Chapter VI

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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 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.

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 suit 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. 31 per 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 them 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.

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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 them 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 depict 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. Table no. 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.