. It seems that on an average institution gives Rs. 35 lacks every year as donation and charity. However, from the literature we understood that SMGULP does not accept any charity or donation from

any ways, however it considers social and economic problems of sister members and society and contributes by way of donations and charity.

5.2.6 Investment made by SMGULP

SMGULP has made investment from various sources: s for the business development during the period under study. Table 5.6 shows investment of SMGULP.

Table 5.6: Investment made by SMGULP

Year	Investment made by SMGULP Amount (Rs. in crores)	Growth Rate (in per cent)
2001-02	0.97	----
2002-03	0.98	1.03
2003-04	0.87	-10.31
2004-05	0.87	-10.31
2005-06	0.76	-21.65
2006-07	19.1	1869.07
2007-08	28.26	2813.4
2008-09	33.97	3402.06
2009-10	40.74	4100
2010-11	48.58	4908.25
2011-12	67.98	6908.25

Source: Annual Reports (2001-02 to 2011-12) of SMGULP

Graph 5.5: Investment made by SMGULP

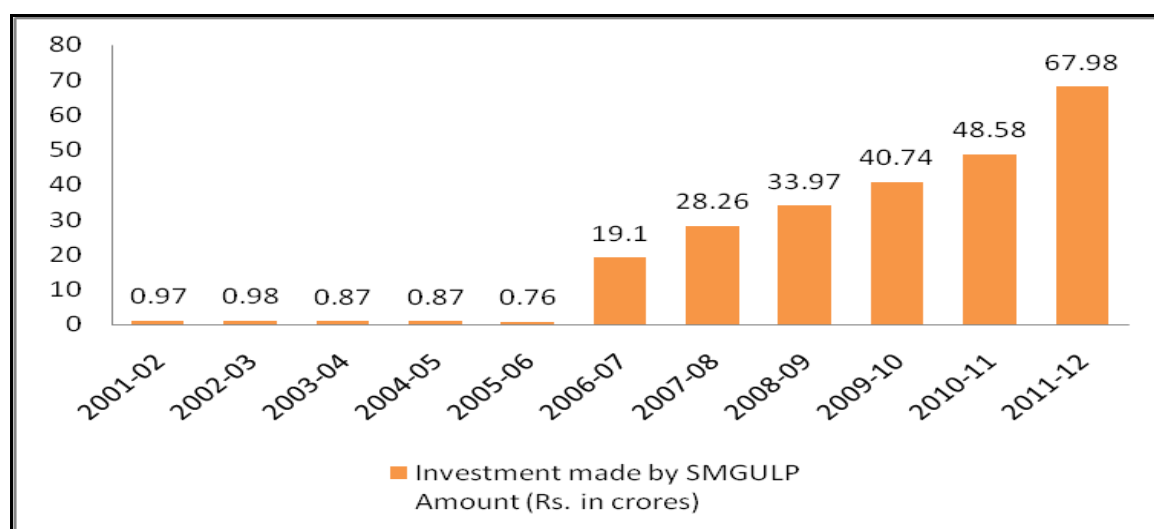


Table 5.6 shows that up to the year 2005-06, the investment was very negligible i.e. not more than 1 crore. However since the year 2006-07, institution has

expanded its investment base. In the year 2006-07 it shows Rs. 19.1 crores which increased to Rs. 67.98 crores in the year 2011-12 which shows a growth more than 69 times over the period under study. It shows the institutions strength and its viability towards strong financial position.

5.2.7 Purchases of Raw Materials by SMGULP

One of the important policy adopted by SMGULP that head office purchases and distributes all ingredients required by branches to maintain the quality and uniformity in test of their products. Table 5.7 depicts the year -wise purchases of raw materials by SMGULP.

Table 5.7: Purchases of Raw Materials by SMGULP

Year	Purchases of Raw Materials by SMGULP Amount (Rs. in crores)	Growth Rate (in per cent)
2001-02	193.47	-----
2002-03	204.64	5.78
2003-04	190.63	-1.47
2004-05	215.80	11.54
2005-06	260.82	34.81
2006-07	360.73	86.45
2007-08	334.39	72.84
2008-09	383.65	98.30
2009-10	505.68	161.38
2010-11	648.80	235.36
2011-12	665.38	243.93

Source: Annual Reports (2001-02 to 2011-12) of SMGULP

Graph 5.6: Purchases of Raw Materials by SMGULP

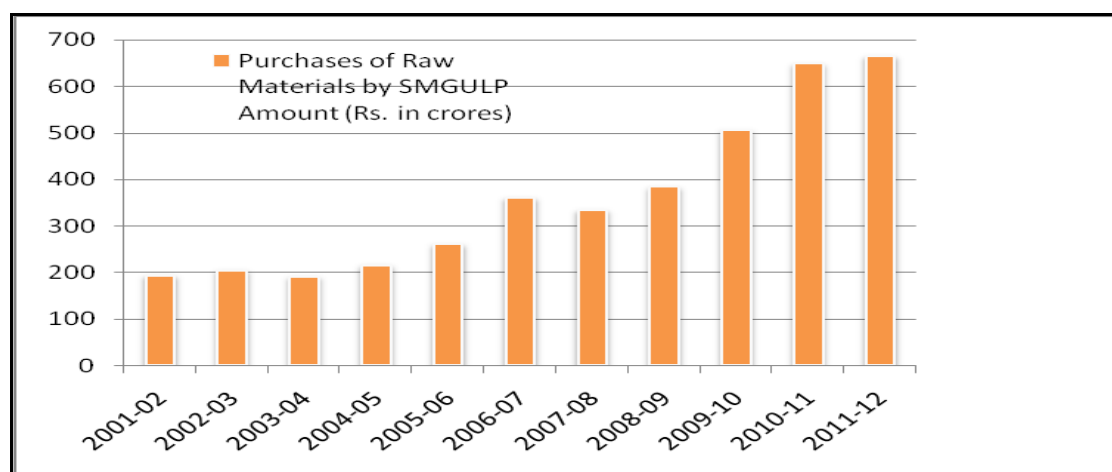


Table 5.7 shows purchases of SMGULP during the period under study. These purchases are in the form of raw materials required for various different products

produced by SMGULP. It also includes packing and other materials and materials transferred from head office to branches. Above table depicts positive growth in purchases which has increased from 196.46 crores in 2001-02 to 665.39 crores in the year 2011-12, shows the overall growth in purchases of 2.44 times. It is observed that purchases are increased due to increase in number of branches, number of sister's members and increase in demand of products during the period under study.

5.2.8 Sales of SMGULP

Total sales of SMGULP include different products like Papad, Chapati, detergent powder and cake, Masala, Khakara etc. However sale of Papad found the major part of total sales in all the years Table 5.8 shows year -wise sales of SMGULP.

Table 5.8: Sales of SMGULP

Year	Sales of SMGULP Amount (Rs. in crores)	Growth Rate (in per cent)
2001-02	281.07	-----
2002-03	292.1	3.92
2003-04	288.07	2.49
2004-05	322.62	14.78
2005-06	359.66	27.96
2006-07	470.66	67.45
2007-08	460.81	63.95
2008-09	521.62	85.58
2009-10	649.57	131.11
2010-11	829.2	195.02

Source: Annual Reports (2001-02 to 2011-12) of SMGULP

Graph 5.7: Sales of SMGULP

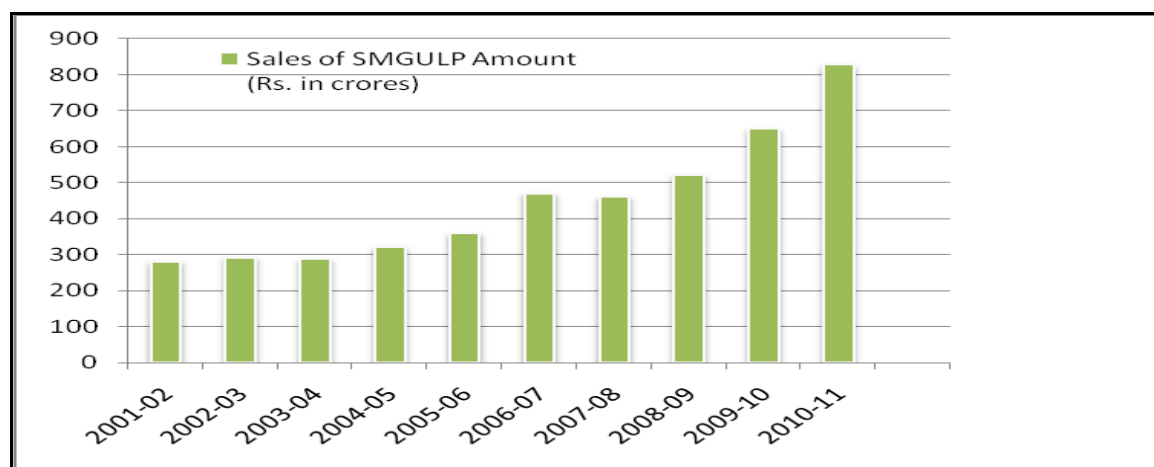


Table 5.8 depicts an increasing trend over the period under study except the year 2003-04 where sales has decreased due to market fluctuation in demand of the product. During this period local market was also captured by other competitors of Papad in Maharashtra and Gujarat. However, after taking initiatives on advertisement and maintaining qualitative products by SMGULP, it has re-gained its position at number one. Thus, there is an overall growth of 1.95 times over the period under study. It is also found from the literature of SMGULP, market share of Lijjat is more than 60 per cent.

5.2.9 Exports of Products by SMGULP

Production of Lijjat Papad has earned reputation not only in India but also in various countries of the world. This worldwide demand shows an increasing trend over the period under study. The main consumer countries are U.K., U.S.A., Middle East and also Singapore, Hong-Kong, Europe and Japan. SMGULP does not export directly. It exports through export merchants. Table 5.9 shows export position of SMGULP

Table 5.9: Export of Products by SMGULP

Year	Export of Products by SMGULP Amount (Rs. in crores)	Growth Rate (in per cent)
2001-02	10.66	-----
2002-03	11.77	10.41
2003-04	10.25	-3.85
2004-05	11.62	9.01
2005-06	15.28	43.34
2006-07	24.61	130.86
2007-08	24.54	130.21
2008-09	23.84	123.64
2009-10	29.29	174.77
2010-11	36.65	243.81
2011-12	37.61	252.81

Source: Annual Reports (2001-02 to 2011-12) of SMGULP

Graph 5.8: Exports of Products by SMGULP

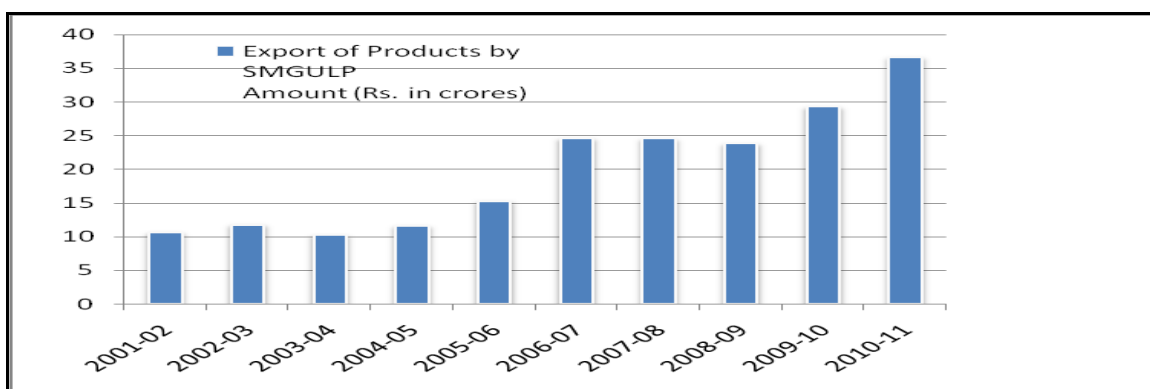


Table 5.9 indicates export position of SMGULP. Total export has increased from Rs. 10.66 crores (year 2001-02) to Rs. 37.61 crores in the year 2011-12 shows positive growth over the period under study. Thus, SMGULP earn valuable foreign currency through exports and plays an important role in the economic development of the country.

5.2.10 Vanai and Extra Vanai Charges

Sister members gain self-employment received income by rolling Papad in the form Vanai charges. It is paid on daily basis in the form of cash. The share in profit is paid in the form of extra Vanai to sister members. Table 5.10 indicates Vanai and extra Vanai charges paid by SMGULP.

Table 5.10: Vanai and Extra Vanai

Year	Vanai and Extra Vanai Amount (Rs. in crores)	Growth Rate (in per cent)
2001-02	34.83	-----
2002-03	43.4	24.61
2003-04	46.7	34.08
2004-05	46.19	50.70
2005-06	48.78	40.05
2006-07	52.56	50.90
2007-08	61.59	76.83
2008-09	72.56	108.33
2009-10	74.03	112.55
2010-11	84.67	143.10
2011-12	110.03	215.91

Source: Annual Reports (2001-02 to 2011-12) of SMGULP

Graph 5.9: Vanai and Extra Vanai Charges

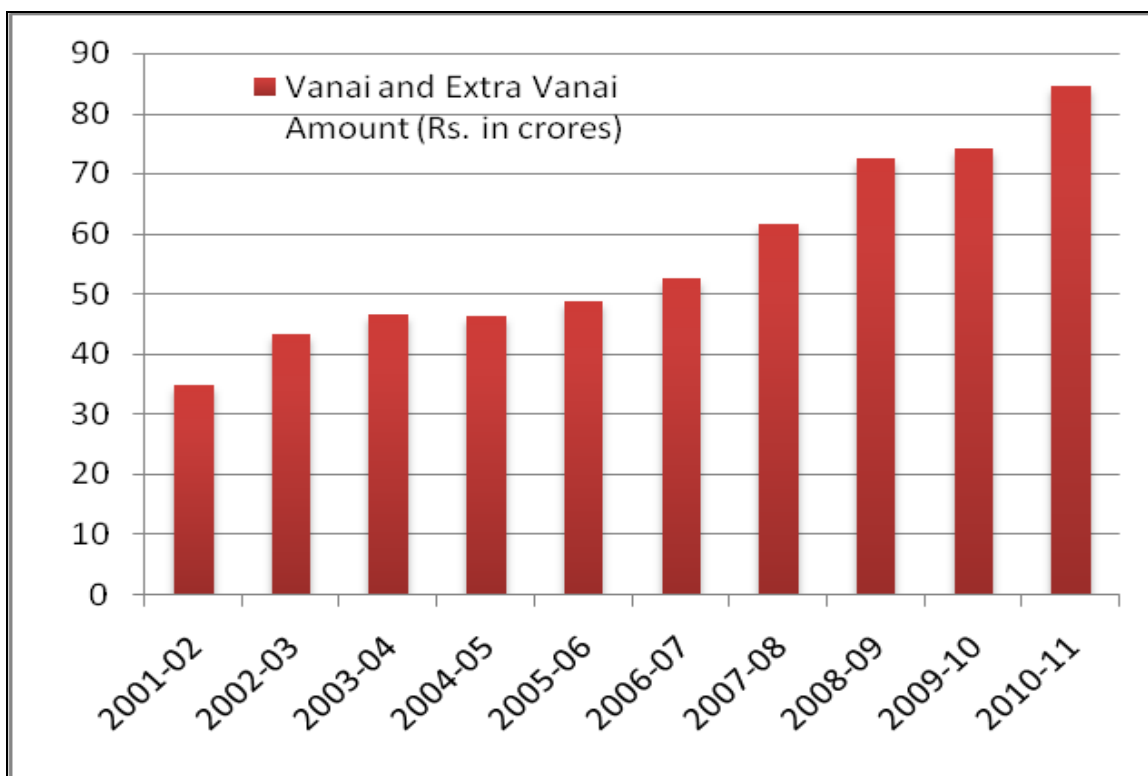


Table 5.10 shows overall growth in the payment of Vanai and Extra Vanai charges. It indicates consistent and constant growth in Vanai and extra Vanai charges over the period under study. It was Rs. 34.83 crores in the year 2001-02 which increased to Rs. 110.03 crores in the year 2011-12. It shows the growth near about 3 times over the period under study. This growth found due to increase in number of sister members, number of branches and production turnover over the period under study.

5.2.11 Advertisement Expenses of SMGULP

Advertising of various products has been undertaken from its inception through vernacular newspapers and Radio by SMGULP. The Institution also sponsors programs on television for this purpose. The money on advertisement is spent by polypropylene division which recovers by adding it to the price of plastic bag that it supplied to all the branches and divisions throughout India. The cost of advertisement is born by all the branches and divisions. Thus, all of them share the cost of advertisement equitably according to their productive capacity.

Table 5.11: Advertisement Expenses of SMGULP

Year	Advertisement Expenses of SMGULP Amount Rs. (Rs. in crores)	Growth Rate (in per cent)
2001-02	3.54	-----
2002-03	3.12	-11.81
2003-04	3.71	4.79
2004-05	3.64	2.81
2005-06	3.65	3.00
2006-07	3.88	9.62
2007-08	3.71	4.65
2008-09	3.48	-1.73
2009-10	3.44	-2.97
2010-11	2.81	-20.77
2011-12	2.86	-19.14

Source: Annual Reports (2001-02 to 2011-12) of SMGULP

Graph 5.10: Advertisement Expenses of SMGULP

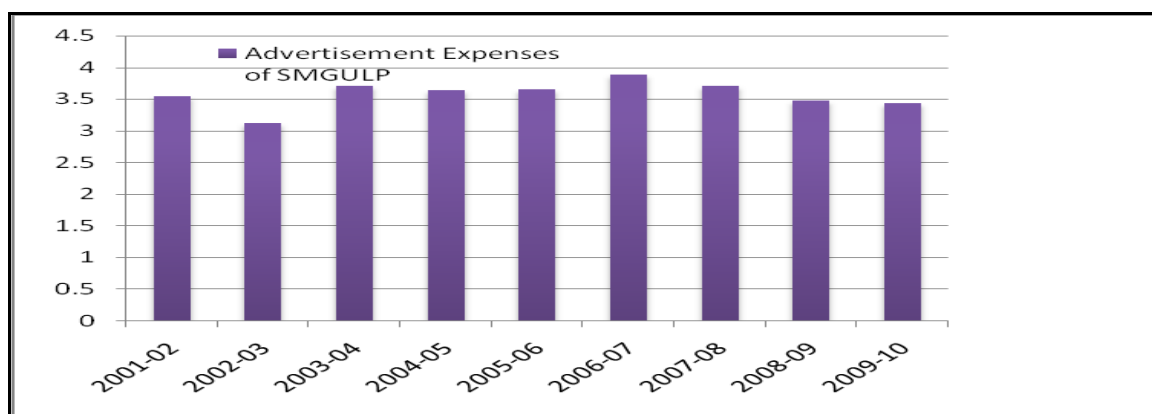


Table 5.11 indicates constant amount of expenditure on advertisement with some minor changes as per the policy (budget) of SMGULP. Due this advertisement expenditure, it is found that reputation of SMGULP has reached to every house of India and even in few countries where it exports its products.

5.2.12 Growth in Surplus of SMGULP

The term surplus is the excess of income over expenditure of any organisation and utilized for the future progress of the institution and for development and benefit of sister members. Table 5.12 shows surplus of SMGULP

Table 5.12: Growth in Surplus of SMGULP

Year	Amount Rs. (Rs. in crores)	Growth Rate (in per cent)
2002-03	2.66	-----
2003-04	6.54	145.86
2004-05	6.83	156.77
2005-06	8.01	201.13
2006-07	12.59	373.31
2007-08	7.99	200.38
2008-09	11.15	319.17
2009-10	11.93	348.50
2010-11	17.19	546.24
2011-12	20.46	669.17

Source: Annual Reports (2001-02 to 2011-12) of SMGULP

Graph 5.11: Growth in surplus of SMGULP

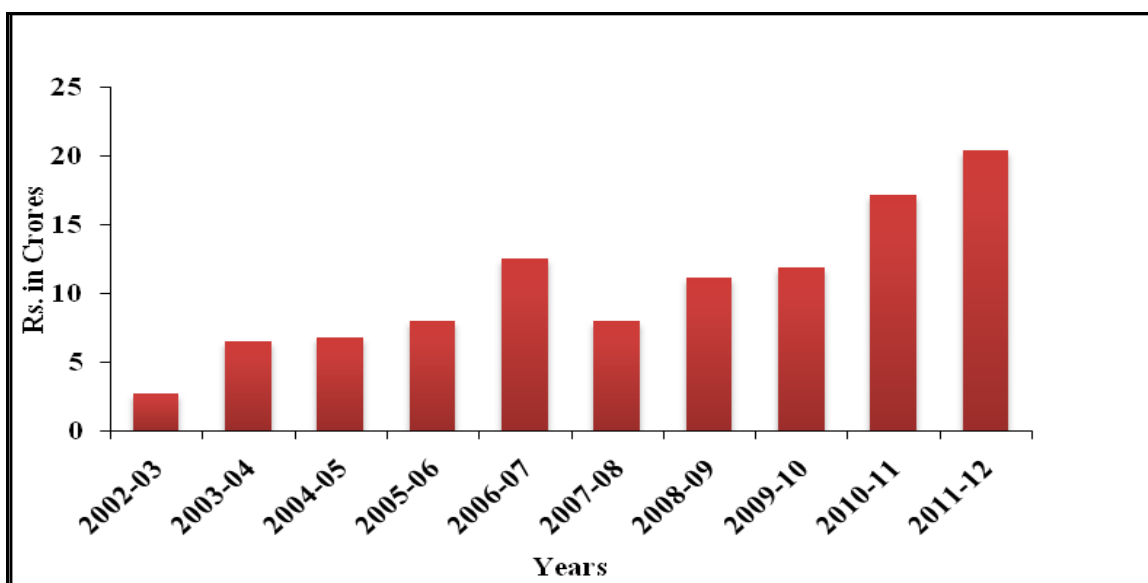


Table 5.12 indicates that surplus was Rs. 2.66 crores in the year 2002-03 which increased to Rs. 20.46 crores (near about 7 times) in the year 2011-12. It shows clear-cut growth of SMGULP except the year 2007-08 where SMGULP received lower surplus of Rs. 7.99 crores as compared to the previous and next year's respectively (i.e. 2006-07 and 2008-09). Thus it seems that SMGULP being registered under Bombay Public Trust Act where object of the institution is to provide employment opportunities and improvement in socio-economic status of sister members, still this organisation earns surplus over the period under study. Thus, it shows strong revenue position of the institution.

5.2.13 Growth in General fund of Pune Papad Branch

General funds are reserve by SMGULP for the development of business, staff and sister members. Pune Papad Branch has significant contribution in the total general fund. Table 5.13 shows Contribution of Pune Papad Branch in General Fund of SMGULP

Table 5.13: Growth in General Fund of Pune Papad Branch

Year	General Fund (Rs. in crores)	Growth Rate (in per cent)
2001-02	6.06	-----
2002-03	6.23	2.81
2003-04	6.65	9.82
2004-05	7.14	17.88
2005-06	7.82	29.17
2006-07	8.12	34.20
2007-08	8.88	46.70
2008-09	9.04	49.31
2009-10	9.87	62.93
2010-11	10.72	76.96
2011-12	11.97	97.67

Source: Annual Reports (2001-02 to 2011-12) of Pune Papad Branch

Graph 5.12: Growths in General Fund of Pune Papad Branch

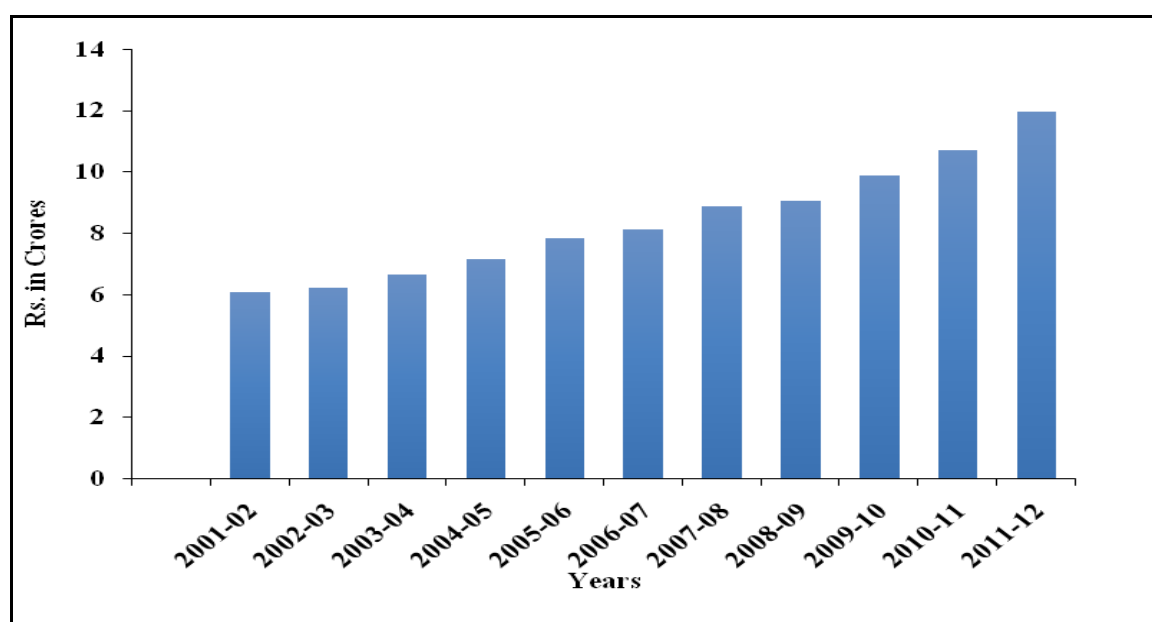


Table 5.13 shows growth of general fund of Pune Papad Branch over the period under study. It has increased from Rs. 6.06 crores in the year 2001-02 to Rs. 11.97 crores in the year 2011-12 which indicates the growth of almost 2 times over the period under study. Thus it shows continuous growth and strong financial position of the branch over the period under study.

5.2.14 Loan taken by Pune Papad Branch

Pune Papad Branch is a leading Papad Branch of SMGULP. It has taken loans from banks for the business development. Table 5.14 shows loans taken by Pune Papad Branch

Table 5.14: Loan taken by Pune Papad Branch

Year	Amount Rs. (Rs. in crores)	Growth Rate (in per cent)
2001-02	1.98	-----
2002-03	1.32	-33.31
2003-04	1.67	-15.66
2004-05	2.29	15.25
2005-06	1.56	-21.34
2006-07	1.72	-13.15
2007-08	1.90	-4.18
2008-09	1.04	-47.63
2009-10	2.57	29.37
2010-11	1.85	-6.56
2011-12	2.16	9.00

Source: Annual Reports (2001-02 to 2011-12) of Pune Papad Branch

Graph 5.13: Loan taken by Pune Papad Branch

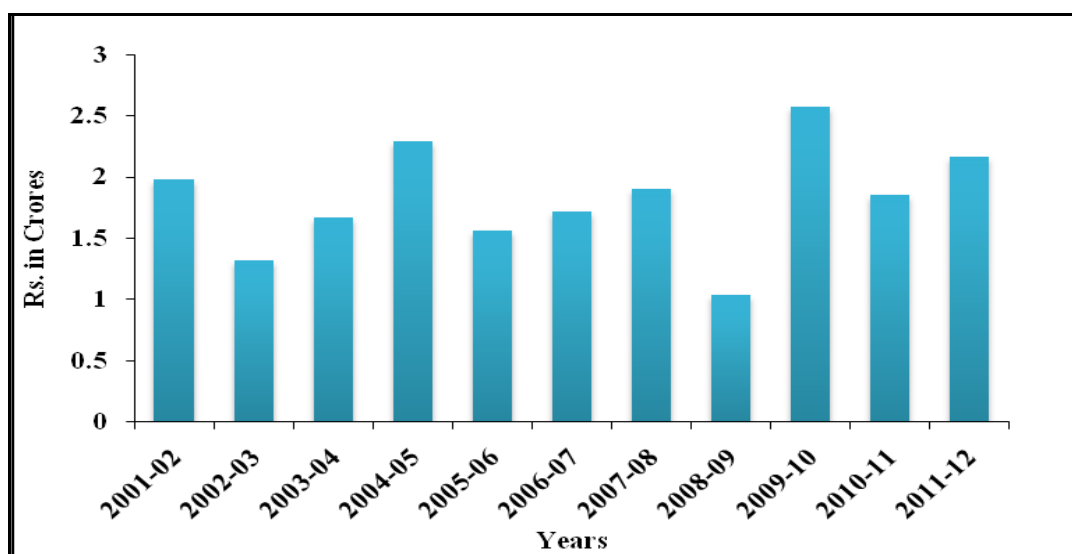


Table 5.14 shows the loan take by Pune Papad Branch. On an average this branch has been using loan of Rs. 1.65 crores per year which includes both secured and unsecured loans. The above table does not depict any specific trend. It shows decreasing trend from 2001-02 to 2002-03 and again shows fluctuating trend therefore it seems that the institution has taken loan as per the need of the branch.

5.2.15 Advances given by Pune Papad Branch

Pune Papad Branch has given advances to sister members and staffs advances are given for the purpose of education, health and economic emergency of sister members and staff. Table 5.15 shows advances given by Pune Papad Branch to sister members and staff.

Table 5.15: Advances given by Pune Papad Branch

Year	Amount (in Rs. Lacks)	Growth Rate (in per cent)
2001-02	25.62	-
2002-03	38.08	48.65
2003-04	33.50	30.76
2004-05	19.49	-23.93
2005-06	16.13	-37.06
2006-07	9.50	-62.91
2007-08	10.52	-58.95
2008-09	8.23	-67.89
2009-10	13.32	-48.01
2010-11	17.25	-32.65
2011-12	20.93	-18.29

Source: Annual Reports (2001-02 to 2011-12) of Pune Papad Branch

Graph 5.14: Advances given by Pune Papad Branch

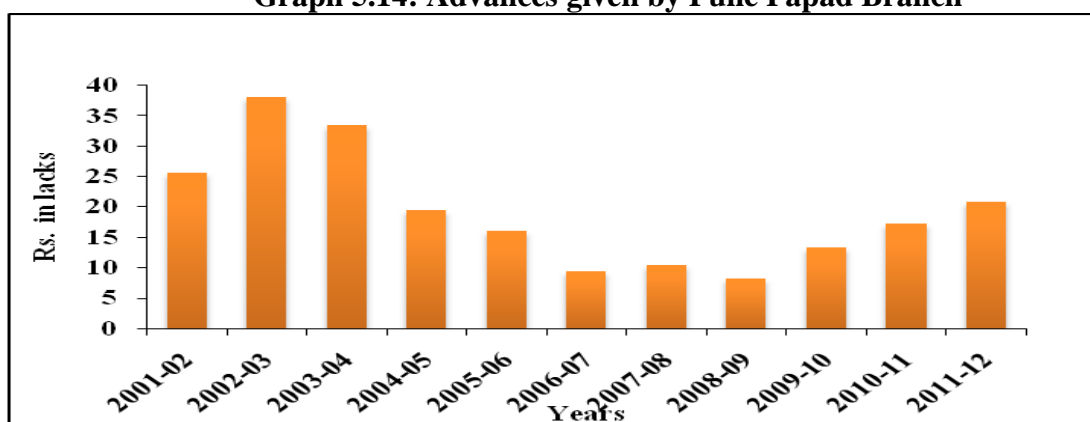


Table 5.15 indicates that Pune Papad Branch gave advances to members, staff and others which show that branch has given more advances in the year 2001- 02 and

2002-03 only. Afterwards it has curtailed its policy and kept its advances position lower up to the year 2008-09 and again sanctioned and increased advances to members, staff and others gradually from 2009-10 onwards. It is found that Pune Papad Branch give loans and advances for family difficulties such as marriages of children, festivals etc. up to Rs. 5000. The institution provides these advances without any interest which will be repaid by deducting the nominal monthly installment from their Vanai income.

5.2.16 Donations and Charity offered by Pune Papad Branch

Pune Papad Branch has significant contribution in social work. It is contributing in donations and charity as per the basic philosophy of SMGULP. Table 5.16 shows donations and charity given by Pune Papad Branch

Table 5.16: Donations and Charity offered by Pune Papad Branch

Year	Amount (Rs. in Lacks)	Growth Rate (in per cent)
2001-02	11.45	
2002-03	6.99	-38.98
2003-04	8.24	-28.01
2004-05	9.40	-17.88
2005-06	16.89	47.57
2006-07	13.49	17.82
2007-08	14.03	22.58
2008-09	15.04	31.34
2009-10	12.58	9.85
2010-11	9.57	-16.40
2011-12	10.44	-8.83

Source: Annual Reports (2001-02 to 2011-12) of Pune Papad Branch

Graph 5.15: Donations and Charity offered by Pune Papad Branch

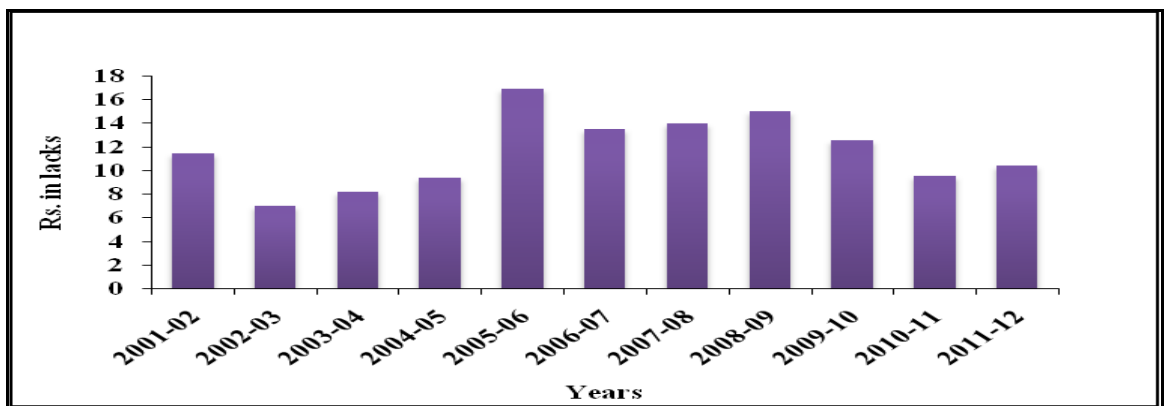


Table 5.16 shows the amount given by way of donation and charity by Pune Papad Branch. There does not found any specific trend in it. In the year 2001-02 branch has given donation of Rs 11.45 lacks and Rs. 10.44 lacks given in the year 2011-12. It seems that on an average branch gives Rs.11.64 lacks every year as donation and charity to solve socio economic problems of sister members and society.

5.2.17 Purchases of Pune Papad Branch

Pune Papad Branch is one of the active branches of SMGULP. One of the important policies adopted by SMGULP is that head office purchases and distributes all ingredients required for branches to maintain the quality and uniformity in test of their products. Table 5.17 indicates year -wise purchases of Pune Papad Branch.

Table 5.17: Purchases of Pune Papad Branch

Year	Amount (Rs. in crores)	Growth Rate (in per cent)
2001-02	10.22	
2002-03	9.96	-2.52
2003-04	9.95	-2.60
2004-05	13.01	27.28
2005-06	18.28	78.88
2006-07	19.93	94.99
2007-08	21.55	110.79
2008-09	23.63	131.20
2009-10	31.47	207.84
2010-11	34.36	236.16
2011-12	34.63	238.81

Source: Annual Reports (2001-02 to 2011-12) of Pune Papad Branch

Graph 5.16: Purchases of Pune Papad Branch

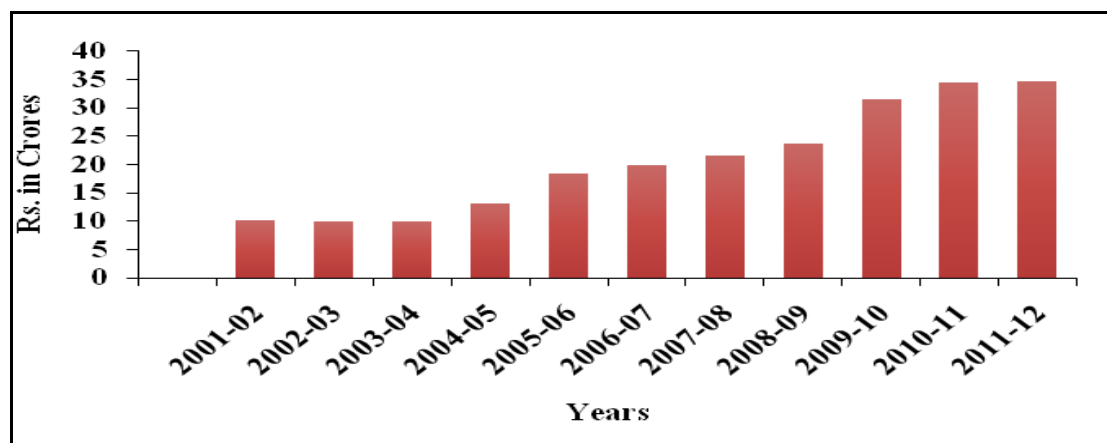


Table 5.17 shows purchases of the branch during the period under study. These purchases are in the form of raw materials required for various different products produced by the branch. Above table depicts positive growth in purchases except the year 2002-03 and 2003-04. It has increased from 10.22 crores in 2001-02 to 34.63 crores in the year 2011-12 which shows the overall growth in purchases of 2.38 times.

5.2.18 Total Production of Pune Papad Branch

Table 5.18 shows production of Pune Papad Branch during the period of study. It shows valuable contribution in production of Papad SMGULP.

Table 5.18: Total Production of Pune Papad Branch

Year	Total Production (In Kgs)	Growth Rate (in per cent)
2001-02	12,98,589	-----
2002-03	14,22,194	9.52
2003-04	14,94,429	15.08
2004-05	16,41,433	26.4
2005-06	15,35,249	18.22
2006-07	14,80,211	13.99
2007-08	14,85,312	14.38
2008-09	15,32,861	18.04
2009-10	14,85,036	14.36
2010-11	16,30,512	25.56
2011-12	18,03,701	38.9

Source: Annual Reports (2001-02 to 2011-12) of Pune Papad Branch

Graph 5.17: Total Production of Pune Papad Branch

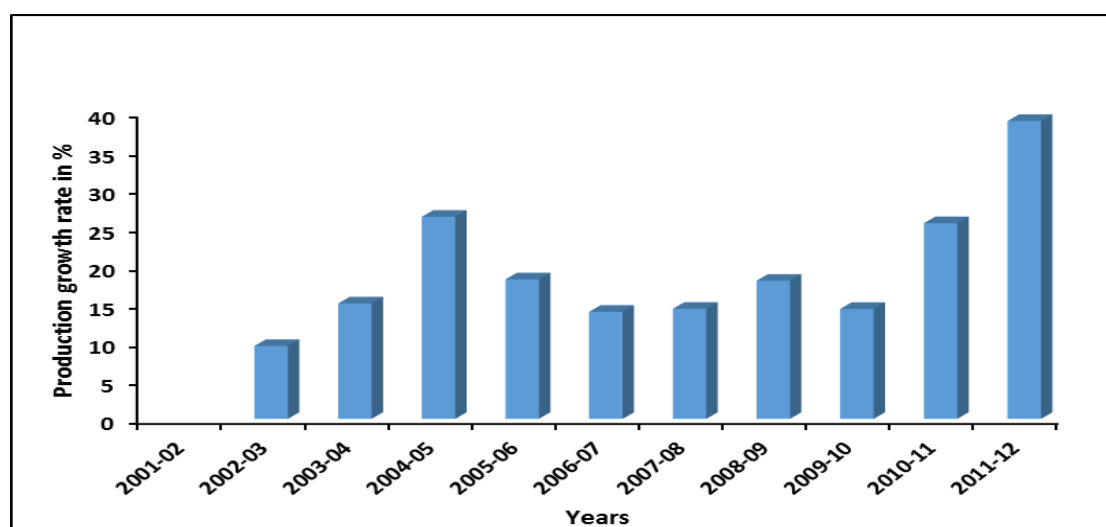


Table 5.18 indicates that Papad production of Pune Papad Branch is increased 38.9 per cent growth rate in the year 2011-12 as compare to production in the year 2001-02. It also observed that Pune Papad Branch has increasing trends in their Papad production every year. Therefore Pune Papad Branch is leading branch of SMGULP.

5.2.19 Total Sales of Pune Papad Branch

The sales of Pune Papad Branch found the major part of total sales in all the years. Table 5.19 indicates year -wise Sales of Pune Papad Branch

Table 5.19: Total Sales of Pune Papad Branch

Year	Amount (Rs. in crores)	Growth Rate (in per cent)
2001-02	16.71	
2002-03	16.43	-1.67
2003-04	17.48	4.61
2004-05	20.24	21.15
2005-06	25.23	51.04
2006-07	26.89	60.98
2007-08	28.79	72.36
2008-09	31.64	89.42
2009-10	39.80	138.24
2010-11	44.49	166.32
2011-12	48.05	187.62

Source: Annual Reports (2001-02 to 2011-12) of Pune Papad Branch

Graph 5.18: Total Sales of Pune Papad Branch

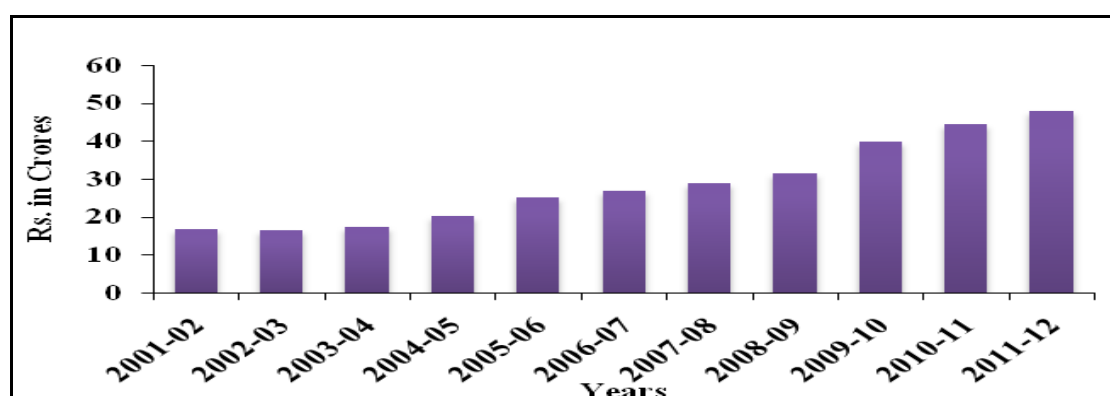


Table 5.19 depicts an increasing trend of sales over the period under study except the year 2002-03 where sales decreased due to market fluctuations in demand of the products. It has increased from Rs. 16.71 crores in the year 2001-02 to Rs.

48.05 crores in the year 2011-12 which shows overall growth of 3 times in total sales of the branch over the period under study.

5.2.20 Growth in Vanai of Pune Papad Branch

Remuneration paid for rolling Papad is called Vanai charges. SMGULP pays Vanai charges on the basis of per kilo gram of Papad rolled to sister members, which is paid on daily basis in cash. It is the source: of income of sister members. Pune Papad Branch has significant growth in Vanai. Table 5.20 shows growth in Vanai charges per Kg. Paid by Pune Papad Branch

Table 5.20: Growth in Vanai of Pune Papad Branch

Year	Vanai Charges (per kg)	Growth Rate (in per cent)
2001-02	14	----
2002-03	16	14.29
2003-04	16	14.29
2004-05	16	14.29
2005-06	16	14.29
2006-07	17	21.43
2007-08	18	28.57
2008-09	19	35.71
2009-10	23	64.29
2010-11	24	71.43
2011-12	27	92.86

Source: Annual Reports (2001-02 to 2011-12) of Pune Papad Branch

Graph 5.19: Growth in Vanai of Pune Papad Branch

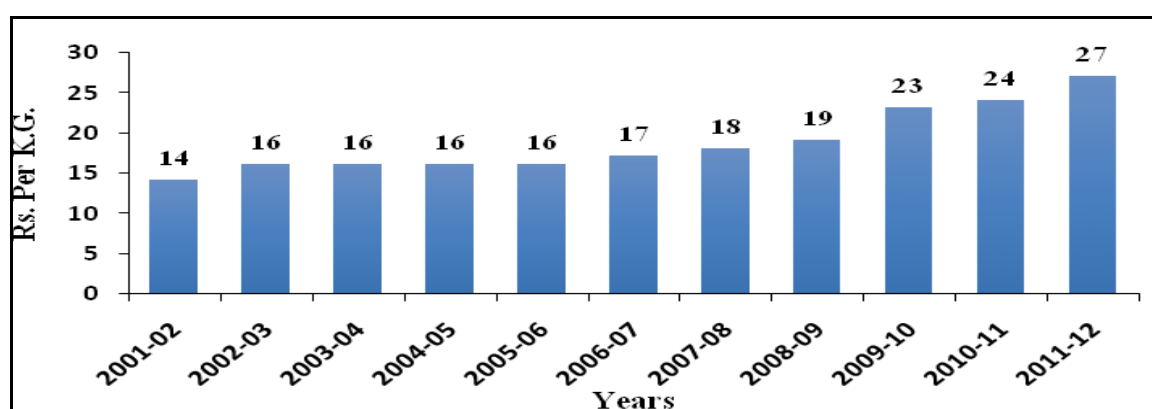


Table 5.20 indicates Vanai charges paid during the period under study. It was Rs. 14 per kg in the year 2001-02, Rs. 16 per kg during the years from 2002-03 to 2005-06 and Afterwards SMGULP increased the rate of Vanai charges per kg every

year. Thus it shows overall increasing trend in Vanai charges during the period under study. However it is observed that SMGULP has not considered overall cost of standard of living and inflationary situation. Thus it seems that Vanai charges not increased reasonably over the period under study.

5.2.21 Vanai and Extra Vanai Charges of Pune Papad Branch

Pune Papad Branch is paying Vanai and extra Vanai charges to sister members. Vanai is paid for rolling Papad to sister members and extra Vanai is like bonus. Table 5.21 shows growth Vanai and extra Vanai charges per kg. Paid by Pune Papad Branch

Table 5.21: Vanai and Extra Vanai Charges of Pune Papad Branch

Year	Amount (Rs. in crores)	Growth Rate (in per cent)
2001-02	3.23	
2002-03	3.80	17.65
2003-04	4.05	25.39
2004-05	4.34	34.36
2005-06	3.85	19.19
2006-07	3.79	17.33
2007-08	4.35	34.67
2008-09	5.37	66.25
2009-10	4.92	52.32
2010-11	5.58	72.76
2011-12	7.07	118.88

Source: Annual Reports (2001-02 to 2011-12) of Pune Papad Branch

Graph 5.20: Vanai and Extra Vanai Charges of Pune Papad Branch

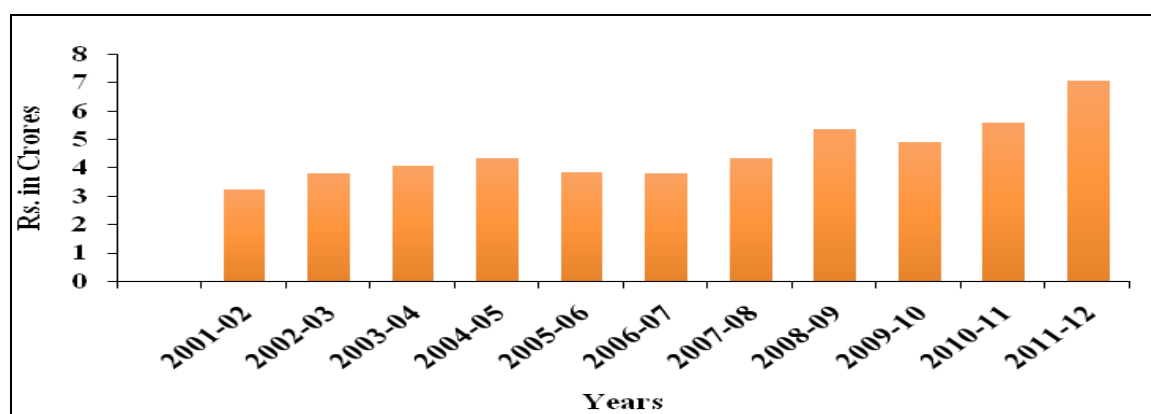


Table 5.21 depicts that expenditure on Vanai and extra Vanai charges has increased from Rs. 3.23 crores in the year 2001-02 to Rs 7.07 crores in the year 2011-

12 which shows positive growth over the period under study. This growth in the Vanai charges expenditure was found mainly because of increase in production, number of sister members and increase in rate of Vanai charges.

5.2.22 Average Annual Income of Sister Members from Pune Papad Branch

Pune Papad Branch helps the sister members to get income respectfully by providing employment opportunities to them. Table 5.22 shows average annual income of sister members

Table 5.22: Average Annual Income of Sister Members

Year	Annual Vanai and Extra Vanai charges (Rs. in crores)	No. of sister members	Average annual income of sister members (Amount in Rs.)
2001-02	3.23	1200	26917
2002-03	3.8	1200	31667
2003-04	4.05	1200	33750
2004-05	4.34	1200	36167
2005-06	3.85	1392	27658
2006-07	3.79	1392	27227
2007-08	4.35	1392	31250
2008-09	5.37	1392	38578
2009-10	4.92	1392	35345
2010-11	5.58	1534	36375
2011-12	7.07	1634	40079

Source: Annual Reports (2001-02 to 2011-12) of Pune Papad Branch

Graph 5.21: Growth Rate of Average Annual Income

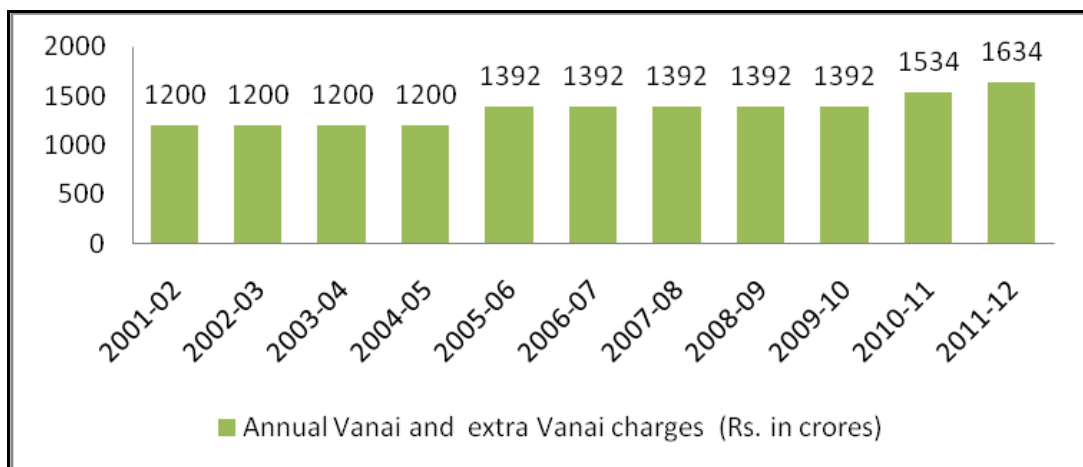


Table 5.22 indicates growth in average annual income of sister members by way of Vanai and extra Vanai charges. It shows that the annual average income of

sister members was Rs. 26,917 in the year 2001-02 which increased to Rs. 40079 in the year 2011-12. However in the year 2005-06 and 2006-07 average annual income is very less as compared to other years due to market fluctuations in productions and sales of Lijjat. It adversely affects Vanai and extra Vanai income of sister members and also their average annual income.

5.2.23 Gross Profit Earned by Pune Papad Branch

Pune Papad Branch is earning profit from their business. Profit is the important indicator to evaluate the performance of business organisation. Table 5.23 shows growth of gross profit of Pune Papad Branch

Table 5.23: Growth of Gross Profit of Pune Papad Branch

Year	Gross Profit (Amt. in Rs. crores)	Growth Rate of Gross Profit (in per cent)
2001-02	2.79	0
2002-03	2.07	-25.81
2003-04	2.43	-12.9
2004-05	2.94	5.38
2005-06	3.32	19
2006-07	3.33	19.35
2007-08	3.10	11.11
2008-09	3.17	13.62
2009-10	3.82	36.92
2010-11	5.11	83.15
2011-12	5.17	85.3

Source: Annual Reports (2001-02 to 2011-12) of Pune Papad Branch

Graph 5.22: Growth of gross profit of Pune Papad Branch

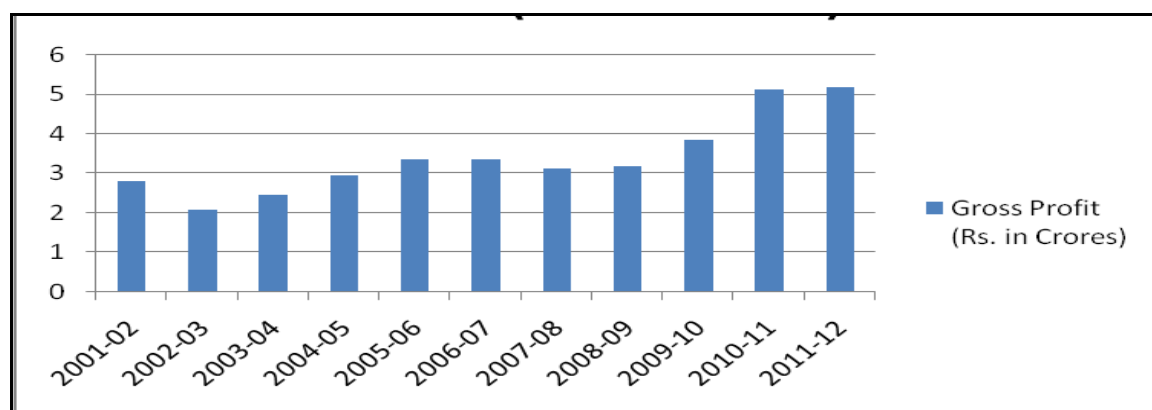


Table 5.23 depicts the gross profit of Pune Papad Branch. It has increased from Rs. 2.79 crores in the year 2001-02 to Rs 5.17 crores in the year 2011-12. It

shows growth of 3 times over the period under study. It seems that Pune Papad Branch shows progressive trends. It means the performance of Pune Papad Branch is good.

5.2.24 Net profit earned by Pune Papad Branch

Pune Papad Branch is earning net profit from their business. Net profit is the important indicator to evaluate the performance of business organisation. Net profit is calculated after deducting direct and indirect expenses from gross profit. Table 5.24 shows net profit of Pune Papad Branch.

Table 5.24: Growth Rate of Net Profit of Pune Papad Branch

Year	Net Profit (Amt. in Rs. Lakh)	Growth Rate (in per cent)
2001-02	46	0
2002-03	17	-62.97
2003-04	37	-18.81
2004-05	49	6.1
2005-06	68	48.54
2006-07	39	-15.4
2007-08	44	-4.03
2008-09	38	-17.53
2009-10	81	75.63
2010-11	85	84.62
2011-12	125	172.44

Source: Annual Reports (2001-02 to 2011-12) of Pune Papad Branch

Graph 5.23: Net profit of Pune Papad Branch

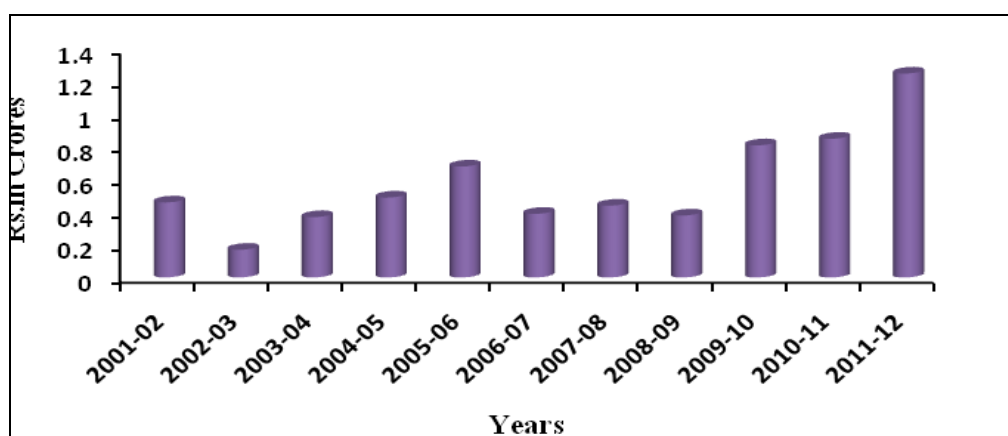


Table 5.24 depicts net profitability of Pune Papad Branch over the period under study. It was 46 lacks in the year 2001-02 which was increased to 1.25 crores in the year 2011-12. There does not found any specific trend of growth over the period. However, branch has not occurred net loss in any year over the period under study. It seems that a fluctuation in net profit of the branch was occurred due to increase in direct and indirect expenses including the increase in the prices of raw materials and administrative expenses etc.

5.2.25 Growth in Number of Sister Members of Pune Papad Branch

Pune Papad Branch has been providing employment opportunities to women in the Pune city. There are many sister members rolling papads and getting income. Table 5.25 indicates growth in number of sister members of Pune Papad Branch.

Table 5.25: Growth in number of sister members

Year	No. of sisters	Percentage of Growth over the base year
2001-02	1200	--
2002-03	1200	0
2003-04	1200	0
2004-05	1200	0
2005-06	1392	16
2006-07	1392	16
2007-08	1392	16
2008-09	1392	16
2009-10	1392	16
2010-11	1534	27.83
2011-12	1634	36.17

Source: Annual Reports (2001-02 to 2011-12) of Pune Papad Branch

Graph 5.24: Growth in number of sister members

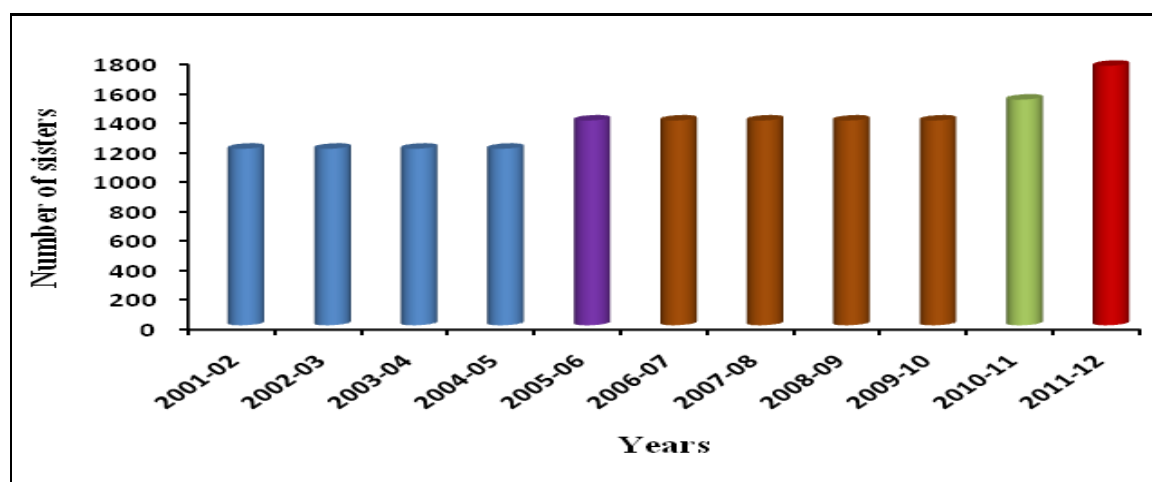


Table 5.25 indicates growth in number of sister members associated with Pune Papad Branch. Number of sister members was 1200 in the year 2001-02 which was increased to 1634 in the year 2011-12. It seems that associated sister members remained constant over the years i.e. from 2001-02 to 2004-05 and from 2005-06 to 2009-10, afterwards it shows increase in number of sister member

Thus from the secondary data analysis, it is observed that SMGULP has made exemplary progress from the date of establishment to the period under study. It shows constant and positive growth in all the financial aspects like sales, purchases, general funds, etc. As SMGULP is working as per their ideal philosophy and whole institution is run by the women and for the women. Male person cannot become member of the institution. It seems that this organisation is fully devoted to the empowerment and socio economic development of sister members by providing employment opportunities to them.

5.2.26 Share of Pune Papad Branch in General Fund of SMGULP

General fund is essential fund to develop and promote business activities. Pune Papad Branch has major contribution as compare to other branches of SMGULP. Table 5.26 shows share of Pune Papad Branch in general fund of SMGULP

Table 5.26: Share of Pune Papad Branch in General Fund of SMGULP

Year	General Fund Amount (Rs. in crores)	General fund of Pune Papad Branch Amount (Rs. in crores)	Percentage Share of Pune Papad Branch in Total General Fund
2001-02	39.06	6.06	15.51
2002-03	41.07	6.23	15.17
2003-04	48.32	6.65	13.76
2004-05	55.16	7.14	12.94
2005-06	63.43	7.82	12.33
2006-07	75.95	8.12	10.69
2007-08	83.94	8.88	10.58
2008-09	95.09	9.04	9.51
2009-10	107.03	9.87	9.22
2010-11	124.22	10.72	8.63
2011-12	144.68	11.97	8.27
Average per cent Share of Pune Papad Branch			11.51

Source: Annual Reports (2001-02 to 2011-12) of Pune Papad Branch

Table 5.26 indicates share of Pune Papad Branch in General Fund of SMGULP. It is observed that the general fund of SMGULP and Pune Papad Branch have been increasing trend continuously. The average percentage share of Pune Papad Branch in general fund of SMGULP is 11.51 during the period under study. During the period 2001 to 2005 the percentage share of Pune Papad Branch in the total general fund is higher than average percentage share and from the year 2006-07 to 2011-12 the same percentage share is below average of percentage share. The reason for fluctuations in percentage share of Pune Papad Branch in the general fund is increase in the number of branches of SMGULP.

5.2.27 Share of Pune Papad Branch in Total Purchases of Raw Materials

Expenditure on raw materials shows the performance of business. It is necessary to produce goods. Pune Papad Branch has major share in the purchases of raw materials as compare to other branches of SMGULP. Table 5.27 indicates the share of Pune Papad Branch in purchases of raw materials of SMGULP

Table 5.27: Share of Pune Papad Branch in Purchases of Raw Materials

Year	Total Purchases of Raw Materials of SMGULP Amount (Rs. in crores)	Purchases of Raw Materials of Pune Papad Branch Amount (Rs. in crores)	Percentage Share of Pune Papad Branch in Total Purchases of Raw Materials
2001-02	193.47	10.22	5.28
2002-03	204.64	9.96	4.87
2003-04	190.63	9.95	5.22
2004-05	215.8	13.01	6.03
2005-06	260.82	18.28	7.01
2006-07	360.73	19.93	5.52
2007-08	334.39	21.55	6.44
2008-09	383.65	23.63	6.16
2009-10	505.68	31.47	6.22
2010-11	648.8	34.36	5.30
2011-12	665.38	34.63	5.20
Average per cent Share of Pune Papad Branch			5.75

Source: Annual Reports (2001-02 to 2011-12) of Pune Papad Branch

Table 5.27 indicates share of Pune Papad Branch in Purchases of raw materials of SMGULP. It is observed that purchases of raw materials of SMGULP and Pune Papad Branch have been increasing trend continuously. The average percentage share of Pune Papad Branch in purchases of raw materials of SMGULP is 5.75 during the period under study. During the period 2001 to 2004, 2006-07, 2010 to 2012 percentage share of Pune Papad Branch is lower than average percentage share whereas during the period 2004 to 2006 and 2007 to 2010, it is higher than average percentage share of Pune Papad Branch in purchases of raw materials.

5.2.28 Share of Pune Papad Branch in Sales of SMGULP

Sales amount shows the performance of business organisation. Pune Papad Branch has major share in the total sales as compare to other branches of SMGULP. Table 5.28 shows share of Pune Papad Branch in total sales of SMGULP

Table 5.28: Share of Pune Papad Branch in Sales of SMGULP

Year	Total Sales of SMGULP Amount (Rs. in crores)	Sales of Pune Papad Branch (Rs. in crores)	Percentage Share of Pune Papad Branch in Total Sales
2001-02	281.07	16.71	5.95
2002-03	292.1	16.43	5.62
2003-04	288.07	17.48	6.07
2004-05	322.62	20.24	6.27
2005-06	359.66	25.23	7.01
2006-07	470.66	26.89	5.71
2007-08	460.81	28.79	6.25
2008-09	521.62	31.64	6.07
2009-10	649.57	39.8	6.13
2010-11	829.2	44.49	5.37
Average per cent Share of Pune Papad Branch			6.04

Source: Annual Reports (2001-02 to 2011-12) of Pune Papad Branch

Table 5.28 indicates share of Pune Papad Branch in sales of SMGULP. It is observed that the sales of SMGULP and Pune Papad Branch have been increasing

trend continuously. The average percentage share of Pune Papad Branch in sales of SMGULP is 6.04 during the period under study. During the period 2001 to 2003, 2006-07, 2010 to 2011 percentage share of Pune Papad Branch is lower than average percentage share whereas during the period 2003 to 2006 and 2007 to 2010, it is higher than average percentage share of sales.

5.2.29 Share of Pune Papad Branch in Vanai and Extra Vanai of SMGULP

The amount of Vanai and extra Vanai shows income of sister member's from SMGULP. Pune Papad Branch has major share in the Vanai and extra Vanai as compare to other branches of SMGULP. Table 5.29 indicates share of Pune Papad Branch in Vanai and extra Vanai of SMGULP

Table 5.29: Share of Pune Papad Branch in Vanai and Extra Vanai of SMGULP

Year	Total Vanai and Extra Vanai Amount of SMGULP (Rs. in crores)	Vanai and Extra Vanai of Pune Papad Branch (Rs. in crores)	Percentage Share of Pune Papad Branch in Total Vanai and Extra Vanai
2001-02	34.83	3.23	9.27
2002-03	43.4	3.8	8.76
2003-04	46.7	4.05	8.67
2004-05	46.19	4.34	9.40
2005-06	48.78	3.85	7.89
2006-07	52.56	3.79	7.21
2007-08	61.59	4.35	7.06
2008-09	72.56	5.37	7.40
2009-10	74.03	4.92	6.65
2010-11	84.67	5.58	6.59
2011-12	110.03	7.07	6.43
Average per cent Share in Vanai and extra Vanai of Pune Papad Branch			8.53

Source: Annual Reports (2001-02 to 2011-12) of Pune Papad Branch

Table 5.29 indicates the share of Pune Papad Branch in Vanai and extra Vanai of SMGULP. It is observed that the Vanai and extra Vanai of SMGULP and Pune

Papad Branch have been increasing trend continuously. The average percentage share of Pune Papad Branch in Vanai and extra Vanai of SMGULP is 8.53 during the period under study. During the period 2005 to 2012 percentage share of Pune Papad Branch is lower than average percentage share whereas during the period 2001 to 2005 it is higher than average percentage share of Vanai and extra Vanai.

5.2.30 Share of Pune Papad Branch in Net Profit of SMGULP

Pune Papad branch has good contribution in surplus of SMGULP. The average percentage share of Pune Papad Branch in net profit of SMGULP is 5.76 during the period under study. Table 5.30 indicates share of Pune Papad Branch in net profit

Table 5.30: Share of Pune Papad Branch in Nnet Profit of SMGULP

Year	Net Profit of SMGULP (Rs. in crores)	Net Profit of Pune Papad Branch (Rs. in crores)	Percentage Share of Pune Papad Branch
2002-03	2.66	0.17	6.39
2003-04	6.54	0.37	5.66
2004-05	6.83	0.49	7.17
2005-06	8.01	0.68	8.49
2006-07	12.59	0.39	3.10
2007-08	7.99	0.44	5.51
2008-09	11.15	0.38	3.41
2009-10	11.93	0.81	6.79
2010-11	17.19	0.85	4.94
2011-12	20.46	1.25	6.11
Average per cent Share of Pune Papad Branch			5.76

Source: Annual Reports (2001-02 to 2011-12) of Pune Papad Branch

Table 5.30 indicates share of Pune Papad Branch in net profit of SMGULP. It is observed that the net profit of SMGULP and Pune Papad Branch has been increasing trend continuously. During the period 2003-04 and 2010-11 percentage share of Pune Papad Branch is lower than average percentage share whereas during the period 2002 to 2003, 2004-06, 2009-10 and 2011-12, it is higher than average percentage share of net profit.

5.3 Analysis and Interpretation of Primary Data

5.3.31 Age Group of Sister-Members

It was observed that the selected respondents are from different age groups. Table 5.31 shows the distribution of sister-members according to their age group.

Table 5.31: Age -wise Classification of Sister Members

Age Groups	No. of Respondents	Percentage
18-25	28	12.00
26-30	69	28.00
31-40	99	40.00
41-50	37	15.00
51 and above	12	5.00
Total	245	100.00

Source: Field work

Graph 5.25: Age--wise Classification of Sister Members

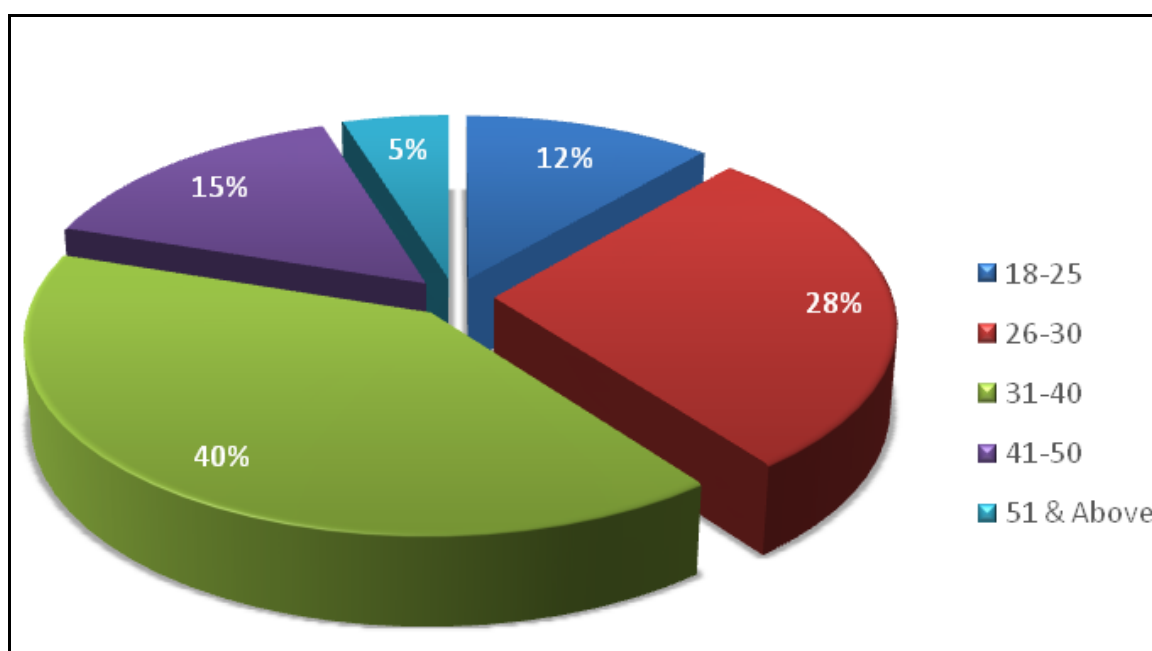


Table 5.31 shows that 12 per cent (28) of sample sister-members are from the age group of 18-25; 28 per cent (69) from 26-30 age group; 40 per cent (99) from 31-40 age group; 15 per cent (37) from 41-50 age group whereas 5 per cent (12) age groups. Thus, it seems that the most of the sister-members were from the age group of 18-40 whereas no sister members was found below 18 years of age.

5.3.32. Religion--wise Classification of Sister-Members

Pune city is multi faced city. The religion -wise study of sister members is a part of socio economic study. Sister members belong to different religions. SMGULP does not discriminate sister-members on the basis of caste, creed and religion while providing employment opportunities. Table 5.32 shows the religion wise classification of sister members.

Table 5.32: Religion-wise Classification of Sister-Members

Religion	No. of Respondents	Percentage
Hindu	233	94.94
Muslim	6	2.53
Christian	0	0.00
Jain	0	0.00
Others	6	2.53
Total	245	100.00

Source: Field work

Diagram: 5.26 Religion-wise Classifications of Sister-Members

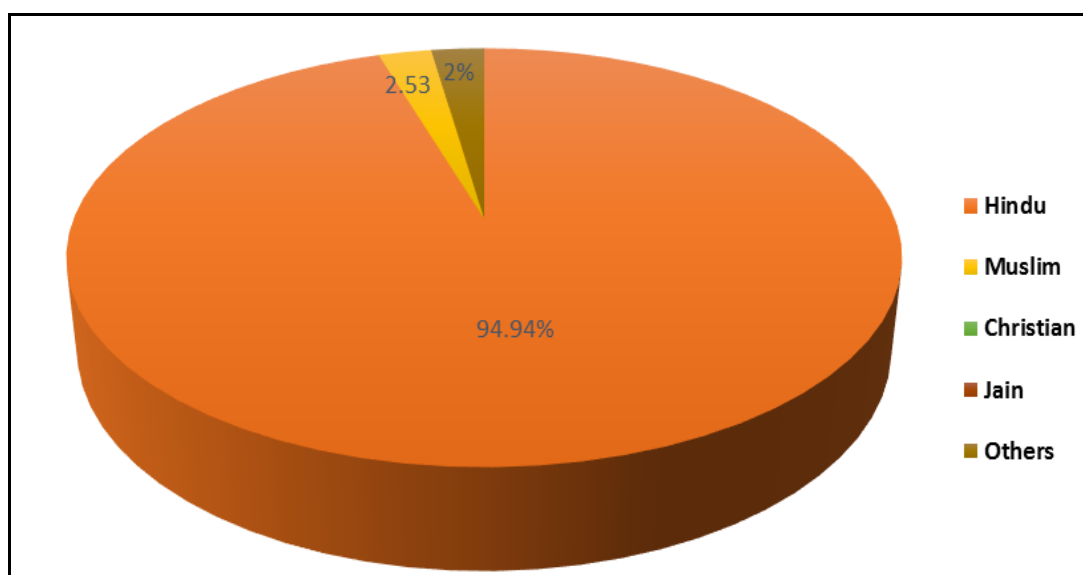


Table 5.32 depicts that 94.94 per cent (233) of sample sister-members were belongs to Hindu Religion. Whereas very few i.e. 2.53 per cent each are belongs to Muslim and other Religions. Thus, it seems that the most of the sister members belong to Hindu religion are deal with this Papad rolling activity for their financial stability.

5.2.33 Caste-wise Classification of Sister-Members

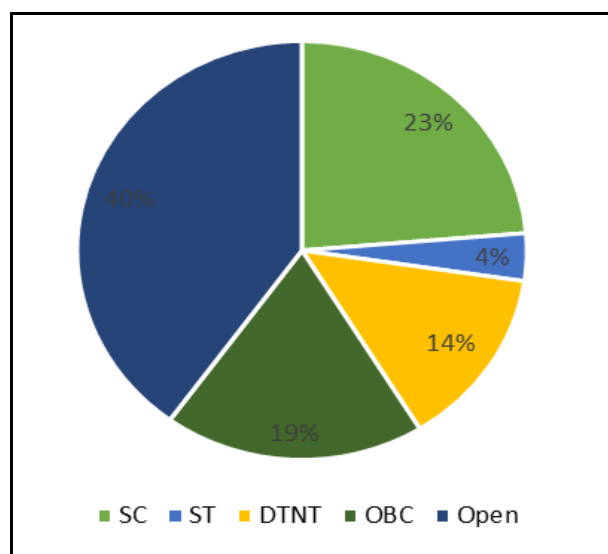
Sister members of SMGULP belong to SC, ST, DTNT, OBC and Open category. SMGULP does not discriminate on the basis of caste while giving membership as sister-members. Table 5.33 shows caste-wise classification of sister-members.

Table 5.33: Category-wise Classification of Sister-Members

Category	No. of Respondents	percentage
SC	58	23.75
ST	09	3.75
DTNT	34	13.75
OBC	46	18.75
Open	98	40.00
Total	245	100.00

Source: Field work

Diagram 5.27: Caste-wise Classification of Sister-Members



It was observed from the Table 5.33 that the most of the sister-members i.e. 40 per cent were belong to the general category, 23.75 per cent belong to schedule caste, 3.75 per cent belong to schedule tribe, 13.75 per cent belong to DTNT, and 18.75 per cent belong to other back ward category. It seems that the enrolled sister-members were from all the different categories of society. It means that SMGULP provides employment opportunities to downtrodden women who are in need of work irrespective of their caste and religion.

5.3.34 Language-wise Classification of Sister Members

Sister members of Pune Papad Branch used Marathi, Hindi and other regional languages. Most of the sample sister members used Marathi language in day to day life. Table 5.34 shows language -wise classification.

Table 5.34: Language-wise Classification of Sister Members

Languages known	No. of Respondents	Percentage
Marathi	227	92.50
Hindi	12	5.00
English	0	0
Other	6	2.50
Total	245	100.00

Source: Field work

Diagram 5.28: Language-wise Classifications of Sister Members

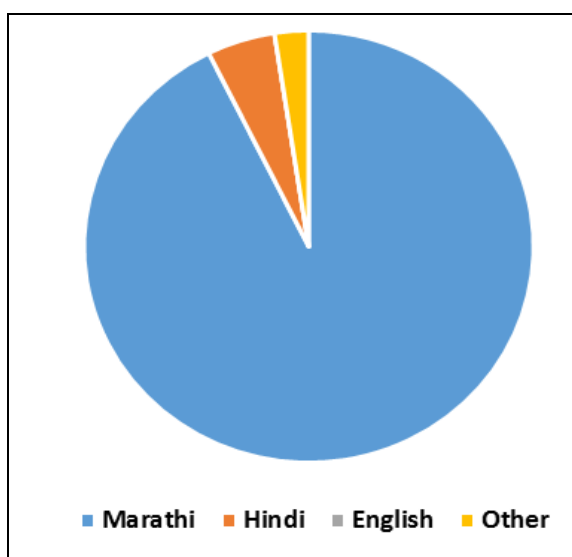


Table 5.34 highlights that 92.50 per cent (227) of the sample sister-members were known and using Marathi Language in their day to day life, whereas 5 per cent and 2.50 per cent were known Hindi and other languages respectively. Hence, it is clear from the above analysis that the majority of the sister-members were from Marathi language community.

5.3.35 Marital Status of Sister Members

Marital status is the important indicator of social status of women. The sister members of Pune Papad Branch are classified in the status of married, unmarried, divorcee and widow. Most of the sister members are married. Table 5.35 indicates marital status of sister members.

Table 5.35: Marital Status Of Sister Members

Status	No. of Respondents	Percentage
Married	230	93.75
Un-married	0	0
Divorce	0	0
Widow	15	6.25
Total	245	100.00

Source: Field work

Diagram 5.29: Marital Statuses of Sister Members

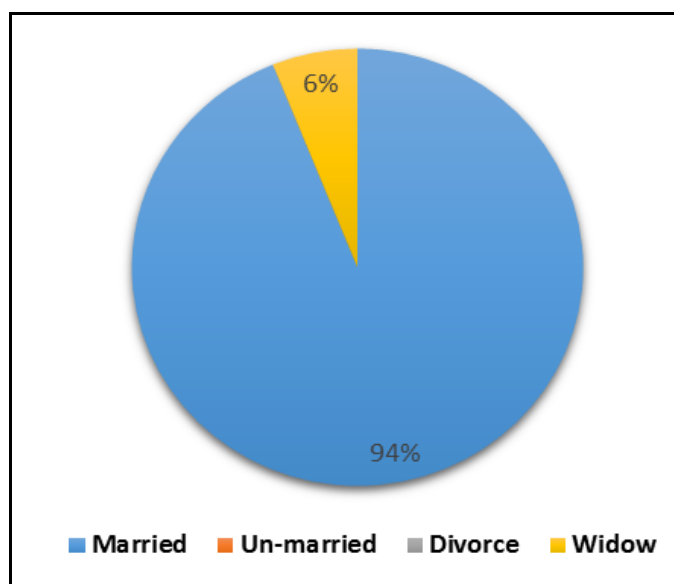


Table 5.35 depicts that 93.75 per cent (230) of the sample sister-members are of married status, whereas the remaining 6.25 per cent are widow. Thus, it seems that married women are trying to assist financially through this activity to improve the economic status as well as standard of living of their family.

5.3.36 Number of Members in the Sister-Member's Family

Number of members in the sister member's family shows size of sister members family. Most of the sister members of SMGULP have small size of family. Table 5.36 shows number of members in the sister member's of family.

Table 5.36: Number of Members in the Sister-Member's Family

Member in Family	No. of Sister Members	Percentage
1 to 2	15	6.12
3 to 4	135	55.10
5 to 6	80	32.65
7 to 8	12	4.90
9 to 10	03	1.22
Total	245	100.00

Source: Field work

Diagram 5.30: Number of Members in the Sister-Member's Family

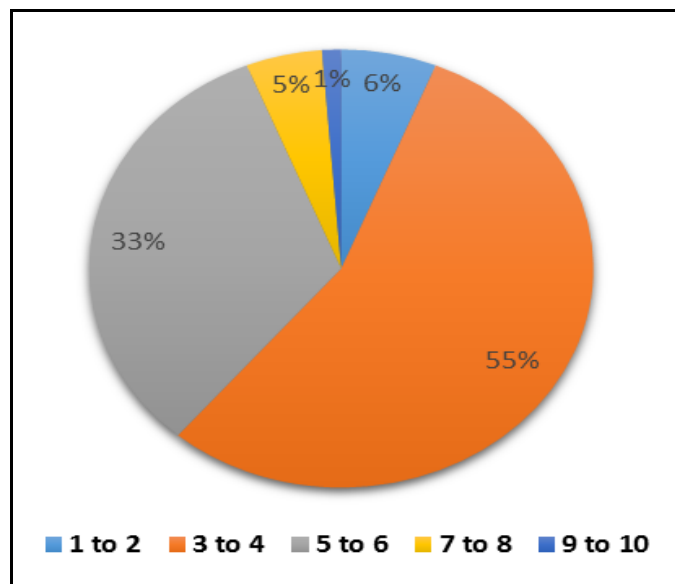


Table 5.36 indicates total members and size of the family. It reveals that the majority of the sister-members are having 3 to 4 members in their family i.e. 55.10 per cent, whereas 1.22 per cent of the sister-members are having 9 to 10 members in

their family. It is seems that the majority of the sister-members have small size of family and very few sister members have large size of family.

5.3.37 Number of Children of Sister-Members

Numbers of children in the sister member’s family shows their awareness of family planning and standard of living. Most of the sister members have two children in their family. Table 5.37 shows number of children of Sister Members

Table 5.37: Children of Sister-Members

No. of Children	No. of Respondents	Percentage
1	31	12.66
2	146	59.49
3	47	18.99
4 and above	22	8.86
Total	245	100.00

Source: Field work

Diagram 5.31: Children of Sister-Members

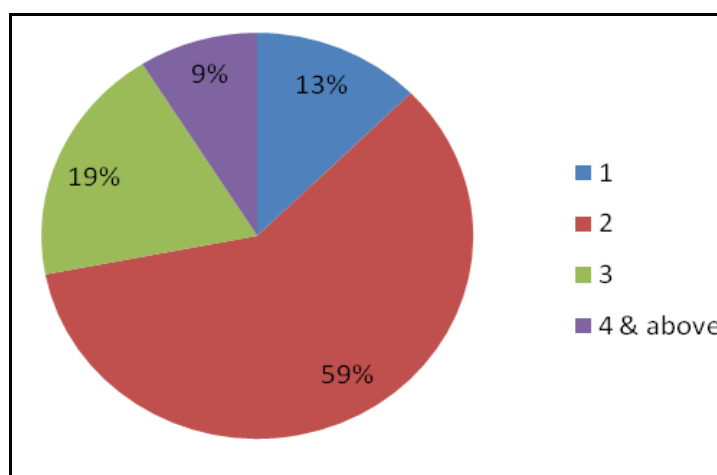


Table 5.37 reveals that the majority of the sister-members are having 2 children i.e. 59.49 per cent, whereas 12.66 per cent of the sister-members are having 1 child, 18.99 per cent of the sister-members are having 3 children and rest of the sister members i.e. 8.86 per cent are having 4 and more children. It is found that the majority of the sister-members are aware about the family planning and size of family.

5.3.38 Type of Family

Type of family indicates the family size and standard of living of sister member's family. Most of the sister members are from divided family. Table 5.32 shows type of family of sister members

Table 5.38: Type of Family

Types of family	No. of Respondents	Percentage
Joint Family	102	41.77
Divided family	143	58.23
Total	245	100.00

Source: Field work

Diagram 5.32: Type of Family

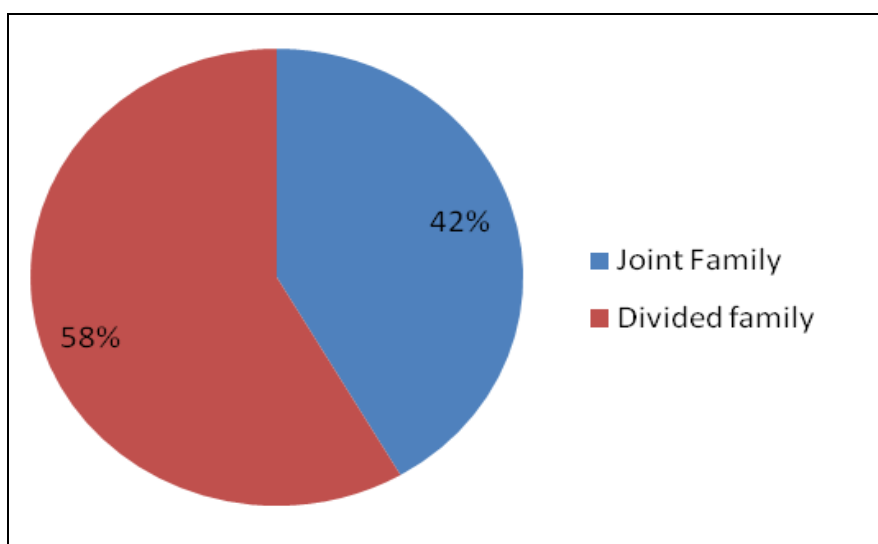


Table 5.38 shows that type of family of sister members. It indicates that 58.23 per cent (143) of the sample sister-members are staying in the divided family and rests of the sister-members i.e. 41.77 per cent are staying in the joint family. The reason found that most of the sister members and their spouse are migrated from rural to urban areas for their employment. In addition to this family disputes, children education and other social and economic factors are also responsible for division of the joint family of these sister-member

5.3.39 Educational Qualification of Sister-Members

Education is the important indicator of social development. It also reflects social status of sister member's family. Most of the sister members have completed

secondary level education. Table 5.39 shows educational qualification of sister members.

Table 5.39: Educational Qualification

Educational Qualification	No. of Respondents	Percentage
Primary	62	25.32
Secondary	118	48.10
Graduate	6	2.53
Post Graduate	0	0
Illiterate	59	24.05
Total	245	100.00

Source: Field work

Diagram 5.33: Educational Qualification

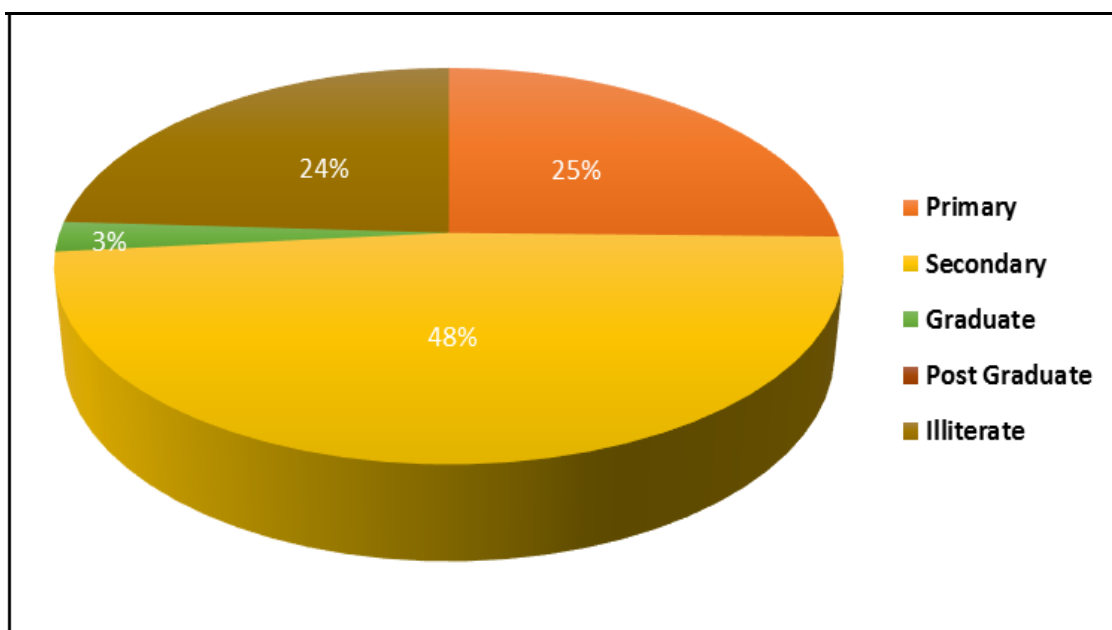


Table 5.39 indicates that 25.32 per cent of sample sister-members are educated up to primary level, 48.10 per cent of the sister-members are educated up to secondary level, 2.53 per cent of the sister-members are educated up to graduate level, and remaining i.e. 24.05 per cent are illiterate. Thus, it is clear from the above analysis that the majority of the sister-members were not highly educated. In such situation organisation like SMGULP plays an important and constructive role in the empowerment of such women even though they are illiterate and semi-illiterate and ignored by the society.

5.3.40 Primary or Secondary Source of Income

Rolling of Papad is the source of income of sister members. Most of the sister member's source of income is primary. Table 5.40 shows source of income of sister members.

Table 5.40: Primary or Secondary Source of Income

Sources of income	No. of Respondents	Percentage
Primary	227	92.50
Secondary	18	7.50
Total	245	100.00

Source: Field work

Diagram 5.34: Primary or Secondary Source of Income

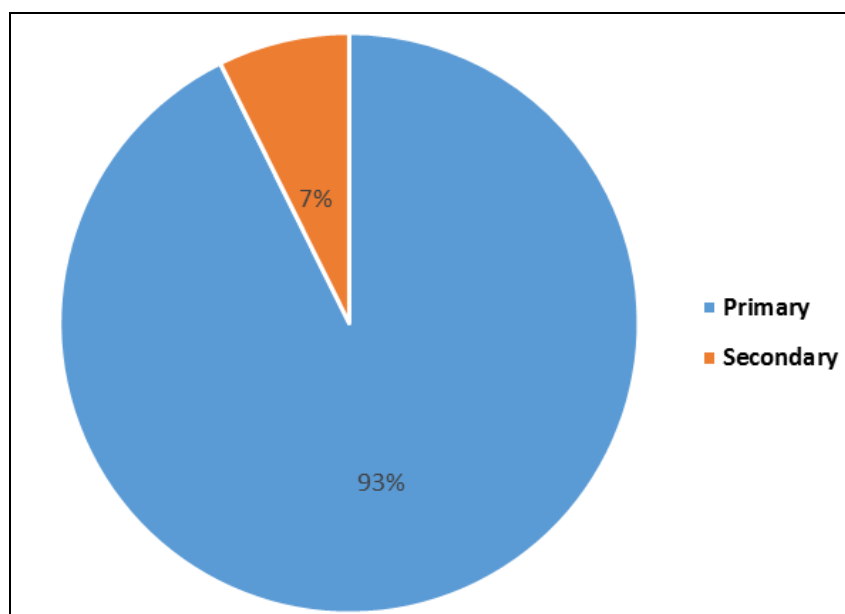


Table 5.40 shows that 92.50 per cent of the responded sister-members opined that the rolling of Papad is a primary source of their income, whereas very few i.e. 7.50 per cent responded as a secondary source of their income. It shows that the majority of sister-members are found dependent on this organization business. Thus, SMGULP is playing an important role to provide an employment and income generating opportunities to the women at large for their upliftment and empowerment.

5.3.41 Daily Rolling of Papad by Sister-Members

Most of the sister members are from poor income background. Per day rolling of Papad shows the efficiency and income of sister members. Most of the sister members roll 5 kg Papad per day. Table 5.41 shows per day rolling of Papad by sister members.

Table 5.41: Daily Rolling of Papad by Sister-Members

Per day rolling of papad (in Kgs.)	Daily Vanai (in Rs.)	No of Sister Members	Percentage
5	160	129	52.65
6	192	17	6.94
7	224	38	15.51
8	256	32	13.06
9	288	6	2.45
10	320	23	9.39
Total		245	100.00

Source: Field work

Diagram 5.35: Daily Rolling of Papad by Sister-Members

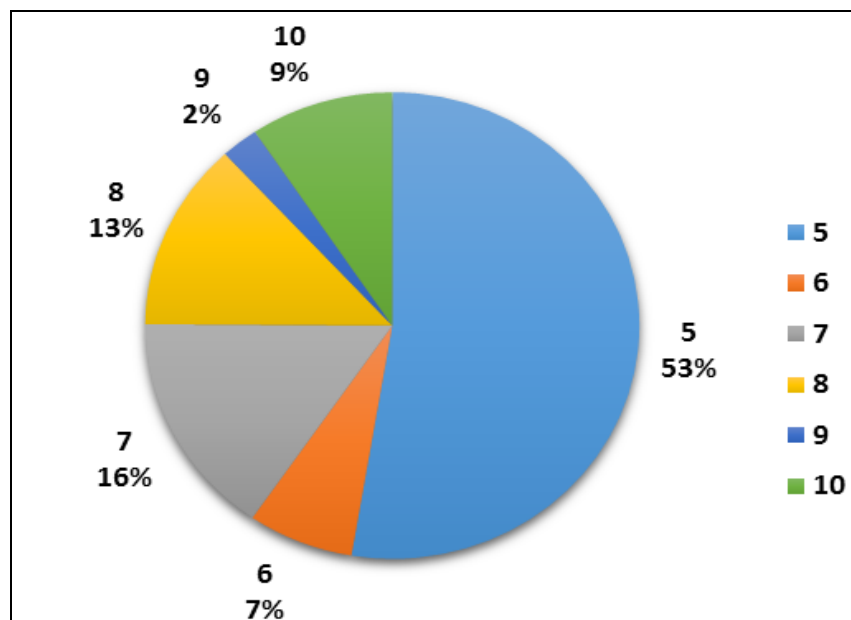


Table 5.41 indicates rolling of Papad per day by sister-member. It indicates that most 129 (55.65per cent) sister members roll on an average 5 kgs Papad per day which give on an average Rs. 160 Vanai income per day. Whereas only 6 (2.45per

cent) sister members sister members roll on an average 9 kgs Papad per day which gives Vanai income of 288 per day. It seems that most of the sister members roll 5 kgs Papad per day and earning Rs.160 Vanai per day.

5.3.42 Reasonability of Vanai Income

Table 5.42 shows the reasonability of Vanai in proportion to their work of rolling Papad. Most of the sister members are not satisfied with the current Vanai income.

Table 5.42: Reasonability of Vanai Income

Reasonability of Vanai Income	No. of Respondents	Percentage
Yes	37	15.10
No	208	84.90
Total	245	100.00

Source: Field work

Diagram 5.36: Reasonability of Vanai Income

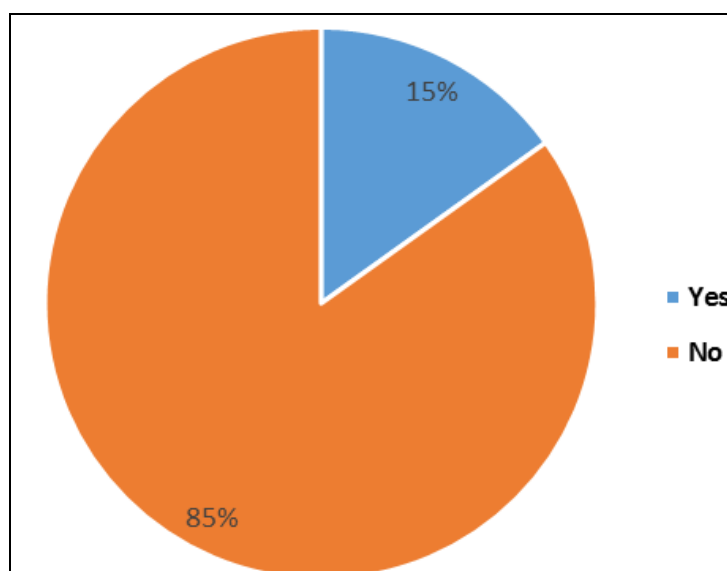


Table 5.42 shows that only negligible 15.10 per cent of the sister-members felt that the Vanai income is reasonable in proportion to their work whereas majority of

the sister-members i.e. 84.90 per cent said that the Vanai income is not reasonable in proportion to their work. They expect more income from this work.

5.3.43 Working Days in a Month

Table 5.43 indicates the working days in a month. Most of the sister members are working maximum days in the month.

Table 5.43: Working Days in a Month

Working days in a month	No. of Sister Members	Percentage to Total
Up to 15	6	2.45
16 to 20	8	3.27
21 to 25	96	39.18
26 to 30	135	55.10
Total	245	100.00

Source: Field work

Diagram 5.37: Working Days in a Month

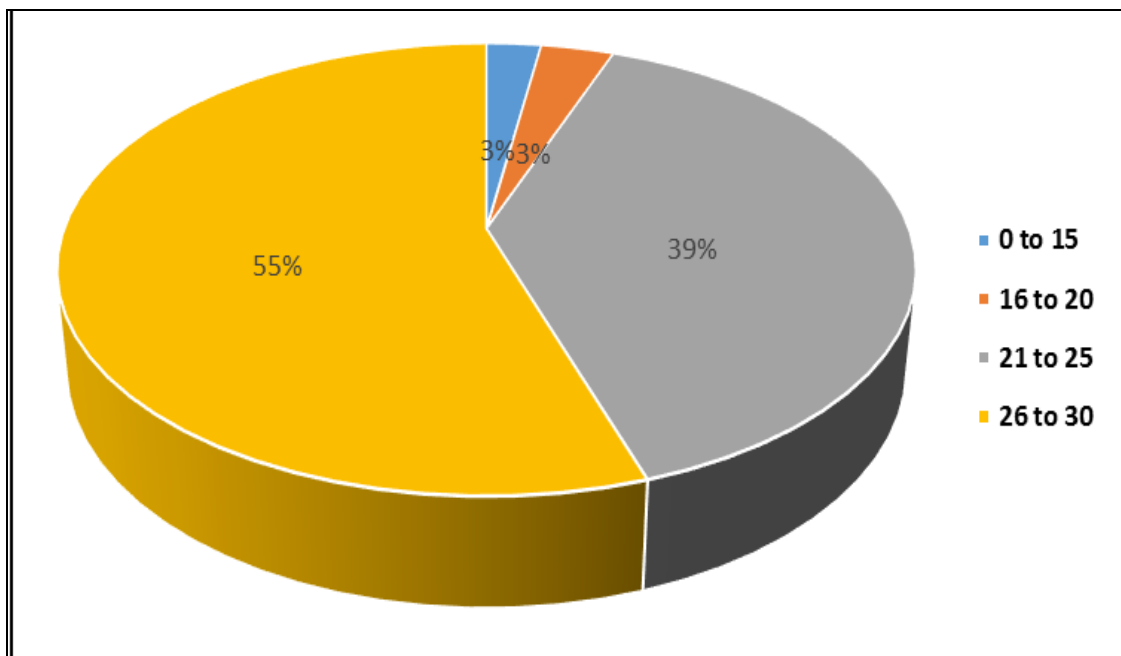


Table 5.43 indicates that working days of sister members in Pune Papad Branch. It indicates that only 2.45 per cent sister members are working in the range of 0 to 15 days. While 55.10 per cent sister members are working in the range of 26

to 30 days in a month. It seems that most of the sister members working maximum days in a month.

5.3.44 Daily Earning (Vanai) from Papad Rolling

Table 5.44 shows daily earning from rolling of Papad. Most of the sister members received Vanai in the range of Up to Rs. 200.

Table 5.44: Daily Earning (Vanai) from Papad Rolling

Daily Earning (Vanai)	No. of Sister Members	Percentage to Total
Up to 200	146	59.59
201 to 250	38	15.51
251 to 300	38	15.51
301 and above	23	9.39
Total	245	100.00

Source: Field work

Diagram 5.38: Daily Earning (Vanai) from Papad Rolling

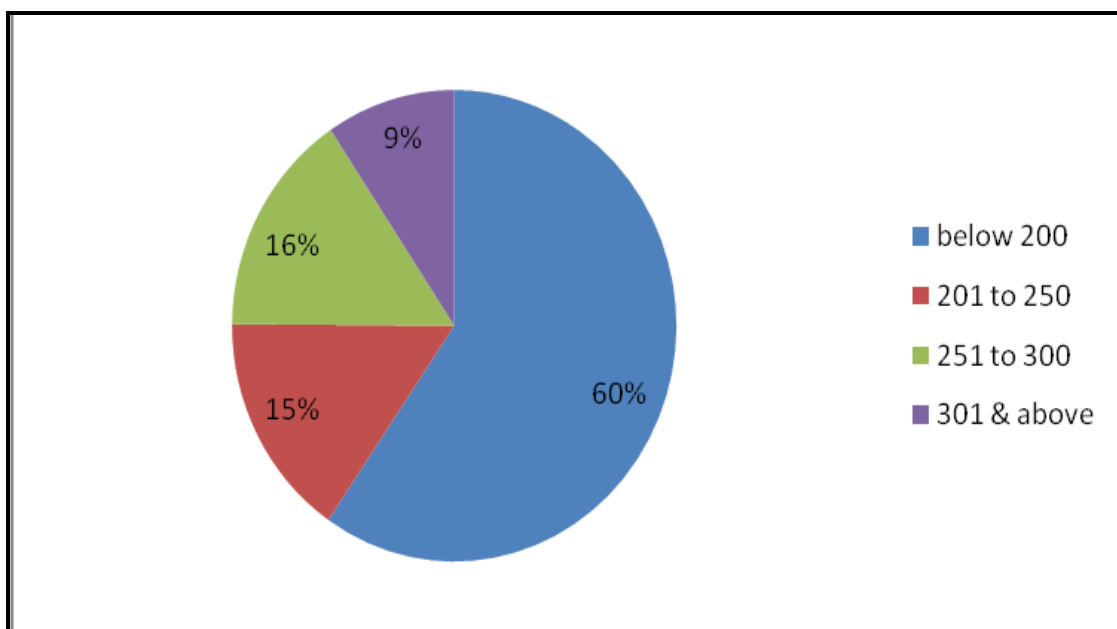


Table 5.44 shows daily earning from Papad rolling. It indicates that 59.59 per cent sister member's daily earning form Papad rolling is less than 200. Whereas 9.39

per cent sister member's daily earning is more than 301. It seems that most of the sister member's daily earning is not reasonable compared to their work.

5.3.45 Monthly Income of Sister-Members From Pune Papad Branch

Table 5.45 shows monthly income of sister members from Pune Papad Branch. Most of the sister member's monthly income is in the range Rs. 3001 to 6000.

Table 5.45: Monthly Income of Sister-Members

Income Range (Monthly)	No. of Sister Members	Percentage to Total
Up to 3000	3	1.22
3001 to 6000	154	62.86
6001 to 9000	75	30.61
9001 and above	13	5.31
Total	245	100.00

Source: Field work

Diagram 5.39: Monthly Income of Sister-Members

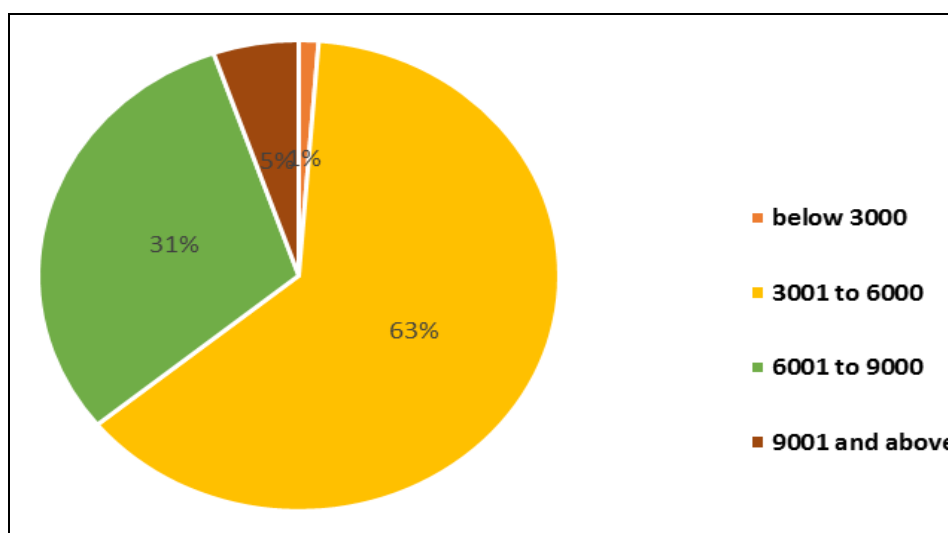


Table 5.45 shows the distribution of sister members as per their average monthly income from SMGULP. It depicts that majority 154 (62.86per cent) sister members received average monthly income is in the range of Rs. 3001 to 6000 whereas very few i.e. 3 (1.22 per cent) sister members belong to the income group of

Up to Rs. 3000. Similarly 75 sample sister members received average monthly income between Rs. 6001 to 9000. There are very i.e. 13 sister members who received average monthly income above Rs. 9001. Thus it seems that most of the sister members received average monthly income in the range of Rs. 3001 to 6000 from Pune Papad Branch of SMGULP.

5.3.46 Monthly Income from other sources of Sister Member's Family

Table 5.46 shows monthly income from other source. It is the income of members of sister member's family excluding sister member's income. Most of the sister member's family income from other source is in the range of Rs 5001 to 10000.

Table 5.46: Monthly Income from other source of Sister Member's Family

Monthly Income from Other Sources	No. of Sister Members	Percentage to Total
5001 to 10000	136	55.51
10001 to 15000	87	35.51
15001 to 20000	22	8.98
Total	245	100.00

Source: Field work

Diagram 5.40: Monthly Income from Other Sources of Sister Member's Family

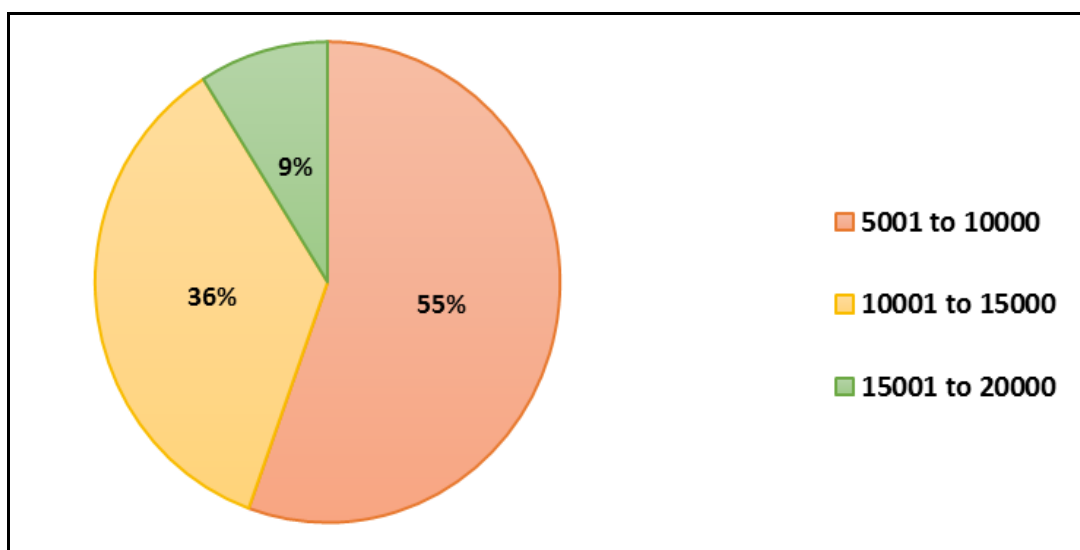


Table 5.46 indicates monthly income of sister members of family from other Source. It depicts that most of the sister member's family income from other sources is in the range of Rs. 5001 to 10000. Whereas 8.98 per cent sister member's family

income from other sources is in the range of Rs. 15001 to 20000. It seems that most of the sister member's family income from other sources is not reasonable.

5.3.47 Monthly Total Income of Sister Member's Family

Table 5.47 shows monthly total income of sister member's family. It is the income of members of sister member's family including sister member's income. Most of the sister member's family total income is in the range of Rs.14001 to 16000.

Table 5.47: Monthly Total Income of Sister Member's Family

Monthly total income of sister member's family	No. of Sister Members	Percentage to Total
10001 to 12000	34	13.88
12001 to 14000	38	15.51
14001 to 16000	76	31.02
16001 to 18000	32	13.06
18001 to 20000	24	9.80
20001 to 22000	24	9.80
22001 to 24000	5	2.04
24001 to 26000	12	4.90
Total	245	100.00

Source: Field work

Diagram 5.41: Monthly Total Income of Sister Member's Family

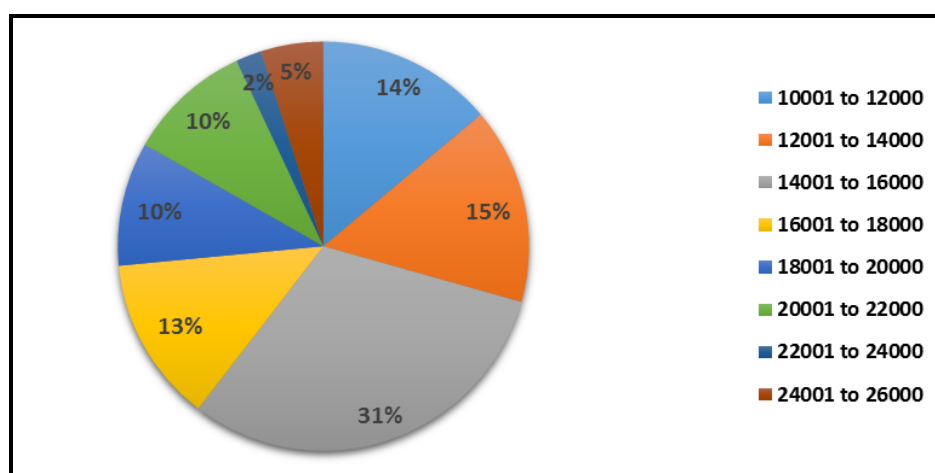


Table 5.47 indicates monthly total income of sister member's family. It shows that the highest 31.02 per cent sister member's family total income is in the range of Rs. 14001 to 16000. Whereas only 2.04 per cent sister member's family total income is in the range of Rs. 22001 to 24000. It is observed that majority of sister member's

family total income is in the range of Rs. 10000 to 20000. This range of monthly income of sister member's family is not reasonable considering the cost of living in the Pune city.

5.3.48 Monthly Expenditure of Sister Member's Family

Table 5.48 indicates monthly expenditure of sister member's family. Most of the sister member's monthly family expenditure is in the range of Rs. 10001 to 15000.

Table 5.48: Monthly Expenditure of Sister Member's Family

Monthly Expenditure Range	No. of Sister Members	Percentage to Total
5001 to 10000	16	6.53
10001 to 15000	137	55.92
15001 to 20000	67	27.35
20001 to 25000	25	10.20
Total	245	100.00

Source: Field work

Diagram 5.42: Monthly Expenditure of Sister Member's Family

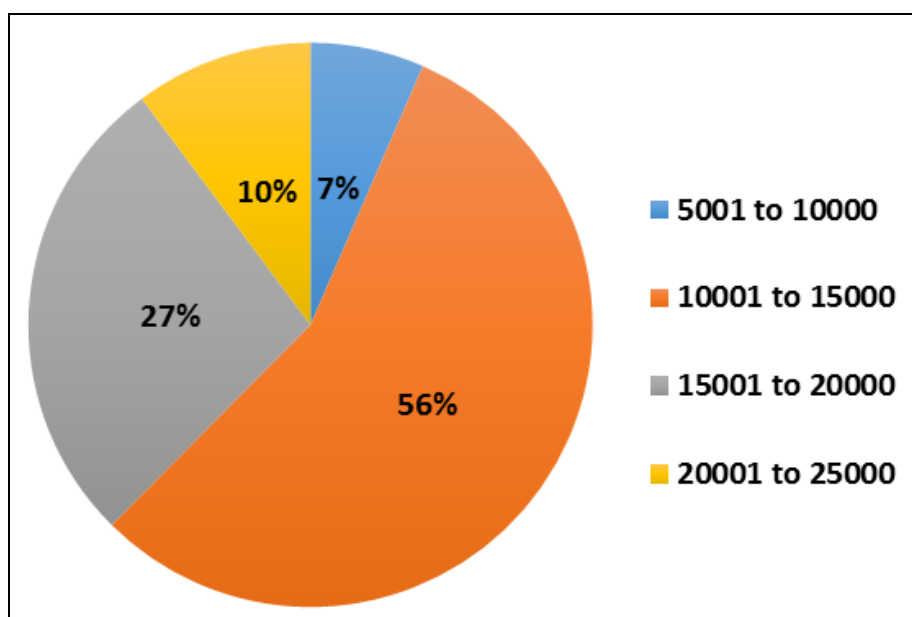


Table 5.48 indicates monthly expenditure of sister member's family. It shows that 55.92 per cent sister member's family monthly expenditure in the range of 10001

to 15000 whereas very few (10.20 per cent) sister member's family monthly expenditure is in the range of Rs. 20001 to 25000. It seems that sister member's family can spend reasonable amount of money due to the support of SMGULP. After joining SMGULP sister members can contribute in the family monthly expenditure.

5.3.49 Monthly Expenditure on Food.

Table 5.49 shows monthly expenditure of sister member's family on food. Most of the sister member's monthly family expenditure on food is in the range of Rs. 6001 to 8000.

Table 5.49: Monthly Expenditure of Sister Member's Family on Food

Monthly Expenditure on Food	No. of Sister Members	Percentage to Total
Up to 4000	11	4.49
4001 to 6000	81	33.06
6001 to 8000	106	43.27
8001 and above	47	19.18
Total	245	100.00

Source: Field work

Diagram 5.43: Monthly Expenditure of Sister Member's Family on Food

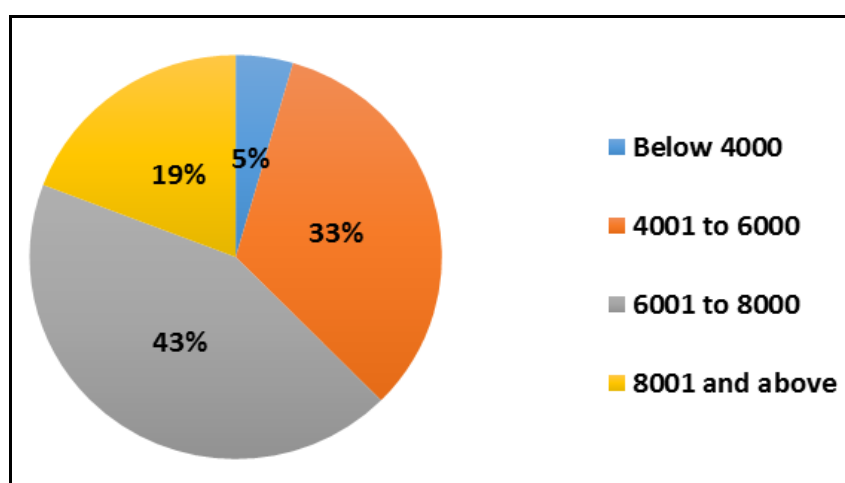


Table 49 shows that monthly expenditure on food of sister member's family. Food is the basic need. It is essential to live and work better. According to this, the 43.27 per cent of total sister member's monthly expenditure on food is in the range of

Rs. 6001 to 8000 and the 4.49 per cent of total sister member's monthly expenditure on food is Up to 4000. It means that most of the sister member's family are spending their income in the range of 4001 to 8000. It is observed that most of the sister member's family can increase their spending on food after joining SMGULP.

5.3.50 Monthly Expenditure on House Rent/Maintenance

Table 5.50 indicates monthly expenditure of sister member family on house rent / maintenance of house. Most of the sister member's monthly family expenditure on this is in the range of Rs. 2001 to 3000.

Table 5.50: Monthly Expenditure on House Rent/Maintenance

Monthly expenditure of sister member's family on house rent/maintenance	No. of Sister Members	Percentage to Total
Up to 2000	39	15.92
2001 to 3000	123	50.20
3001 to 4000	66	26.94
4001 to 5000	17	6.94
Total	245	100.00

Source: Field work

Diagram 5.44: Monthly Expenditure on House Rent/Maintenance

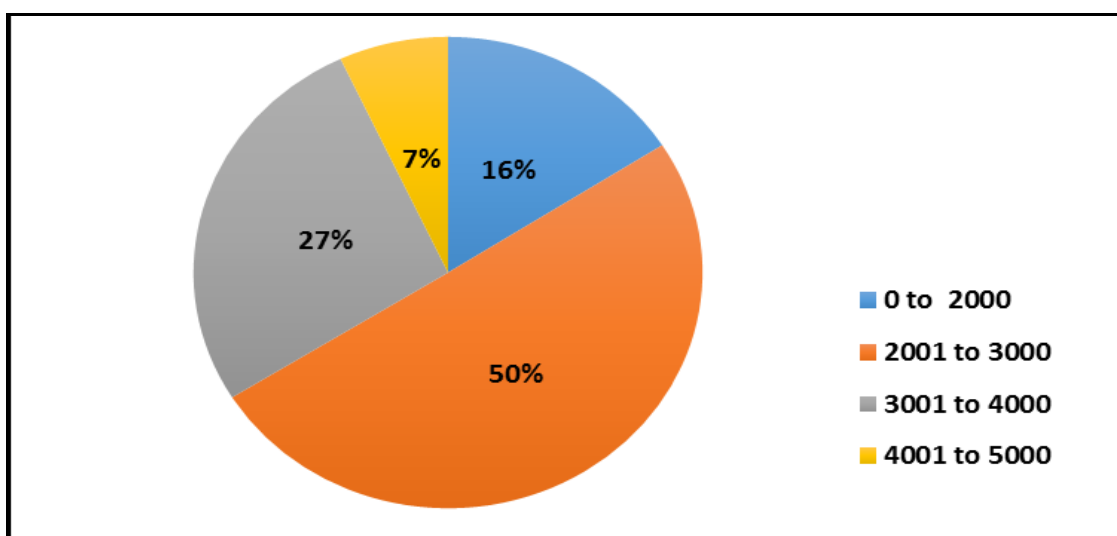


Table 50 shows that monthly expenditure on house rent / maintenance of sister member of SMGULP. The expenditure on house rent / maintenance is basic need. It indicates that 50.20 per cent of total sister member's monthly expenditure on house rent / maintenance is in the range of Rs. 2001 to 3000 whereas 6.94 per cent of total sister member's monthly expenditure on house rent / maintenance is in the range of Rs. 4001 and 5000. It means that most of the sister member's family expenditure on house rent and maintenance is in the range of Rs. 2001 to 4000. It is observed that most of the sister member's family can increase their spending on house rent / maintenance after joining SMGULP.

5.3.51 Monthly Expenditure on Education

Table 5.51 shows monthly expenditure on education of sister member's family. Most of the sister member's this expenditure is in the range of Rs. 501 to 1000.

Table 5.51: Monthly Expenditure on Education

Monthly expenditure of sister member's family on Education	No. of Sister Members	Percentage to Total
Up to 500	24	9.80
501 to 1000	105	42.86
1001 to 1500	84	34.29
1501 to 2000	29	11.84
2001 and above	3	1.22
Total	245	100.00

Source: Field work

Diagram 5.45: Monthly Expenditure on Education

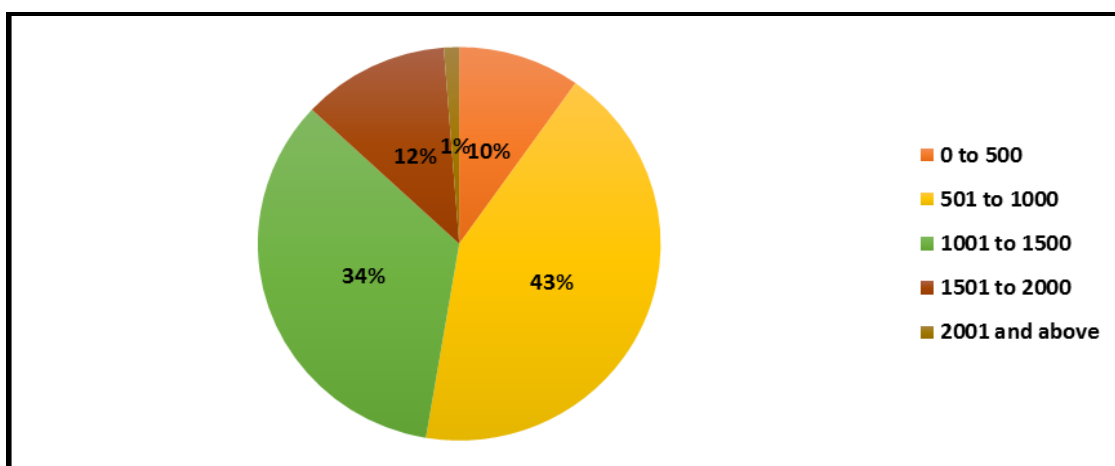


Table 5.51 indicates that monthly expenditure on education of sister member's family. Education is the important indicator of socio economic development. It indicates that 42.86 per cent of total sister member's monthly expenditure on education is in the range of Rs. 501 to 1000 and only 1.22 per cent of total sister member's monthly expenditure on education is in the range of Rs. 2001 and above. It is observed that most of the sister member's family can spend money on education after joining SMGULP.

5.3.52 Monthly Expenditure on Entertainment

Table 5.52 shows monthly expenditure on entertainment of sister member's family. Most of the sister member's this expenditure is in the range of Rs. 501 to 1000.

Table 5.52: Monthly Expenditure on Entertainment

Monthly Expenditure on Entertainment	No. of Sister Members	Percentage to Total
Up to 500	26	10.61
501 to 1000	219	89.39
Total	245	100.00

Source: Field work

Diagram 5.46: Monthly Expenditure on Entertainment

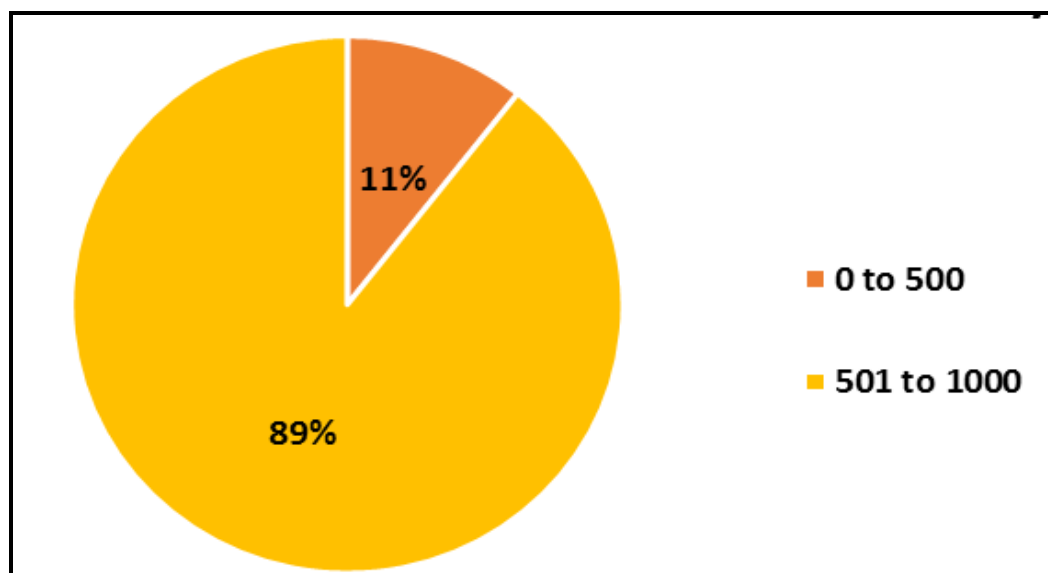


Table 5.52 shows that monthly expenditure on entertainment of sister member's family. Entertainment is essential to refresh from their busy schedule. It indicates that 89.39 per cent of total sister member's family monthly expenditure on entertainment is in the range of Rs. 501 to 1000 whereas only 10.61 per cent of total sister member's family monthly expenditure on entertainment is Up to of 500. It is

found that most of the sister member's family can spend money on entertainment after joining SMGULP.

5.3.53 Monthly Expenditure on Health

Table 5.53 shows monthly expenditure on health of sister member's family. Most of the sister member's this expenditure is in the range of Rs.1001 to 2000.

Table 5.53: Monthly Expenditure on Health

Monthly expenditure on health	No. of Sister Members	Percentage to Total
Up to 1000	81	33.06
1001 to 2000	148	60.41
2001 to 3000	16	6.53
Total	245	100.00

Source: Field work

Diagram 5.47: Monthly Expenditure of Sister Member's Family on Health

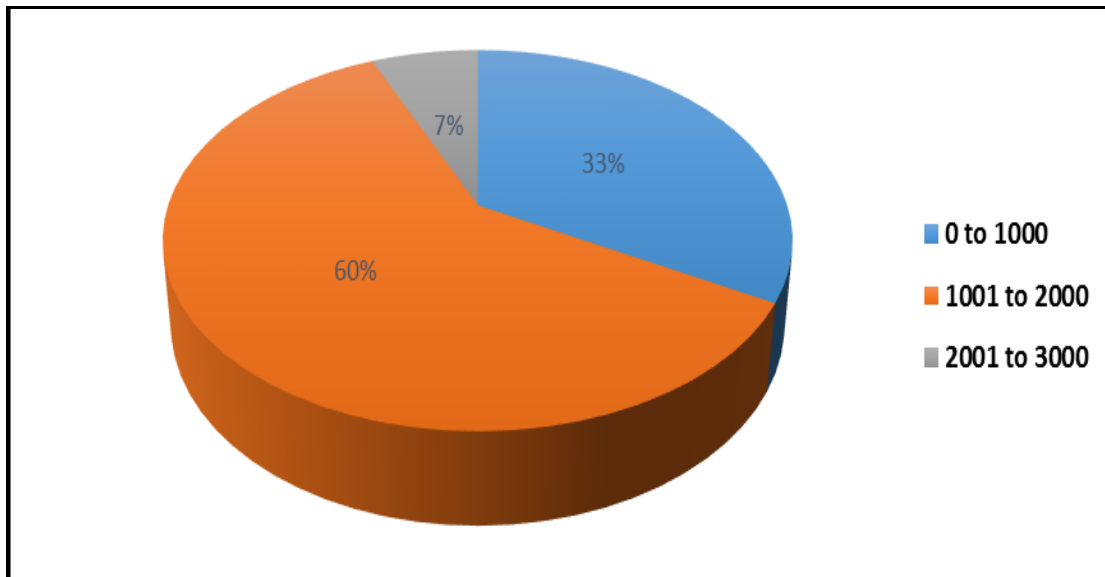


Table 5.53 shows that monthly expenditure on Health of sister member's of family. This expenditure is essential to work actively and live healthy. Expenditure on health is an important indicator of socio economic development. It is observed that 60.41 per cent of total sister member's monthly expenditure on health is in the range 1001 to 2000 and only 6.53 per cent of total sister member's monthly expenditure on

health is in the range of Rs. 2001 to 3000. It is observed that most of the sister member's family can spend money on health after joining SMGULP.

5.3.54 Monthly Expenditure on Repayment of Principal Amount and Interest

Table 5.54 shows monthly expenditure on repayment of principal amount and interest. It is observed that most of the sister members are not getting loans due to lack of documents and eligibility of loan.

Table 5.54: Monthly Expenditure on Repayment of Principal Amount and Interest

Monthly expenditure for repayment of principal amount and interest	No. of Sister Members	Percentage to Total
0	168	68.57
1000 to 2000	53	21.63
2001 to 3000	24	9.80
Total	245	100.00

Source: Field work

Diagram 5.48: Monthly Expenditure on Repayment of Principal Amount and Interest

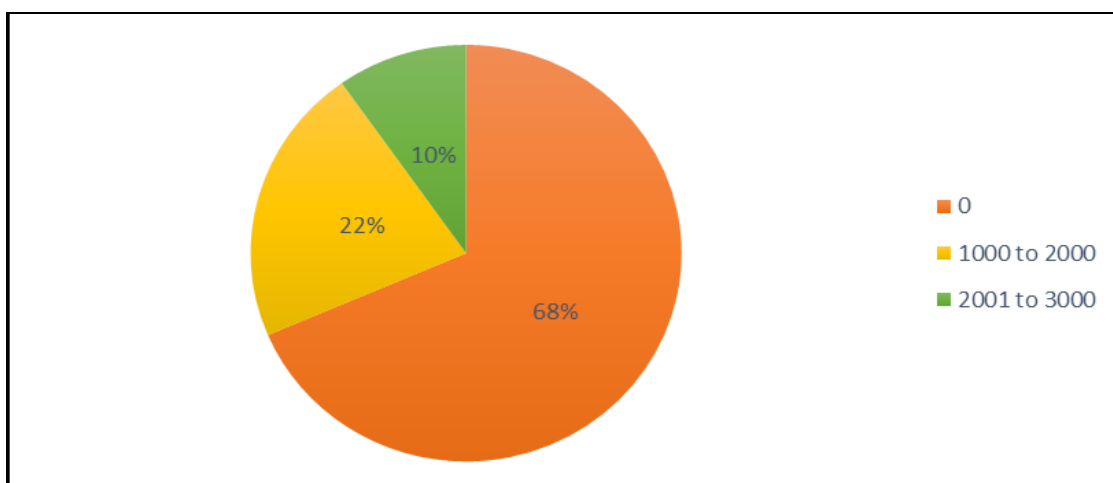


Table 5.54 shows monthly expenditure on repayment of principal amount and interest. It observed that 68.57 per cent of total sister member's family expenditure on repayment of Loan is zero and 21.63 per cent of total sister member's monthly

expenditure on principal amount and interest is in the range of Rs. 1001 to 2000 whereas 9.80 per cent of total sister member's monthly expenditure on principal amount and interest is in the range of Rs. 2001 to 3000. It is observed that most of the sister member are deprived of the loan facility due to the lack of eligibility of loan.

5.3.55 Other Monthly Expenses of Sister Member's Family

Table 5.55 shows monthly expenditure on other expenses such as celebration of festivals, marriages, cloths and other unexpected expenses. Most of the sister member's this expenditure is in the range of Rs.1001 to 2000.

Table 5.55: Other Monthly Expenses of Sister Member's Family

Other monthly expenses of sister member's family	No. of Sister Members	Percentage to Total
Up to 1000	27	11.02
1001 to 2000	165	67.35
2001 to 3000	48	19.59
3001 to 4000	5	2.04
Total	245	100.00

Source: Field work

Diagram 5.49: Other Monthly Expenses of Sister Member's Family

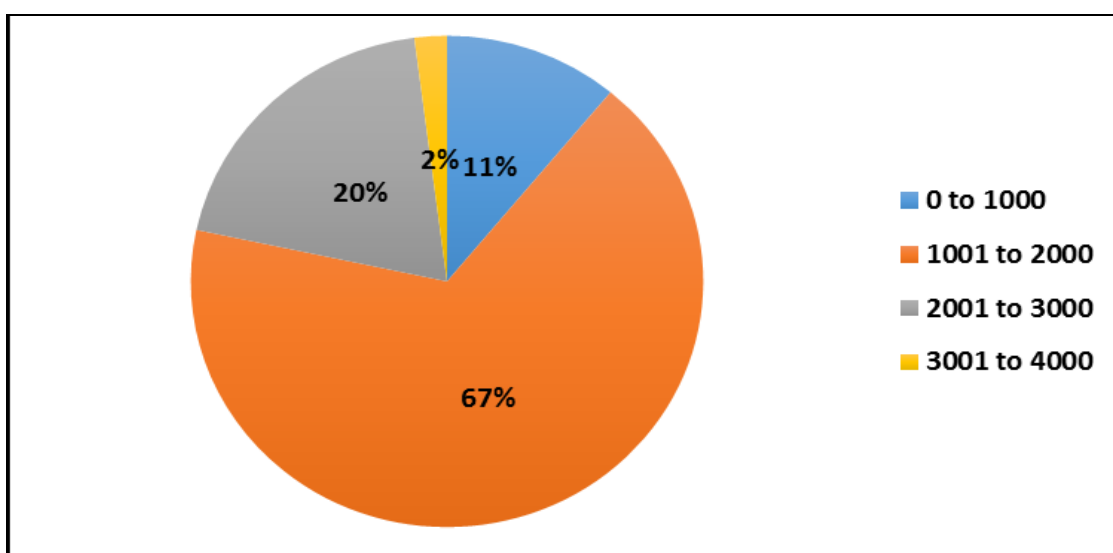


Table 5.55 shows that monthly other expenses of sister member's family. Other expenses include expenditure on festival, cloths and unexpected expenses etc. It is observed that 67.35 per cent of total sister member's family monthly expenditure on

other expenses is in the range of Rs. 1001 to 2000 and only 2.04 per cent of total sister member's family monthly expenditure on other expenses is in the range of Rs. 3001 to 4000. It is observed that most of the sister member's family can increase spending on other expenses after joining SMGULP.

5.3.56 Monthly Savings of Sister Member's Family

Table 5.56 shows monthly savings of sister member's family. Most of the sister member's family savings is in the range of Rs. 1001 to 2000.

Table 5.56: Monthly Savings of Sister Member's Family

Monthly saving of Sister Member's Family	No. of Sister Members	Percentage
Up to 1000	28	11.43
1001 to 2000	173	70.61
2001 to 3000	34	13.88
3001 and above	10	4.08
Total	245	100.00

Source: Field work

Diagram 5.50: Monthly Savings of Sister Member's Family

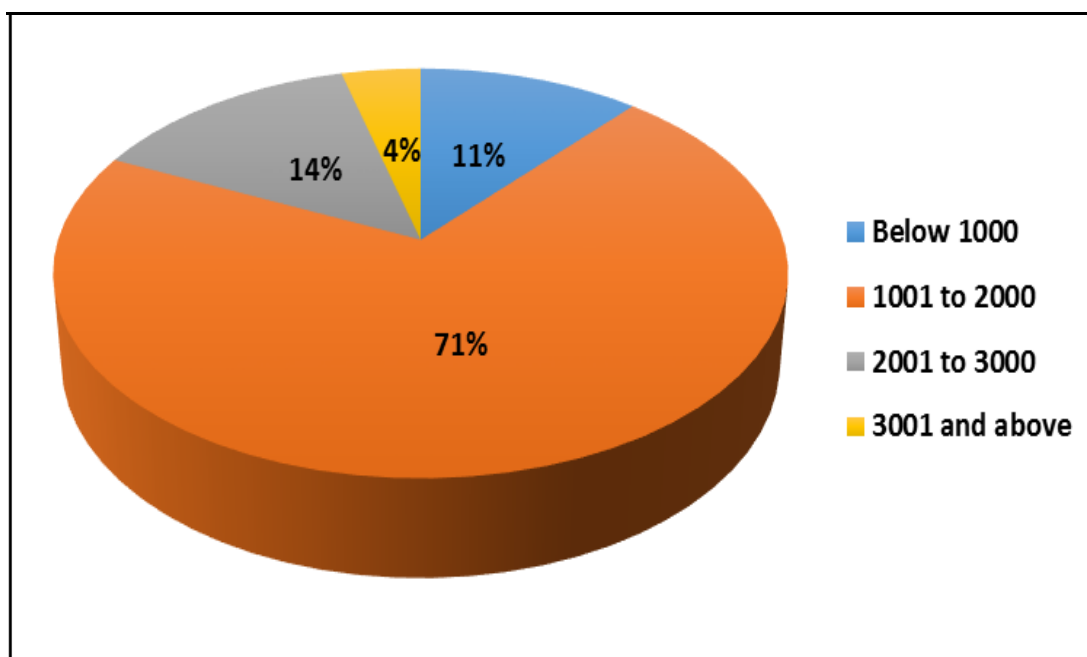


Table 5.56 shows monthly saving of sister member's family. It indicates that 70.61 per cent sister member's family monthly saving is in the range of Rs. 1001 to

2000. Whereas only 4.08 per cent sister member's family monthly saving is in the range of Rs. 3001 and above. It is observed that most of the sister member's family can save in the range of Rs. 1001 to 2000. It is found that after joining SMJULP, saving of sister member's family has increased.

5.3.57 Classification of Monthly Expenditure of Sister Member's Family

Table 5.57 indicates classification of monthly expenditure of sister member's family. Most of the sister member's have maximum expenditure on food.

Table 5.57: Classification of Monthly Expenditure of Sister Member's Family

Particulars	Monthly Expenditure (Amount in Rs.)	Percentage to Total Expenditure
Food	1623589	45.73
House Rent/Maintenance	679589	19.14
Health	298550	8.41
Education	250723	7.06
Entertainment	171264	4.82
Principal amount and Interest	133725	3.77
Other Expenses	392749	11.06
Total Expenditure	3550188	100.00

Source: Field work

Diagram 5.51: Monthly Expenditure of Sister Member's Family

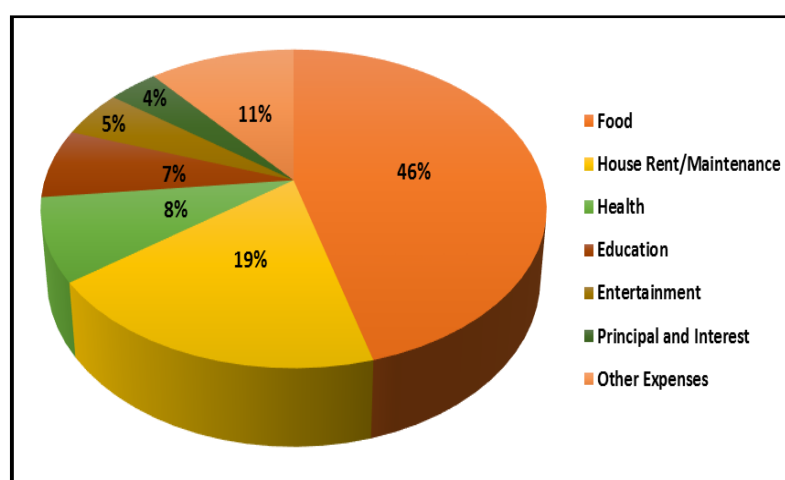


Table 5.57 shows classification of monthly expenditure of sister member's family on food, house rent/maintenance, health, education, entertainment, principal amount and interest and other expenses. Other expenses include expenditure of

cloths, festivals, gifts and unexpected expenditure. It is observed that major portion (45.73 per cent) of total expenditure is spent on food and lowest 3.77 per cent is spent on principal amount and interest. It seems that the major portion of total expenditure is spent on food and house rent/maintenance. It means that sister member's family spend major portion of total expenditure on their basic needs. It is also found that expenditure on entertainment, education and health is 4.82per cent, 7.06per cent and 8.41per cent respectively.

5.3.58 Monthly Per Capita Expenditure, Saving and Income of Sister Member's Family

Table 5.58 indicates monthly per capita expenditure, saving and income of sister member's family and also indicates percentage of expenditure and saving to total income. As per the primary data sources 1087 members are in the sister member's family.

Table 5.58: Monthly Per Capita Expenditure, Saving and Income of Sister Member's Family

Particulars	Monthly per Capita Expenditure, Saving and Income (Amount in Rs.)	Percentage of Monthly Expenditure and Saving to Total Income
Food	1494	40.84
House Rent/Maintenance	625	17.09
Health	275	7.51
Education	231	6.31
Entertainment	158	4.31
Loan and Interest	123	3.36
Other Expenses	361	9.88
Total Expenditure	3266	89.30
Saving	391.26	10.70
Total Income	3657.30	100.00

Source: Field work

Diagram 5.52: Ratio of per capita expenditure to per capita income

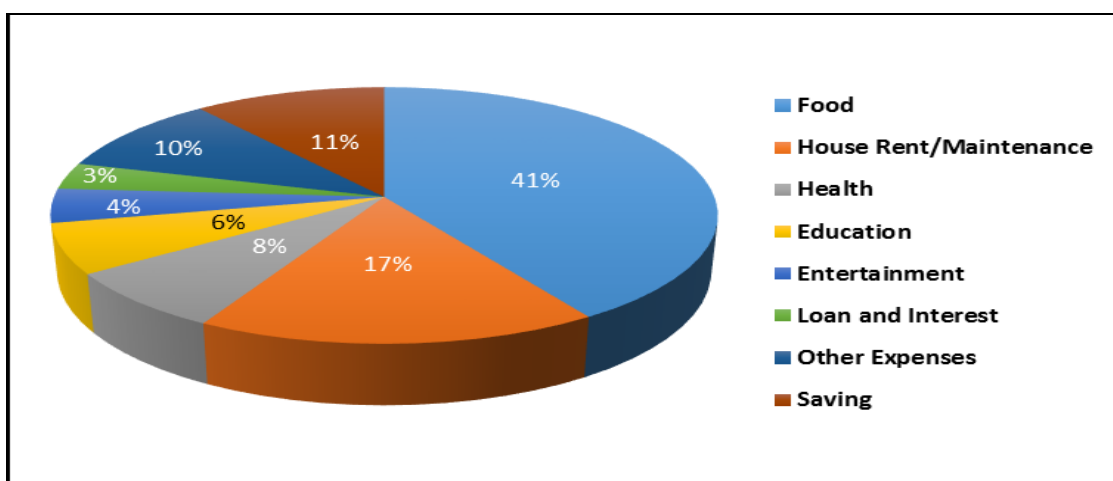


Table 5.58 shows monthly per capita expenditure, saving and income of sister member's family and also indicates percentage of monthly expenditure and saving to monthly total income. It is observed that the percentage of total expenditure is 89.30 per cent to total income and the percentage of saving is 10.70 per cent to total income. There are 1087 members in (245) sister member's family. Therefore per capita expenditure, saving and income of sister member's family is Rs.3266, Rs.391.26 and Rs.3657.30 respectively.

5.3.59 Monthly Contribution of Sister Member's Income to Total Expenditure, Saving and Income of Family

Table 5.59 depicts monthly share of sister member's income in total expenditure, saving and income of family. It also reveals the significant role of sister members in their family.

Table 5.59: Monthly Contribution of Sister Member's Income to Total Expenditure, Saving and Income of Family

Sr. No.	Particulars	Amounts in Rs.	Percentage to Total
1	Total Expenditure	3550188	37.71
2	Monthly Saving	425300	31.77
3	Monthly Total Income of Family	3975488	33.67
4	Monthly Income of Sister Member from SMGULP	1338688	1231.54
5	Total members in 245 sister member's family	1087	4.44

Source: Field work

Table 5.59 shows contribution of Sister Member's Income to total expenditure, saving and income of Family. It is observed that contribution of sister member's income in total expenditure, monthly saving and total income of family is 37.71per cent, 31.77per cent and 33.67per cent respectively. It seems that contribution of sister members in total expenditure, monthly saving and total income of family is significant.

5.3.60 Per Capita Income of Sister Member's Family

Table 5.61 depicts per capita income of sister member's family. Most of the sister member's family per capita income is in the range of Rs. 2001 to 4000.

Table 5.60: Per Capita Income of Sister Member's Family

Per Capita Income Range	No. of Sister Member's family	Percentage to Total
0 to 2000	7	2.86
2001 to 4000	150	61.22
4001 to 6000	57	23.27
6001 to 8000	25	10.20
8001 to 10000	6	2.45
Total	245	100.00

Source: Field work

Diagram 5.53: Per capita income of sister member's family

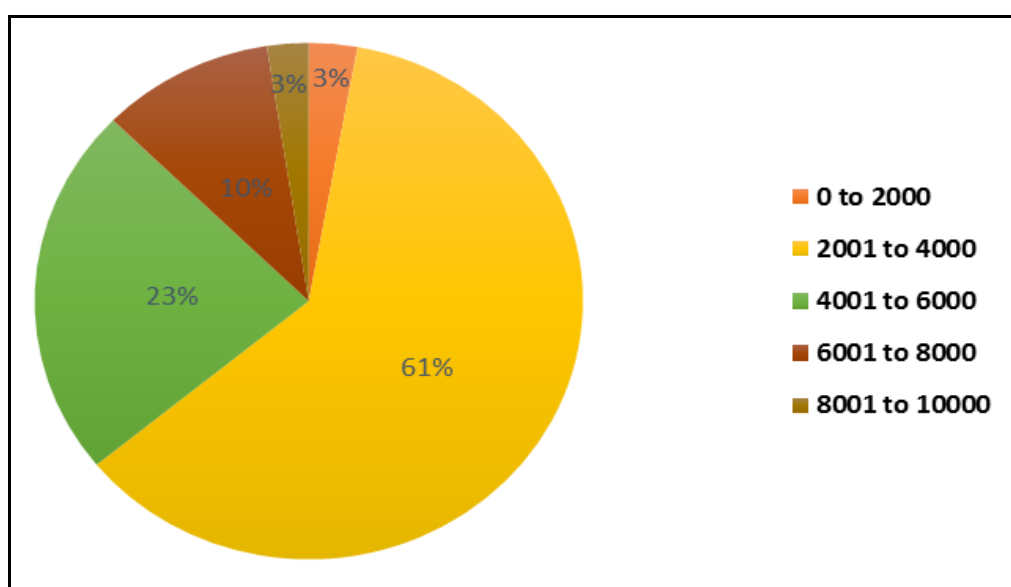


Table 5.60 indicates per capita income of sister member's family. Per capita income is the significant indicator of stander of living. It is observed that 61.22 per cent sister member's family per capita income is in the range of Rs. 2001 to 4000

whereas only 2.45 per cent sister member's family per capita income is in the range of Rs. 8001 to 10000. It is found that after joining SMJULP, per capita income of the sister member's family has increased.

5.3.61 Distribution of Bonus to Sister Members

Table 5.61 indicates distribution of bonus to sister members by SMGULP. Total sister members have positively responded.

Table 5.61: Distribution of Bonus to Sister Members

Distribution of bonus to Sister Members	No. of Respondents	Percentage to Total
Yes	245	100.00
No	0	0
Total	245	100.00

Source: Field work

Diagram 5.54: Distribution of Bonus to Sister Members

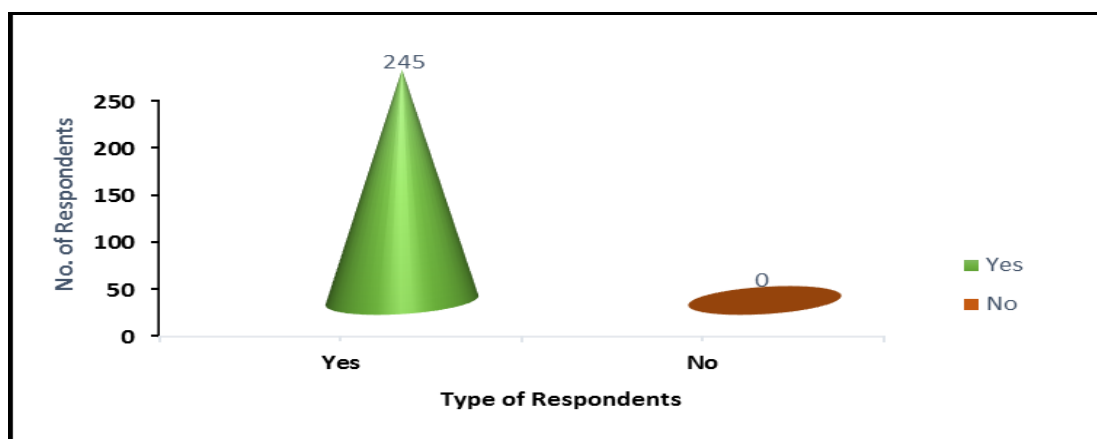


Table 5.61 reveals that 100 per cent of the sister-members said that they receive bonus in proportion to their attendance and work of rolling Papad. This bonus is given in addition to their Vanai income which is distributed from the share of profit earned by SMGULP. This bonus is distributed to sister members two times in a year i.e. at the time of Diwali festival in the first half and after the closing of the financial year in the second half. Thus, the bonus amount is paid to sister members in addition to their Vanai charges in the form of extra Vanai charges.

5.3.62 Savings of Family before Joining SMGULP

Table 5.62 shows status of savings before joining SMGULP. Most of the sister members were not saving before joining of SMGULP.

Table 5.62: Savings of Family before Joining SMGULP

Savings	No. of Respondents	Percentage
Yes	34	13.75
No	211	86.25
Total	245	100.00

Source: Field work

Diagram 5.55: Savings of Family before Joining SMGULP

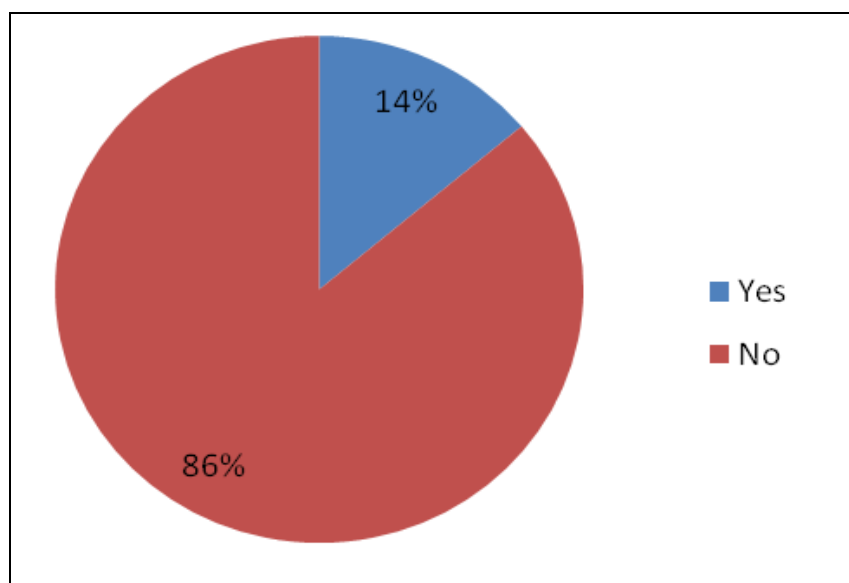


Table 5.62 reveals that the majority of the sister-members i.e. 86.25 per cent did not have family savings before joining SMGULP, whereas, hardly 13.75 per cent families were making savings before joining this organization. It means that a very few families of sister-members were able to make savings in the different mode before joining this organization due to their less family income.

5.3.63 Savings after Joining SMGULP

Table 5.63 shows status of savings after joining SMGULP. Most of the sister members are saving after joining of SMGULP.

Table 5.63: Savings after Joining SMGULP

Savings after joining SMGULP	No. of Respondents	Percentage
Yes	221	90.00
No	25	10.00
Total	245	100.00

Source: Field work

Diagram 5.56: Savings after joining SMGULP

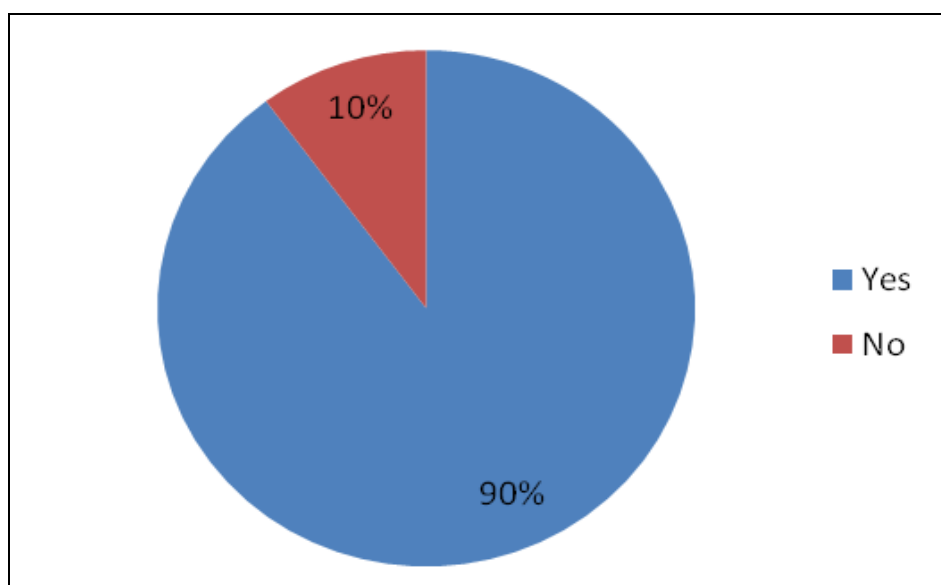


Table 5.63 reveals that 90 per cent of the sample sister-member said that they made the saving after joining of SMGULP, whereas 10 per cent of the sister-members said that they were not able to make savings after joining of SMGULP. Thus, it was found that the most of the sister-members savings increased after joining the SMGULP.

5.3.64 Mode of Savings

Table 5.64 indicates mode of savings of sister member's family. Sister member's families save their income in bhisi, credit co-op. societies, banks and post offices. It is observed that most of the sister member's family save their income in bhisi and Banks.

Table 5.64: Mode of Savings

Mode of Savings	Total no. of Respondents	No. of Respondents	Percentage
Bhisi	245	147	59.88
Credit Co-op. Society	245	67	27.45
Bank	245	202	82.34
Post Office	245	15	6.24
Other	245	55	22.46

Source: Field work

Diagram 5.57: Modes of Savings

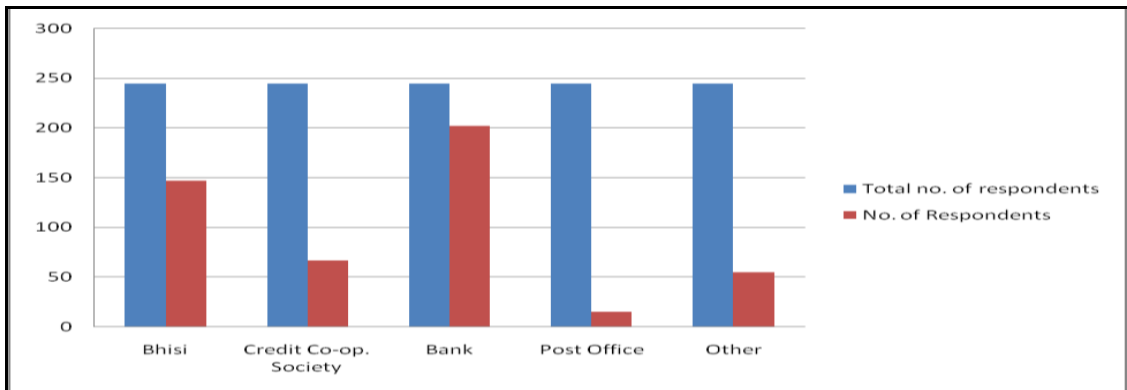


Table 5.64 shows that majority of the sample sister-members have made savings in two or more than two modes of savings instead of a single mode. Out of the total respondents 59.88 per cent of the sister-members made their investment in bhisi, 27.45 per cent sister-members made savings in credit co-op. societies, 82.34 per cent sister-members made savings in the banks, 6.24 per cent sister-members made savings in the post offices and the rest of the sister-members i.e. 22.46 made savings in the other modes such as hand loans to family friends and relatives.

5.3.65 Loan taken By Sister-Members

Table 5.65 shows loans taken by sister members. It is observed that most of the sister member's are not getting loans due to lack of eligibility.

Table 5.65: Loan Taken By Sister-Members

Loan taken by Sister-Members	No. of Respondents	Percentage
Yes	77	31.25
No	168	68.75
Total	245	100.00

Source: Field work

Diagram 5.58: Loans Taken By Sister-Members

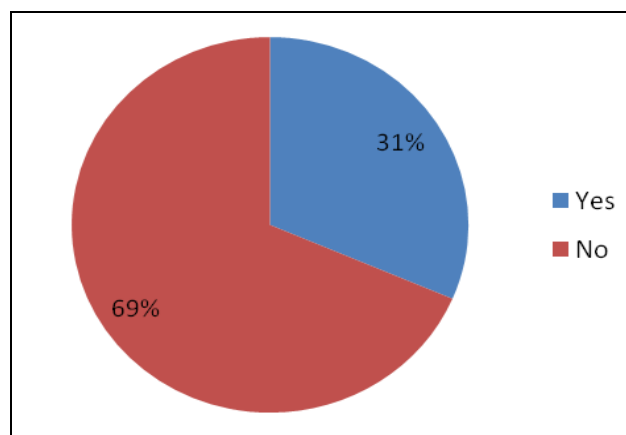


Table 5.65 indicates that 31.25 per cent of the sample sister-members were availed the loan facility for their family and personal needs, whereas, 68.75 per cent were not availed the loan facility at all. It is found that majority sister members are deprived of loan facility due to low income base, no immovable property on their own name to use as collateral security for obtaining loan from financial institutions, critical documentary procedure etc.

5.3.66 Sources Of Loan Taken By Sister-Members

Table 5.66 shows sources of loan taken by sister members. Sister members are taking loans from relatives, money lenders, credit co-operative societies and banks. Money lenders and relatives are the main source of loans for sister members.

Table 5.66: Sources of Loan taken by Sister Members

Sources of Loan taken by Sister Members	Total no. of Respondents	No. of Respondents	Percentage
Relatives	245	59	24.08
Money lenders	245	44	17.96
Credit Co-Operative Society	245	19	7.75
Bank	245	12	4.9

Source: Field work

Diagram 5.59: Source of Loan taken by Sister-Members

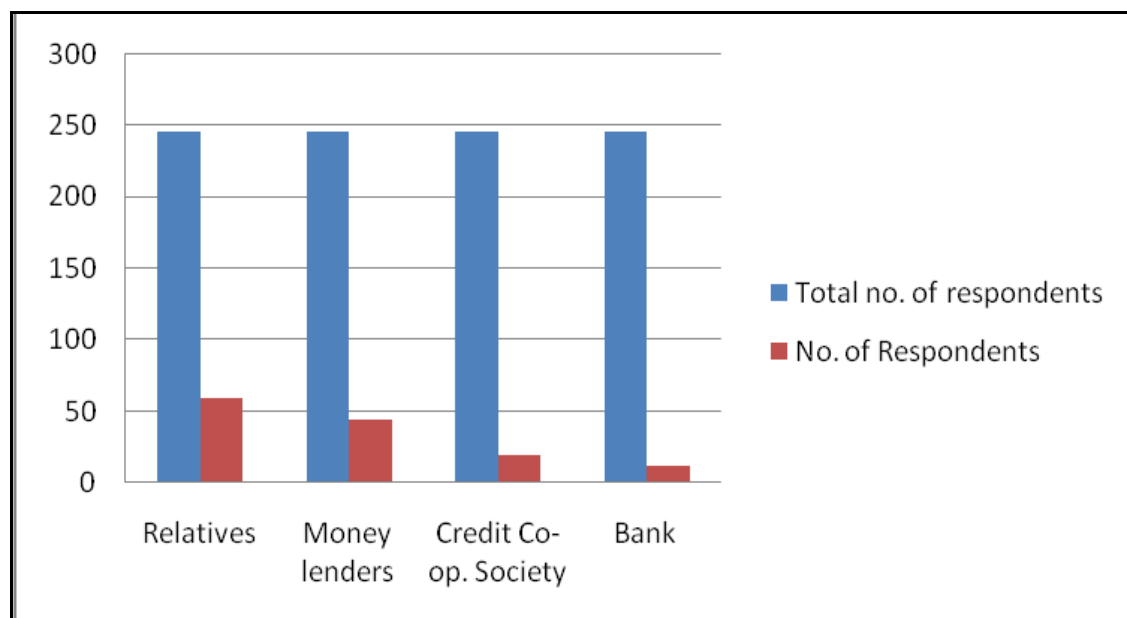


Table 5.66 shows that the most of the sample sister-members availed the loans from two or more than two sources. Out of the total respondents, 17.96 per cent were availed the loan from money lenders, 7.75 per cent were availed the loans from credit

co-operative societies, 4.90 per cent were availed loans from Bank, whereas 24.08 per cent were availed loans from the relatives. It seems that most of the sister-members and their families are depended on money lenders and relatives.

5.3.67 Purpose of Loan availed to Sister Members

Table 5.67 indicates purpose of loan availed to sister members. Sister members have taken loans for the purpose of medical, marriage, festivals, vehicles and education. Most of the sister members have taken loans for medical treatment and marriage.

Table 5.67: Purpose of Loan availed to Sister Members

Purpose	No. of Respondents	Percentage
Medical	62	25.31
Marriage	55	22.45
Festivals	36	14.69
Vehicle	29	11.84
Education	22	8.98

Source: Field work

Diagram 5.60: Purpose of Loan

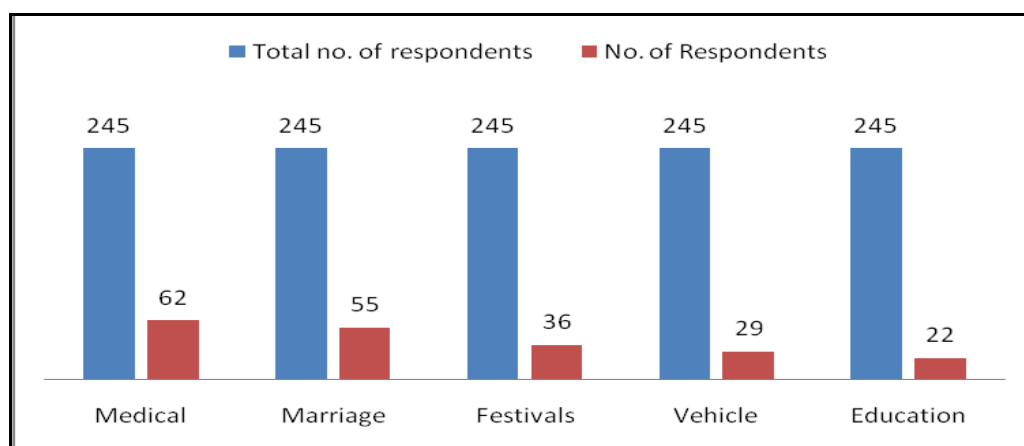


Table 5.67 shows that the 8.98 per cent of the sister-members availed loans for education purpose, 25.31 per cent for medical purpose, 22.45 per cent for marriage purpose, 11.84 per cent for vehicle purpose, whereas 14.69 per cent of the sister-members were availed loans for festival purpose. It seems that majority of the sister-members were availed loans mainly for medical and marriage purposes.

5.3.68 Immovable Property Possessed by Sister Members' Family

Table 5.68 shows immovable property possessed by the sister member's family. They possess the property in the form of owned houses, agriculture land and plots. Most of the sister members do not possess property.

Table 5.68: Immovable Property Possessed by Sister-Members' Family

Property	No. of Respondents	Percentage
Owned House	108	44.25
No Property	108	44.25
Agriculture Land	22	8.85
Plot	15	6.32
Total	245	100.00

Source: Field work

Diagram 5.61: Immovable Property Possessed By Sister-Members' Family

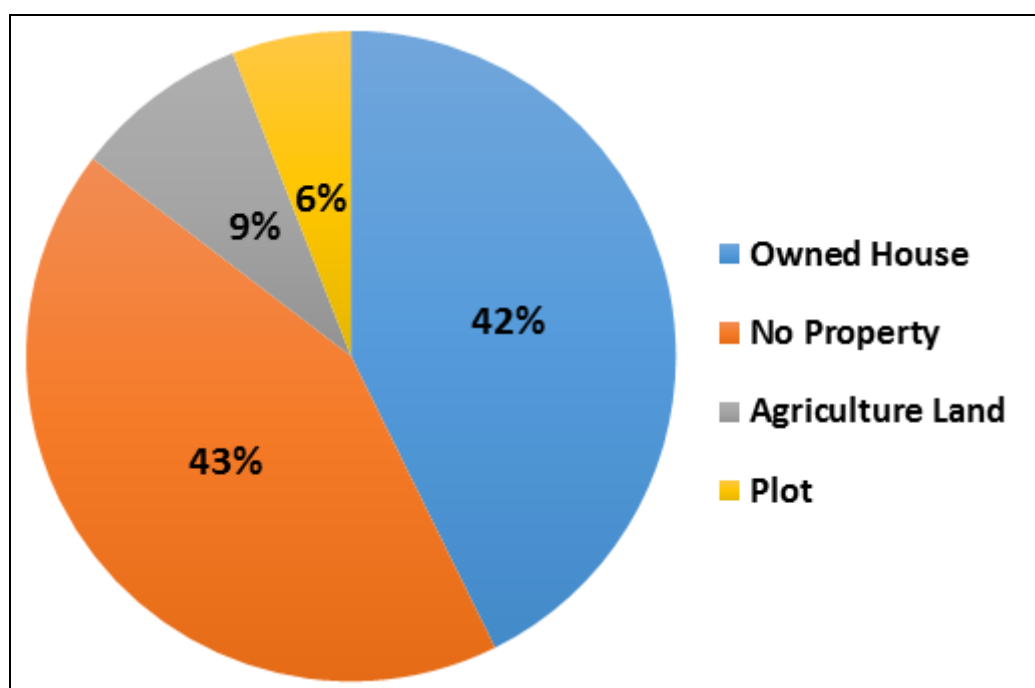


Table 5.68 shows that the 6.32 per cent of the sister-members' family possessed plot, 44.25 per cent of the sister-members' family owned house, 8.85 per cent of the sister-members' family hold agriculture land, and 44.25 per cent of the

sister-members' family do not hold any type of immovable property. Thus, most of the sister-members' family do not hold immovable property due to lower income.

5.3.69 Type of House Property Possessed by Sister Members

Table 5.69 shows the type of house property possessed by sister members. Most of the sister members does not have owned house.

Table 5.69: House Property Possessed By Sister Members

House Property Possessed	No. of Respondents	Percentage
Owned	108	44.08
Rental	137	55.92
Total	245	100.00

Source: Field work

Diagram 5.62: House property possessed by sister-members

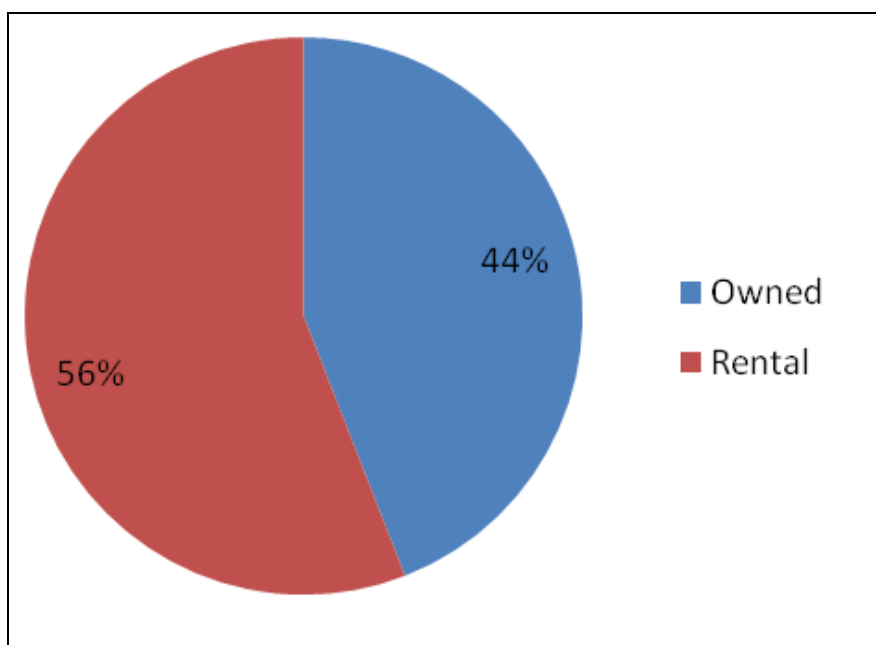


Table 5.69 reveals that 44.08 per cent of sample sister-members were possessed and owned house property, whereas 55.92 per cent of the sister-members are staying in the rental house property. It was felt that the majority respondents do

not have own house property and therefore they stay in rented houses mostly situated in chal or kaccha houses and fulfill the need of their family by rolling papad.

5.3.70 Nature of House Property

Table 5.70 shows the nature of house property owned by the sister members. It has classified in the form of Non-Concrete (Kachhe) and Concrete (Pakke). Very few sister members have concrete houses.

Table 5.70: Nature of House Property

Nature of House Property	No. of Respondents	Percentage
Non-Concrete (Kachhe)	178	72.65
Concrete (Pakke)	67	27.35
Total	245	100.00

Source: Field work

Diagram 5.63: Nature of House Property

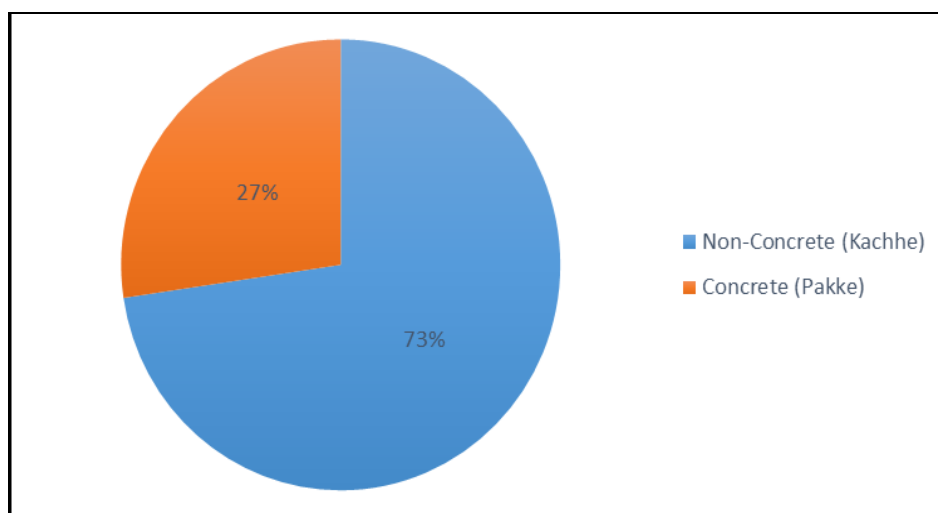


Table 5.70 shows the nature of house property of sister member It indicates that 72.65 per cent of the sister-members have non- concrete (kachhe) house property, whereas 27.35 per cent of the sister-members have concrete (pakke) house property. It is observed that, there is a improvement in the nature of house property of sister members after joining SMGULP.

5.3.71 Availability of Basic Facilities in the House of Sister Members

Table 5.71 indicates the basic facilities available in the house of sister members. It is observed that very few sister members does not have bed room in their houses.

Table 5.71: Basic Facilities available in the House

Basic facilities available in the house	Total Families	No. of Respondents	Percentage to Total
Water Connection	245	214	87.35
Kitchen	245	202	82.45
Bed room	245	73	29.80
Toilet Bath room	245	150	61.22

Source: Field work

Diagram 5.64: Basic Facilities Available In the House

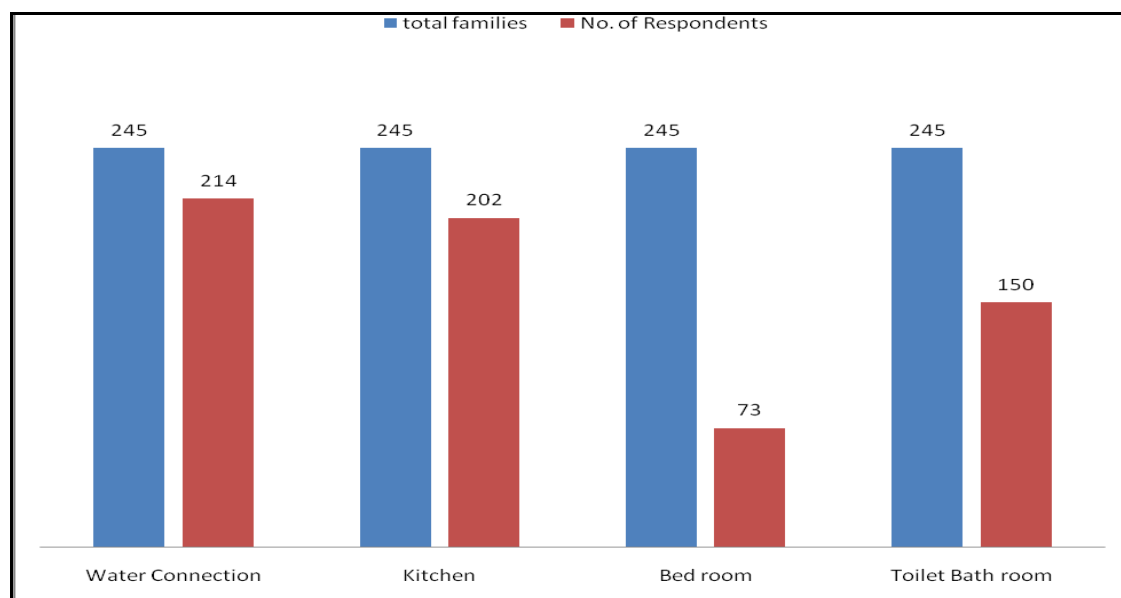


Table 5.71 shows that 87.49 per cent of the sample sister-members say that they have water connection, 82.49 per cent of the sister-members say that they have kitchen in the house, 30 per cent of the sister-members say that they have bed-room separately in the house, whereas 61.24 per cent of the sister-members say that they

have toilet and bath room facilities in their house. It was felt that most of the sister-members have more than one facility in their house. It was also seen that most of the sister-members have not available all facilities in their houses.

5.3.72 Vehicles Owned by Sister-Members

Table 5.72 indicates the vehicles owned by sister member. It is found that most of the sister member's family have two wheelers.

Table 5.72: Vehicles Owned by Sister-Members

Vehicles	No. of Respondents	percentage
Cycle	81	32.87
2 Wheelers	108	44.25
3 Wheelers	25	10.11
4 Wheelers	0	0
None of these	40	16.44
Total	245	100.00

Source: Field work

Diagram 5.65: Vehicles Owned by Sister-Members

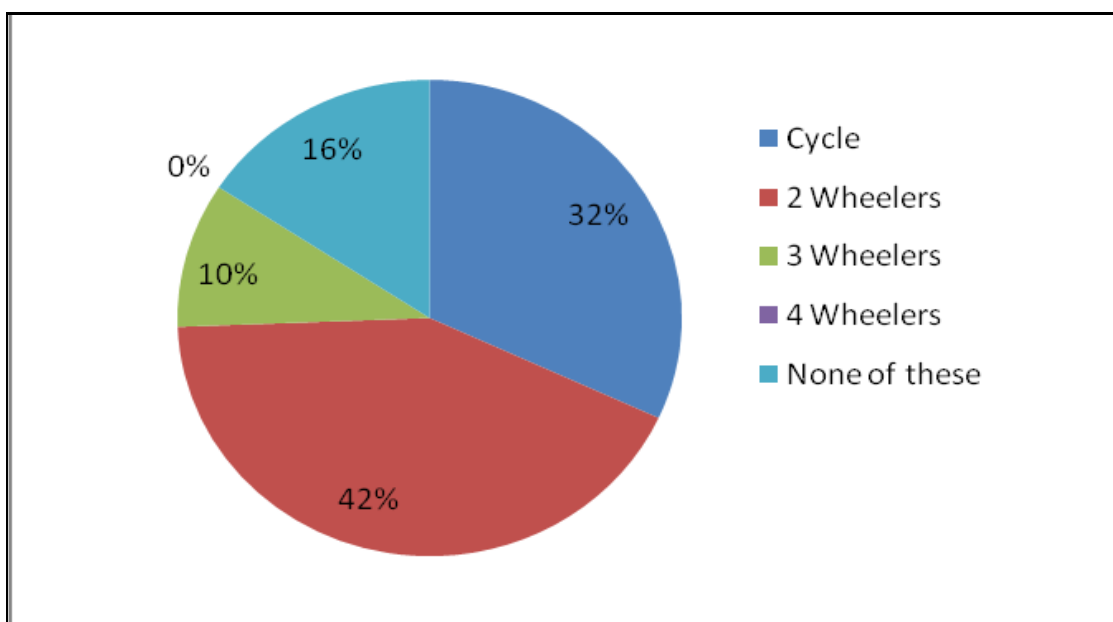


Table 5.72 indicates that 32.87 per cent of sample sister-members have cycle, 44.25 per cent of the sister-members have 2 wheelers, 25 per cent have 3 wheelers, and where as no sample sister-members have 4 wheelers and 16.44 per cent does not

have not any type of vehicle. Thus it seems that the majority of the sister-members are having cycle and 2 wheelers for their use.

5.3.73 Availability of Consumer Goods/Home Appliances

Table 5.73 shows availability of consumer goods/home appliances. It is observed that most of the sister members have gas, mixer, television in their houses.

Table 5.73: Availability of Consumer Goods/Home Appliances

Availability of Consumer goods/home Appliances	Total No. of Respondents	No. of Respondents	Percentage
Gas	245	230	93.69
Mixer	245	208	84.95
Television	245	208	84.95
Refrigerator	245	58	23.74
Washing Machine	245	0	0
Computer	245	3	1.25

Source: Field work

Diagram 5.66: Availability of Consumer Goods/Home Appliances

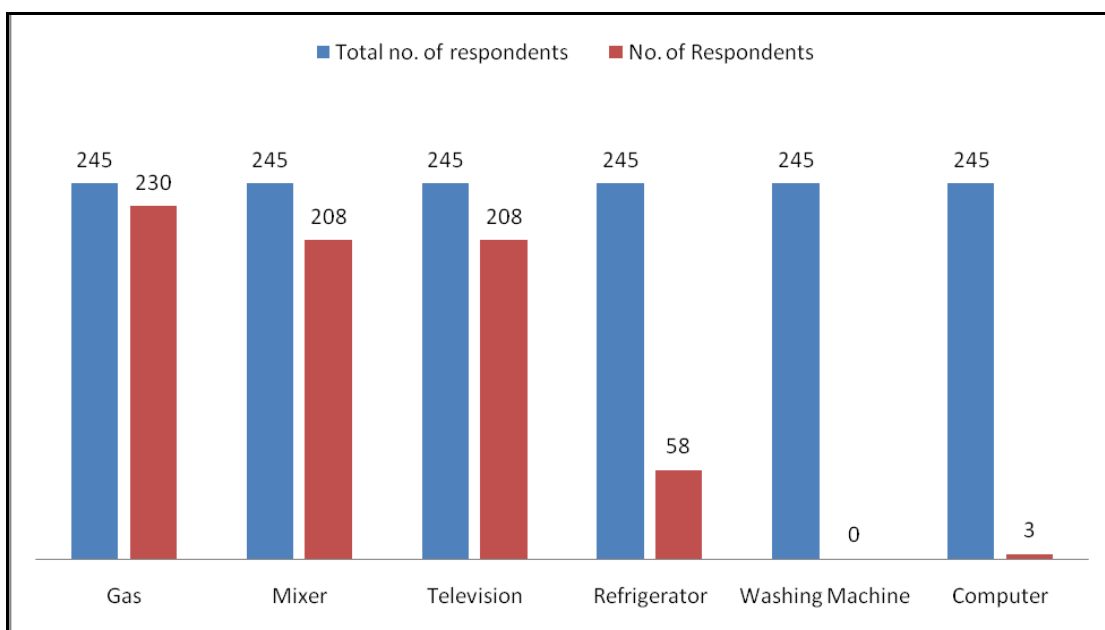


Table 5.73 shows the information about the availability of consumer goods/home appliances in the house of the sister-member In response to the question

93.69 per cent of the sister-members say that they have gas connection, 84.95 per cent of the sister-members say that they have mixer in the houses, 84.95 per cent of the sister-members say that they have television in the house, 23.74 per cent of the sister-members say that they have refrigerator in their houses, No sister-members family use washing machine in their houses, whereas 1.25 per cent of the sister-members say that they have computer in their houses.

5.3.74 Improvement in Standard of Living through SMGULP

Table 5.74 indicates the improvement in standard of living through SMGULP. Most of the sister members answered in favor this question.

Table 5.74: Improvement in Standard of Living

Improvement in Standard of Living	No. of Respondents	Percentage
Yes	230	93.75
No	15	6.25
Total	245	100.00

Source: Field work

Diagram 5 67: Improvements in Standard of Living

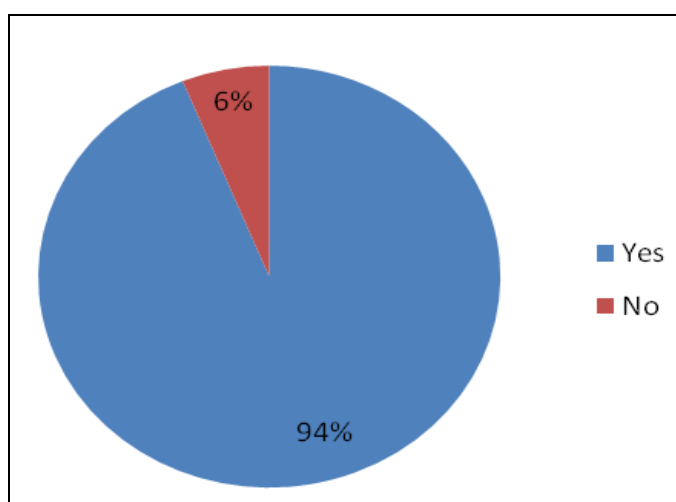


Table 5.74 shows the improvement in standard of living of the family due to the work of sister members in SMGULP. It depicts that most i.e. 230 (93.75per cent) sample sister members are of the opinion that there is an improvement in their

standard of living of their family due to the work of rolling Papad. whereas very few i.e. 15 (6.25per cent) sample sister-members felt that there is no improvement in their standard of living due to this work of rolling Papad in SMGULP. Thus, it seems that standard of living of sister members and their family improved due to the work of rolling Papad.

5.3.75 Improvement in Economic Status after Joining SMGULP

Table 5.75 indicates the improvement in economic status of family after joining SMGULP. Most of the sister members answered in favor this question.

Table 5.75: Improvement in Economic Status of Family

Improvement in economic status of family	No. of Respondents	Percentage
Yes	245	100.00
No	0	0.00
Total	245	100.00

Source: Field work

Diagram 5.68: Improvements in Economic Status of Family

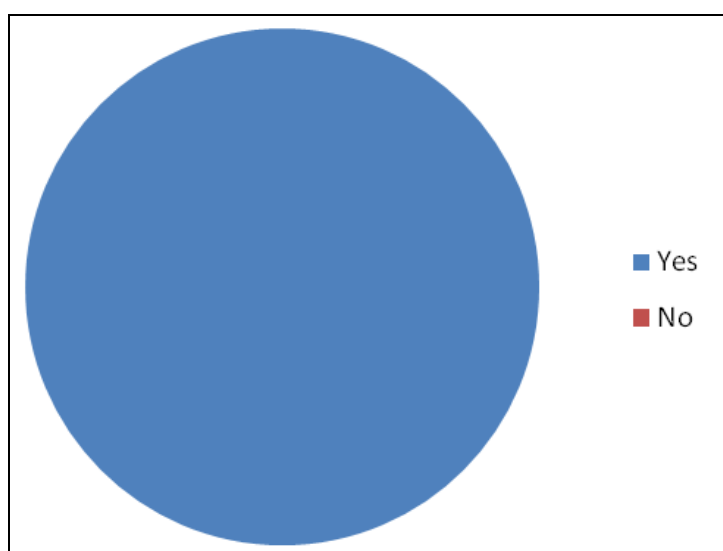


Table 5.75 indicates the improvement in economic status of sister members family after joining SMGULP. Table depicts that all the sister members are of the

opinion that the economic status of their family has been improved after joining SMGULP. It seems that overall income of the family increased due to the earning of sister-members by rolling Papad. The institution like SMGULP has definitely helped to increase the household employment which resulted in increase of family income. Thus, Sister members earning helped the family to get bread and butter respectfully by rolling Papad in their houses and helped to make sister members economically self reliant.

5.3.76 Health issues of Sister-Members

Table 5.76 shows health issues of sister members due to rolling Papad. Very few sister members have health issues due to Papad rolling.

Table 5.76: Health issues of Sister-Members

Health issues of sister-members due to rolling Papad	No. of Respondents	Percentage
Yes	24	10.00
No	221	90.00
Total	245	100.00

Source: Field work

Diagram 5.69: Health Issues

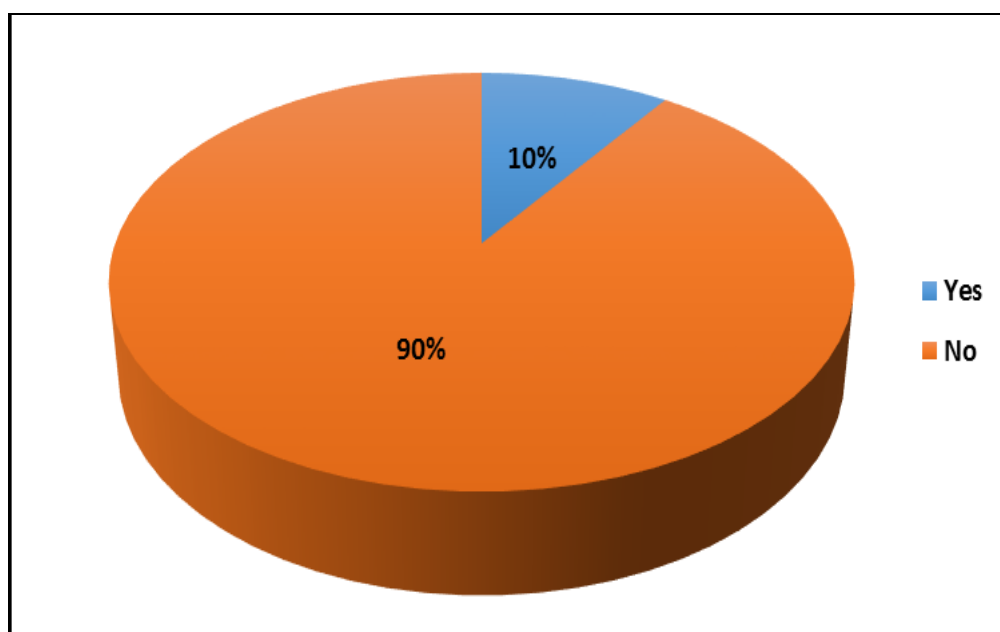


Table 5.76 exhibits that 10 per cent of the sister-members responded that they suffered from the various health problems, whereas most of the sister-members i.e. 90 per cent said that they were not suffered from any major health problems. It seems that majority of the sister-members were not suffered from any major health issues due to this activity of rolling Papad.

5.3.77 Regular Health Check-Up by Sister-Members

Table 5.77 depicts regular health check up by sister members. It is observed that most of the sister members are not checking their health regularly.

Table 5.77: Regular Health Check-Up by Sister-Members

Regular health check-up by Sister-Members	No. of Respondents	Percentage
Yes	42	17.14
No	203	82.86
Total	245	100.00

Source: Field work

Diagram 5.70: Regular Health Check-Up by Sister-Members

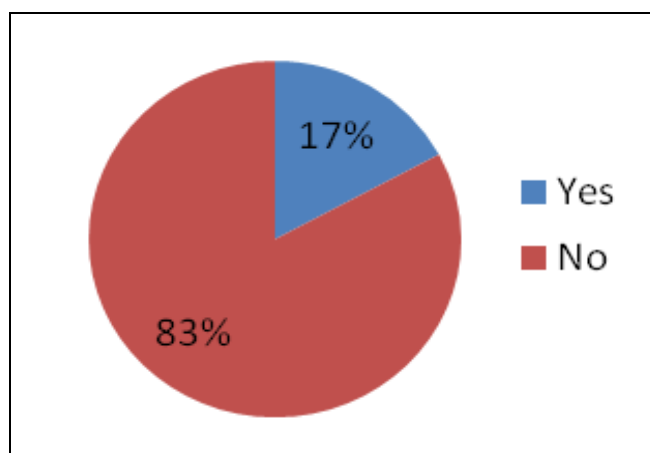


Table 5.77 indicates that only 17.14 per cent of the respondent sister-members said that they are taking due care of their health through regular check-up; whereas most (83.86per cent) sister-members opined that they are not conscious about their regular health check-up. It seems that the majority of the sister-members are not aware and conscious about their health which may create problems to these sister members at the old age.

5.3.78 Assistance for Medical Expenses From SMGULP

Table 5.78 shows assistance for medical expenses from SMGULP. Most of the sister members are not getting such types of assistance from SMGULP.

Table 5.78: Assistance for Medical Expenses from SMGULP

Assistance for Medical Expenses from SMGULP	No. of Respondents	Percentage
Yes	26	10.61
No	219	89.39
Total	245	100.00

Source: Field work

Diagram 5.71: Assistance for Medical Expenses from SMGULP

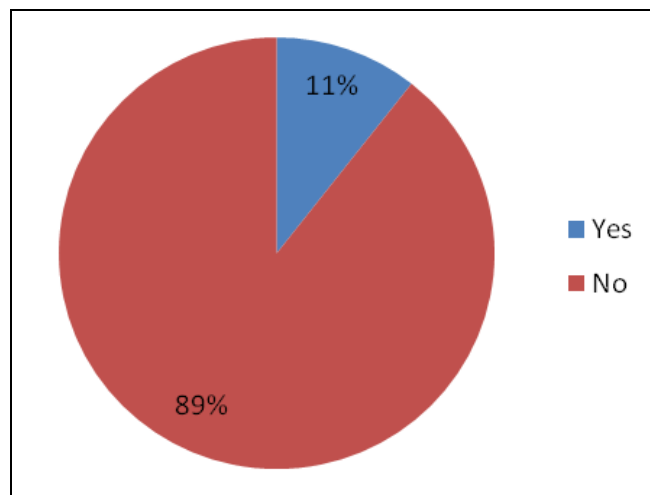


Table 5.78 indicates that 26 (10.61per cent) sample sister-members responded that they received medical assistance from SMGULP for their personal as well as family member’s medical expenses. They received this help for the treatment of Kidney failure, cancer and other critical diseases up to 35000. In some exceptional cases it is found that SMGULP has given more financial assistance. Table indicates that 219 (89.39per cent) sample sister members opined that they did not receive any type of medical assistance from SMGULP. It seems that SMGULP provides financial assistance only for exceptional and critical cases.

5.3.79 Provision of Health Insurance Facility by SMGULP

Table 5.79 shows provision of health insurance facility by SMGULP. Total respondents have negatively answered this question.

Table 5.79: Provision of Health Insurance Facility by SMGULP

Particulars	No. of Respondents	Percentage
Yes	0	0
No	245	100
Total	245	100

Source: Field work

Diagram 5.72: Provision of Insurance Facility by SMGULP

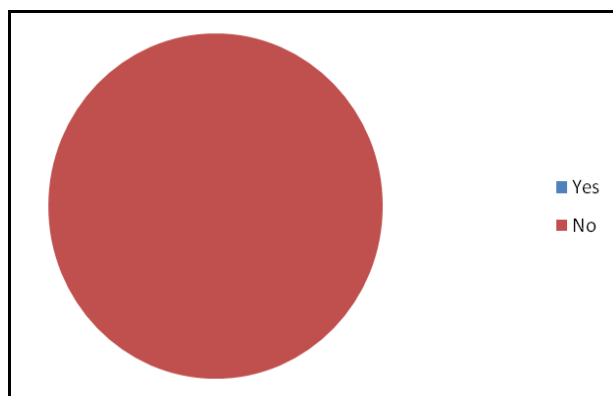


Table 5.79 reveals that all the sample sister-members said that the not any type of health insurance facility was provided by the SMGULP. It is observed that there is an urgent need to provide health insurance facility to these sister members because these sisters are travelling from home to branch for collecting raw materials and submission of rolled Papad every day. Hence there is a need to provide insurance facility like medical policy, accident policy, ESI etc. free of cost.

5.3.80 Reasons for Selection of Rolling Papad

Table 5.80 shows reasons for the selection of rolling Papad. They have reasons such as support to family, work at home and motivation from family, no other option and reasonable returns. Most of the sister members have selected this work for the support to family.

Table 5.80: Reasons for Selection of Rolling Papad

Particulars	No. of Respondents	Total no. of Sample Respondents	Percentage
Support to family	116	245	47.35
Work at home	77	245	31.43
Motivation from family	46	245	18.78
No other option	37	245	15.10
Reasonable returns	31	245	12.65

Source: Field work

Diagram 5.73: Reasons for Selection of Rolling Papad

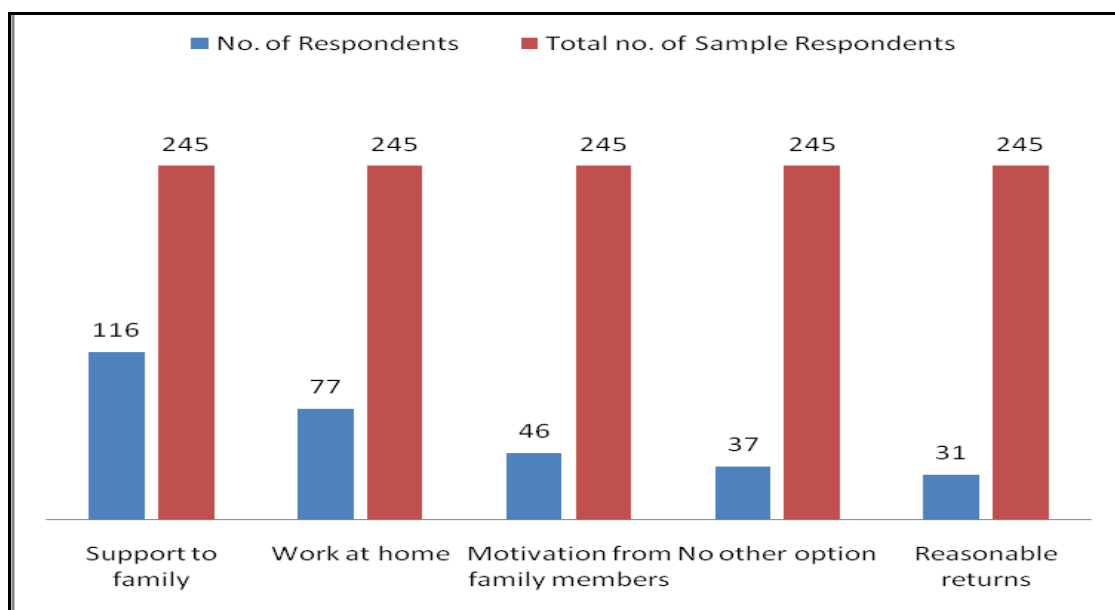


Table 5.80 indicates that the 14.99 per cent of the sister-members said that they were engaged in this work because of they have no other option, 47.46 per cent of the sister-members responded that they were engaged in this work for the financial support of their family, 31.22 per cent of the sister-members said that they were engaged in this activity because of the work of rolling Papad is available at home, 18.73 per cent of the sister-members said that they were engaged in this activity because of the motivation given by the their family members, while the remaining 12.49 per cent of the sister-members said that they were engaged in this work because of reasonable return to them. It seems that majority of sister members were opted this work because of no other option, support to family, work at home and motivation from family member

5.3.81 Span of Working

Table 5.81 shows span of working in this business. It is found that most of the sister members are working in this business less than five years.

Table 5.81: Span of Working

Span of working	No. of Respondents	Percentage
Less than 5 years	168	68.75
5 to 10 years	31	12.50
Above 10 years	46	18.75
Total	245	100.00

Source: Field work

Diagram 5.74: Span of Working

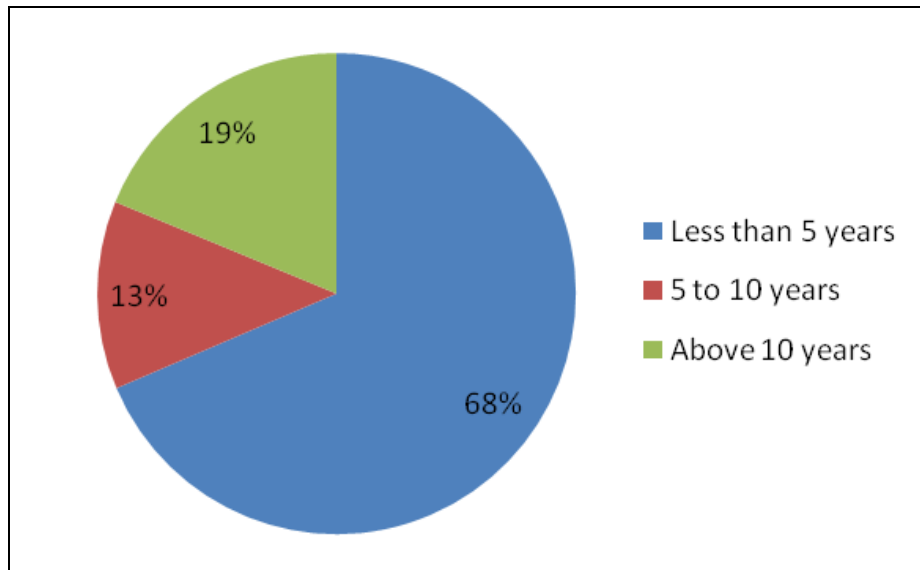


Table 5.81 depicts that 68.75 per cent of the sample sister-members responded that they have associated with this organization for less than 5 years, 12.50 per cent associated with the organization for more than 5 years but less than 10 years, whereas 18.75 per cent for more than 10 years. These 18.75 per cent i.e. 46 sister-members were associated with the oldest branch of this organization i.e. Prabhat Road, Pune.

Thus, it is concluded that most of the sister members leave this organisation within a span of five years which is against the established tradition of SMGULP. This is a matter of concern that even on one tell sister members to leave the organisation, even then they leave the organisation. SMGULP should think about it seriously.

5.3.82 Support of Family Members in Rolling of Papad

Table 5.82 shows support of family members in rolling of Papad. It is observed that most of the sister members are getting support from their family members.

Table 5.82: Family Members Support in Rolling Of Papad

Family members Support in rolling of Papad	No. of Respondents	Percentage
Yes	147	60.00
No	98	40.00
Total	245	100

Source: Field work

Diagram 5.75: Family Member’s Support in Rolling of Papad

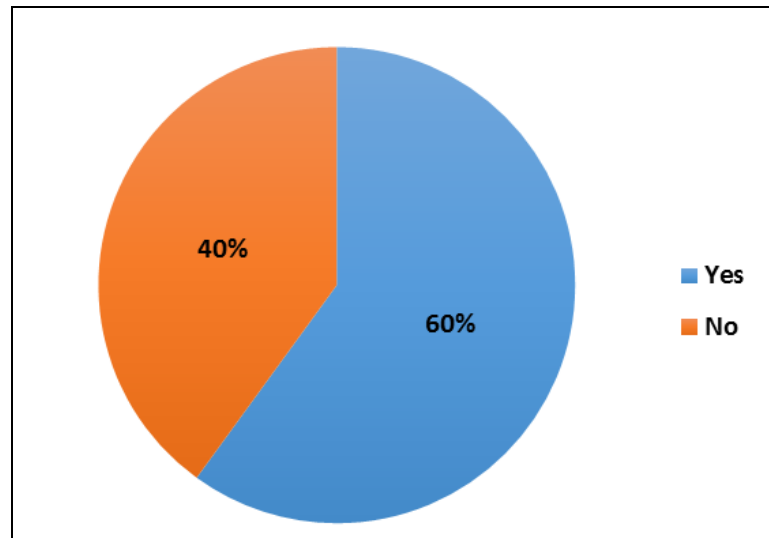


Table 5.82 shows the information about the support of family members in rolling of Papad. In response to this question 60 per cent of the sister-members are of the opinion that they receive support from family member in this work rolling Papad. Whereas 40 per cent of the sister-members opined that they did not receive support from family member. It seems that majority of the sister-members receive support from their family members due to the work at home and to increase the financial support to the family.

5.3.83 Training to Sister-Members

Table 5.83 shows training from SMGULP to sister members for this work. Total sample sister members answered in favor this question. This organization gives training for the purpose of quality and productivity.

Table 5.83: Training to Sister-Members

Training to sister-members by SMGULP	No. of Respondents	percentage
No	0	0
Yes	245	100.00
Total	245	100.00

Source: Field work

Diagram 5.76: Training to Sister-Members

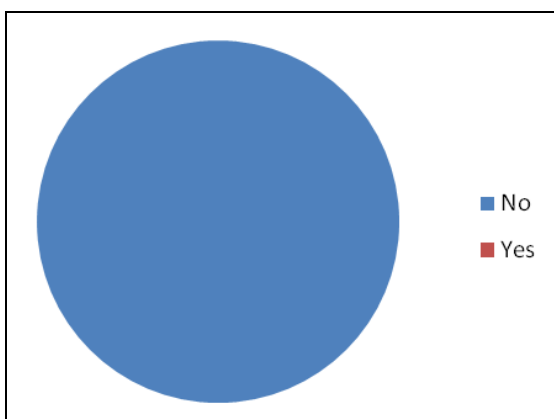


Table 5.83 shows training to sister-members from SMGUJLP. It indicates that 100 per cent of the sample sister-members opined that they are receives training for rolling of Papad from the SMGULP and Sister members needs training relating to rolling of Papad adequately at the entry time. This helps to maintain the quality and productivity of work.

5.3.84 Satisfaction from Papad Rolling

Table 5.84 shows satisfaction from Papad rolling. It is observed that most of the sister members are satisfied from this work.

Table 5.84: Satisfaction from Papad Rolling

Satisfaction of sister-members in Papad rolling work	No. of Respondents	Percentage
Yes	199	81.23
No	46	18.77
Total	245	100.0

Source: Field work

Diagram 5.77: Satisfaction from Papad Rolling

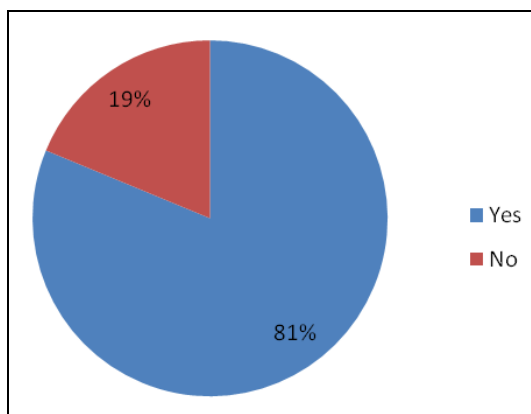


Table 5.84 indicates that 81.23 per cent of the sister-members are satisfied with this work of rolling of Papad. Whereas very few i.e. 18.77 per cent opined that they are not satisfied with this work. Thus, it seems the most of the sister members are satisfied with this work because of additional source : of income to their family and this work can be done at home.

5.3.85 Approach of the Society

Table 5.86 shows approach of the society towards rolling of Papad. It is observed that most of the sister members positively responded to this question.

Table 5.85: Approach of the Society

Particulars	No. of Respondents	Percentage
Good	230	93.88
Bad	15	6.12
Total	245	100.00

Source: Field work

Diagram 5.78: Approach of the Society

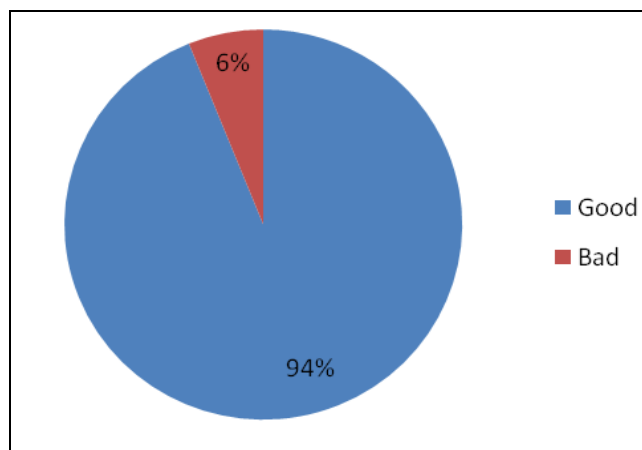


Table 5.85 indicates that 93.88 per cent of the sister-members were of the opinion that approach of the society towards this work is positive, and favorable. Whereas 6.12 per cent of the sister-members felt that the approach of the society towards this work is not positive. It seems that the approach of the society towards the sister-members work is favorable and sister members get encouraged due to the approach of the society.

5.3.86 Positive Change in Social Recognition of Sister-Members

Improvement in social recognition is a very important indicator of social development. The following table indicates positive change in social recognition of sister members. Most of the sister members positively answered. Table 5.86 indicates the change in social recognition of sister members.

Table 5.86: Change in Social Recognition

Particulars	No. of Respondents	Percentage
Yes	236	96.25
No	9	3.75
Total	245	100.00

Source: Field work

Diagram 5.79: Changes in Social Recognition

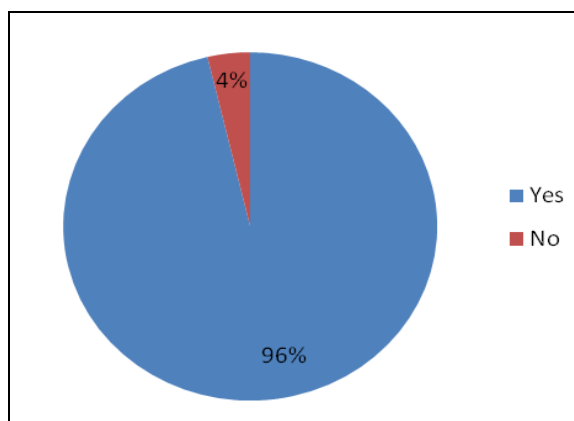


Table 5.86 indicates that 96.25 per cent of the sample respondents are of the opinion that there is a positive change in their social recognition due to this work, whereas only 3.75 per cent of the sister-members are negative. It seems that majority of the sister-member felt that there was positive change in social recognition due to this work by way of improvement in income level of the family which ultimately made impact on social status of sister member and their family.

5.3.87 Sister Members Involvement in the Decision-Making of the Family

Table 5.87 shows sister member's involvement in the decision making of the family. Most of the sister members positively answered.

Table 5.87: Involvement in Decision-Making of the Family

Particulars	No. of Respondents	Percentage
Yes	236	96.25
No	9	3.75
Total	245	100.00

Source: Field work

Diagram 5.80: Involvements in Decision-Making of the Family

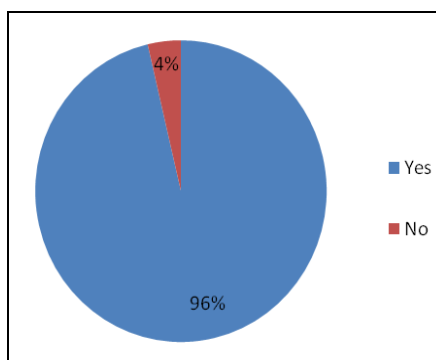


Table 5.87 indicates that 96.25 per cent of sample sister-members opined that they are playing key and significant role in the decision-making of the family after joining SMGULP, whereas very few i.e. 3.75 per cent of the sister-members said that they are not get involved in the decision-making of the family. It seems that sister members opinions are been given due importance in the decision making of the family because of financial support to the family. Their views are given due weightage before any final decision of the family. Thus, it means that sister members gain more power due to this work of rolling papad. In addition to this, it is also observed that sister-members are taking interest and get involved in the day-to-day decision-making of the family problems and issues.

Thus the chapter concludes with the analysis and interpretation of primary data obtained through schedule and field survey. Various socio economic indicators were used while analyzing and interpreting data. Social indicators used are age group, religion, caste, marital status, size and type of family, education, approach of the society, work satisfaction, decision making capacity, recognition in the society etc. whereas in economic indicators monthly income, immovable property owned, monthly domestic expenditure, savings, loan facility, standard of living, infrastructure and vehicles, income from the institution, satisfaction from the work of rolling papad etc. In addition, questions on health, insurance, investments etc were also asked in the schedule. On the basis of all the above data, important findings, observations and conclusion are drown and on the basis of these valuable suggestions are given in this study.

Chapter VI

SUMMARY, CONCLUSIONS AND SUGGESTIONS

6.1 Introduction

6.2 Selection of Study

6.3 Importance of Study

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6.5 Hypotheses

6.6 Research Methodology

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Chapter VI

SUMMARY, CONCLUSIONS AND SUGGESTIONS

6.1 Introduction

This chapter deals with overall gist of research which includes chapter-wise summary, important general findings drawn from literature of SMGULP, financial finding and conclusions drawn from annual reports of SMGULP and socio economic findings and observations drawn from primary data. It also includes testing of hypothesis and at the last valuable and implementable suggestions are given for the overall development of SMGULP in general and socio economic development of sister members in particular. At the end scope for further study is suggested.

The role of women in productive activities in India has been increasing over the years. The Papad making industry is one of the home based processing units which has provided ample opportunity of employment to the women of low socio-economic status. Among them Papad industry is both in organized and unorganized sector and SMGULP is a well-known Papad making cottage industry in India since 1959 managed and administered by the sister members themselves. Different kinds of spiced and un-spiced Papad are being prepared in different parts of India and exported to U.K. Malaysia, Singapore, USA and Middle East countries.

Such kind of an attempt will be of great benefit from the view point of empowerment of women in general and socio-economic development of sister members in particular. It was planned to collect data of recent years which will help to get results more up-to-date and relevant. Therefore the topic selected for study was socio economic study of women members of SMGULP with special reference to Pune Papad branch.

6.2 Selection of Study

The role of women in productive activities in India has been increasing over the years. The Papad making industry is one of the home based processing units which has provided ample opportunity of employment to the women of low socio-economic status. Among them Papad industry is both in organized and unorganized sector and Shri Mahila Griha Udyog Lijjat Papad is a well-known Papad making cottage industry in India since 1959 managed and administered by the sister members themselves. Different kinds of spiced and un-spiced Papad are being prepared in different parts of India and exported to U.K. Malaysia, Singapore, USA and Middle

East countries. Considering the time span i.e. from the date of establishment (1959) to till date, no specific study has been carried out to find out the impact on sister members from socio economic point of view, their overall progress by joining Pune Papad branch of SMGULP.

Pune city is the hub of entrepreneurs and industries in India and fortunately holds the leadership position in industrial development. Recently due to migration from rural India to Pune city has been growing rapidly therefore the demand for employment also increasing rapidly in Pune city. Pune Papad branch of SMGULP has been playing very important role in providing employment opportunities to need and downtrodden women. Shri Mahila Griha Udyog Lijjat Papad is a role model and unique example of women empowerment in India. Maharashtra state has the highest branches of this organisation and the Pune Papad branch is one of the leading branches of SMGULP. It has significant share in total sales, profit, general fund, Vanai (income) and employment of SMGULP. Therefore socio economic study of women members of SMGULP with special reference to Pune city was undertaken. No specific study has been carried out to find out the impact of Pune Papad branch of SMGULP on socio economic development of sister members. Such kind of an attempt will be of great benefit from the view point of empowerment of women in general and socio-economic development of sister members in particular.

6.3 Importance of Study

In the current scenario, women are closely related with their families and handles household responsibilities. Majority of women population is working in rural areas i.e. in agriculture as labour and cultivators. Whereas, in urban areas most of women are working in the unorganized sector such as household industries, petty traders, services, building and construction.

Shri Mahila Griha Udyog Lijjat Papad is different rather than the other organizations. It is a voluntary organization of women where it has established neither for poor women nor for the rich women but for needy and downtrodden women. It does not accept charity or grant and the business is like a family business run by women members as if they all belong to the same family. The organization is open for all women who have faith in its basic concepts and philosophy of Lijjat, thus Shri Mahila Griha Udyog Lijjat Papad is sister owned institution, any women irrespective of caste or religion, willing to work in any capacity could become a member of organisation and all the profits or losses whatever it may be is shared or owned by the

members jointly. In addition to that all the decisions are based on consensus and any member sister has the right to veto a decision. Considering this fact into account, the study of this organisation was undertaken from the view point of socio economic development of sister members.

Shri Mahila Griha Udyog Lijjat Papad tries their level best to provide various types of work, services and facilities to their sister members. Considering this fact, it was necessary to study the impact of this organisation on the overall development of sister members. Accordingly, a study was undertaken to focus on various aspects relating to socio economic development of sister members.

6.4 Objectives

The aim of study is to analyze the socio-economic aspects of sister members and to suggest ways and means to improve further in the light of present state of their functioning at SMGULP. Objectives of study are as follow:

- 1) To review the working of SMGULP and Pune Papad branch in terms of business achievements over the years.
- 2) To analyze the role of Pune Papad branch of SMGULP in socio-economic development of sister members.
- 3) To analyze the peculiar problems faced by the sister members of Pune Papad branch of SMGULP.
- 4) To identify the issues and provide suggestions for further improvement of organisation and sister members on the basis of this research.

6.5 Hypotheses

The following are the hypotheses of study.

1. Pune Papad branch and SMGULP have made overall progress over the period under study.
2. Pune Papad branch of SMGULP has improved the economic and social status of sister members.

6.6 Research Methodology

The methodology actually used for this study is stated here in brief. The tabulation used at various places are self explanatory and whenever required are further classified.

The total number of sister members in SMGULP of Pune Papad branch was 1634 in the year 2011-12. This is considered as population for the purpose of study.

6.6.1. Sampling Design

The study is related to socio economic aspects of sister members of SMGULP. Thus, considering the overall nature and scope, it is of exploratory nature of research. For the selection of sample, systematic sampling method was used. Before adopting sampling design, it was decided to select 15 per cent sample from the total population. Pune Papad branch has three centres; they are Prabhat Road, Vadgaon Dhayari and Hadapsar. Considering the sample, the total sample size comes to 245 sister members from three centres of Pune Papad branch. 15 per cent Sister Members were selected from Prabhat Road Centre (121), Vadgaon Dhayari (103) and Hadapsar (21).

6.6.2 Primary Data

The primary data has been collected on the basis of a field survey. An exhaustive schedule as mentioned above was prepared for this purpose. These exhaustive structured schedules get filled from the Sister members individually. Reasonable number of samples was selected for getting appropriate and rational views and opinions by way of systematic sampling method. In addition to this, certain questions also asked in the oral discussions with Sanchalikas and officials of Pune Papad branch, which are not mentioned in the schedule.

Schedule

Analytical and exhaustive schedule was designed to extract information from the sister members of Pune Papad branch of Shri Mahila Griha Udyog Lijjat Papad. While preparing schedule intention was kept to get overall information relating to socio economic aspects from sister members. The structured schedule includes yes-no type questions, multiple choice questions and open-ended questions. Thus, the schedule includes questions in the nature of general, personal and family, economic and social status, health position of sister members and business position of Pune papad branch of SMGULP.

6.6.3 Secondary Data

In order to conduct this exploratory research, different types of information related to this research topic has been collected from books, journals, magazines, periodicals, annual reports, booklets, newspapers, official manuals published, theses

and the help of Internet sources was also taken. For the purpose of overall study of Pune Papad branch and SMGULP the period was selected from 2001-02 to 2011-12.

6.6.4 Statistical Techniques

The data collected through the structured schedule was sorted out, arranged and properly classified in a manner to suits the purpose of this study. Classification, tabulation, ratio, proportion and simple average techniques were used to simplify the collected data to get appropriate understanding for further analysis and conclusions to be drawn from the said data. These statistical methods proved to be of adequate help and accordingly the data has converted into diagrammatic and graphic representation with percentages and averages and accordingly conclusions have been drawn.

6.6.5 Limitations of study

- 1) The conclusions, inferences are based on responses recorded from sister members of Pune Papad branch of SMGULP only.
- 2) Conclusions drawn from the study may or may not be applicable to all divisions and branches.
- 3) Secondary data was collected and analyzed for the period 2001-02 to 2011-12 only.

Thus, due to paucity of time and resources, study was confined to Pune Papad branch of SMGULP only.

6.7 Chapter Scheme

Chapter first deals with the status of women in India which covered the information of distinct stages of rise and fall in the status of Indian women. The status of women in India has been subject to many great changes over the past millennia.

Second part of chapter deals with background, philosophy, tradition culture, organisation structure and management set up, quality consciousness, distribution and export system, expansion and diversification, contribution to social services, health care and education, women empowerment through SMGULP. It also includes the progress made over the period under study.

Chapter second deals with research methodology used for the study. It includes Selection of Study, Importance of Study, Objectives, Hypotheses, Methodology, Analysis of Data, Statistical Techniques, Scope and Limitations, and Chapter Scheme.

Chapter third depicts the review of various published and unpublished literature relating to the socio economic aspects of women. These studies thrown light upon:

Positive changes occurred in the political, economic and social status of middle class working women, qualities of empowered women, role of women in sustainable development, biological differences in men and women etc.

Various authors opined that women are victims of wild spread illiteracy, feeble health, enforced marriage, widow hood, rigidity of fidelity, sexual harassment etc. They also stated that very well educated and enlightened women occupied high position on the one hand and on the other find the large section of women population of country in ignorance, illiterate and low socio economic status. Women's lower status in the family was often to her exclusion from economic ability and gainful employment. Hence urban women began to seek gainful employment out of home.

Some of authors are of opinion that main reason for women employment was economic necessity to supplement the income of her husband or the family. In addition to economic cause, social, psychological and situational reasons forced women to take up employment. Working women get benefits of self-efficiency, self recognition, knowledge, self and social respect, and economic independence.

Some authors also had thrown light on problems of women relating to health and nutritional status, family structure, labour wage policies concerning women, their educational status in the social context.

Few authors also focused on urban and rural women entrepreneurship considering the issues of finance, training and assistance required for business.

In this study author stressed on financial growth, progress and challenges of SMGULP and concluded that SMGULP is playing an important role in empowering poor urban women across India.

However, not much research has been done in the field of socio economic development of women in general and sister members of SMGULP in particular. SMGULP tries its level best to provide employment opportunities, various services and facilities to sister members. Considering this fact the impact of this organisation on overall development of sister members need to be addressed and focus should be made on overall socio economic development. Thus, considering the present position a study was undertaken in the areas of income, savings, investment, standard of living, health and social condition of sister members. This will help to make

improvement in the life style of poor urban women in general and sister members in particular.

Chapter fourth deals with profile of study area which includes historical perspective, geographical setting, social and cultural progression, industrial development of Pune city and concludes with reason for the selection of study area i.e. Pune city.

Chapter fifth deals with analysis and interpretation of secondary and primary data obtained through annual reports, schedule and field survey. In the secondary data analysis part, various financial items were analyzed at length which explained the overall progress of SMGULP at the national and local level. In primary analysis part, socio economic aspects of sister members were analyzed. For this purpose different socio economic indicators are used such as education, age, marital status, size and types of family, caste, religion, sister member's income, total income level, expenditure, saving, per capita income, standard of living, social status, economic status, involvement in decision making etc.

Chapter sixth deals with summary, observations, conclusions and suggestions from both primary and secondary data analysed in previous chapters. Afterwards this chapter presented testing of hypothesis and at the end practical implementable solutions are provided by way of suggestions. Finally chapter concluded with the scope suggested for further research.

6.8 Conclusions

6.8.1 General Findings

These are as follows.

1. SMGULP is a voluntary organisation of sister members. Any sister member, in spite of her religion caste, education can join this organisation. There is no discrimination on the basis of religion, caste, creed or class. The organisation is open to all sisters.
2. This organisation does not accept aid or charity as per its basic philosophy. On the contrary, this organisation provided help to needy people.
3. It is observed that all the sisters who work in institution are the joint owners of institution. These sister members act in a responsible manner and behave as a real owners in the right spirit.

4. Male person cannot become a member of organisation. Any male employee working honorary or on salary basis in the organisation has no right whatsoever over the institution. All male employees of organisation are treated as employees of organisation and not members.
5. There does not find any type of voting or election in the organisation at the time of appointment of Sanchalika of a centre or branch or office-bearers like the President, Treasurers, committee Members etc.
6. This organisation is for the women and it is observed that this is a unique example of women empowerment which has given employment opportunities to more than 47000 women all over India.
7. This organisation brought an awareness of importance of education among the sister members. The organisation made the efforts to promote education of children of sister members, especially daughters.
8. It is observed from the literature that this organisation does not compromise for quality of papad. It produces same quality products uniformly at all branches. Fixed standard of test, colour and size of papad is maintained.
9. It is found that total numbers of branches are spread in 16 states with 84 branches working all over India.
10. It is observed from the annual reports and available literature that SMGULP follows cash system of accounting.
11. Each and every payment done on daily basis except outside supply of raw materials.

6.8.2 Financial Conclusions

1. It is found from the books of accounts and annual reports of institution that SMGULP and Pune Papad branch have made exemplary progress in terms of general fund, sales, purchases, profit, Vanai etc.
2. Institution pays remuneration of rolling papad in the form of Vanai on daily basis in cash only to their sister members. The amount of Vanai was Rs. 14 per Kilo Gram in the year 2001-02 which is increased to Rs. 31per kilo gram as on the date.
3. The institution provides advances to sister members, staff and others from the funds available in the institution. It seems that Institution helps these sister members and other staff in their difficulties and needs.

4. It is observed that institution exports its various products especially papad to different countries. Export of institution has increased from Rs. 11.77 crores in the year 2002-03 to Rs. 37.61 crores in the year 2011-12 which shows growth of more than 300 per cent. It seems that Lijjat Papad has earned reputation not only in India but also in every nook and corner of world.
5. It is observed that SMGULP has started to extent and diversified its activities from 1968. It manufactures several products of which Papad are the most famous product. Other products are Khakara, Appalam, Masala, Gehu Ata, Chappati, Sasa Detergent Powder, Cake and Liquid. It seems that people have accepted variety of products manufactured by Lijjat because of its quality consciousness.
6. It is observed that purchases of raw materials of SMGULP and Pune Papad Branch have been increasing trend continuously. The average percentage share of Pune Papad Branch in purchases of raw materials of SMGULP is 5.75 during the period under study.
7. It is observed that the sales of SMGULP and Pune Papad Branch have been increasing trend continuously. The average percentage share of Pune Papad Branch in sales of SMGULP is 6.04 during the period under study.
8. It is observed that the Vanai and extra Vana of SMGULP and Pune Papad Branch have been increasing trend continuously. The average percentage share of Pune Papad Branch in Vanai and extra Vanai of SMGULP is 8.53 during the period under study.
9. It is observed that the net profit of SMGULP and Pune Papad Branch has been increasing trend continuously. The average percentage share of Pune Papad Branch in net profit of SMGULP is 5.76 during the period under study.

6.8.3 Socio Economic Conclusions

1. It is found that majority (80 per cent) of sister members working are from the age group of 18 years to 40 years. It is also found that there is no sister member who is working in SMGULP having age below 18 years.
2. Sister members working in the Pune Papad Branch belong to different type of religions, where most of m (95 per cent) belongs to Hindu religion and remaining 5 per cent belong to Muslim and other religions. It seems that Institution does not discriminate on the basis of caste, religion, creed etc. It shows that the organisation is open to all women.

3. It is found that 40 per cent of sister members belong to general category, 23.75 per cent belongs to SC category and remaining belongs to ST, NT and OBC category. It seems that enrolled sister members were found from all the different categories of society.
4. 92.50 per cent sister members use Marathi language in their day to day life as their mother tongue. Whereas very few sister members use Hindi and other languages.
5. It is found that majority (93.75 per cent) of sister members are of married status. Whereas as very few sister members are of widow status. There does not found any sister member from unmarried or divorced status working in the organisation.
6. It is seems that the majority of sister members have small size of family and very few sister members have large size of family.
7. It is found that majority (72 percent) of sister members are having one or two children. Whereas very few sister members are having three or four children. It seems that most of sister members are conscious about the family planning and size of family.
8. It is found that 41.77 per cent sister members are staying in the joint family and most of sister members (58.23 per cent) belong to the divided family. The reason found that they are migrated from rural to urban area for the purpose of employment, family disputes children education and other socio-economic factors.
9. It is found that majority (97 per cent) of sister member's education level is not up to the mark. In fact majority of m have completed primary and secondary education only. 24.05 per cent sisters members are found illiterate and do not have educational background at all. Thus, it is clear from the above analysis that the majority of sister members were not highly educated.
10. As far as income source of sister members is concerned, majority (92.50 per cent)of sister members are of the opinion that rolling papad is a .primary source of their income and very few of m said about secondary source of income. It seems that majority of sister members are depending on SMGULP for their livelihood.
11. It is found that most of (52.65 per cent) the sister members roll 5 kgs Papad per day and earning Rs.160 Vanai per day. It means that sister members are not receiving adequate income considering the cost of living in Pune city. Still they are working consistently and devotedly in the organisation.

12. Considering the Vanai charges majority (85 per cent) of sister members responded negatively i.e. Vanai charges are not reasonable in proportion to the work of rolling papad.
13. It is found that most of (55.10 per cent) the sister members are working in the range of 26 to 30 days in a month.
14. It seems that most of sister members received average monthly income in the range of Rs. 3001 to 6000 (62.86 per cent) from Pune Papad Branch of SMGULP.
15. It is observed that majority of sister member's family total income is in the range of Rs. 10000 to 20000. This range of monthly income of sister member's family is not reasonable considering the cost of living in the Pune city.
16. It is found that most of (83.27 per cent) the sister member's family monthly expenditure is in the range of Rs. 10001 to 20000. The major portion of sister member's family income is spent on food and house rent/maintenance and very less portion is spent on entertainment and health. It is also found that after joining SMGULP sister members can contribute in the family monthly expenditure.
17. It is found that most of (70.61 per cent) the sister member's family can save in the range of Rs. 1001 to 2000. It is also found that after joining SMJULP, saving of sister member's family has increased.
18. It is found that 90 per cent of sister members make saving after joining SMGULP. It is also observed that majority of sister members make savings in banks, Bhishi and Credit Cooperative Societies. Very few of them have opted saving in post offices and other sources.
19. It is observed that majority of sister member's family per capita income is in the range of 2001 to 6000. It is found that after joining SMJULP, per capita income of sister member's family has increased.
20. It is found that only few (31.25 per cent) sister members availed loan facility for their family and personal needs. Whereas majority (68.75 per cent) of sister members not availed loan facility due to different reasons.
21. It is found that the most of sister members availed the loans from two or more than two sources. Most of sister members and their families are depend on money lenders and relatives for loan.
22. It is observed that major portion (45.73 per cent) of total expenditure is spent on food and lowest 3.77 per cent is spent on repayment of principal and interest. It seems that the major portion of total expenditure is spent on food and house

- rent/maintenance. It means that sister member's family spend major portion of total expenditure on their basic needs.
23. It is observed that the percentage of total expenditure is 89.30 percent to total income and the percentage of saving is 10.70 percent to total income.
 24. It is observed that contribution of sister member's income in total expenditure, monthly saving and total income of family is 37.71 per cent, 31.77 per cent and 33.67 per cent respectively. It seems that contribution of sister members in total expenditure, monthly saving and total income of family is significant.
 25. It is found that sister members availed loan for medical treatment, marriage of children, education, festivals and for purchase of vehicles and home appliances.
 26. It is found from all sister members that the economic status of family have been improved after joining SMGULP. It means that overall income of family increased due to the earning of sister members. It can be concluded that there is an improvement in economic status of family after joining SMGULP.
 27. As far as possession of immovable property is concerned, it is found that 44.25 per cent of sister member's family hold own house property. Few of them are also holding open plot and agricultural land because they are migrated from rural area. It is also found that most (44.25 per cent) of sister members family do not possess any type of immovable property.
 28. As far as residential house property is concerned 44.08 percent sister members possessed owned house property. While 55.92 percent of sister members are staying in a rental house property.
 29. It is also found that most (77 per cent) of sister members families owned cycles and two wheelers. Some of m also owned 3 wheelers (Rickshaw& Tempo) where male members of family are driving for the purpose of earning income. It is also found that out of total sister members (16.44 per cent) members do not have any type of vehicles.
 30. It is found that majority of houses have water connection, small kitchen and bathroom. Whereas very few houses found one bed room and toilet facility. Majority of sister members are using toilets provided by Municipal Corporation.
 31. It is found that majority of sister members are having home appliances like gas connection, mixer and television at their houses. This was due to the financial support of sister members to their family. It seems that this organisation helped indirectly to upgrade the standard of living of sister members.

32. It is found from the data that majority (93.75 per cent) sister members responded positively that they received helps and support directly and indirectly from SMGULP to improve their standard of living.
33. It is found that very few i.e. 17.14 per cent of respondent sister members said that they are taking due care of their health through regular check-up; whereas most (83.86 per cent) sister members opined that they are not conscious about their regular health check-up. It seems that the majority of sister members are not aware and conscious about their health.
34. The entire sister members said that there is no any type of insurance facility provided by the SMGULP. It is found that there is an urgent need to provide insurance facility to these sister members.
35. Majority (47.46 per cent) of sister members are of opinion that they select this work to give financial support to their families and they can do this work at their homes by fulfilling all their family duties and responsibilities.
36. As far as support of family members in this work of rolling papad is concerned, most (60 per cent) of sister members said that they get support of their family members in this work of rolling papad. These family members include mother-in-law, sisters-in-law and husband and daughter. Their help and support is very important in the work of rolling and drying papad in their houses.
37. It is found that sister members are facing difficulties in drying papad especially during the rainy season. They are facing the problem of arranging sufficient quota of kerosin at subsidized rate to dry papad in rainy season. During this period they have to buy more kerosin at higher market rate for drying papad.
38. It is found from the entire sister members that they were provided training by SMGULP immediately after joining as a sister member. This helps sister members to roll quality papad and to create quality awareness amongst the sister members.
39. It is found that 68.75 per cent of sister members have been associated with this organization for less than 5 years, 12.50 per cent for more than 5 years but less than 10 years, whereas 18.75 per cent for more than 10 years. Thus, it can be concluded that most of sister members leave this organisation within a span of five years which is against the established tradition of SMGULP.

40. Considering the overall satisfactions from rolling of papad, most (81.23 per cent) of sister members are found satisfied. Whereas very few of m are not satisfied with this work.
41. Majority (96.25 per cent) of sister members opined that they are playing significant role in the decision-making of family after joining SMGULP. It seems that sister member's opinions have been given due importance in the decision making of family because of financial support to the family. Their views are given due weight age before any final decision of family.
42. It is found from the entire sister members that the economic status has been improved after joining SMGULP. It means that total income of family increased due to the earning of sister members.
43. It is found that majority (96.25 per cent) of sister members are of opinion that there is a positive change in their social recognition due to this work by way of improvement in income level of family which ultimately made impact on social status of sister members and their family.

6.9 Testing of hypotheses

6.9.1 Pune Papad Branch and SMGULP have made overall progress over the period under study.

The above hypothesis SMGULP and Pune Papad Branch have made overall progress over the period of time has positively proved. Table no. 5.26 indicates growth in general Fund, table no. 5.27 increase in Total Purchases, Table No.5.28 increase in total sales, table no. 5.29 growth in Vanai and extra Vanai, table no. 5.30 growth in surplus and table no. 5.9 Growth in exports, etc all these tables depicts the positive growth in most of years. For example if we consider sales of Pune Papad Branch of SMGULP, it shows that there is a growth of 1.95 times over the period under study. It means that Pune Papad Branch of SMGULP has made overall progress both at the head office level in general and Pune Papad Branch level in particular over the period under study. Thus, this hypothesis has positively proved.

6.9.2 Pune Papad Branch of SMGULP has improved the economic and social status of Sister Members.

The hypothesis that Pune Papad Branch of SMGULP has improved the social status of its women members has been positively proved. Tableno. 5.86 indicates that 96.25 per cent of sister members said that there was a positive change in their social

recognition due to this work, Similarly, table no.5.87 which indicates involvement of sister members in the decision making of family. Table no. 5.85 indicates positive approach of society towards sister members and their work. It was observed that majority of sister member felt that there was positive change in social recognition among the sister members due to this work through co-operation among them, mutual help, coordination etc.

It is observed from the table no. 5.75 that the 100 per cent sister members said that the economic status of their family has improved after joining Pune Papad Branch of SMGULP. The total income of family increased due to the earning of sister members. Table no. 5.59 indicates contribution of sister members income in total income of family is 33.67 per cent and in family total expenditure is 37.71 per cent. It means that contribution of sister members in total income and expenditure of family is significant.

Also, table no. 5.74 mentions that 93.75 per cent of sister members said that they obtained assistance from Pune Papad Branch of SMGULP for improving the standard of living. It is felt that the majority sister members have obtained the assistance from Pune Papad Branch of SMGULP for improving their standard of living.

Thus, the above hypothesis has positively proved.

Considering the overall study, it can be concluded that SMGULP has been playing an important role to support sister members economically and socially through providing employment opportunities to them. It has created self image and autonomy of sister members in the mind of their family members and ultimately helped to reduce male dominance.

SMGULP has played an important role to provide empowerment where sister members are able to control and achieve their own goals, goals of family by way of economic and social stability of family and thereby able to live in urban area at higher qualitative life than before.

Thus, independent earning opportunity of sister members increased due to SMGULP. On the other side, it decreased the dependence of sister members on male members of family. It has increased decision making power of sister members in the

family and the society. SMGULP has provided avenue for visible economic participation to women.

Thus, SMGULP helped in making women in general self reliant, reduce unemployment, poverty and contribute to the overall economic development of country. The suggestions provided in this study would definitely empower SMGULP and the sister members socially and economically.

6.11 Suggestions

In this section practical suggestions are given which are to be implemented in near future for the growth of SMGULP and socio economic development of sister members. These suggestions are made on the basis of analysis and interpretation of data collected from primary and secondary sources and discussion with Sanchalikas and office bearers of Pune Papad branch.

1. It is found that Vanai is not reasonable in proportion to their work. Most of (81.23 per cent) of sister members are not satisfied with this remuneration of rolling of papad. Therefore it is suggested that keeping in mind the overall cost of living in Pune, Vanai charges should be revised reasonably from time to time.
2. It is suggested that there is a need to provide more advances to sister members. This activity will indirectly force sister members not to leave the organisation. Ultimately, sister members leaving turnover will reduce.
3. SMGULP does not provide any type of insurance facility to sister members. Therefore it is suggested that group insurance scheme or health insurance scheme should be provided with immediate effect to sister members.
4. It is suggested that Pune papad branch should organize regular health check-up camps for sister members. It is also suggested that SMGULP should create special medical fund and shall be utilized for this purpose only.
5. It is suggested that SMGULP should make an arrangement and provide sufficient quota of kerosene in rainy season. In addition to this SMGULP should also go in for modern electrical devices for drying papads. This will help to maintain the quality of papad even in rainy season.
6. It is suggested that SMGULP should create education fund and from this fund, scholarships and financial help should be provided to the needy children of sister members. This will help sister members to think and create environment of education for their children.

7. It is suggested that SMGULP may also open their branches even in rural area to provide employment to rural women. This attempt of opening rural branches of SMGULP will help to reduce disguised unemployment in rural areas and also help to improve the socio economic condition of rural women.
8. It is suggested that SMGULP should encourage sister members to save their income in secured modes like banks, post offices etc.
9. It is suggested that the organisation should establish co-operative credit society for sister members and transfer daily Vanai payment to their accounts, where small amounts of money can be saved and also avail loan facility at reasonable rate of interest.
10. It is suggested that Pune Papad branch of SMGULP should provide training to sister members related to stress management, family hygiene, social relationship, financial planning and awareness of education in addition to regular training of papad rolling.
11. It is suggested that association of sister members with the organisation should increase and efforts should be made to retain sister members for longer period with organisation. For this purpose additional facilities should be provided.
12. SMGULP maintains its record of all the activities manually. Institution also follows cash system of accounting. Taking this fact in to account, it is suggested that they should adopt computerized accounting system as early as possible. This will reduce clerical accounting mistakes and improve overall efficiency of organisation.
13. It is recommended that Government should take help of organisations like SMGULP to implement the women empowerment schemes more effectively.
14. It is suggested that SMGULP should export its products directly without the help of merchant exporters.

6.12 Scope for further study

Further research can be conducted in the following areas on women empowerment and women entrepreneurship development.

There is a scope for conducting further research. Due to the paucity of time, the survey was confined to only of Pune Papad Brach of SMGULP therefore it is difficult to generalize. Hence, the area to be covered for such survey should be much

larger and different branches of different States. In addition, large number of women from rural area would like to avail employment opportunities to support their family. In order to understand their needs and expectations from institutions like SMGULP, it would have been a good idea to form a bigger sample of such non-sister members too. The study basically confines to the socio-economic impact of SMGULP on sister members, but it could have been appreciated if the same aspects at the national level of SMGULP are analyzed. In addition, study of comparison between or among foreign countries that run such types of women empowerment business are also need of hour. There is also a scope to study of different products produced by SMGULP on the basis of their profitability and viability along with need of future strategy to develop the institution all over India. Despite these constraints, the present study has a lot of relevance for the progress of SMGULP, socio economic development of sister 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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8. [www.censusindia.gov.in-chapter 6.pdf](http://www.censusindia.gov.in-chapter%206.pdf)
9. <http://www.mapsofindia.com/maps/maharashtra/pune.htm>

SCHEDULE

Socio Economic Study of Women Members in Shri Mahila Griha Udyog Lijjat Papad with Special Reference to Pune City

A) PERSONAL INFORMATION						
1.	Full Name (Write Surname first)					
2.	Address					
3.	Telephone /Mobile No.					
4.	Age					
5.	Religion	Hindu <input type="checkbox"/>	Muslim <input type="checkbox"/>	Christian <input type="checkbox"/>		
		Jain <input type="checkbox"/>	Others <input type="checkbox"/>			
6.	Category	SC <input type="checkbox"/>	ST <input type="checkbox"/>	OBC <input type="checkbox"/>	NT <input type="checkbox"/>	
7.	Mother Tongue	Marathi <input type="checkbox"/>	Hindi <input type="checkbox"/>			
		Others <input type="checkbox"/>	English <input type="checkbox"/>			
8.	Marital Status	Married <input type="checkbox"/>	Unmarried <input type="checkbox"/>			
		Widow <input type="checkbox"/>	Divorced <input type="checkbox"/>			
9.	No. of Children	One <input type="checkbox"/>	Two <input type="checkbox"/>			
		Three <input type="checkbox"/>	More than Three <input type="checkbox"/>			
10.	Family Type	Divided <input type="checkbox"/>	Undivided <input type="checkbox"/>			
11.	Total No. of members in the family					
12.	Family structure	Total Male <input type="checkbox"/>	Total Female <input type="checkbox"/>			
13.	Information of family Members:					
Sr. No.	Name	Relation With Head of the family	Age	Educational Qualification	Nature of Employment	Monthly Income

B Economic Status			
1.	Income before joining SMGULP.		
2.	Immovable property held by the sister members family.	Plot <input type="checkbox"/>	House <input type="checkbox"/>
		Agri. Land <input type="checkbox"/>	Other <input type="checkbox"/>
3.	Does rolling of Papad is your Primary/secondary business?	Primary <input type="checkbox"/>	Secondary <input type="checkbox"/>
4.	Daily income from rolling of Papad.	Amount in Rs.	
5.	Monthly Expenditure of family on items. (in Rs.)		
	Food		
	House Rent/Maintenance		
	Health		
	Education		
	Entertainment		
	Loan and Interest		
	Other Expenses		
	Total Expenditure		
6.	Do you make saving before joining SMGULP?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
7.	Are you saving after joining SMGULP?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
8.	If yes, Please mention your mode of savings	Bhishi <input type="checkbox"/>	Credit Society <input type="checkbox"/>
		Bank <input type="checkbox"/>	Post Office <input type="checkbox"/>
		Other <input type="checkbox"/>	
9.	Mention your monthly saving amount.	Rs.	
10.	Have you taken loan from Bank or other financial Institutions?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
11.	If yes, Please mention the name of the Source.	Money Lender <input type="checkbox"/>	Bank <input type="checkbox"/>
		Credit Society <input type="checkbox"/>	Other <input type="checkbox"/>
		Relatives <input type="checkbox"/>	
12.	Please mention the reason of loan taken	Education <input type="checkbox"/>	Illness <input type="checkbox"/>
		Marriage <input type="checkbox"/>	Any other <input type="checkbox"/>
		festivals <input type="checkbox"/>	Vehicle <input type="checkbox"/>
13.	Do you repay loan installment regularly?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
14.	Do you think that economic situation of your family has improved due to this work?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

C) Standard of Living					
1.	Please mention the nature of house you stay.	Owned	<input type="checkbox"/>	Rented	<input type="checkbox"/>
2.	Type of House.	Kacche	<input type="checkbox"/>	Pakke	<input type="checkbox"/>
		Chal	<input type="checkbox"/>	Hut	<input type="checkbox"/>
3.	Number of rooms in the house.	<input type="text"/>			
	Whether these rooms are sufficient for your family?	Yes	<input type="checkbox"/>	No.	<input type="checkbox"/>
4.	Mention facilities available in your house.	Water tap	<input type="checkbox"/>	Kitchen room	<input type="checkbox"/>
		Bed room	<input type="checkbox"/>	Bath room	<input type="checkbox"/>
		Toilet	<input type="checkbox"/>		<input type="checkbox"/>
5.	Please tick about house hold appliances available in your house.	Gas	<input type="checkbox"/>	Computer	<input type="checkbox"/>
		Mixture	<input type="checkbox"/>	Washing Machine	<input type="checkbox"/>
		T.V.	<input type="checkbox"/>	Refrigerator	<input type="checkbox"/>
6.	Which Vehicle possessed by you?	Cycle	<input type="checkbox"/>	Two Wheeler	<input type="checkbox"/>
		Three	<input type="checkbox"/>	4 Wheeler	<input type="checkbox"/>
		No vehicle	<input type="checkbox"/>		<input type="checkbox"/>
7.	Do you receive help from this profession for the improvement of your standard of living?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
D) Health Situation:-					
1.	Do you have any type of disease?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
2.	If yes, do you think that the cause of disease is rolling of Papad?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
3.	Where you take medical treatment?	Private	<input type="checkbox"/>	Government	<input type="checkbox"/>
4.	Please mention monthly medical expenditure incurred.	Rs. <input type="text"/>			
5.	Does the institution give financial help for medical expenditure?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
6.	Does Institution drawn Insurance for sister members?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
7.	Have you gone through regular health check up?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

E) Business information :-	
1. Please mention the reason for choosing this profession of rolling Papad.	No other substitute <input type="checkbox"/>
	Support to family <input type="checkbox"/>
	Work at Home <input type="checkbox"/>
	Help from family Members <input type="checkbox"/>
	Reasonable return <input type="checkbox"/>
2. From how many years are you working in this profession of rolling papad?	
3. Please mention daily rolling of papad in Kgs.	Kgs.
4. How much vanai charges do you receive per day?	Rs.
5. Do you think that vanai charges received are in proportion to your work?	Yes <input type="checkbox"/> No <input type="checkbox"/>
6. Do you receive Bonus every year?	Yes <input type="checkbox"/> No <input type="checkbox"/>
7. Please mention difficulties while rolling Papad.	1 Small Space of house <input type="checkbox"/>
	2 drying papad in rainy season <input type="checkbox"/>
	3 More time spent in rolling Papad. <input type="checkbox"/>
	4 Any other pl. mention. <input type="checkbox"/>
8. Does schemes like Self Help Groups are carried by the Institution?	Yes <input type="checkbox"/> No <input type="checkbox"/>
9. Whether the institution gives training regarding rolling of Papad?	Yes <input type="checkbox"/> No <input type="checkbox"/>
10. Are you satisfied with your work?	Yes <input type="checkbox"/> No <input type="checkbox"/>
11. What is the approach of the society towards this work?	Good Bad
12. Do you expect holidays in this profession of rolling papad?	Yes <input type="checkbox"/> No <input type="checkbox"/>
13. What are the various facilities provided by the institution?	1. Scholarships <input type="checkbox"/>
	2. Training programmes <input type="checkbox"/>
	3. Financial Support <input type="checkbox"/>
	4. Health Care <input type="checkbox"/>
F) Social Information	
1. Is there any positive Change in your social status due to this work?	Yes <input type="checkbox"/> No <input type="checkbox"/>
2. Do you get involved in the decision	Yes <input type="checkbox"/> No <input type="checkbox"/>

	making of the family?	
3.	Does other family member help in rolling of Papad?	Yes <input type="checkbox"/> No <input type="checkbox"/>
4.	Do you participate in social programmes and occasions?	Yes <input type="checkbox"/> No <input type="checkbox"/>
5.	Do you get leisure time from this work? If yes, How do you spend this time?	Yes <input type="checkbox"/> No <input type="checkbox"/> Reading <input type="checkbox"/> Playing <input type="checkbox"/> Watching TV. <input type="checkbox"/> Other <input type="checkbox"/>
6.	Do you think that approach of your family towards you has changed positively due to this work?	Yes <input type="checkbox"/> No <input type="checkbox"/>
7.	Is there any positive change in your social recognition due to this work?	Yes <input type="checkbox"/> No <input type="checkbox"/>
G)	Suggestions if any :	

Place:

Name and Sign of women member

Date: