

Women Empowerment and Group Entrepreneurship (Shg) in India - A Case Study of Mahalaxmi Saras, Navi Mumbai, Maharashtra

Dr. Mukta Anil Pote

Assistant Professor, Dept of Economics
S.K. Somaiya College of Arts, Science & Commerce, Vidyavihar, Mumbai
mukta@somaiya.edu

Abstract: *Empowerment of women in India, awareness building about women's situation, discrimination, rights and opportunities as a step towards gender equality. The participation of women in the economic development process can be mainly categorized into four segments namely, employment in unorganized sector, employment in organized sector, self-employed and entrepreneurs. An initiative by the Maharashtra State Rural Livelihood Mission, Mahalaxmi Saras is an annual extravaganza of authentic, traditional, handmade goods and services. NABARD and TRYFED also cooperated and encouraged to Self-Employment and SHG's for participation in Mumbai Mahalaxmi Saras. The present study is primarily based on secondary data wherein sources like books, journals, Magazines and websites are referred for clear understanding the concepts of women empowerment, women entrepreneurship with the help of field visit and survey with selected women entrepreneurs (SHG's-70) in Mahalaxmi Saras sate level exhibition in Vashi, Navi Mumbai.*

Keywords: Women Empowerment, Entrepreneurs and Entrepreneurship NABARD, NRLM and SHG

I. INTRODUCTION

Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately good nation. APJ Abdul Kalam, Empowering women is a prerequisite for creating a good nation, when women are empowered. society with stability is assured. In this dynamic world, women entrepreneurs as an important part of the global quest for sustained economic growth and development. Women entrepreneurship has gained momentum in the last three decades with the increase in the number of women enterprises and their significant contribution to economic growth and development. Industrialization can be achieved both by the collective and individual efforts which are two different forms of entrepreneurship.

II. WOMEN EMPOWERMENT AND ENTREPRENEURSHIP

Women's empowerment refers to the ability of women, to transform economic and social development. To fully participate in the decisions that affect their lives, and to lead within their communities, regions and countries. Empowerment of women in India, awareness building about women's situation, discrimination, rights and opportunities as a step towards gender equality. Collective awareness building provides a sense of group identity and the power of working as a group. In Modern times, due to the many factors like urbanization, technical progress, women's education etc. have profoundly changed these traditional conditions, even in developing country like India slowly starting with the metro Politian areas and going back the women's role at home has become lighter due to technical progress. The production side of women's work at home is gradually decreasing leading to a reduction of women's role at home.

In India the term 'Entrepreneurship' appears to can note a much-restricted meaning. It covers only a limited sphere of enterprising endeavor i.e. establishing and running of factories and industrial enterprises alone. India, with a developing economy even after nearly four debacles of planning, still has a long way to go to catch up with the leading developed economics of the world. The participation of women in the economic development process can be mainly categorized

into four segments namely, employment in unorganized sector, employment in organized sector, self-employed and entrepreneurs.

2.1. SHG's and Women Entrepreneurs:

NABARD initiated the Self-help Group Bank Linkage Programme (SBLP) in 1992. SHG is defined as "A group of about 10 to 20 persons from a homogeneous background who come together for addressing the common problems. The model NRLM is serving two purposes, like reduction importance of money lenders and financial inclusion by opening SHG. The SHG under NRLM conducted systematically. According to the New Industrial Policy (NIP) 1991, The definition of women entrepreneur's enterprise is, A women enterprise means an enterprise owned and controlled by women with a minimum financial interest of 51% of the capital and at least 51% of the employment in the enterprise to women"

2.2 Women entrepreneurship in India:

Women entrepreneurs in India represent a group of women who have broken away from the beaten track and are exploring new vistas of economic participation. Enterprises started by women are no longer confined to conventional fields like, embroidery and tailoring. They are venturing into new fields like electronics, Parma cuticles, engineering and services. Women Entrepreneurship in India transformed from 3 'P's (Pickle, Papad and Powder) to 3 'E's (Electronics, Engineering, and Energy). Women entrepreneurship in India become popular in the late 1970s and now more and more women are engineering as entrepreneurs in all kinds of economics activities. Many women after their education became professionals with a lot of aspirations and ambitions. During the last four decades a number of schemes and policies were introduced in the country to develop and encourage new women entrepreneurs.

III. ORGANIZATIONS PROMOTING WOMEN EMPOWERMENT AND ENTREPRENEURSHIP

Supporting agencies, organizations and various associations that are functioning at district, state and national levels to promote women empowerment and entrepreneurs are made reference.

- 1) National Rural Livelihoods Mission (NRLM-2011)
- 2) Swayamsidha Scheme (2001)
- 3) Rashtriya Mahila Kosh (RMK-1993)
- 4) Self Employed Women Association (SEWA-1972)
- 5) Self Help Groups (SHG's)
- 6) Women Development Cells (WDC)
- 7) Women Entrepreneurship of Maharashtra (WIMA-1985)

In this study considered only three schemes like NRLM, Swayamsidha and SEWA with the special reference of SHGs in India.

In 11th Five year Plan 2007-2012, NRLM programme was started in 2011. Basically, to empower the women in rural area, this programme is operated through all women SHG. National Rural Livelihoods Mission (NRLM) was launched by the Ministry of Rural Development, Government of India in June 2011. NRLM is replace to SGSY Aided in part through investment support by the World Bank, the mission aims at creating efficient and effective institutional platforms of the rural poor enabling them to increase household income through sustainable livelihood. NRLM which involves a fundamentals systemic reform in all 28 states and 7 Union Total 35) Territories in India. In Maharashtra, achievements of NRLM bank linkage of SHGs in Various 35 districts. Government of India has availed credit from the International Development Association (IDA) for implementing the, National Rural livelihood project (NRLP) under NRLM. NRLM works on both demand and supply sides of financial inclusion. On the demand side, it promotes financial literacy among the poor and provides catalytic capital to the SHG's and their federations.

Swayamsidha scheme launched India by Ministry of Women and Child Development of is another remarkable work by central government in achieving the women empowered under the scheme special pressure is given to self-help groups (SIG). With the SHGs gov women to be the scheme is enough self-sufficient that she can overcome her own problems. The main objc to empower women by educating them and bringing them into mainstream, Wed 7 of Swayamsidha

scheme is women education, family progress, becoming an economic empowerment and also development. entrepreneurs Government.

The Self-Employed Women's Association of India (SEWA) was founded in 1972. SEWA Co office in Ahmadabad and Gujarat, and it works in several states of India. SEWA members women who earn a living through their own labour or small business. SEWA is strongly set up by the World Bank which holds it out as a model to replicated elsewhere. SEWA has aborted development of women entrepreneurs of our country, especially many cases of lie path workers, block printers, cane and bamboo workers, paper pickers, child care, etc.

IV. RESEARCH METHODOLOGY

The study is primarily based on secondary data wherein sources like books, journals, Magazines and websites are referred for clear understanding the concepts of women empowerment, women entrepreneurship, SHG and the role of organizations and government policies in the women status and overall development in India. A pilot study was conducted for testing the first stage questionnaire and conducted interviews with selected women entrepreneurs (SHG's) in Mahalaxmi Saras, Navi Mumbai, March 2023.

4.1 Objectives of the study:

The objective of research study is to understand the women empowerment and development of women entrepreneurship in small scale sector with a case study of Mahalaxmi Saras, industrial exhibition under NRLM.

4.2 Scope of the study:

An attempt has been made to study the role played by NRLM, SEWA and Swayamsidha in promoting the women empowerment and developing women entrepreneurship in India.

4.3 Hypothesis of the study:

1. Most of the government policies and organizations promoting women empowerment and entrepreneurship in India.
2. There is a significant contribution of national policies for improving status of women in India.

V. REVIEW OF LITERATURE

About the Mahalaxmi Saras-Government Initiative towards women Entrepreneurship

An initiative by the Maharashtra State Rural Livelihood Mission, Mahalaxmi Saras is an annual extravaganza of authentic, traditional, handmade goods and services. For 18 years, NABARD has been an integral part of this celebration, enhancing the experience for both artisans and the public. This exhibition not only showcases the richness of rural India but also serves as a vital platform for artisans to promote and sell their creations.

Mahalaxmi Saras 2023, organized by MSRLM and the Government of Maharashtra, featured 100+ rural artisans, weavers, and millet product producers from 22 states. With the enthusiastic participation of SHGs, OFPOs, and FPOs supported by NABARD, the exhibition showcased a diverse range of crafts and GI-tagged products, including Madhubani paintings, Bagh print, Channapatna toys, and exquisite sarees.

Purpose of self-employment in below poverty line people. The Central Government provided on facility and grant to the poor people. The main Objective of the scheme to improve per capita Income, standard of living & especially to improve economic empower of Women. This scheme replaced in National Rural Livelihood Mission from 2011-12. The Central government of decided to implement this scheme on State level.

Provided Entrepreneurial training to start own enterprises by individual & SHG under NRLM From 2002, Central Government organized IITF Saras Exhibition (Small Scale Industry Production produced by SHG) on central level and form 2003-04, organized by State government. The govt. of Maharashtra organizes Saras Exhibition from 2003 on District level especially Mahalaxmi Saras in Mumbai. Since 2003, continuously increases number of participants of states, artist, stalls, de Since 2006, NABARD and TRYFED also cooperated and encouraged to Self-Employment and SHG's for participation in Mumbai Mahalaxmi Saras.

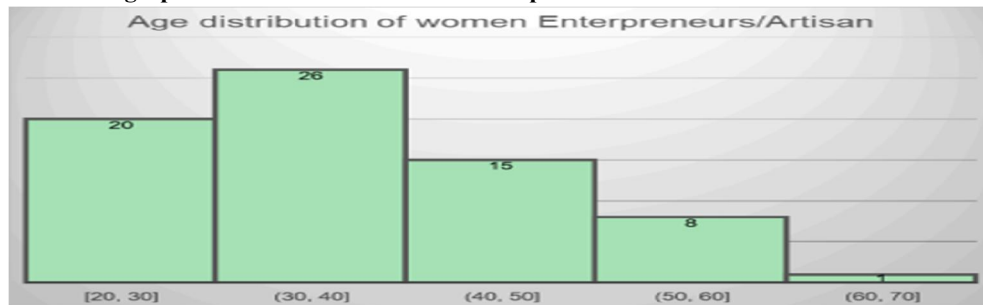
Over the years this exhibition has proved to be a platform for interaction and exchange of fresh ideas, developing skills and spreading knowledge about native products for artisans from different parts of the country. It has introduced nearly 50,000 self-help groups to urban consumer in last 10 years of history. In the latest 2018 27 states apart from Maharashtra participated in this exhibition which has more than 25,000 visitors on daily basis. The particulars of the participation States, Artist, and Self Employment Enterprises by all SHG and number of stalls in 2009-10 was (510), 2014-15(478) and 2022-23 was more than 500 respectively whereas 20 states participated in 2009-10 and around 33 states in 2022-23 respectively. Total sell in 2009-10 was 3.15 crores rupees and it is sustainably increased and generated significant revenue respectively till date.

VI. CASE STUDY-MAHALAXMI SARAS: MARCH 2023

Data Analysis:

Conducted field survey by Economics students (40) of SYBA/BCOM and Department of Economics in under the 'Be an entrepreneur's activity, S.K Somaiya College, Vidyavihar Mumbai, Students have been collected information through interviews of various SHG's. Brief report of field survey as an, Mahalaxmi Saras Industrial Exhibition (Home based production, MSE and SHG's) was held on March 2023 at Vashi Navi Mumbai. The following table No.6.1 shown report in brief.

Bar Graph-6.1 Demographic Distribution of Women Entrepreneurs

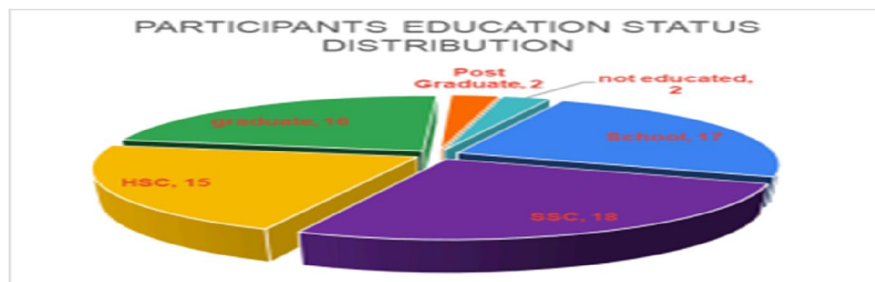


(Source: - Field Survey of Mahalaxmi Saras, 2023)

The total age range of the participants is 20 to 62

Womens of the age group 30 to 40 have highly participated in the exhibition.

Pie Chart 6.1 Educational Status Distribution



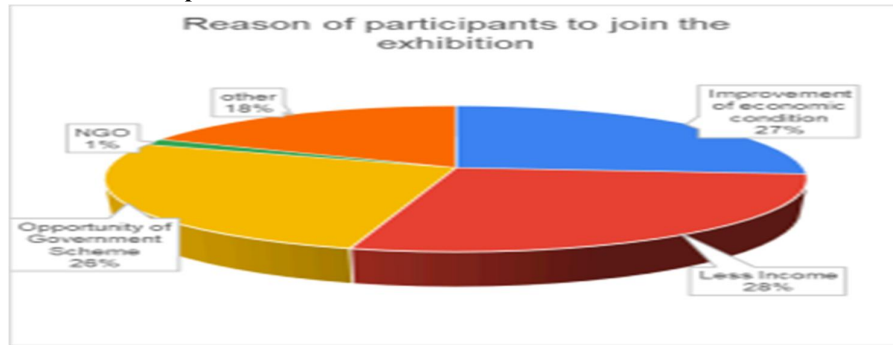
(Source: - Field Survey of Mahalaxmi Saras, 2023)

Out of 70 participants 18 women's are SSC passed, 17 women's are below SSC, 16 women's were Graduate.

15 womens are HSC passed, 2 are Postgraduate and 2 are not educated from the above schedule.

Out of 70 participants, 58 women's were married and 12 were single. Which tells us that married women highly participated in the exhibition.

Pie Chart 6.2 Reason of Participants to Join the Exhibition



(Source: - Field Survey of Mahalaxmi Saras, 2023)

28% of participants joined due to low income

27% participants aimed to improve their economic condition by participating in the exhibition

26% of participants were motivated to participate due to the opportunity of Government Scheme.

18% of participants joined due to other reasons

1% of participants joined by the influence of NGO

The top three reasons (Less Income, Improvement of Economic Condition, and Opportunity of Government Scheme) indicate the most significant motivator to participate in the exhibition

Table 6.1 Annual Income Descriptive Statistics

Count	Minimum	Maximum	Median	Skewness	Kurtosis
70	0	3000000	100000	2.822334333	9.688276423

(Source: - Field Survey of Mahalaxmi Saras, 2023)

1. The Annual Income range of the 70 participants is between 0 to 30,00,000
2. participants having no source of income have also attended the exhibition. The percentage of these participants comes to 17.14% from calculation.
3. The maximum Annual income reported is ₹30,00,000.
4. The median annual income is ₹100,000, meaning that half of the participants earn less than ₹100,000, and the other half earn more.
5. A positive skewness of 2.82 indicates a right-skewed distribution. It implies that the majority of participants earn less than the mean income, with a few earning exceptionally higher incomes than the rest.
6. A kurtosis value of 9.69, this indicates that the income distribution is **leptokurtic**. This suggests that while most participants have incomes near the median, a small number have incomes that deviate significantly from this central value.

Thus, the income distribution among the participants suggests that there is an economic diversity within the group.

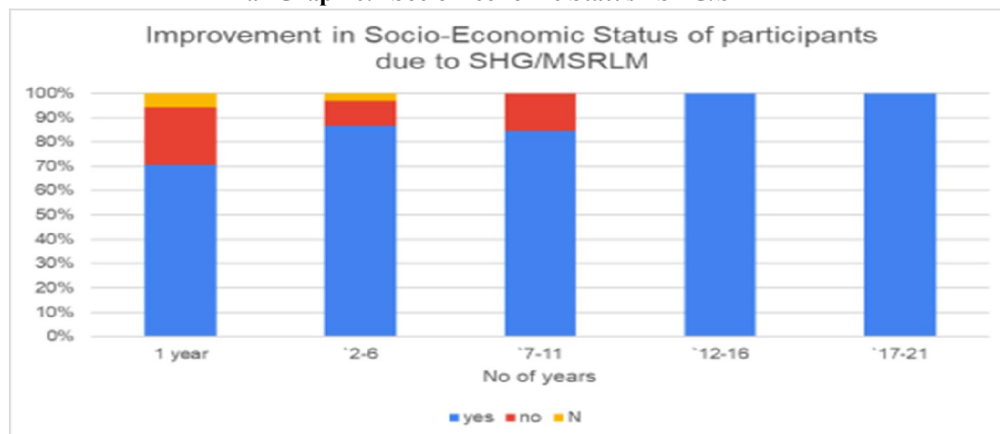
Table 6.2 Distribution of No of Years The Participants have Been Participating The Exhibition

No of years of Participation	Frequency
1 year	17
2-6	30
7-11	13
12-16	8
17-21	2

(Source: - Field Survey of Mahalaxmi Saras, 2023)

By looking at the number of years participants have been involved we can say that 17 participants are newcomers and the rest of the participants are repetitively participating. This long term participation suggests that the women's participating are benefitted from this exhibition.

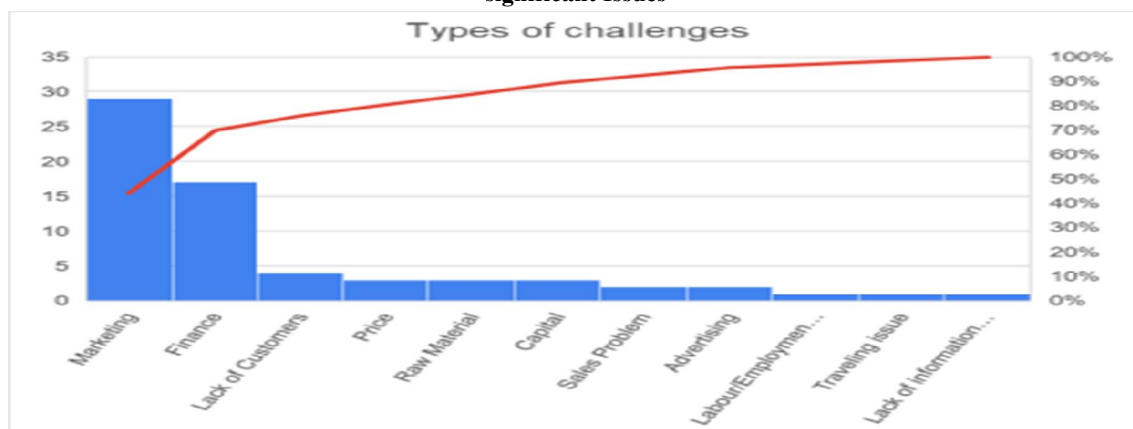
Bar Graph 6.2 Socio-Economic Status - SHG/SRLM



(Source: - Field Survey of Mahalaxmi Saras, 2023)

From the above graph it can be seen that Socio-Economic Status of most of the participants has improved due to SHG/MSRLM and hence it also explains the reason why the participants repetitively taking part in the exhibition.

Pareto Chart-6.1- Distribution of Different Challenges Faced by Participants ,with focus on Identifying the Most significant Issues



(Source: - Field Survey of Mahalaxmi Saras, 2023)

Marketing is the most significant challenge, reported by the highest number of participants. **Finance** is the second most common challenge, followed by lack of customers. The remaining challenges (e.g., Price, Raw Material, Capital) contribute relatively less to the overall difficulties faced by participants.

According to the Pareto principle (80/20 rule) The chart suggests that addressing the top three challenges (Marketing, Finance, and Lack of Customers) could potentially resolve around 80% of the challenges faced by the participants.

Therefore, prioritize solutions for marketing and financial challenges as these will significantly impact the participants experience and success in the exhibition.

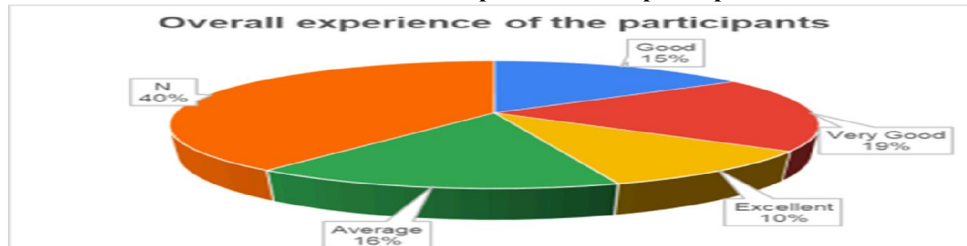
Table 6.3 Marketing of the participants was done by the following group

Self	47
NRLM	1
Store	3
Social media	1
SHG Group	6
Umed	4

(Source: - Field Survey of Mahalaxmi Saras, 2023)

When the participants were asked who did their products marketing, most of them were doing it by themselves. This explains why there was a lack of customers in the exhibition. It did not get a wide publicity among the customers.

Pie Chart 6.3-Overall Experience of the participants

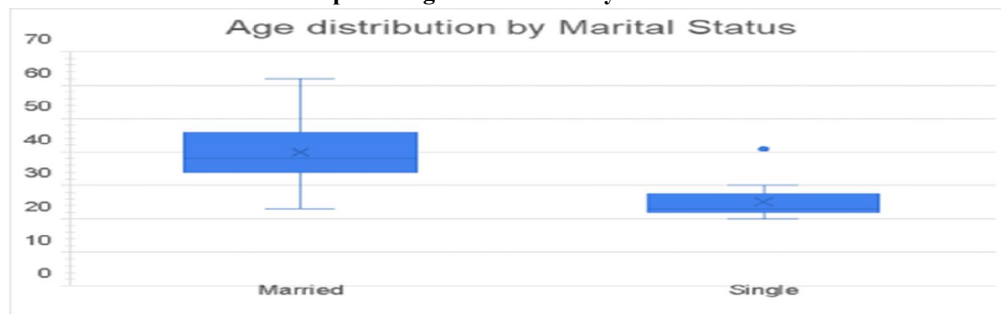


(Source: - Field Survey of Mahalaxmi Saras, 2023)

A combined total of 44% of participants rated their experience as either "Very Good" (19%), "Good" (15%), or "Excellent" (10%). This suggests that nearly half of the respondents had a positive experience at the exhibition. 16% of participants rated their experience as "Average".

The remaining 40% of participants rated their experience as "N".

Bar Graph 6.3 Age Distribution by Marital Status



(Source: - Field Survey of Mahalaxmi Saras, 2023)

There is a significant age difference between Married and single participants. Married women of the age group 34 to 46 highly participated in Mahalaxmi Saras People who are single participated in the 50% of the married participants are between 34 and 46 years old.

VII. FINDINGS

- It was found that most of the participants were inspired to join the exhibition to improve their lack of economic condition and by analysis it was found out that their economic condition had improved due to SHG/MSRLM which is a good sign for the organizers of the exhibition .
- Many participants were also found to be repetitively participating in the exhibition; this means that the exhibition has definitely made a positive impact on them.
- There were also many challenges raised by the participants like availability of customers, lack of funds, lack of advertising/marketing. However, despite all these challenges many participants had a good overall experience.

Overall, the exhibition was found to have a positive impact but also suggests targeted improvements in marketing, organization to ensure even greater success in the future.

VIII. SUGGESTIONS BY PARTICIPANTS

Based on the suggestion given by participants at the exhibition, several key areas of improvement and success have been identified.

- Overall, participants expressed a desire for better marketing and advertising strategies, which could enhance visibility and customer engagement.

- Some Participants also highlighted the availability of customers as a challenge.
- While some found the exhibition to be a great experience, especially for first-time participants, there were also mentions of unmet expectations, and a few felt the exhibition did not fully satisfy their goals.

IX. CONCLUSION

Opportunities to women for development from their subordinate status and their individual strengths give them confidence to some extent to become entrepreneurial. Different women had different attitudes towards entrepreneurship. The growth, profitability and survival of the enterprises depend on this attitude or view towards entrepreneurship. To conclude finally women empower and entrepreneurs in spite of their travails and hardship are a satisfied and confident lot in society and model to other women.

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