



**AN EMPIRICAL STUDY ON SOCIAL INCLUSION WITH RESPECT TO WOMEN
ENTREPRENEURSHIP OF SMGULP- INSIGHTS FOR INDIAN START-UPS**

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Abstract

Social inclusion attempts to enable underprivileged and disadvantaged people to benefit from expanding global opportunities. It is a procedure used to make attempts to guarantee equitable chances for everyone. The multifaceted approach attempted to provide conditions that would allow each member of society to fully and actively participate in all facets of life, including civic, social, economic, and political activities as well as decision-making processes. Even though they are a member of society, it increases their ability, opportunities, and dignity.

The scope of the study is to examine how women's entrepreneurship at the Dombivli, Ambivli, and Ulhasnagar branches of Shri Mahila Griha Udyog Lijjat Papad (SMGULP) in Mumbai promotes social inclusion and women's empowerment. The study also analyse impact of women's empowerment and social inclusion in terms of socioeconomic status and standard of life of society, women's organisations, and the respondents' families.

The primary data has been collected on the basis of a field survey through interviews of 30 sister members, sanchalika and officials in branches. Sample selection is through simple random sampling method.

The study thus focuses on the financial, mental, physical, and educational empowerment of women employed by SMGULP and its effect on their families and society. The same model can be applied during the seed phase as well as for overall growth of start-ups.

Keywords – *Social Inclusion, Women Entrepreneurship, Insights, Start-Ups*

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Concept of Social Inclusion:

Social inclusion attempts to enable underprivileged and disadvantaged people to benefit from expanding global opportunities. It is a procedure used to make attempts to guarantee equitable chances for everyone. The multifaceted approach attempted to provide conditions that would allow each member of society to fully and actively participate in all facets of life, including civic, social, economic, and political activities as well as decision-making processes. Even though they are a member of society, it increases their ability, opportunities, and dignity.

Concept of Women Empowerment:

“Empowerment is a process of creating awareness about one's rights and responsibilities. It also covers socio, economic, educational and political opportunities. Empowerment can be viewed as a means of creating a social environment in which one can make decisions and make choices either individually or collectively for society



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transformation. It strengthens the innate ability by way of acquiring knowledge power and experience. Women's empowerment can be defined as promoting women's sense of self-worth, their ability to determine their own choices, and their right to influence social change for themselves and others.

Introduction to SMGULP:



Shri Mahila Griha Udyog Started in 1959 by 7 gujarati women in Mumbai, with a seed capital of only Rs.80 by the Founder Jaswantiben Jamnadas Popat. The vision of seven women – Jaswantiben Jamnadas Popat, Parvatiben Ramdas Thodani, Ujamben Narandas Kundalia, Banuben. N. Tanna, Laguben Amritlal Gokani, Jayaben V. Vithalani, and Chutadben Amish Gawade took initiative into building a good business out of small start-up. At present this industry provides employment to 45,000 (as per 2021 data) women across the country. Lijjat is considered one of the most remarkable entrepreneurial initiative by women and is identified with Women Empowerment in India. As this venture took place in 1950, when India wasn't as inclined toward gender equality as it is now. Therefore, organisation's main objective is empowering women by providing them employment opportunities. The Lijjat Papad story is one of exemplary execution, steadfast determination, and perfect guidance. The company received a reward of the best village industry institution in the year 2003. On 15th of March 2009, the company celebrated its 50th year of existence, and in 2018, it recorded an annual turnover of 800 crores. All of this and the entity's efforts of women empowerment at the grass-root level has led the Indian Government in 2021 to award Jaswantiben Jamnadas Popat with a Padma Shri.

Principles of SMGULP:

- a) The Concept of Business
- b) The Concept of Family
- c) The Concept of Devotion

Golden rules:

Shri Mahila Griha Udyog Lijjat papad (SMGULP) has also formed three 'golden Rules'.

1. All the rights of the organisation must belong to members only.
2. There must be maintenance of 'Lijjat' quality at any cost.
3. There must be clean and time bound accounting system.

Maintenance of Quality:

- Raw material is sourced from a common place for consistency of taste.
- Women have to work in clean environment.
- Random inspections of women's homes are done to check cleanliness
- Every batch of papads has to have precise weight.
- A random sample from batches are fried and tasted.
- If mistakes are found then the women are warned. If they persist then they might even be shifted to different



departments.

Literature Review:

Ananda Das Gupta (2014) The author states that organization symbolises the strength of a woman. The organization functions on the basis of consensus and each member have 'veto' power. The research describes that SMGULP is based on a concept of business, family and devotion. This research paper concludes that SMGULP is an experiment for betterment of sister-members.

Anjani Rani (2016) The author exclaims that woman has an important and respectable part in our society. The paper shows that SMGULP is established to aim at women entrepreneurship and empowerment which creates sisterhood and promote development. The research concludes that in country like India SMGULP is a symbol of progress. Women entrepreneurship make women become self-confident & self-reliant.

Dr. N. Sivakumar & Prof. U.S. Rao (2020) In this research paper the author examines the importance of ethical corporate cultures in an organization. It provides a background by citing previous research in this area. The paper describes in detail the process of developing and nurturing a corporate culture that promotes values and ethical behavior, through the help of the case of a women's organization namely Shri Mahila Griha Udyog Lijjat Papad.

Research methodology:

Purpose of study:

Particularly the study focuses on the monetary, mental, physical, educational empowerment of women working at SMGULP and its impact on the family and the society. It also tries to relate that the business model of SMGULP can be used as a bench mark for the start-ups.

Objectives of the study:

1. To explore the existing functioning of SMGULP.
2. To study the status of women empowerment in the organisation.
4. To find out the change in socio-economic status and standard of living of sister-members and their family.
5. To give suggestions to improve overall performance of SMGULP.
6. To provide insights for Indian start-ups through business model.

Limitations of the study:

- 1) There are many products manufactured by SMGULP but due to paucity of time and resources the inferences are based on responses recorded from 30 papad making sister members of Mumbai suburbs only i.e., Dombivli, Ambivli and Ulhasnagar branch of SMGULP.
- 2) Conclusions drawn from the study may or may not be applicable to all divisions and branches.

Sample size:

The sample size of the study is 30 sister members of Mumbai suburbs i.e. Dombivli, Ambivli and Ulhasnagar branch of SMGULP.

Data source – Primary & Secondary:

a) Primary Data:

Primary data has been collected on the basis of a field survey through interviews of sister members. An exhaustive questionnaire was prepared for this purpose. This reasonable numbers of sample respondents were

selected for getting appropriate and rational views and opinions by way of simple random sampling method. In addition to this, certain questions are also asked during oral discussions with respondents, Sanchalikas and officials of Dombivli, Ambivli and Ulhasnagar branch of SMGULP.

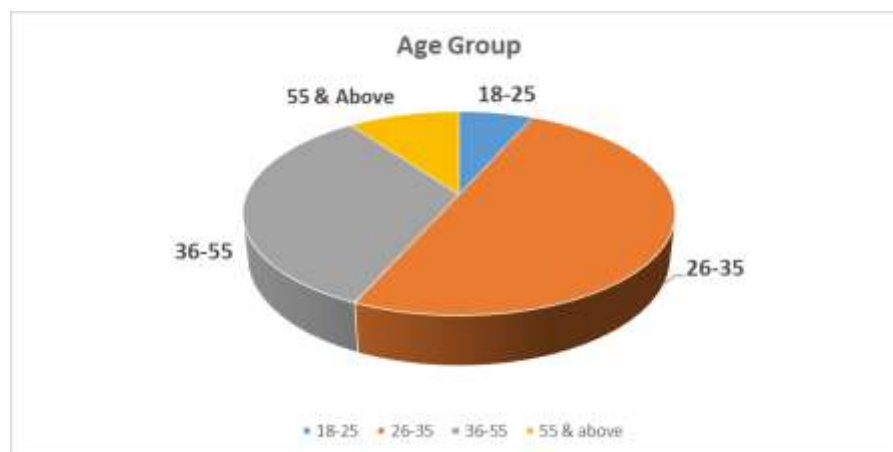
b) Secondary Data:

In order to conduct this exploratory research, different types of information related to this research topic has been collected from books, journals, magazines, periodicals, official manuals published, thesis and other internet sources. The Data is also collected through official Websites of SMGULP.

Data Analysis based on questionnaire framed for sisters of SMGULP:

The data is processed, tabulated and converted to graphical representation with percentages and accordingly conclusions are drawn.

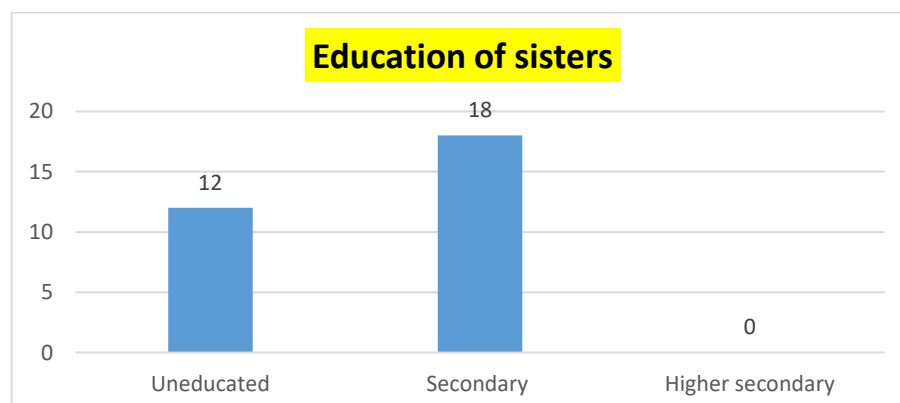
Pie chart showing information regarding age of sisters



Source : Researcher's compilation

The above graph depicts the highest age group (26-35), second highest age group (36-55), third highest age group (55 & above) and the lowest age group (18-25).

Graph showing the education of sisters.



Source : Researcher's compilation

The above graph shows the education of sisters. 12 sisters are uneducated, 18 sisters have education at secondary level.

Graph showing the marital status.



Source : Researcher's compilation

Most of the sisters are married, 7% sisters were unmarried and 3 % was found to be widow.

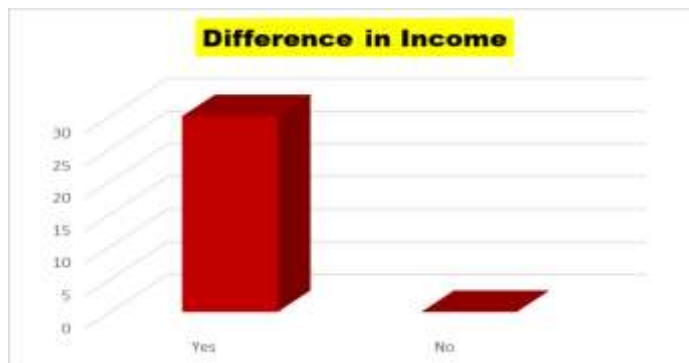
Pie-chart showing how sisters got awareness of SMGULP work



Source : Researcher's compilation

20 sisters got awareness through their relatives, 6 sisters through friends and 4 sisters through their daughter or son.

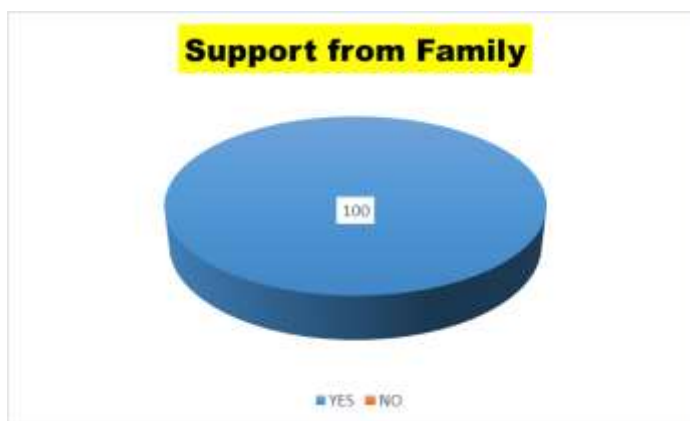
Graph showing the positive increase in income after joining SMGULP



Source : Researcher's compilation

All the 30 sisters said that there was increase in income after joining SMGULP.

Graph showing regarding the support from family.



Source : Researcher's compilation

All the 30 sisters are supported for the work by family.

Graph showing No. of working hours.



Source : Researcher's compilation

The above graph shows no. of working hours. Most of the women work for 3-5 hrs daily.

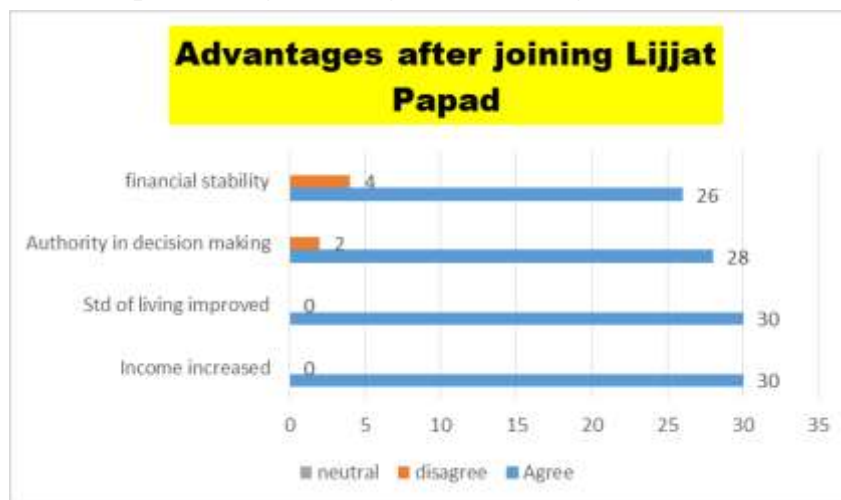
Pie chart showing SMGULP assist in their children's education



Source : Researcher's compilation

The above graph shows that all the 30 sisters received educational help from SMGULP for their children's education.

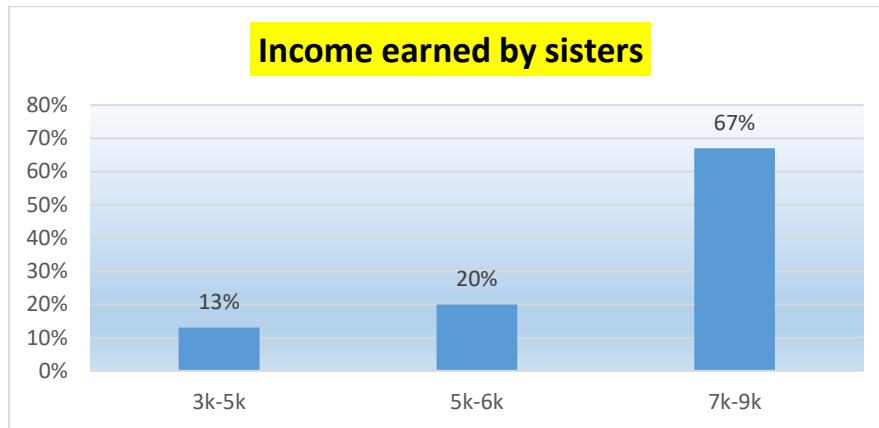
Graph showing advantages after joining SMGULP



Source : Researcher's compilation

The above Graph shows advantages after joining SMGULP. All 30 women respondents agreed that their income increased and their standard of living improved, 28 women agreed that they had authority in decision making while 2 women disagreed and finally 26 women agreed with financial stability and 4 women disagreed.

Graph showing income range of sisters



Source : Researcher's compilation

It is observed that 67% of the sisters earn 7-9k, 20% sisters have an income range of 5-7k and 13% sisters earn income range of 3-5k.

Findings:

- It is seen that amongst the interviewed women, after joining SMGULP their financial empowerment is increased to quite an extent.
- Firstly, the women were totally dependent on the income of their spouse. After they started earning the income, positive change has occurred in the family.
- Their children have achieved better education, modernism and leading to a better life than what it was earlier.
- The gap of income and expenditure of the household of the women has been largely reduced due to the economic empowerment of the women.
- The health of the women and that of the family is seen to have improved to large extent.
- Their standard of living has improved.
- It has developed the leadership qualities among eligible women in society.
- Sisters get 70rs. per kg wage on daily basis. Therefore, they are paid on daily basis and quantity worked upon (per kg).
- SMGULP don't invest more in packaging process.
- Sisters get bonus on the occasion of Diwali.
- During corona women were provided by ration, household goods and educational help to children of sisters.
- Most of the women working in the institution are married.

Suggestions:

1. They need to improve their packing and packaging.
2. They should use tiffin instead of plastic bags to store Papads for hygiene purpose.
3. They should start their " Mahila Bachat Gat" to save their money for fulfilling personal wants.
4. Organisations should make provisions of funds which can take care of retirement benefits.
5. It is observed that there are some sister-members who have become old and cannot effectively roll the papads. Such women if given the duties of packing or dough-making or supervising the papads in their vicinities,



they will be able to continue getting empowered.

Business Model for Startups based on SMGULP:

Business model of SMGULP can be used for various women-oriented businesses which will result in women empowerment and also in expanding following start-ups:

Handicrafts and handlooms:

Every nook and corner of India has heritage of making handicrafts by skilled artisans. They make artistic handicrafts like baskets and bags made of cane or bamboo, jewellery of clay, lipai work, shawls, Pulkari, wooden carving work, embroidery, metal craft, pottery, etc. But they lack marketing skills and distribution strategies to explore various market places.

Traditional Food and salad making business:

There are many women who are expert in cooking authentic and traditional food of India, but there is lack of customer reach and market knowledge.

Similarly, financially weaker women can come together and can supply customise salad to working people, pregnant women, senior citizen and households.

Following business strategies based on SMGULP can be applied to these start-ups:

Responsible Leadership:

Every branch can be headed by a sanchalika (branch head) who is chosen from among the women members. Every morning a group of women can visit the branch for work if feasible to work at the branch or can take the raw material at home for making finish product.

Management for standard products:

To maintain the high quality, standardisation of products and uniformity in taste in case of eatables, required raw material can be supplied by the central office only to all its branches. Delivering quality products consistently can be USP (Unique Selling Proposition).

Distributing profits:

They can appoint accountants in every branch to maintain daily accounts. Profit or loss, if any can be shared equally among all the members of that branch irrespective of seniority.

Branding & Market Positioning:

Branding of the handicrafts and food products should be unique, simple, easy to remember and relatable. As an enterprise initially, the start-ups should try to gain popularity in local areas later they can go for State, National and International level by opening similar kind of setups.

Diversifications:

Gradually start-ups can expand their product line by diversification.

Pricing:

Cost Plus Pricing Strategy can be adopted for all their products. If the products are targeted at the middle and lower segments of society, these segments are highly price sensitive and hence this method of pricing allows start-ups to market their products extensively. For International market geographical pricing strategy can be used. While calculating the price the expenses taken into consideration are cost of raw material, making charges, packaging costs, transport, selling expenses and administrative expenses.



Distribution;

From the branches various products can be distributed to the authorized distributors who in turn can deliver it to the retail outlets all over the city. For Food products quick service restaurants and food aggregators can be better option. Moreover, online apps and home delivery can also be opted by the start-ups of handicrafts and food products.

Promotions:

Though it is believed that the best promotion could possibly is by word of mouth; social networking sites, YouTube Influencers and exhibitions can also help the start-ups to reach large number of consumers.

Exports:

Initially they can export through Merchant Exporters, if they do not have the required skilled manpower.

Conclusion:

SMGULP is the strength of womanhood, it is an experiment in the restoration of the essence of womanhood. The environment here offers an alternative to the highly competitive and stressful work environment. Similar concept can be implied in start-ups which will help to empower women and develop leadership qualities in women employees. Government should support and encourage such kind of business so that social inclusion and women empowerment is persistent even in future.

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