CHAPTER 12.
KEY FINDINGS AND RECOMMENDATIONS

A need was felt to study the role in empowering women and to assess the following:

1. The sources of funding of Voluntary Organisations, in order to ascertain whether they can continue to provide services in the absence of funding from external sources.

2. To analyse the difference between NGOs and Social Entrepreneurial Organization by assessing variables such as innovative programmes undertaken, Reach, impact assessment, sustainability, earned income strategies, beneficiary empowerment, Replication of the services and collaborative efforts to further mission.

3. To assess whether these NGOs can be used as a vehicle to deliver the SJSRY Scheme for urban poor (Poverty alleviation programme of Government of India), in the light of their expertise in organizing Micro-enterprise training, IGP and provision of micro-finance to start entrepreneurial ventures either individually or in Groups.

Based on analysis of information from the NGOs, Social entrepreneurial organizations Micro entrepreneurs and Social entrepreneurs in the city of Mumbai, the following section illustrates the key findings of the study undertaken.

Analysis of Key Findings and Recommendations

12.1 Empirical study of NGOs based in Mumbai.

12.1 Profile of NGOs in Mumbai.

12.1.1 Registration details.

- 16(84.21%) were registered under 2 or more Acts and only 2(10.5%) NGOs were registered under only one Act.
- 63.15% NGOs were registered under Societies registration Act of 1860, 89.47% NGOs were registered under the Bombay Public Trusts Act 1950,

1 USVA and JCT
84.21% NGOs were registered under Income Tax act Section 80 G\(^2\) and 10.5% NGOs were registered under Income Tax act Section 35 AC\(^3\).

- Out of the NGOs surveyed 73.68% NGOs had registered under FCRA of 1976.
- 10.5% Ngos were registered under the Maharashtra Co-operative Society Act of 1960 namely Annapurna Mahila Co-op Credit society (also registered under Multi-state Co-operative Soc. Act 1984) and Akansha Credit co-operative society of YUVA. Annapurna parivar Vikas samvardhan, Pune (Part of AMM) is registered as a non profit company (micro-finance and Micro-insurance for slum women) under sec 25 of companies Act of 1956.
- 2(10.5%) NGOs namely SF & YUVAK Prathishtan also received ISO 9001-2000 certification.

### 12.1.2 Area of coverage

- 19(100%) of the NGOs covered as part of the survey had coverage in urban Mumbai, apart from it 10(52.6%) NGO also had coverage in Urban and Rural areas within and outside Maharashtra State.
- 19(100%) had presence in Mumbai (Local area), 11(57.9%) had presence in Regional area (different parts of Maharashtra) and 4(21.1%) had presence in National level (different states within India).

### 12.1.3 Services offered.

- 73.68% NGOs were engaged in advocacy, 47.37% in environmental awareness, 68.42% in child care, 73.68% in imparting education, 100% in Vocational training/Income generation programme, 47.37% in family support services, 15.79% in provision of housing and shelter, 5.26% in mental health community needs and theater group to spread awareness and 52.63% were involved in fulfilling special needs of beneficiaries.

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\(^2\) 50% tax exemption for donor.

\(^3\) 100% tax exemption for donor.
12.1.4 Target audience

- 16(84.21%) NGOs were reaching out to children, 19(100%) of the NGOs reached out to women, 2(10.50%) reached out to men, 16(84.21%) reached out to the entire community and 17(89.58%) reached out to the youth.

12.1.5 Sources of funds.

- All NGOs covered in this survey were dependent on donor aid*.
- 14(73.7%) NGOs had started social enterprises to augment their income from earned income sources.

12.1.6 Willingness of client to pay for services.

- 6(31.6%) NGOs stated that clients were willing to pay in part for the services.
- 7(36.8%) clients were willing to pay in full for the services rendered.
- 6(31.6%) clients were not willing to pay for the services rendered5.

12.1.7 Policy changes

(42.1%) NGOs have, brought about legislative/policy change. 6(31.6%) NGOs among the above have brought about changes at the National level and 2 (10.5%) at the state level.

12.1.8 Profile of Board members and their level of involvement.

- 57.9% were academicians and Lawyers, 31.6% were business leaders, 15.8% were Chartered accountants, social workers and priests.
- 78.9% of the board members spend their time in discussing policy issues and took active interests in raising funds.
- As the organization grows they are required to offer a number of services to gain the confidence of the beneficiaries, 73.7% board members are interested in undertaking innovative programmes.

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* SF is dependent on funding from Vedanta Group of Industries, it does not depend on any other external source for its financial requirements. However, it does charge a nominal amount of fee for its vocational training programmes to make the beneficiaries more responsible.

5 According to the NGO functionaries their 6(31.6%) clients were very poor and could not afford services for a fee.
• 47.4% Board members were interested in establishing social enterprises to pursue social and economic objectives and

• 57.9% NGOs were interested in evaluating performance of beneficiaries.

12.1.9 Replication of the Programme

• 52.6% NGOs have replicated their programme in more than one location by starting their own branches. Some of the cases of replication are highlighted below.

a. A programme of Apnalaya (RKS) has been replicated by several Community based organizations in Mumbai

b. Parisar vikas programme of SMS has been replicated in all 23 ward offices of Mumbai city. They have also collaborated with Kalyan Dombivali Municipal Corporation to implement the programme.

c. Shramik vidyapeeth a vocational training programme initiated by SHED NGO has been implemented throughout India, today it is run under the aegis of Ministry of HRD, Government of India.

12.1.10 Affiliation

• None of the NGOs were affiliated to ICONGO.

• Only Apnalaya is a member of credibility alliance group.

• 15.85% NGOs were associated with foundations such as National foundation for India, Child line India foundation and United way foundation.

• However, 63.2% NGOs were associated with various other organizations. 10.5% organizations were affiliated to Fair trade organizations in India and abroad. 10.5% NGOs have received General consultative status with the UN (ECOSOC).

Thus, depending upon the nature of programme and services offered in all 63.2% NGOs were affiliated to several organizations at National and International level.
12.1.11 Collaborations to achieve mission.

- (84.2%) of NGOs are willing to collaborate because of availability of skilled personnel.
- 78.9% find the availability of infrastructure as a deciding factor for collaboration.
- 21.1% feel the ability to further the mission and reach out to larger section of the population is a deciding factor for collaboration.
- 63.2% feel that procedural delay is a major disadvantage of collaboration and 15.8% opine that interference is a major drawback of collaboration.

12.1.12 Collaboration with government departments.

- 12(63.2%) NGOs have collaborated with government at various levels both at State and Central level.
- 31.8% NGOs were associated with MCGM and 26.3% were associated with Ministry of Social welfare.

12.1.13 Impact Assessment.

- From the data collected it has been observed that 17(89.5%) NGOs were engaged in assessing the impact of the programme.
- 47.4% NGOs stated that they had conducted social impact assessment.
- 42.1% stated that they had adopted cost-benefit analysis for some programmes.
- One NGO namely Creative Handicrafts conducted a social audit with the help of an international consultant.
- The remaining 2(10.6%) NGOs which did not conduct impact assessment stated that they would be doing the same in the immediate future.

12.1.14 Organisational Budget.

- The findings reveal that only one organization had a budget of less than 2 lakh.
- 26.32% NGOs had an annual budget of over 2 lakh to 20 lakh.

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6 As maximum number of NGOs were registered during the period 1981-1985 and only one NGO was established during 2000-2005, a need was felt to study the organizations budget and source of funding to get an insight into how these NGOs continued to deliver a number of programmes over the years by catering to the requirement of beneficiaries.
• 26.32% NGOs had an annual budget of over 20 lakh to 1 crore, and 42% NGOs had an annual budget of 1 crore and above.

12.1.15 Sources of funds.

On examination of sources of funds received by the NGO over a period of 10 years the findings reveal that:

• Government aid as a source: 47.4% NGOs received Government aid in 1997, while only 42.1% received the aid in 2006. On further enquiry, NGOs stated that 31.6% NGOs experienced an increase in aid received, one organization stated that there was a decrease in aid received, and 5.3% NGOs did not receive any aid in 2006. Thus, we can make out that there was a decline in aid received from this source in 2006 as compared to 1997.

• Donations received from individuals: 57.9% NGOs received donations in 1997, while 89.5% received donations from individuals in 2006. On further enquiry, NGOs stated that out of 17 NGOs, 68.4% NGOs experienced an increase in aid received, while one organization stated that there was a decrease in aid received, and 10.5% NGOs did not receive any aid in 2006. Thus, we can make out that there has been an increase in aid received in 2006 from this source as compared to 1997.

• Donations received from private charities: 26.3% NGOs received donations from private charities in 1997, it increased to 47.4% NGO receiving donation from charities in 2006. On further enquiry, NGOs stated that out of 9 NGOs, 36.8% NGOs experienced an increase in aid received from charities, and 10.5% NGOs did not receive any aid in 2006 from this source. Thus, we can make out that there has been an increase in aid received in 2006 as compared to 1997.

• Funds generated from earned income sources of NGOs: 28.5% NGOs (AMM, USVA, SMS, YUVA) generated funds from collection of membership fee in 1997 & 2006. 42.85% (AMM, Apnalaya, CORP, SMS, SHED, SF) generated funds through charging of fees for services in 1997 and coincidentally all 13(92.85%) NGOs used this as a source of generating revenue in 2006. On further enquiry, 35.71% NGOs (ACT, AMM, CH, SHARE and VT) stated that
they generated income through earned income strategies and this figure increased to 92.85% in 2006, as the NGOs were engaged in some or the other form of earned income strategies.

12.1.16 Dependence on donor aid.
- It has been observed that all NGOs covered in this survey were dependent on donor aid. 14(73.7%) NGOs have started social enterprises to augment their income from earned income sources.
- However it has been observed that 2(10.52%) NGOs can continue to offer the services in the absence of aid as they receive 100% earnings from the social enterprise. However it is subject to demand and supply conditions for their products in the market.
- 47.4% stated that it is very important, 31.6% stated it as important, 10.5% who are a part of the fair trade network feel it is not at all important.

12.1.7 Measures to reduce dependence.

a. On Donors
All NGOs were adopting some or the other measure. Although 52.63% NGOs stated that they don’t intend to do anything at present, 36.84% stated that they were trying to augment their income by relying on earned income strategies. Some NGOs (CASP, Apnalaya and SMS) which are not short of funds state that they are sure their ability to deliver will ensure regular flow of donor aid.

b. Dependence of Beneficiary on the NGO.
36.84% NGOs stated that they are linking women beneficiaries to suppliers and customers and 15.78% NGOs have realized that in the long run for the benefit of beneficiaries it is better to make the clients self-reliant and thereby empower them to continue without the assistance of the NGOs.

Thus, from the above analysis we can conclude that this section highlighted two main points of view namely
- a group of NGOs who were confident of attracting donor aid.
• Another set of NGOs which believed in empowering beneficiaries as their ultimate mission.

12.1.18 Conditions imposed by donors.
• 78.9% stated that Donors impose conditions while sanctioning and disbursing funds for the NGO.
• 73.7% NGOs felt that donors insist on target population to be served and geographical location to be covered.
• Only 26.32% NGOs stated that donors restricted the projects to be implemented.
This can put an undue pressure on the working of the NGO as they would not be able to locate donors for servicing some of their other constituents in some specific geographic locations.

12.1.19 Monitoring by donor agencies.
• 78.9% NGOs stated that they were monitored at periodic intervals by the Donors.
• 78.9% NGOs stated that donors monitor the NGOs through evaluation of financial statements.
• 57.9% NGOs stated that donors insist on impact assessment and
• 73.7% NGOs stated that donors monitor by undertaking on-site visits to see the usefulness of the programme and gauge the impact.

12.1.20 Reduction in services rendered as a result of budget constraints.
• 42.1% NGOs stated that they have had to make changes depending upon budget constraints from time to time.
• 42.1% relied on earned income strategies.
• 26.35% increased reliance on social enterprises to generate revenue and
• 15.8% stated that they generated internal funds by charging user fees.
• 26.32% NGOs were not in a position to cater to a number of clients therefore they reduced the number of clients served and the programmes offered.
12.1.21 Beneficiary empowerment.

- 94.7% NGOs provided vocational training to the women beneficiaries and only one NGO which did not provide vocational training linked its members to a Micro-finance institution in Mumbai.
- It was observed that 10.5% NGOs such as AMM & SMS provided Micro-finance along with vocational training, 5.3% Ngo ie YUVA provided micro-finance through its co-operative credit bank and linked the beneficiaries to training institutes for their micro-enterprise training requirements.
- One NGO (USVA) acted as an intermediary between the beneficiaries and a MFI.
- Similarly, 31.6% NGOs which provided vocational training as a part of its programme enabled the beneficiaries to get maximum advantage by linking them to USEP under the SJSRY Scheme (through the DWCUA component of the said scheme).
- 94.7% NGOs stated that they undertook income-generation programs,
- 78.9% raised the awareness level of beneficiaries to become self-reliant.
- 57.9% Ngos encouraged the formation of self-help groups and 21.1% NGOs such as AMM, YUVA, CH^ AND SMS provided micro-finance.

12.1.22 Source of information about community needs.

84.2% NGOs depend on Surveys, 89.5% NGOs obtain information during field work, 47.4% NGOs obtain information from the local opinion leaders and 31.6% NGOs obtain information from both local government and from surveys run by other NGOs.

12.1.23 Details of micro-enterprise development programme

94.7% NGOs provided vocational training^ to the women beneficiaries; One NGOs was engaged in provision of Micro finance with the assistance of ICICI Bank.

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^ CH did not provide Micro-finance to the women engaged in Group enterprise; however it did encourage women of the community to start self Help Group and provided them Micro finance in a small scale.

^ directly or indirectly
12.23.1 **Reason(s) for starting MED activity.**
- 89.5% NGOs stated it was a part of their programme agenda.
- 84.2% NGOs stated that there was a demand from the beneficiaries.
- 36.8% NGOs started MED activity because donor(s) insisted and 31.6% started it to implement USEP under SJSRY scheme.

12.1.23.2 **Promotional strategy.**
89.5% NGOs spread details of the programme through word of mouth, 63.2% communicate through display of notice/posters, 36.8% communicate through Mahila Mandals and 52.6% NGOs spread word through the SHGs.

12.1.23.3 **Fees charged.**
3(15.8%) NGOs did not charge any fee for organizing the programme. Out of this 2(10.5%) NGOs also provided stipend\(^9\) to the trainees. One NGO (GVPCT) conducted a one week program to provide training in a number of products such as agarbathy manufacturing, phenoyl, Mehendi etc., and they charged a very nominal amount of Rs. 150/- per person for the 7 day programme. The majority 84.21% stated that the fee charged by them was very nominal and it was charged to make the beneficiaries more responsible.

12.1.23.4 **Expenditure incurred on micro enterprise training.**
The expenditure incurred varied from Rs1000 to Rs.15000/-, in the case of some NGOs\(^10\). In case of Creative handicraft the expenditure incurred was very high however the beneficiaries do not have to worry as the entire cost of training is borne by the NGO. It recovers the amount by involving the women in Group enterprises. The products manufactured by them is sold under the Fair Trade mark and the 25% of the proceeds realised is shared with the beneficiaries the rest 75% is used by the NGO to recover its cost and organize several developmental programmers for the community. CH also pays the fees of the children of these women and provides them the facility for Day care. Recently it started a project called Asli foods wherein a group of 15

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9 provided by ACT and CH NGOs
10 At CH NGO the total expenditure incurred was to the range of Rs. 15,000/- per trainee inclusive of provision of infrastructure, equipments, training and stipend depending the duration of the training programme.
women are involved in catering. They supply lunch packs to workers in Industrial estates in Andheri. A full fledged kitchen has been constructed for this purpose and as it has taken more than 3 years to breakeven, the entire cost of infrastructure and running the canteen and paying a regular wage to the 15 women has been borne by CH.

12.1.23.5 Type of micro enterprise training imparted.

- Amongst the urban poor tailoring is a popular programme around 57.9% NGOs are engaged in providing the same, followed by Embroidery (26.32%), handicrafts (21.1%), Catering (15.8%) and Baking (10.5%).

- the other training programmes organized by the NGOs were Mehendi(21.1%), Beautician course(15.8%), computer(21.1%), Para-nursing course (15.8%), Balwadi teachers training(15.8%), fashion designing(10.5%), rakhi manufacturing(10.5%) are also organized for the beneficiaries. 10.5% NGOs were also engaged in organizing capacity building programmes for those who wish to enter the sector and for other interested NGOs and CBOs.

12.1.23.6 Profile of the trainees.

- 89.5% NGOs provided training to only female beneficiaries and 10.5% NGOs (USVA & YUVA). Provided training to both male and female beneficiaries.

- 89.5% (17) NGOs said no minimum age limit was applicable; anyone willing to acquire a skill is trained by the NGO.

- 41.17% NGOs stated that 14 was the minimum age for enrollment and according to 17.6% NGOs 18 is the minimum age. And according to table 5.40, 70.6% did not specify any age limit, 23.5% stated 50 was the maximum age and one organisation (BECC) even enrolled senior citizens at ripe age of 70 years.

- 89.5% NGOs reached out to destitute women, 78.9% NGOs reached out to Abandoned women, 84.2% reached out to Divorced women and 78.9% reached out to widows. From this analysis we can make out that the NGOs reach out to the most marginalized section of the society and bring them to the
mainstream by providing them Vocational training and assistance to set up Micro-enterprises.

- AMM has trained more (7985 women up to March 2005) number of women than any other organization in Mumbai. Infact AMM was started with the intention of assisting wives of displaced textile workers to earn a livelihood after the closure of textile mills in Mumbai.

- SMS took up the cause of waste pickers under the Parisar vikas programme and has empowered them through their indigenously evolved Environmental entrepreneurship programme. As on date they have trained around 300 women and have also linked them under SJSRY. Infact it was because of the initiative taken by the President of this organization Madam Jyothi Mhapsekar, the MCGM agreed to involve this group which is far more marginalized section of the society. Today with the help of MCGM they have reached to all 23 ward offices in Mumbai city. Under Parisar Asha, women are also trained as trainers to disseminate training to waste pickers from different parts of Mumbai city.

- Though fair trade organizations like CH and SHARE are doing well in terms of providing the women infrastructure to undertake group entrepreneurship they have reached out to only on an average 150-250 women only.

- Another noteworthy effort has been that of SHED, their in-house initiative called shramik vidyapeeth to provide vocational training has been converted into a national level programme. This organization reached out to 2743 beneficiaries till 1998. However thereafter they refer their beneficiaries to JSS which is occupied in the same BMC school premises as that of SHED.

**12.1.23.7 Nature of training.**

- 94.12% NGOs organized sessions on Need assessment/awareness/confidence building sessions & skill assessment.

- 100% NGOs organized sessions on Motivational lecture(s), skill training & Financial literacy.
82.35% organizations undertook session on Sourcing of raw material/manufacturing/
Processing /packaging/marketing and sessions on empowerment, fear management, know your rights etc.,
47.05% NGOs organized exposure visit.
17.64% organized on the job training.
11.76% provided opportunities to interact with prospective buyers by encouraging them to participate in exhibitions & NGO melas by putting up stalls.
78.9% NGOs stated that they provide further guidance to beneficiaries as and when they approached them.

12.1.23.8 Staff engaged in training
94.12% NGOs had trained staff and as and when required 52.94% NGOs used outsiders for training.

12.1.23.9 Dependence on outsiders for training.
33.33 NGOs depended on Shramik vidyapeeth for their training requirements.
An organization like Vatsalya Trust depended on Central Leather institute, SISI and K. J. Somaiya Medical College for its training requirements.
FSC depended on Taj Hotel, Mumbai to impart training in housekeeping. YUVA depended on IIT Powai for training its Bamboo artisans in designing and treating the Bamboo products.

12.1.23.10 Infrastructure for training.
17(89.47%) organizations out of 19 conducted training within the premises. All 17(89.47%) NGOs had the basic infrastructure in terms of Room for training, Chairs, tables, fans, blackboard & toilet. 76.47% NGOs had equipments such as sewing machines, gas connection etc., and only 35.29% NGOs had Audio-visual aids.
12.1.23.11 Awareness about training institutes.
76.47% (13 NGOs responded out of 17) most NGOs were not aware of institutes like RVTI & EDI nor did they want to be linked to them. 10.5% NGOs stated that they would like to be linked to MITCON & MCED. 35.29% NGOs stated that they would like to be associated with Sterlite Foundation and 17.64% NGOs stated that they would like to be associated with Shramik Vidyapeeth for their training requirements.

12.1.23.12 Cost per beneficiary.
In case of 70.58% NGOs was in the range of Rs. 150 to Rs. 1500/- which is far lesser than GOI spending of 2000/- per trainee. This amount can be rooted to NGOs like AMM, SMS, SF, CORP and REAP who have well established training system to impart training to beneficiaries.

12.1.23.13 Nature of assistance provided to Micro-entrepreneurs.
42.1% assisted micro-entrepreneurs in conducting feasibility study, 84.2% support entrepreneurs by identifying raw material sources, 63.2% NGOs have linked mers to the distribution network. Similarly 47.4% NGOs have provided them linkages with banks, 42.1% NGOs encourage Mers to sell their products through NGO melas and 89.5% NGOs are engaged in imparting skill training.

11.1.24.1 Earned income strategies of NGOs (all 19).
- Membership fee was charged by 21% NGOs.
- Fee for having rendered services of various types was collected by 73.68% of NGOs.
- Social enterprises of varied types were started by 78.94% NGOs.
- 21% NGOs did not charge fees for services rendered.
- 21% NGOs did not have social enterprise of any type.

For the analysis of social enterprises in Mumbai the following NGOs have been

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11 calculations for 12 out of 17 NGOs only
12 Training imparted under SJSRY scheme for urban poor.
excluded.

1. JCT, FSC, USVA, YUVAK, excluded as the fee collection is very minimal amount.

2. SHED is excluded as one of its activity shramik vidyapeeth (vocational training centre) was taken over by GOI in 1998.

Thus, based on the above analysis only 14(73.68%) NGOs have been taken into account for analysis of social enterprises based in Mumbai.

12.1.24.2 Details of social enterprise development\(^\text{13}\).

- 71.43% NGOs stated that they started the social enterprise to generate financial returns to accomplish social mission (double bottom line) and only 28.57% NGO founders were interested in generating financial returns.

- The NGOs engaged in social enterprise activity had some or the other form of earned income strategy, 21.05% NGOs were engaged in Affirmative business, 10.52% NGOs were Fair trade organizations, and 10.52% had started Mahila Bank to cater to the requirement of the beneficiaries.

- Out of the NGOs surveyed Fair trade organizations consider outside funding as not at all important for sustaining their activities as more than 100% funds are generated through the social enterprise established by them. This highlights the ability of two fair trade organizations (covered as a part of the study in Mumbai) that they can be sustainable without donor aid and empower poor. Other NGOs earned varied proportion of their income from social enterprise activity.

12.1.24.2.1 Allocation of surplus generated from social enterprise activity\(^\text{14}\).

- 43% NGOs share the profits with the beneficiaries,

- 86% NGOs plough back the profit to the enterprise,

\(^{13}\) During the course of empirical research work it was noticed that out of 19 NGOs surveyed in Mumbai only 14(73.68%) NGOs engaged in some or the other form of social enterprise activity. Therefore here the percentage calculation is considered only for 14 NGOs only as cited in point 3 mentioned above.

\(^{14}\) The definition of social enterprise states that the profit earned are to be used for the general good of the beneficiaries. This variable was used to find out whether the NGOs fulfilled this criterion of social enterprise.
57.14% NGOs use it to purchase equipments and
29% NGOs stated that they hired experts to provide guidance for effective management of social enterprise.

12.1.24.2.2 **Reason(s) for starting a social enterprise.**

NGOs covered in this section started social enterprises to further the cause for which the organization was established at the outset. 79% NGOs started social enterprise to enable women to earn their livelihood and 64.3% NGOs started social enterprise to provide opportunities to beneficiaries to sell their products. 71.4% stated social enterprise to look at alternative sources of funding, 57.14% started it to reduce dependence on donor aid and 64.3% started it to achieve sustainability of the programme.

Thus, we can conclude that 79.5% started social enterprises to empower beneficiaries and 71.43% started it to look at alternative sources of funding.

12.1.24.2.3 **Legal status of the social enterprise.**

85.7% NGOs it was operated as a department within the NGO. In case of 14.23% Ngos namely Market Place and ACT-Kalpana it was started as a separate division of SHARE and ACT NGO respectively. Only in case of 14.23% NGOs separate co-operative credit banks were started under the norms of a Non-profit company.

12.1.24.2.4 **Nature of social enterprise activity.**

71.43% NGOs charged fees for the services rendered by them.
35.7% NGOs have started Affirmative business to assist the beneficiaries.
42.85% have started independent for business activity.
64.35% NGOs sell varied products to earn revenue for the organization.
14.23% NGOs have given their premises on rent and
Only one Ngo has started an urban centre to host various programmes and give the premises on hire.
12.1.24.2.5 Beneficiaries capacity to pay for the services\textsuperscript{15}.

71.43% NGOs collected fees for the services rendered; on further examination 21.43% NGOs stated that, 75% & above clients had the ability to pay. However, in case of 21.43% NGOs only less than 25% had the ability to pay for the services of NGOs.

12.1.24.2.6 Nature of the Mission

- 42.85% NGOs started the social enterprise to attain their social objective.
- 57.14% NGOs started the social enterprise to attain double bottom line.
- None of the social enterprises were started for purely making profits.

12.1.24.2.7 Business model\textsuperscript{16}.

- 21.43% NGOs stated that the social enterprise activity was to attain the social objective and 64.23% NGOs stated that it was for making profits. The empirical study highlights that though it was not 100% profit motive as reflected, the NGOs which fell into this category shared the profits earned through the social enterprise activity along with the beneficiaries in varying degrees\textsuperscript{17}.
- 71.43% NGOs evolved a model of Social mission activities to fit business model and 28.57% NGOs namely ACT, SHARE, REAP and CH, developed a business model to fit the social mission.

12.1.24.2.7 Reason for starting the social enterprise activity\textsuperscript{18}.

- 71.4% NGOs stated that they started the social enterprise to generate financial returns to accomplish social mission (double bottom line) and only 28.57% NGO founders were interested in generating financial returns.
- 71.4% NGOs stated that they started their social enterprise to look at alternative sources of funding.

\textsuperscript{15} The researcher wanted to assess whether the clients had the capability to pay for these services.
\textsuperscript{16} The researcher felt it necessary to study the rating of the NGOs social enterprise activity on a Bi-polar scale consisting of variables ranging from 100% profit motive to 100% Social motive.
\textsuperscript{17} On account of undertaking the activities under the social enterprise mode.
\textsuperscript{18} This question was not answered by 3 NGOs.
• Only two fair trade organisations\(^{19}\) namely CH/SHARE earned their 100% income from the social enterprise activity.

12.1.24.2.8 Nature of trading activity

• 35.71% NGOs were engaged in catering services.
• 28.57% NGOs were engaged in retailing, handicrafts and capacity building.
• 14 (100%) NGOs stated that their social enterprise activity directly related to the mission of the organization.

12.1.24.2.9 Customers of the social enterprise.

• In case of 78.57% NGOs, the customers were the general public.
• 42.85% NGOs sold their products/services to the Corporate.
• 14.23% NGOs catered to the needs of both domestic and international clients.

12.1.24.2.10 surplus generated from social enterprise activity.

• 43% NGOs share the profits with the beneficiaries,
• 86% NGOs Ploughed back the profit to the enterprise,
• 57.14% NGOs use it to purchase equipments and
• 29% NGOs stated that they hire experts\(^{20}\) to provide guidance for effective management of social enterprise.

\(^{19}\) Out of the NGOs(14) surveyed Fair trade organizations consider outside funding as not at all important for sustaining their activities as more than 100% funds are generated through the social enterprise established by them. This highlights the ability of two fair trade organizations (covered as a part of the study in Mumbai) that they can be sustainable without donor aid and empower poor.

\(^{20}\) For example SMS had appointed Dasra an NGO to assist them in social enterprise development under the Parisar Vikas programme.
12.1.24.2.11 Sources of funds for establishing the social enterprise

- 71.43% NGOs received foundation grants.
- 71.43% NGOs used internally generated funds.
- 14.23% NGOs used funds under SJSRY scheme.


The activities of the NGOs engaged in social enterprise can be broadly divided into two categories namely:

- Those which contributed to the mission- such as sale of products like CDs, in-house Publications, bamboo products, Handicraft -paper product, canteen, sale of table mats, phenyl, agarbathies, provision of vocational training and crèche facility.
- Those which contributed to both social and economic objectives- such as Catering, women hostel, DOTREC, export of products, environmental entrepreneurship programme, sale of handicrafts, Establishment of Urban centre, vocational training

Thus, depending upon the availability of infrastructure, previous experience of NGOs in enterprise development, level of beneficiary empowerment, the impact of the micro-enterprise programme, the availability of in-house resources and innovative ideas of the NGO functionaries, the nature of social enterprise activity varied from organization to organization. The Researcher observed that except for few organizations like CH, AMM, SMS and YUVA the social enterprises were not manned by experts in enterprise development.

12.2. Provision of BDS by NGOs based in Mumbai.

The following indicators were used to assess the provision of Business Development services provided by NGOs involved in enterprise development namely:

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21 The success of any organization depends on availability of adequate financial resources. This analysis tries to identify the various sources of funds for establishing the social enterprise

22 All 19 NGOs under study.
• Market Access
• Input supply
• Training and technical assistance
• Technology and product development
• Infrastructure
• Other services.

Based on the analysis undertaken by the researcher, the following NGOs outperformed other NGOs in provision of BDS in terms of rank order based on provision of services as follows:

<table>
<thead>
<tr>
<th>Ranking</th>
<th>NGO</th>
<th>Total number of services provided</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>CH</td>
<td>27</td>
<td>Local</td>
</tr>
<tr>
<td>2</td>
<td>SHARE</td>
<td>25</td>
<td>Local</td>
</tr>
<tr>
<td>3</td>
<td>AMM</td>
<td>24</td>
<td>National</td>
</tr>
<tr>
<td>4</td>
<td>SMS</td>
<td>22</td>
<td>Regional</td>
</tr>
<tr>
<td>5</td>
<td>YUVA &amp; REAP</td>
<td>09</td>
<td>Regional&amp; local</td>
</tr>
</tbody>
</table>

The above table illustrates that though CH has lesser reach as compared to other NGOs under study, it has outperformed all other NGOs in provision of services to micro entrepreneurs by linking the micro-entrepreneurs in the Fair Trade mode. The above table also illustrate the impact of BDS of two social entrepreneurial organizations namely SMS and REAP recognized by the ASHOKA foundation and OPUS foundation respectively.

12.2.1 Provision of BDS by NGOs(7) vis a vis other Fair trade organizations based in Mumbai.

After taking into account the analysis of 32 Business development services undertaken by various NGOs in the city of Mumbai, the researcher is of the opinion that in

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23 Only 7 NGOs excluding fair trade organizations which gave access to micro-entrepreneurs in Mumbai city.
comparison to all the NGOs under study fair trade organizations scores better in provision of BDS. However, we should note that the reach of their programme is comparatively lesser as compared to other NGOs in terms of MED activity undertaken. Similarly, in terms of impact the MED activities of Fair Trade organizations are better.

Thus, the researcher would like to conclude by stating that the Social entrepreneurial organizations namely CH, SMS and REAP are definitely better than the other NGOs under study (Baring AMM\(^{24}\) NGO as this organization has also provided(24) BDS compared to other NGOs). It has also been noticed that two NGOs under study namely SMS and YUVA have received General consultative status with UN (ECOSOC) as well.

12.3 NGOs vs SEROs

From the findings we can infer that the main difference between an NGO and a social entrepreneurial organization is in terms of fulfillment of the parameters enunciated by various foundations to shortlist candidates for social entrepreneurship award. On the basis of the above table we can infer that From the above table we can observe that the maximum number of points have been assigned to SMS(11) followed by AMM(10), Apnalaya (10)and REAP(10) followed by CASP(9), SHED(9), YUVA(9) and SF(9). Thus, we can infer that these organizations have played an important role in empowering the beneficiaries with their unique activities. Thus, the researcher would like to infer that out of the 19 NGOs surveyed 8(42.10%) NGOs which secured above 60% in the parameters can be considered as social entrepreneurial organizations. However one should note that though CH(6) and SHARE(6) have secured only these points they are also treated as social entrepreneurial based on their ability to generate revenue from earned income sources by establishing a social enterprise and linking it to the Fair Trade Movemen

\(^{24}\) AMM has not been awarded Social entrepreneurship award however its services are at par if not better than other social entrepreneurial organizations in Mumbai.
12.4 Problems & Prospects of NGOs under study

12.4.1 Micro-enterprise training & Beneficiary empowerment

12.4.1.1 Problems encountered.

- 94.7% NGOs were involved in providing micro-enterprise training either directly or indirectly.
- 68.4% NGOs stated that the major constraints faced by the NGOs were lack of motivated beneficiaries and irregular attendance.
- 57.9% NGOs cited that there is lack of interest among the community members and this result in lack of support provided to those who wish to start micro-enterprises.
- 15.8% NGOs stated that they were unable to find loyal customers for the products on a regular basis.

12.4.1.2 Steps proposed to be taken by NGOs to overcome the problems.

- 68.42% planned to overcome the problem through collaborations.
- 52.63% NGOs intended to depute the staff for training.
- 57.89% NGOs stated that they proposed to generate funds to augment their training programmes and provide assistance to support micro enterprise development programmes.

12.4.2 Social enterprise

12.4.2.1 Problems faced by the NGOs.

In the process of integrating Income generating activities, in a non-profit organization structure. 100% NGOs were interested in expanding the social enterprise activity in the future. However,

- 64.3% NGOs stated that they lacked marketing and technical know-how in the process of managing a social enterprise.
- 71.43% NGOs stated that they lacked both business expertise and availability of trained and qualified staff.
- 50% NGOs stated that they could not expand the activities of the social enterprise because of lack of infrastructure and in ability to generate revenue.
• One organization stated that they could not expand the activity further and had to even close down the social enterprise activity because of introduction of VAT which led to increase in the prices of the products; thereby the NGO was not in a position to withstand the local competition.

• Similarly 29% NGOs stated that they had difficulty in getting funds for the social enterprise

12.4.2.2 Strategies likely to be adopted to overcome these barriers.

• 71.43% NGOs propose to appoint qualified and trained staff,

• All NGOs propose to collaborate with various organisations to further their social enterprise mission.

• 71.43% NGOs propose to enhance the infrastructure requirements to aid social enterprise development.

12.5 Micro-entrepreneurs and level of empowerment. (Findings chapter on empowering women through micro-enterprise development).

12.5.1 Profile of Mer

1. 16(20%) maximum no. of mers interviewed were from CORP, followed by SHARE NGO 14(17.3%), 10(12.3%) mers were covered from both CH & REAP. As Janvi Trust had started micro enterprise training recently only 3(4%) women were interviewed.

2. 26(31%) of the women belonged to the age group of 31-40, followed by 17(21%) women in the age group of 15-20. The maximum number of women in the age group of 15-20 was being trained by CORP.

3. 59(36.2%) women were educated below 9th standard and 5% women were illiterate, this figure illustrates the fact that these women have no choice but to approach the NGOs for vocational training as the minimum qualification required to join RVTI is 10th standard.

25 14 NGOs which have started social enterprises.
4. 46(57%) of women practiced Hindu religion followed by Muslim women (25%). Women following Christianity were in Minority only 4(5%).

5. women who started the micro-enterprise as a profession is 47(58%), similarly 24(30%) unmarried women started the enterprise after receiving training from the respective NGOs.

6. 40(51%) of women lived in Mumbai since Birth and 35(44.3%) women lived in the city for 10 years and more.

7. out of the total women surveyed only 17(21.3%) migrated from rural areas from within and outside Maharashtra state. Out of 21.3% who migrated from rural area 3% came in search of livelihood, 14.1 % migrated after marriage, 8 % accompanied their family members, and 2.4% migrated because of famine and to learn new skill.

8. Out of the 17 women, who migrated to Mumbai, 12 were self-employed, 5 were wage earners, 6 were students and 8 were housewife.

9. Out of the 47 married women 38 started the enterprise post marriage and 9 started the enterprise before marriage.

10. 54(67%)women started micro-enterprise with the possibility of improving income, 28(35.4%) started the micro-enterprise because of low earning in previous activity and because of health problems which stopped them from traveling long distance for work.

11 50(62%) women possessed ration card and 13(16.1%) women possessed voters I card. Around 12 women possessed license as they had undertaken a family enterprise to manufacture leather products and some women from YUVA possessed the license as they were into catering business after receiving funds under SJSRY scheme.

12. 71(88%) women belonged to nuclear families. In case of 10(21.3%) women their in-laws lived with them. Whereas 79% of women did not have any support system at home.

13. Only 14(17.3%) of women surveyed were head of the household. It was observed that in case of 28(35%) women mers their husbands were the head of the household.

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26 As the survey included women who have attended micro-enterprise development organized by the NGOs, a need was felt to assess the level of empowerment POST MICRO ENTERPRISE DEVELOPMENT.
In case of unmarried girls it was noticed that either the father (14.8%) or mothers (11.1%) were the head of the families.

14. Profile of married women
   1. Activity status of children\textsuperscript{27}.
      39(68.4%) women had school going children, 18(32) women had small children, 2(4%) women did not have any kids and 2(4%) women had married children.
   2. Out of the 47 married women surveyed, 19(40.4%) men were illiterate and 28(59.57%) men were literate.
   3. 19(40.4%) husbands were employed, 19(40.4%) husbands were self employed, 04(9%) were daily wage earners and only 5(11%) were unemployed.
   4. 3(6.4%) earned income lesser than spouse, 27(57.5%) earned income higher than spouse and only 5(11%) did not have any source of income.
   5. 18(38.3%) men were elder to their wives by 4-6 years and 4(9%) men were of the same age as that of there wives.
   6. 79% women depended only on their enterprise earnings. Whereas 20.3% women where both employed and self-employed.
   7. 36% women earned income in the range of Rs.1,501-2,000/- and 28.4% earned income less than Rs.1,500/- in fair trade organization like SHARE it was noticed that the group leaders earned an income of Rs. 5,000/- and above.
   8. 37% Mers were happy with their family and 30% stated that they were satisfied and 22.2% Mers stated that they felt burdened with their responsibilities.
   9. 22.2% women they were the main decision makers and in case of 44.4% women the decisions were taken jointly by husband and wife. Thus we can infer that micro-enterprise has led to increased decision making at home.

\textsuperscript{27}This variable was used to assess the activity status of all women 57(70.1%) except un-married women 24(30%) to understand the challenges faced in the process of running a micro-enterprise.
15. Living conditions
   1. 80.2% mers stayed in their own house
   2. 82% stayed in Pucca houses.
   3. 89% had electricity at home.
   4. Own toilet 51%
   5. availability of drinking water 90.1% respondents said yes
   6. 82% used gas, 17.3% used kerosene oil
   7. who spends for the family? Self 35.4%, husband and wife 46%.

16. Economic condition of the respondents
   93% respondents saved some amount, 26% saved with the Bachat Ghat, 22.2% invested in the house, 24% saved in Bank, 7.4% invested in gold and 19% invested in equipments.

17. Purpose of saving
   1. For 19% respondent’s food security was most important.
   2. For 28.4% respondents saving money for children’s marriage was most important.
   3. For 30% respondents saving money for medical expenses was important.
   4. For 24% allocating money for education was most important.
   5. For 23% respondents money was saved for meeting social security measures, however for 25% it was not at all important
   6. For 31% respondents money for meeting festival expenses was least important.
   7. For 24% respondent’s money for building asset was not important

18. 27.2% availed the loan of which 59.1% mers availed of loan to meet emergency expenses, 45.45% respondents availed of the loan for consumption purpose and only 40.90% availed loan for income generation activities.
19 18% mers depended on money lender whereas 50% of mers depended on the Bachat Ghat for their requirements. On further enquiry, 50% stated that they encountered problems in the process of availing loans.

12.5.2 Economic Activity:
1. 59.3% respondents started micro-enterprises individually and 41% respondents were a part of Group enterprise initiated by the NGOs.

2. 42.4% respondents spent a minimum period of 4-6 years in the group enterprise. And 45.45% of the respondents spent more than 7 years in the group enterprise. Owing to the long term association of more than 4 years by (24) 72.72% micro-entrepreneur’s a need was felt to assess the change in the role of respondents in general.

3. 6.1% women were the group leader one person was in the supervisory role, 2 women were spokesperson for the group and one woman was the treasurer. All the other 82% women were the members of the group.

4. 73% women earned regular income whereas 27.2% women did not earn regular income from the enterprise activity. This was more visible in case of SHARE as the respondents stated that owing to irregular orders they could not earn regular income. However some women took external orders to tide over the lean period.

12.5.6 Respondents were not affiliated to any other organization except the NGO which enabled them to earn a livelihood.

- 16(19.8%) mers were from CORP and the least number of micro entrepreneurs interviewed (3) were from Janvi Trust. Fair trade organizations like CH and SHARE gave access to 10 and 14 women entrepreneurs respectively.

- 48% women got associated with the NGO between 2000-2003, and 28.4% women got affiliated between the years 2004-07.
12.5.7. **Support provided to these micro-entrepreneurs.**

1. NGOs such as CH, YUVA, SHARE and USVA provided access to loan and this was availed by 16.04% women.

2. CH and SHARE enabled micro entrepreneurs to procure raw material required for the production process, this facility was availed by 29.62% women.

3. 76.54% (81-19 =62) NGOs (except USVA, SHED AND YUVA) provided in-house micro-enterprise training to the women. However, 5 women from YUVA and 2 women from SHED received training from a local organization. Therefore in all 69(85.18%) women attended training programme.

4. 53.1% Micro-entrepreneurs received marketing support from the NGOs such as CH, SHARE, SHED, USVA AND YUVA.

5. 89% respondents stated that they received moral support and encouragement from the NGOs.

6. 4% respondents at CH stated that they received facilities such as Crèche and finance to teach their children.

12.5.8. **Duration of micro enterprise activity**

59.3% enterprises are in existence for 2-5 years and 30.86% enterprise are in existence for 6 years and upwards, this proves that micro-enterprises were sustainable as 90.12% enterprises were in existence for more than 2 years. 18.8% women availed of loan for enterprise activity.\(^{28}\)

12.5.10 **Nature of activity**

63% of the micro-entrepreneurs were engaged in tailoring and 16.1% women had beauty parlours. On further enquiry as to the legal status of their enterprise, 59.3% micro entrepreneurs stated that it was a sole enterprise, 22.2% mers from SHARE and

\(^{28}\) group enterprises have been excluded as NGOs such as SHARE & CH provide loan to purchase raw material and other ancillary requirements. Beneficiaries of YUVA and USVA have taken loan from their mahila bank and from ICICI bank respectively.
YUVA worked under a registered partnership firm and 19% women worked as unregistered enterprise under the umbrella organization CH.

12.5.11. 78% entrepreneurs stated that they would continue/expand their present business and 27.2% women entrepreneurs said that they would change the line of business because of increase in competition.

12.5.12. 58% micro-entrepreneurs received assistance from their family members and 14.1% received aid from the NGO.

12.5.13: 53.1% micro-entrepreneurs from CORP, JT, REAP, SF and USVA sold their products by themselves. 3% of the micro entrepreneurs who belonged to USVA stated that their family helped them in this regard. In case of 30% micro-entrepreneurs belonging to CH and SHARE assistance were received from the NGO. 15% micro-entrepreneurs from SHED and YUVA sold their products through their staff.

12.5.14. 14 women entrepreneurs (from CH and SHARE) participated in events and exhibitions in the last 3 years.

12.5.15, 28.4% women were self motivated and 25% women were motivated by the NGO. we can infer that women started the enterprise, to earn supplementary income (83%), to be self-employed (77%), 73% stated the enterprise to utilize their skills and 54.3% started the enterprise because of requirement for small investment.

12.5.16. 95.1% entrepreneurs received support from the NGO were as only 5% micro-entrepreneurs received support from both NGO and the government. The researcher was interested in verifying, apart from training and support to start a micro-enterprise, whether assistance was received in various functional areas. (67/81)82.71% of the micro-entrepreneurs stated that they received support in various areas.
12.5.17. 68.85% beneficiaries received assistance in gathering market information, 88.1% received technical inputs, 53.73 received financial assistance and guidance and 28.35% received managerial assistance.

12.5.18. 90.1% entrepreneurs took the major business decisions. On further examination of utilization of enterprise money, 89% women entrepreneurs stated that they took the decision regarding the utilization of money generated through the enterprise. Thus, majority of the entrepreneurs were empowered with regards their micro-enterprise.

12.5.19. 59.3% sold their products in the neighborhood and 30% entrepreneurs from CH and SHARE sold their products to NGO
84% women very satisfied with entrepreneurship as a career option.

12.5.20. Constraints faced by the MER in the process of micro-enterprise development

12.5.20.1 At the entry level lack of skill was cited by 56% Micro entrepreneurs as a major drawback. Followed by 47% entrepreneurs who remarked that there was inadequate information about income generation programmes. Similarly 32.1% women felt that there was competition from women in the neighbourhood as more women were dealing in the same product/service.

12.5.20.2 At present -32.1% women entrepreneurs continued to say that it was the competition with women 27.2% remarked that lack of adequate demand was a major constraint.

12.5.20.3 In expanding the business-44.4% women stated that infrastructure was a major problem, followed by 43% women entrepreneurs who stated that lack of equipments was a major constraint in expanding business. Similarly 20% entrepreneurs considered lack of finance as a major constraint.
12.5.21 Micro-enterprise training.

1. 76.54% women entrepreneurs received in-house training from the NGO. 7(8.64%) received training from external organizations and 14.81% women from USVA(7), SHED(3) and YUVA(2) did not receive any type of training.

2. On further enquiry 98.55% (68 out of 69) women who attended training of some form or the other said that the training was adequate. 55.40% woman received training in tailoring/embroidery work, 25.67% women attended Beauty parlour course and 12.16 women attended catering course.

3. The beneficiaries found the training useful with respect to improvement in confidence level(97.10%), skill development(98.55%), increase in income and earnings(72.46%) and 63.76% felt it was useful as they were benefited by market linkage.

4. 83.95% women stated that they gained greater confidence and were able to start business and 48.14% stated that they were able to earn regular income after joining the NGO.

5. The overall socio-economic status improved after joining the NGO, as in case of most variables the response rate was more than 75%. However, In case of asset building only 67% entrepreneur’s stated that the condition improved and in case of consumption of jewellery 56% respondents stated that the condition remained the same.

12.5.22 Part D: Measurement of level of Empowerment of Micro entrepreneur.

A. Effect on self

12.5.22.1. Motivators/ De-motivators

1. Major influencers for starting the micro-enterprise. 
In case of major influencers for starting the enterprise, the informal network of friends were more enabling followed by the support provided by the neighbors. Similarly
parents(51\%) and Husband(47\%) also played an enabling role in the process of enterprise development.

2. Fear /de-motivators for not engaging in business.
   1. 36\% of mers agreed that they were worried about losing money, however 40\% denied it.
   2. 43\% were worried about raising additional capital and 35\% denied it.
   3. 46\% disagreed that they were worried about not repaying the debts on time.
   4. 52\% agree that they were worried for not having the required skills
   5. 44.4\% disagreed that they did not have the required confidence.
   6. 65.4\% disagreed that they were afraid of being disadvantaged because of being a woman.
   7. 66.7\% were not worried about what the society would think.
   8. 38.35\% were worried about getting orders, where as 44.4\% disagreed.
   9. 42\% were not worried about competition.

12.5.21.2 Attitude:
1. Attitude of the micro-entrepreneurs in general.
   Micro-entrepreneurs were in favour of family planning (98\%), girl’s education (96.3\%), punishing wicked husband (89\%), women seeking self-employment (99\%), women seeking employment (93\%) and Membership to a local organization (84\%). On the contrary they were not in favour of dowry system (94\%) inter-caste marriage (94\%), inter religion marriage (90.1\%), child marriage (93\%) widow marriage (69.1\%) and divorce (73\%).

2. Attitude of the micro-entrepreneur towards life-
a. The micro-entrepreneurs agreed strongly to the following, 58\% admired people who started business, 44.44\% said they were creative, 45.67\% stated they tried to make their organizations function better and 65.43\% were confident of their abilities.
   b. They agreed slightly to the following, 35.80\% said if we try hard enough we can always get what we want in life, 29.62\% said they were not scared of being in debt, 30.86\% said that while working in groups, they preferred someone else to lead the
group, 37.03% said when they have plans they are almost certain to make them happen, 45.06% said they handle uncertainty well, and 51.85% said they were persuasive.

12.5.21.3 Experience post establishment of micro-enterprise.

12.5.21.3.1 General information.
Progress of the micro enterprise- 90.12% enterprises were in existence for more than 2 years. 89% enterprises grew since inception both in terms of value and volume, however only 17.3% micro-entrepreneurs diversified their business.

12.5.21.3.2 Impact of micro-enterprise
a. On standard of living
86.5% women entrepreneurs stated that it led to increase in household income, 73% stated it led to asset formation, 88% had increased food security, 89% experienced increase in disposable income and 84% had increased savings. Thus, from the above analysis we can conclude that micro-enterprise has led to improvement in the standard of living of the respondents.
Impact of micro-enterprise on self-89% said their ability to take risk improved, 90.1% experienced greater self-confidence, and 84% stated that there knowledge about the market improved, 78% had more knowledge about sources of finance and 90.1% experienced increase in self worth and ability to face challenges.

b. On status of Micro-entrepreneur
90.1% entrepreneurs experienced improvement of status in the family and 80.2% experienced improvement in the status in the immediate neighborhood.

12.5.21.3.3 Dis-empowering factors overcome by the micro-entrepreneur.
20% micro entrepreneurs overcame low self-esteem due to receiving welfare, 78% were able to overcome the absence of employment, 9% were able to overcome abusive and neglectful relationship and 11.1% were able to overcome criticism and negative feedback.
12.5.21.3.4 Changes in decision making role after establishing the enterprise

The acceptance of views of micro entrepreneurs increased in all areas. Except in case of few micro entrepreneurs, in areas such as education (6.17%), health care 2.46%, spending decision 8.64%, saving decision 12.34%, cooking 32.09%, marriage of girls 24.69%, marriage of boys 25.92%, asset building 20.98% and participation in NGO activities 9.87%.

2. Husbands help in household work increased in the area of going to market in case of 44.68% entrepreneurs. However 42.55% women said there was no change in bringing provisions. The involvement of husband increased in caring for children in case of 63.82% women.

3. 55.55% women experienced increase in recognition of work.

4. 49% women experienced increase in decision making for visiting maternal home and 82.35% women said there was increase in decision making power for visiting a health centre.

12.5.21.3.5 Economic freedom & say in decision making.

47 married women covered in the survey 21.27% women handed over their earnings to their husband and 14.89% handed over their earnings to their Parents-in-law. In case of unmarried women 33.33% handed over their earnings to their Parents/brother. Thus out of 81 women surveyed 66.66% women retained their earnings with them. On further enquiry about their contribution to the total family income, 13.5% entrepreneurs stated that they contribute 100% of earnings to support their family, 50.61% contribute 75% of their earnings.

12.5.21.3.6 Area of decision making with respect to finance.

1. 28.39% women decide individually the amount to be saved and 16.04% consult and decided.

2. 29.62% women take the decision on expenditure and 19.75% women consult and decided.
3. 23.4% women said they decide individually about helping and supporting their maternal home, 31.91% women said they consult and decided and 44.68% said we decide together.
4. 25.92% women decide jointly the Purchase of durables and 22.22% women said that they were not consulted.
5. 33.7% women decide individually about clothing for the family and 20.98% decide jointly.
6. 32.09% women said they were consulted about Family celebrations and 25.92% said they took the decision jointly.
7. 44.44% women took the decision on own their about their heath care and 30.86% consulted and decided.
8. 43.13% women said they decide jointly about Children’s education and 31.37% decide independently.
9. 60.78% women decided jointly about the Children’s marriage.

12.5.21.3.7 Knowledge/information
90% and above women were aware about Marriageable age of girls and boys, giving and accepting Dowry is prohibited, TB disease is curable and the Pulse polio campaign. On further enquiry about the source of information 68% and more women said that, they received the above information from the NGO. However a point to be noted here is only 26% women were aware of the development programs of government

12.5.21.3.8 Mobility of micro-entrepreneur
55% and more visited the NGO office, heath centre, maternal home and the market on their own. 58% women visited the heath centre by themselves. However, only 42% women visited the local municipal office, post office and the bank by themselves.
12.5.21.3.9 **Purchase of things.**

Out of 81 women surveyed 66.66% women retained their earnings with them. 90.1% purchased clothes and out of which 70.4% purchased it on their own. However only 38% and more purchased jewellery, furniture and utensils and out of which only 25% purchased on their own jewellery and utensils and 16.1% purchased furniture on their own. Thus, we can conclude that purchases of clothes were generally done by the women.

12.5.21.3.10 **Opinion of micro entrepreneurs**

69% and more women stated that violence against women, poor sanitation Poor health facility and police harassment should not be tolerated. 53.1% women stated that proper implementation of government programmers should be encouraged.

12.5.21.3.11 **Effect on the family.**

78.43% women had immunized their children against Polio and 68.62% women immunized their children against Diphtheria, whooping Cough and Tetanus. (59)72.83% women stated that they experienced improvement in the living condition. Out of which 80% and more women experienced improvement in the areas of better clothes and quality of food. However, only 42.37% women experienced improvement in their residential premises.

12.5.21.3.12 **Perception of enterprise development**

89% women stated that it is worthwhile to start a business. Further 83% women stated that they would recommend entrepreneurship as a source of livelihood to other women.

12.6 **Reach of SJSRY Scheme in the city of Mumbai.**

12.6.1 31.6% NGOs surveyed were implementing the SJSRY scheme in collaboration with MCGM/Municipal Corporation and were at different levels of implementation. 10.6% NGOs were also involved in implementing two other programs namely Sarva shikshan Abhiyan and Sanjay Gandhi Niradhar yojana.
12.6.2. Personal profile of trainees who attended the training programme at the NGO.

The main advantages of NGOs over other Government programs is that NGOs do not have any restriction for educational qualification and age limit for provision of a service. For these NGOs any one willing to learn was a criterion for joining the course. The following section illustrates the educational and age profile of the respondents.

12.6.2.1 Educational profile

NGOs did not have any specific criterion for qualification of the trainee, depending upon the batch profile, they introduced activities like functional literacy and opening of a bank account. It is worth noting that a programme like PMRY is eligible only for 10th and above pass students; SJSRY does not specify any minimum however it restricts to people who are up to 9th pass. From the NGOs surveyed we can make out that all NGOs cater to urban poor and they are providing micro-enterprise training irrespective of the educational qualification. In this survey only 31.6% NGOs linked the beneficiaries to SJSRY scheme; the other 68.4% NGOs can also link its BPL population under SJSRY scheme.

12.6.3 Target audience covered by the NGO

As this study aimed at only reaching out to NGOs which provided micro enterprise development option to the beneficiaries, a need was felt to assess the various categories of women covered by the NGOs.

- 89.5% women reached out destitute women, 78.9% NGOs reached out to abandoned women, 84.2% reached out to Divorced women and 78.9% reached out to widows. From this analysis we can make out that the NGOs reach out to the most marginalized section of the society and bring them to the mainstream by providing them Vocational training and assistance to set up Micro-enterprises. Thus, the researcher is of the opinion that NGOs act as a good vehicle to empower the marginalized in the society and this was reiterated when the USEP scheme under SJSRY scheme was implemented in Mumbai.
with the assistance of various NGOs like Apnalaya, SMS, BECC, REAP, YUVA, Yuvak prathishtan, SUPPORT and Prerana. In fact it is worth noting that Prerana NGO works for the rights of sex workers in the red light areas of Mumbai and in order to provide them alternate employment option they have involved these commercial sex workers under the SJSRY scheme.

12.6.4 Implementation of the scheme

- From the analysis we can make out that the programme was implemented from 2003 onwards, depending upon the number of members in the group the amount sanctioned varied accordingly. The benefit was given to only urban BPL population especially women from these NGOs. Thus we can say that group entrepreneurship is definitely a better alternative when it comes to reaching out to the beneficiaries. The experience gained by the NGO states that group entrepreneurs can be held more accountable as the group typically grows through all group dynamics before agreeing to be a part of this scheme. It is worth mentioning the successful implementations of SJSRY scheme by two NGOs namely REAP and SMS. These successful examples can be replicated throughout Mumbai and Maharashtra state to begin with.

- It has been observed that though the scheme into effect in 1997, the actual disbursements occurred only from 2003. Out of the 19 NGOs surveyed only 6(31.6%) were recipients under this scheme. It was necessary to verify whether the 31.6% NGOs encountered any problem in the process of implementation and what were the suggested measures to ensure whether the scheme can be implemented in a better manner.

12.6.5 Problems encountered in the process of implementation of SJSRY scheme.

- (66.6%) NGOs did face problems on account of procedural work and documentation. Only one organization stated that they do not have major problem. 2(33.33%) NGOs felt that support should be provided for marketing the products. One NGOs felt that procedural delay and delay in disbursement of amount sanctioned should be overcome.
12.6.6 Eligibility of women surveyed to be covered under SJSRY based on educational profile.

As the requirements of minimum qualification required for enrolling under SJSRY scheme is 9th standard, according to the figures mentioned above 63(78%) women are eligible if they qualify in other parameters as required under BPL census requirement.

12.6.7 Reach of SJSRY in the slums covered by NGOs under study

As this study aimed at finding out the reach of government programme vis-vis NGO programme, the statistics is alarming. Out of 9 NGOs surveyed to assess the level of empowerment post micro-enterprise development only one NGO named YUVA was linked to SJSRY scheme. The analysis proves that out of 81 micro-entrepreneurs surveyed only 4(4.9%) were linked to one urban poverty alleviation programme namely SJSRY-DWCUA.

12.6.8 Reasons for not availing the benefit(s) of government programme.

From the analysis we can make out that around 77(95.1%) women were not linked to any government scheme. Therefore a need was felt to assess the reason behind non availment of benefits of government programme. It has been observed that out of 77 women who did not avail of any scheme, 67(87%) women said that they were not aware of existence of such a scheme, 6(8%) women said that they were aware but did not want to avail because of long procedure.

12.6.9 Participation of women in various activites for their overall development-the women linked to the NGO were involved in a number of activities of the organization leading to greater socio-economic development. Thus, mere implementation of a scheme does not lead to greater good as is visible in the case of the effort put by the NGOs to empower its beneficiaries. The role of the NGOs was not restricted to providing only enterprise development opportunity; they were also involved in the general well being of the micro entrepreneurs and their families. The women entrepreneurs were involved in the following programmes: Functional literacy
60.49%, Family planning 49.38%, Sanitation programme 54.32% Community development 53.08%. Demonstration

12.6.10 Credibility of the NGO in the neighborhood.

The following table provides a bird’s eye view of Local area(s) covered by NGOs to illustrate the joint implementation of SJSRY by MCGM with NGOs located in specific localities.

Table 12.2: Areas covered by NGOs in Mumbai.

<table>
<thead>
<tr>
<th>NGO</th>
<th>Local areas covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACT</td>
<td>Vileparle</td>
</tr>
<tr>
<td>AMM</td>
<td>Dadar, Vashi</td>
</tr>
<tr>
<td>Apnalaya</td>
<td>Lotus colony, Rafi nagar, Shanti Nagar, Padma nagar, Chikuwadi &amp; Chikalwadi (Shivaji Nagar), Wadaripada (Malad), Jaiphalwadi &amp; Datta Mandir (Tardeo)</td>
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<td>10 slums and 4 pavement colonies</td>
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</tr>
<tr>
<td>CORP</td>
<td>11 areas</td>
</tr>
<tr>
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<td>Andheri only</td>
</tr>
<tr>
<td>FSC</td>
<td>5 areas</td>
</tr>
<tr>
<td>GVPCT</td>
<td>only Mumbai</td>
</tr>
<tr>
<td>JCT</td>
<td>Bandra &amp; Sakinaka.</td>
</tr>
<tr>
<td>REAP</td>
<td>Kurla and Kalwa</td>
</tr>
<tr>
<td>SHARE</td>
<td>7 areas in Mumbai</td>
</tr>
<tr>
<td>SMS</td>
<td>Dadar, Borivali, Chembur, Vashi, Ghatkopar, Deonar</td>
</tr>
<tr>
<td>SHED</td>
<td>Dharavi, Jogeshwari, Safale, Santacruz</td>
</tr>
<tr>
<td>SF</td>
<td>Vithalwadi</td>
</tr>
<tr>
<td>USVA</td>
<td>Andheri</td>
</tr>
<tr>
<td>VT</td>
<td>Kanjurmarg</td>
</tr>
<tr>
<td>YUVA</td>
<td>Bhoiwada, Dadar, Dharavi</td>
</tr>
<tr>
<td>YUVAK</td>
<td>Mulund and some programmes cover rest of Mumbai</td>
</tr>
<tr>
<td>Prathishtan</td>
<td></td>
</tr>
</tbody>
</table>

Thus it can be observed that these 19 NGOs cover a number of slum areas in Mumbai and with the help of these NGOs MCGM can ensure greater Reach of SJSRY scheme in Mumbai. Thus, MCGM-NGO partnership can ensure greater reach of the programme and lead to greater impact of the SJSRY scheme.
12.6.11 Cost of conducting the programme per beneficiary

The cost of conducting training programme by the NGO is far lesser than GOI spending of 2000/- per training, this amount can be rooted to NGOs like AM, SMS, SF, CORP who have well established training system to impart training to beneficiaries. The cost per beneficiary for a training conducted by 70.58% (12/17) NGOs was in the range of Rs. 150 to Rs.1500/- which is far lesser than GOI spending of 2000/- per trainee. This amount can be rooted to NGOs like AMM, SMS, SF, CORP and REAP who have well established training system to impart training to beneficiaries. Moreover the proximity and the innate capacity of the NGOs to deal with BPL population and their prior experience in this field is an enabling factor in favour of these NGOs. Similarly, the above table also highlights the case of two organizations namely ACT and CH who do not collect any fees yet provide stipend to the trainees to attend the training programme, however the cost of training incurred by CH is substantial as compared to other organizations. And this can be attributed to the on-job training programme conducted by them and additional training programme conducted by this organization to improve quality and introduce TQM in the organization. Under SJSRY the MCGM has identified a list of training institutes which only impart skill training and do not include sessions on motivation, overcoming fear etc

12.6.12 Support provided by NGOs to Micro-entrepreneurs.

The role of NGO is not merely restricted to organizing a training programme; in the process of micro-enterprise development it is offering several support services to the beneficiaries. The following analysis is done with the aim of assessing the support provided to the micro-entrepreneurs.

Table 12.3 : Assistance provided to Micro-entrepreneurs.

<table>
<thead>
<tr>
<th>Variable</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conducting feasibility study</td>
<td>8</td>
<td>42.1</td>
</tr>
<tr>
<td>Procurement of Raw Material</td>
<td>16</td>
<td>84.2</td>
</tr>
<tr>
<td>Linkages with distribution network</td>
<td>12</td>
<td>63.2</td>
</tr>
</tbody>
</table>
Linkages with banks | 9 | 47.4
Linkages with Government/Railways/Transport authorities to market the product | 2 | 10.5
Organizing exhibitions and sales | 10 | 52.6
Selling the products through NGO Melas | 8 | 42.1
Providing technical skill training | 17 | 89.5
Nominating their names for Awards | 1 | 5.3
Approaching training institutes where ever not available SHED, | 1 | 5.3

Percentage out of 19

From the above table we can make out that 42.1% assist micro-entrepreneurs in conducting feasibility study, 84.2% support entrepreneurs by identifying raw material sources, 63.2% Ngos have linked mers to the distribution network. Similarly 47.4% Ngos have provided them linkages with banks, 42.1% NGOs encourage Mers to sell their products through NGO melas and 89.5% NGOs are engaged in imparting skill training.

12.6.13 Disbursement received under the scheme - It has been observed that though the scheme into effect in 1997, the actual disbursements occurred only from 2003. Out of the 19 NGOs surveyed only 6(31.6%) were recipients under this scheme. It was necessary to verify whether the 31.6% NGOs encountered any problem in the process of implementation and what were the suggested measures to ensure whether the scheme can be implemented in a better manner. Majority of the (66.6%) NGOs did face problems on account of procedural work and documentation. Only one organization stated that they do not have major problem. 2(33.33%) NGOs felt that support should be provided for marketing the products. One Ngo felt that procedural delay and delay in disbursement of amount sanctioned should be overcome.

12.7 Socio-demographic profile of social entrepreneur.
- 17 social entrepreneurs interviewed only 4 (23.6%) were male and 13(76.7%) were female.
- This analysis proves that 11(64.7%) social entrepreneur were in their 20s and 30s when they started the organization.
• all (100%) the social entrepreneurs interviewed have minimum graduation as their academic qualification. Amongst the social entrepreneurs interview 6(35.4%) were graduates, 7(41.3%) were with post graduation degree, 2 with MBBS (11.8%) degree and 2(11.8%) social entrepreneurs with Ph D degree.
• 52.94% parents(fathers) were graduates and post graduates and only 17.65% were illiterate.
• 35.29% mothers were graduates and 11.8% were illiterates.

• Around 17.6% fathers were businessman, followed by 17.6% who worked in the service sector. It is interesting to note that only one parent was from the social work background.
• that around 52.9% parents were housewives followed by 17.6% parents who were teachers.

• 64.7% fathers were involved in social work or the freedom movement in comparison to 70% mothers who were involved in the same.
• 17.6% social entrepreneurs were the only child followed by 35.3% social entrepreneurs who had 2 to 3 siblings. it is also surprising to note that around 11.8% Social entrepreneurs belonged to families with 8 to 9 children.
• 41.2% social entrepreneurs were the eldest in the family.
• 59.8% social entrepreneurs belonged to Hindu religion, 23.5% were Christians and 11.8% were Parsis.
• 52.9% social entrepreneurs were married followed by 17.6% who were divorced and 29.4% were unmarried.

12.8 General findings
1. Financial sustainability for all programs in the absence of aid-CH can sustain its social enterprise programme, however it is still dependent on sponsors for its community level programme. Overall NGO sector has not attained financial sustainability. Organisations like Apnalya, CASP, VT, YUVAK, YUVA, SHARE, AMM, SMS, REAP, SF, SHED, CORP, CH, FSC are confident that they would get
donor aid. However researcher opines that JCT, ACT, USVA, GVPCT, BECC should improve their programmes and also identify their earned income sources.

2. **CH as a form of social enterprise.**

- CH has appointed a designer to create new designs and look into the problems of launching new products every year. Training and skill building exercise undertaken at CH has given it an edge over other NGOs under study in the city of Mumbai.

- CH has reached a memorandum of understanding with a designing school in Spain to enable CH design new products for the European market. As a result of which CH has been able to launch a new catalogue every year.

- It has opened a Fair Trade Shop, probably the first of its kind Fair Trade shop in the city of Mumbai.

- CH has been in a position to generate a reasonable amount of surplus to sustain its Social Enterprise, however it still needs assistance to undertake its community Development activites owing to new programmes being launched and increase in demand for its services.

- It is the only NGO in Mumbai which provides stipend to the trainees and sustains them after the training in a on the job training programme. It not only provides minimum wages to members and provides them a part of the profit as per the profit sharing model developed by it.

- The members are very committee and though some of them are unhappy with the salary earned in the range of Rs. 2000/- to Rs. 2500/- they are aware that if they execute more orders they can earn more. Thus they are compelled to be responsible for their own growth.

- The collaborations entered into with various organizations have given an edge to this organization.

- It is one of the only kinds of organisation under study which has managed to sustain its social enterprise activities.
This organization grew in a matter of 13 years from a training centre to a successful social enterprise and has adopted the reverse mode of empowering women first and then taking care of the community needs.

Conclusion
From the above analysis we can make out that in Mumbai only few NGOs are social entrepreneurial. Most of the NGOs are still dependent on donor aid as they feel that getting aid is not an issue as long the programme is credible. In Mumbai the SJSRY scheme has been implemented with the help of NGOs. The social enterprise sector in Mumbai is still at its infancy stage among the NGOs surveyed. Few organizations linked under the Fair trade are doing exceptionally well in terms of empowering the beneficiary, however the researcher is of the opinion that the social enterprise development should be considered as an option by the NGOs if they wish to continue and sustain the programme in the long run.

12.9 Hypothesis testing.
1. Hypothesis testing using statistical tools was not undertaken on account of small sample size covered in case of NGOs under study and the social entrepreneurs surveyed. However based on available data inferences were drawn.

2. Hypothesis testing was not done using statistical tools on account of small size of sample covered as in case of NGOs only 9 NGOs gave access to micro entrepreneurs and moreover their was no control over selection of sample units as NGOs identified these micro entrepreneurs. Therefore it is not possible to conduct hypothesis testing on account of variation in number of respondents, small sample size of NGOs and the technique of sampling undertaken as purposive and convenience sampling techniques were applied.

3. Though in case of Micro entrepreneurs surveyed there was a comparatively large in number (81). These micro entrepreneurs were identified by the NGO
on the basis of the most easily available population for interview. Moreover from 9 NGOs surveyed the researcher got access to micro entrepreneurs in varying degrees of 3 to 16 micro entrepreneurs per NGO therefore in the light of these limitations it is not possible to apply a statistical test to prove or disprove the hypothesis. Similarly though the researcher undertook cross-tabulation of data, Chi-square test was not applied as the Chi-square can be applied only in case of a probability sampling and not in case of non-probability sampling. In this research the researcher has applied purposive sampling for selecting the NGOs and convenience sampling for selecting the micro entrepreneurs, Therefore the impact of NGO can be assessed only on the basis of data generated as covered in the findings chapter.

4. The following Hypothesis was put forth in the beginning of the research namely:

- Voluntary organizations have been successful in empowering women.
- Voluntary organizations are successful in initiating entrepreneurial initiatives among women.
- Empowerment leads to greater socio-economic development.
- The reach of voluntary organization is more than the Government institutions programme.

**Each of the Hypotheses can be analysed as follows:**

**A. H1 Voluntary organisations have been successful in empowering women**

1. Beneficiary empowerment

- 94.7% NGOs provided vocational training to the women beneficiaries and only one NGO which did not provide vocational training linked its members to a Micro-finance institution in Mumbai.

- It was observed that 10.5% NGOs such as AMM & SMS provided Micro-finance along with vocational training, 5.3% Ngo ie YUVA provided micro-finance through its co-operative credit bank and linked the beneficiaries to training institutes for their micro-enterprise training requirements.
• One NGO (USVA) acted as an intermediary between the beneficiaries and a MFI.
• Similarly, 31.6% NGOs which provided vocational training as a part of its programme enabled the beneficiaries to get maximum advantage by linking them to USEP under the SJSRY Scheme (through the DWCUA component of the said scheme).
• 94.7% NGOs stated that they undertook income-generation programs,
• 78.9% raised the awareness level of beneficiaries to become self-reliant.

2. 57.9% NGOs encouraged the formation of self-help groups and 21.1% NGOs such as AMM, YUVA, CH\(^{29}\) AND SMS provided micro-finance.

3. **Reason(s) for starting MED activity.**
   • 89.5% NGOs stated it was a part of their programme agenda.
   • 84.2% NGOs stated that there was a demand from the beneficiaries.
   • 36.8% NGOs started MED activity because donor(s) insisted and 31.6% started it to implement USEP under SJSRY scheme.

4. **Type of micro enterprise training imparted.**
   • Amongst the urban poor tailoring is a popular programme around 57.9% NGOs is engaged in providing the same, followed by Embroidery (26.32%), handicrafts (21.1%), Catering (15.8%) and Baking (10.5%).
   • the other training programmes organized by the NGOs were Mehendi (21.1%), Beautician course (15.8%), computer (21.1%), Para-nursing course (15.8%), Balwadi teachers training (15.8%), fashion designing (10.5%), rakhi manufacturing (10.5%) are also organized for the beneficiaries. 10.5% NGOs were also engaged in organizing capacity building programmers for those who wish to enter the sector and for other interested NGOs and CBOs.

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\(^{29}\) CH did not provide Micro-finance to the women engaged in Group enterprise; however it did encourage women of the community to start self Help Group and provided them Micro finance in a small scale.
5. Profile of the trainees

- 89.5% NGOs provided training to only female beneficiaries and 10.5% NGOs (USVA & YUVA). Provided training to both male and female beneficiaries.

- 89.5% (17) NGOs said no minimum age limit was applicable; anyone willing to acquire a skill is trained by the NGO.

- 41.17% NGOs stated that 14 was the minimum age for enrollment and according to 17.6% NGOs 18 is the minimum age. And according to table 5.40, 70.6% did not specify any age limit, 23.5% stated 50 was the maximum age and one organisation (BECC) even enrolled senior citizens at ripe age of 70 years.

- 89.5% NGOs reached out to destitute women, 78.9% NGOs reached out to Abandoned women, 84.2% reached out to Divorced women and 78.9% reached out to widows. From this analysis we can make out that the NGOs reach out to the most marginalized section of the society and bring them to the mainstream by providing them Vocational training and assistance to set up Micro-enterprises.

- AMM has trained more (7985 women up to March 2005) number of women than any other organization in Mumbai. Infact AMM was started with the intention of assisting wives of displaced textile workers to earn a livelihood after the closure of textile mills in Mumbai.

- SMS took up the cause of waste pickers under the Parisar vikas programme and has empowered them through their indigenously evolved Environmental entrepreneurship programme. As on date they have trained around 300 women and have also linked them under SJSRY. Infact it was because of the initiative take by the President of this organization Madam Jyothi Mhapsekar, the MCGM agreed to involve this group which is far more marginalized section of the society. Today with the help of MCGM they have reached to all 23 ward offices in Mumbai city. Under Parisar Asha, women are also trained as trainers to disseminate training to waste pickers from different parts of Mumbai city.
• Though fair trade organizations like CH and SHARE are doing well in terms of providing the women infrastructure to undertake group entrepreneurship they have reached out to only on an average 150-250 women only.

• Another noteworthy effort has been that of SHED, their in-house initiative called shramik vidyapeeth to provide vocational training has been converted into a national level programme. This organization reached out to 2743 beneficiaries till 1998. However thereafter they refer their beneficiaries to JSS which is occupied in the same BMC school premises as that of SHED.

• 94.12% NGOs organized sessions on Need assessment/awareness/confidence building sessions & skill assessment.
• 100% NGOs organized sessions on Motivational lecture(s), skill training & Financial literacy.
• 82.35% organizations undertook session on Sourcing of raw material/manufacturing/
• Processing /packaging/marketing and sessions on empowerment, fear management, know your rights etc.,
• 47.05% NGOs organized exposure visit.
• 17.64% organized on the job training.
• 11.76% provided opportunities to interact with prospective buyers by encouraging them to participate in exhibitions & NGO melas by putting up stalls.
• 78.9% NGOs stated that they provide further guidance to beneficiaries as and when they approached them.

7. Nature of assistance provided to Micro-entrepreneurs.
42.1% assisted micro-entrepreneurs in conducting feasibility study, 84.2% support entrepreneurs by identifying raw material sources, 63.2% Ngos have linked mers to the distribution network. Similarly 47.4% Ngos have provided them linkages with
banks, 42.1% NGOs encourage Mers to sell their products through NGO melas and 89.5% NGOs are engaged in imparting skill training reach of sjsry

**8. Cost per beneficiary.**
In case of 70.58%\(^\circ\) NGOs was in the range of Rs. 150 to Rs.1500/- which is far lesser than GOI spending of 2000/- per trainee\(^{31}\). This amount can be rooted to NGOs like AMM, SMS, SF, CORP and REAP who have well established training system to impart training to beneficiaries.

**9. Reason for starting a social enterprise-**On enquiry as to why did NGOs start social enterprises, 79% NGOs started social enterprise to enable women to earn their livelihood and 64.3% NGOs started social enterprise to provide opportunities to beneficiaries to sell their products.

**B. H2 The reach of voluntary organization s more than the Government institutions programme.**

1. 95.1% entrepreneurs received support from the NGO were as only 5% micro-entrepreneurs received support from both NGO and the government. The researcher was interested in verifying, apart from training and support to start a micro-enterprise, whether assistance was received in various functional areas. (67/81)82.71% of the micro-entrepreneurs stated that they received support in various areas

2. Assistance received from NGOs -This variable was used to assess the reach of NGO programme vis-à-vis the Government programme. The researcher was interested in assessing the reach of a specific self-employment program namely SJSRY scheme amongst urban poor in Mumbai city. 42.1% assist micro-entrepreneurs in conducting feasibility study, 84.2% support entrepreneurs by

\(^{30}\) calculations for 12 out of 17 NGOs only

\(^{31}\) Training imparted under SJSRY scheme for urban poor.
identifying raw material sources, 63.2% Ngos have linked mers to the distribution network. Similarly 47.4% Ngos have provided them linkages with banks, 42.1% NGOs encourage Mers to sell their products through NGO melas and 89.5% NGOs are engaged in imparting skill training.

3. The women linked to the NGO were involved in a number of activities of the organization leading to greater socio-economic development. Thus, mere implementation of a scheme does not lead to greater good as is visible in the case of the effort put by the NGOs to empower its beneficiaries. The role of the NGOs was not restricted to providing only enterprise development opportunity; they were also involved in the general well being of the micro entrepreneurs and their families. The women entrepreneurs were involved in the following programmes: Functional literacy 60.49%, Family planning 49.38%, and Sanitation programme.54.32% Community development 53.08% were involved in Demonstrations.

4. Credibility of the NGO in the neighborhood.

The following table provides a bird’s eye view of Local area(s) covered by NGOs to illustrate the joint implementation of SJSRY by MCGM with NGOs located in specific localities.

Table 12.4: Areas covered by NGOs in Mumbai in order to highlight their reach.

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<tr>
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Reach of SJSRY in the slums covered by NGOs under study

As this study aimed at finding out the reach of government programme vis-à-vis NGO programme, the statistics is alarming. Out of 9 NGOs surveyed to assess the level of empowerment post micro-enterprise development only one NGO named YUVA was linked to SJSRY scheme. The analysis proves that out of 81 micro-entrepreneurs surveyed only 4(4.9%) were linked to one urban poverty alleviation programme namely SJSRY-DWCUA.

5. Reasons for not availing the benefit(s) of government programme.

From the analysis we can make out that around 77(95.1%) women were not linked to any government scheme. Therefore a need was felt to assess the reason behind non availment of benefits of government programme. It has been observed that out of 77 women who did not avail of any scheme, 67(87%) women said that they were not aware of existence of such a scheme, 6(8%) women said that they were aware but did not want to avail because of long procedure.

Implementation of the scheme

- From the analysis we can make out that the programme was implemented from 2003 onwards, depending upon the number of members in the group the amount sanctioned varied accordingly. The benefit was given to only urban BPL population especially women from these NGOs. Thus we can say that group entrepreneurship is definitely a better alternative when it comes to
reaching out to the beneficiaries. The experience gained by the NGO states that group entrepreneurs can be held more accountable as the group typically grows through all group dynamics before agreeing to be a part of this scheme. It is worth mentioning the successful implementations of SJSRY scheme by two NGOs namely REAP and SMS. These successful examples can be replicated throughout Mumbai and Maharashtra state to begin with.

- It has been observed that though the scheme into effect in 1997, the actual disbursements occurred only from 2003. Out of the 19 NGOs surveyed only 6(31.6%) were recipients under this scheme. It was necessary to verify whether the 31.6% NGOs encountered any problem in the process of implementation and what were the suggested measures to ensure whether the scheme can be implemented in a better manner.

6. Comparative analysis of role of government and NGOs engaged in Micro-enterprise development.

The research study undertaken is indicative of the fact that only Skill training was provided to women under SJSRY scheme. In fact the training was not conducted by one nodal agency; it was outsourced to several training institutes. Thus, based on the available data the researcher is of the opinion that definitely NGOs are a better option over a government machinery for enterprise development as NGOs have an inherent advantage of having worked and known about the requirements for long.

C. H3 Voluntary organizations are successful in initiating entrepreneurial initiatives among women.

1. Support provided to these micro-entrepreneurs.

7. NGOs such as CH, YUVA, SHARE and USVA provided access to loan and this was availed by 16.04% women.

8. CH and SHARE enabled micro entrepreneurs to procure raw material required for the production process, this facility was availed by 29.62% women.
9. 76.54% (81-19 =62) NGOs (except USVA, SHED AND YUVA) provided in-house micro-enterprise training to the women. However, 5 women from YUVA and 2 women from SHED received training from a local organization. Therefore in all 69(85.18%) women attended training programme

10. 53.1% Micro-entrepreneurs received marketing support from the NGOs such as CH, SHARE, SHED, USVA AND YUVA.

11. 89% respondents stated that they received moral support and encouragement from the NGOs.

12. 4% respondents at CH stated that they received facilities such as Crèche and finance to teach their children.

2. Duration of micro enterprise activity

59.3% enterprises are in existence for 2-5 years and 30.86% enterprise are in existence for 6 years and upwards, this proves that micro-enterprises were sustainable as 90.12% enterprises were in existence for more than 2 years

3. Nature of activity- 63% of the micro-entrepreneurs were engaged in tailoring and 16.1% women had beauty parlours. On further enquiry as to the legal status of their enterprise, 59.3% micro entrepreneurs stated that it was a sole enterprise, 22.2% of the others from SHARE and YUVA worked under a registered partnership firm and 19% women worked as unregistered enterprise under the umbrella organization CH.

4. Women started the enterprise, to earn supplementary income (83%), to be self-employed (77%), 73% stated the enterprise to utilize their skills and 54.3% started the enterprise because of requirement for small investment

5. Assistance received from NGOs- 68.85% beneficiaries received assistance in gathering market information, 88.1% received technical inputs, 53.73 received financial assistance and guidance and 28.35% received managerial assistance.

6. The NGOs also enabled the Micro-entrepreneurs to overcome constraints faced by them at the entry level.
D. **H4 empowerment leads to greater socio-economic development.**

1. **Reason for starting the micro enterprise**

54(67%) women started micro-enterprise with the possibility of improving income, 28(35.4%) started the micro-enterprise because of low earning in previous activity and because of health problems which stopped them from traveling long distance for work.

2. **Income earned**

36% women earned income in the range of Rs.1,501-2,000/- and 28.4% earned income less than Rs.1,500/- in fair trade organization like SHARE it was noticed that the group leaders earned an income of Rs. 5,000/- and above.

3. **Impact of micro enterprise development on the micro entrepreneur.**

   1. Decision making-22.2% women they were the main decision makers and in case of 44.4% women the decisions were taken jointly by husband and wife. Thus we can infer that micro-enterprise has led to increased decision making at home.

   2. 93% respondents saved some amount, 26% saved with the Bachat Ghat, 22.2% invested in the house, 24% saved in Bank, 7.4% invested in gold and 19% invested in equipments.

   3. 90.1% entrepreneurs took the major business decisions. On further examination of utilization of enterprise money, 89% women entrepreneurs stated that they took the decision regarding the utilization of money generated through the enterprise. Thus, majority of the entrepreneurs were empowered with regards their micro-enterprise.

4. **Economic Activity:**

   - 59.3% respondents started micro-enterprises individually and 41% respondents were a part of Group enterprise initiated by the NGOs.

   - 42.4% respondents spent a minimum period of 4-6 years in the group enterprise. And 45.45% of the respondents spent more than 7 years in the group enterprise. Owing to the long term association of more than 4
years by (24) 72.72% micro-entrepreneur’s a need was felt to assess the change in the role of respondents in general.

- 6.1% women were the group leader one person was in the supervisory role, 2 women were spokesperson for the group and one woman was the treasurer. All the other 82% women were the members of the group.
- 73% women earned regular income whereas 27.2% women did not earn regular income from the enterprise activity. This was more visible in case of SHARE as the respondents stated that owing to irregular orders they could not earn regular income. However some women took external orders to tide over the lean period.

5. Micro-enterprise training.

1. 76.54% women entrepreneurs received in-house training from the NGO. 7(8.64%) received training from external organizations and 14.81% women from USVA(7), SHED(3) and YUVA(2) did not receive any type of training.

2. On further enquiry 98.55% (68 out of 69) women who attended training of some form or the other said that the training was adequate. 55.40% women received training in tailoring/embroidery work, 25.67% women attended Beauty parlour course and 12.16 women attended catering course.

3. The beneficiaries found the training useful with respect to improvement in confidence level(97.10%), skill development(98.55%), increase in income and earnings(72.46%) and 63.76% felt it was useful as they were benefited by market linkage.

4. 83.95% women stated that they gained greater confidence and were able to start business and 48.14% stated that they were able to earn regular income after joining the NGO.

5. The overall socio-economic status improved after joining the NGO, as in case of most variables the response rate was more than 75%. However, In case of asset building only 67% entrepreneur’s stated that the condition improved
and in case of consumption of jewellery 56% respondents stated that the condition remained the same.

6. Change in attitude post micro-enterprise intervention

1. Attitude of the micro-entrepreneurs in general.
Micro-entrepreneurs were in favour of family planning (98%), girl’s education (96.3%), punishing wicked husband (89%), women seeking self-employment (99%), women seeking employment (93%) and Membership to a local organization (84%). On the contrary they were not in favour of dowry system (94%) inter-caste marriage (94%), inter religion marriage (90.1%), child marriage (93%) widow marriage (69.1%) and divorce (73%).

2. Attitude of the micro-entrepreneur towards life-
   a. The micro-entrepreneurs agreed strongly to the following, 58% admired people who started business, 44.44% said they were creative, 45.67% stated they tried to make their organizations function better and 65.43% were confident of their abilities.
   b. They agreed slightly to the following, 35.80% said if we try hard enough we can always get what we want in life, 29.62% said they were not scared of being in debt, 30.86% said that while working in groups, they preferred someone else to lead the group, 37.03% said when they have plans they are almost certain to make them happen, 45.06% said they handle uncertainty well, and 51.85% said they were persuasive.

7. Growth of Micro enterprise
Progress of the micro enterprise- 90.12% enterprises were in existence for more than 2 years. 89% enterprises grew since inception both in terms of value and volume, however only 17.3% micro-entrepreneurs diversified their business

8. Experience post establishment of micro-enterprise.

1. Impact of micro-enterprise
   a. On standard of living
      • 86.5% women entrepreneurs stated that it led to increase in household income, 73% stated it led to asset formation, 88% had increased food
security, 89% experienced increase in disposable income and 84% had increased savings. Thus, from the above analysis we can conclude that micro-enterprise has led to improvement in the standard of living of the respondents.

1. Impact of micro-enterprise on self-89% said their ability to take risk improved, 90.1% experienced greater self-confidence, and 84% stated that there knowledge about the market improved, 78% had more knowledge about sources of finance and 90.1% experienced increase in self worth and ability to face challenges.

b. On status of Micro-entrepreneur
90.1% entrepreneurs experienced improvement of status in the family and 80.2% experienced improvement in the status in the immediate neighborhood.

c. Dis-empowering factors overcome by the micro-entrepreneur.
20% micro entrepreneurs overcame low self-esteem due to receiving welfare, 78% were able to overcome the absence of employment, 9% were able to overcome abusive and neglectful relationship and 11.1% were able to overcome criticism and negative feedback.

d. Changes in decision making role after establishing the enterprise
The acceptance of views of micro entrepreneurs increased in all areas. Except in case of few micro entrepreneurs, in areas such as education (6.17%), health care 2.46%, spending decision 8.64%, saving decision 12.34%, cooking 32.09%, marriage of girls 24.69%, marriage of boys 25.92%, asset building 20.98% and participation in NGO activities 9.87%.

2. Husbands help in household work increased in the area of going to market in case of 44.68% entrepreneurs. However 42.55% women said there was no change in bringing provisions. The involvement of husband increased in caring for children in case of 63.82% women.

3. 55.55% women experienced increase in recognition of work.
4. 49% women experienced increase in decision making for visiting maternal home and 82.35% women said there was increase in decision making power for visiting a health centre.

e. Economic freedom & say in decision making.

47 married women covered in the survey 21.27% women handed over their earnings to their husband and 14.89% handed over their earnings to their Parents-in-law. In case of unmarried women 33.33% handed over their earnings to their Parents/brother. Thus out of 81 women surveyed 66.66% women retained their earnings with them. On further enquiry about their contribution to the total family income, 13.5% entrepreneurs stated that they contribute 100% of earnings to support their family, 50.61% contribute 75% of their earnings.

f. Area of decision making with respect to finance.

10. 28.39% women decide individually the amount to be saved and 16.04% consult and decided.
11. 29.62% women take the decision on expenditure and 19.75% women consult and decided.
12. 23.4% women said they decide individually about helping and supporting their maternal home, 31.91% women said they consult and decided and 44.68% said we decide together.
13. 25.92 % women decide jointly the Purchase of durables and 22.22% women said that they were not consulted.
14. 33.7% women decide individually about clothing for the family and 20.98% decide jointly.
15. 32.09 % women said they were consulted about Family celebrations and 25.92% said they took the decision jointly.
16. 44.44 % women took the decision on own their about their heath care and 30.86% consulted and decided.
17. 43.13% women said they decide jointly about Children’s education and 31.37% decide independently.

18. 60.78% women decided jointly about the Children’s marriage.

g. Knowledge/information
90% and above women were aware about Marriageable age of girls and boys, giving and accepting Dowry is prohibited, TB disease is curable and the Pulse polio campaign. On further enquiry about the source of information 68% and more women said that, they received the above information from the NGO. However a point to be noted here is only 26% women were aware of the development programs of government.

h. Mobility of micro-enterpreneurs
55% and more visited the NGO office, heath centre, maternal home and the market on their own. 58% women visited the heath centre by themselves. However, only 42% women visited the local municipal office, post office and the bank by themselves.

i. Purchase of things.
Out of 81 women surveyed 66.66% women retained their earnings with them. 90.1% purchased clothes and out of which 70.4% purchased it on their own. However only 38% and more purchased jewellery, furniture and utensils and out of which only 25% purchased on their own jewellery and utensils and 16.1% purchased furniture on their own. Thus, we can conclude that purchases of clothes were generally done by the women.

j. Opinion of micro entrepreneurs
69% and more women stated that violence against women, poor sanitation Poor health facility and police harassment should not be tolerated. 53.1% women stated that proper implementation of government programmers should be encouraged.
k. Effect on the family.
78.43% women had immunized their children against Polio and 68.62% women immunized their children against Diphtheria, whooping Cough and Tetanus. (59)72.83% women stated that they experienced improvement in the living condition. Out of which 80% and more women experienced improvement in the areas of better clothes and quality of food. However, only 42.37% women experienced improvement in their residential premises

l. Perception of enterprise development
89% women stated that it is worthwhile to start a business. Further 83% women stated that they would recommend entrepreneurship as a source of livelihood to other women.

Thus, based on the above analysis and the key findings of the survey undertaken by the researcher we can infer that in Mumbai only few NGOs were Social entrepreneurial, the NGOs are in a better position to deliver the programmes and can be used as a partner in implementing the SJSRY scheme and in Mumbai the social enterprise sector is still in the nascent stage.

12.10 Recommendation(s)

A. Implementation of SJSRY scheme in Mumbai.

- Replication of MCGM- NGO partnership in rest of Mumbai-The overall implementation of the programme also proves that SJSRY has been implemented in select pockets of Mumbai city with the help of NGOs. The researcher is of the opinion that Shramik vidyapeeth with its previous experience is a good organization to collaborate with for imparting training. Even the RVTIs should be roped in for imparting training as these RVTIs do not cater to the BPL population or population with less than 10th standard education, the existing PMRY programme also should reduce the cut-off limit to include less than 10th pass students. The RVTI with its rich and varied
experience can be a good support system to implement the training. Thus, we
can make out that in Mumbai the implementation of the Government
programme has been done with the help of NGOs, which proves that NGOs
can be considered as partner in the process of ensuring that the programme
reaches the ultimate beneficiaries for who it is meant. Thus this quasi-
Government Ngo model is successful in Mumbai city and needs to be
replicated on a wider scale in Mumbai city. What is very apparent about this
programme is that the women are far more successful in implementing and
earning profits in a quasi government programme as compared to only a NGO
led programme.

- The activities undertaken by RKS and Parisar Vikas prove that these NGOs
can be considered as Nodal agency for implementation of SJSRY in Mumbai,
their past experience in dealing with government machinery and extensive
networking and collaborative agreements will help in implementation.
Similarly their proximity to the BPL population can be a good asset to the
MCGM to successfully implement SJSRY in Mumbai.

- The effort taken by the CDO-Jyoti Pandya Madam and her team has ensured
that the most vulnerable population can take benefits under this scheme.
However, the MCGM was in a position to reach to only 27,000 BPL
population. By involving NGOs the MCGM can increase its scalability at a
greater pace in the city of Mumbai. The present allocation of unds should be
increased for Mumbai.

B. NGO sector in Mumbai.

1. Most of the NGOs in Mumbai are still dependent on Donor aid. The NGOs
should start social enterprises and appoint qualified people to oversee the
activities of these social enterprises. In most VOs the Social enterprise was
dependent only one or two sources of income. Except for few fair trade
organizations covered in the study only one NGO has an established model of

social enterprise in place. Therefore NGOs can undertake social enterprise activity in collaboration with various institutes to achieve their mission objective.

2. The case studies of few, Social Entrepreneurial Organization truly reflect that the mission is more important. These VO's has started innovative programme(s) to tackle the need of the most marginalised section of the society and have enabled them to empower themselves by linking them to corporate, Institutions and the Government machinery. Therefore the NGO sector in Mumbai should think of undertaking innovative programmes have greater mission impact.

3. The success of SHARE and CH reinforces that group entrepreneurship is a better model provided the NGOs are willing to take efforts to organize the women in groups under women co-operatives. Thus, researcher is of the opinion that Group entrepreneurship should be encouraged and supported by Voluntary organizations.

4. Thus we can say that group entrepreneurship is definitely a better alternative when it comes to reaching out to the beneficiaries. The experience gained by the NGO states that group entrepreneurs can be held more accountable as the group typically grows through all group dynamics before agreeing to be a part of this scheme. It is worth mentioning the successful implementations of SJSRY scheme by two NGOs namely REAP and SMS. These successful examples can be replicated through out Mumbai and Maharashtra state to begin with.

5. Though the NGOs under study are still dependent on donor aid, NGOs can think of adopting the earned income strategies as it is apparent from the case of CH that though its social enterprise is doing well it has been only in a position to sustain the social enterprise programme. It is still dependent on other donors for its funding requirements.

6. The researcher came across instances were resource mobilization workshops were organized by SPJAIN Institute and IIT powai, however they have not
incorporated the component of social enterprise development as a part of the resource mobilization workshop. The researcher is of the opinion that institutes like EDI, SIESCOMS; SPJAIN AND NMIMS can organize social enterprise development programmes under their social enterprise cell, in their respective institutions.

7. Institutes like MITCON, MCED should play a greater role in mobilising the social enterprise development sector in Mumbai.

8. The case of SMS highlights that sustainability of an NGO is not a problem as long as they continue to undertake innovative programmes, collaborate with number of organisations and and continue to reinvent with the changes in time. Even organisations like Apnalaya and AMM are not worried about the issue of sustainability as they have adopted innovative strategies to raise funds. For example Apnalaya, gets a major contribution from the pledge made during Standard Chartered Marathon every year. However, in order to empower the beneficiaries the NGOs can think of starting affirmative businesses thereby generating revenue for the organization and facilitating the empowerment of the poor.

9. NGOs can obtain funds by allowing the usage of their brand name in exchange of Royalties for licensing name use and endorsement(Cause-related marketing)

C. Social enterprise development

In order to undertake better management of the social enterprises, the NGOs should:

1. Appoint qualified personnel who have at least undertaken a part-time course in social enterprise management
2. NGOs should collaboration with Corporates to depute their in-house staff to guide social enterprises.
3. NGOs should approach institutes engaged in providing support for establishing an enterprise like NMIMS, SIESCOMS, SPJAIN and Dasra in Mumbai.

4. NGOs should depute their staff for training to institutes like IRFT, EDI, MITCON, MCED for guidance and support.

5. NGOs can collaborate with various organizations both public and private sector to supply their in-house requirements of food, stationery, detergent etc.

D. Recommendation to government agencies.

1. The Ministry of Urban and poverty alleviation should think of considering NGOs like SMS, Janagraha in Bangalore as a nodal agency to implement its SJSRY scheme. The beneficiaries under SJSRY scheme can be involved under the Public Participation model. The model developed by SMS under the Parisar vikas programme can be implemented in various cities in collaboration with the NGOs in PPP scheme, because of their greater proximate and awareness of the ground realities in their area of operation. This can considerably reduce the transaction cost of implementing a government programme and provide some source of earning for every beneficiary covered under the SJSRY scheme. The NGOs providing vocational training can act as nodal offices to impart training on establishing enterprises. This situation provides advantages to the beneficiaries, NGOs empowering them and the department in charge of ensuring the proper implementation of the scheme.

2. The National Commission for Enterprises in the Unorganized Sector should involve JSS and NGOs like SMS and AMM in Mumbai to impart training to the informal sector in the city of Mumbai.

E. Recommendations to NGOs in general based in Mumbai

1. According to the research undertaken it is quite apparent that the business development services provided by CH are far better than the other NGOs covered in
the study. This case study and the success of Market place project undertaken by SHARE highlights the need to encourage the social enterprise development approach to provide market access to make “Markets work for the poor”.

2. Group entrepreneurship should be encouraged by NGOs and link the women to fair trade movement and SJSRY scheme.

3. The experience gained by the NGO states that group entrepreneurs can be held more accountable as the group typically grows through all group dynamics before agreeing to be a part of this scheme.

F. Recommendations to a select social entrepreneurial organizations namely Creative Handicrafts in Mumbai engaged in the Fair Trade Movement.

1. It should increase the visibility of its products by undertaking various promotional strategies.

2. It should train more women entrepreneurs and increase its scope of activities in the light of its impact in Mumbai.

3. At present the self-employed women at Creative Handicrafts has to cope up with increase in orders. CH has consistent demand for its products and is involved in executing the order through out the year. It should increase the salary earned by the women in the light of the high sales as the social audit report highlights that on an average the salary earned by them is approximately in the range of Rs. 2000-2500/-. However one should note that the education child is sponsored by CH thereby reducing the burden of women.

3. It should try to expand its domestic sale and reach to various other countries abroad.

4. The Project Asli food was a right step to empowering women who did not have the fine skill of apparel making. The support booth in terms of infrastructure, finance and a mobile van to deliver the food made has made a difference in the lives of these women. As the organization is based in Mumbai it has a huge scope to supply food to various institutions. Creative Handicrafts should take the initiative and introduce the women entrepreneurs to corporate and other institutions.
5. In the light of the infrastructural constraints, CH should train more women and outsource the processing requirements to other women in the neighborhood vicinity thereby ensuring the reach and scaling of the project.

G. General observation
1. It is very encouraging to note that the fair trade organizations covered as a part of the study in spite of having not been linked to any Government scheme and have managed to grow and create an impact in the lives of the women and the children.
2. IRFT should promote its role of BDS provider and assist NGOs to undertake Fair Trade exports.
3. Government should take a review of the best practices of grassroots organizations and provide wide publicity to their efforts and provide them with necessary assistance without procedural delays.
4. EXIM bank should sign a Memorandum of understanding with Fair Trade organizations to augment their exports.
5. Corporate as a part of their CSR efforts can play a proactive role in supporting the grassroots organizations.

H. Suggestions to increase sale of micro-entrepreneurs
➢ Popularization of group entrepreneurship model, fair trade model
➢ Suggest to YUVA to introduce the chaitnaya group under fair trade to augment sale of product internationally.
➢ NGOs should incorporate quality control and management as a part of micro-enterprise training.
➢ The NGOs should offer a number of personality development seminars as a part of their enterprise development programme to facilitate all round development of the micro-entrepreneurs.
➢ Incorporation of new activities in micro-enterprise training programme.
➢ Greater role can be played in assisting the social enterprise by outsourcing their select requirements like office files to these social entrepreneurs as a part
of their CSR initiative. The corporate can have a meaningful dialogue with NGOs and organize NGO Melas in their premises.

- Web portals like Karmayog.com and Indian NGOs .com can assist NGOs in earned income strategies and streamlining social enterprise activities through its portal. Separate site can launched can by these portals to enable CSR initiatives to identify partners willing to undertake enterprise activity to assist NGOs in micro-enterprise development and social enterprise development guidance

- The corporate can collaborate with NGOs in the process of creating corporate gifts.

- Inclusion of other training programmers like making envelopes and files for office stationeries could be sold to BMC schools by Maharashtra state government.

- These social enterprises can be given the catering management of BMC schools to begin with.

- To outsource canteen services to micro-entrepreneurs from NGOs in bus depots, railway stations.

- On the lines of BYST NEED Udyogini model of BDS provision NGOs can improve its present BDS by networking with national and international institutions.

I. General recommendations

1. CSR initiative

   - The model of Vatsalya Trust an NGO based in Mumbai and Johnson and Johnson company can be replicated by other Corporate by involving BPL population.

   - An institution like Sterlite foundation covered as a part of this study should enhance its role by conducting follow-up and providing an opportunity to the trainees to market their products at NGO Melas.

   - MTDC/World Trade Cente./Airports/Railway stations should have permanent pavilion for displaying products manufactured by social enterprises.
2. Academic institutions

- Like NMIMs, TISS, SPJAIN, SIESCOMS, IIT Mumbai should hold workshops and seminars on social enterprise development for NGOs at a subsidized rate.
- Institutions like IMC, WTC, FICCI should encourage fair trade.
- IMC centre for education can offer a course on Management of Fair trade organization by collaborating along with IRFT based in Mumbai.
- All NGOs who have stated social enterprises to promote products of beneficiaries should appoint qualified people or take help from corporate to plan and implement the sale of products.
- Academic institutions should be encouraged to introduce NGO management as a part of the MBA and other course curriculum.
- SNDT Women’s University should start programmes for urban poor as well.

3. Recommendations in general.

- The RVTIs and VTIs insist on a minimum qualification of tenth class to attend the various training programmes, in the light of this the NGO sector can play a very important role in enterprise training by charging necessary fees so as to generate funds for the organization and reach out to the marginalized section of the society in a better manner.
- Replication of JSS programme on a large scale to act as nodal agency for Imparting training to men and women in informal sector.
- There as a lack of awareness of existence of such a scheme by the women entrepreneurs covered under the study. Therefore MCGM should provide details of the scheme to NGOs in Mumbai for reaching out to maximum number of beneficiaries.
- The NGOs surveyed in general were not aware of the existence of institutes such as RVTI, MITCON, MCED & EDI. Therefore these organizations should play a more proactive role by promoting their entrepreneurship development programmes amongst the NGO sector in general.
> On the lines of canteen stores for army officials, the catering at public utility services should be outsourced to these social enterprises.

> Government offices can outsource its requirements for files folders, envelopes from the NGOs.

> NGOs should also take pro active role in including individuals under SJSRY, after observing the work of Groups which have been linked under SJSRY scheme.

> Some mechanism should be evolved to overcome the procedural delay involved in implementing the scheme. The Government through its wide network can develop an effective model to identify BPL population so that time is not spent on conducting surveys.

> The department should publicize the availability of this scheme on a mass scale to include a greater number of populations under this scheme.

> Shramik vidyapeeth’s role should be brought up to the level of nodal office which could ensure uniform implementation of training programmes across various training institutes in Mumbai.

> Government through its extensive network should ensure adequate support for the beneficiaries to enable them to market their products.

> Researcher is of the opinion that access to canteens of BMC schools, counters in public places should be given to encourage these women to earn a livelihood.

> Documents pertaining to implementation of such a scheme should be available general public as the researcher could only get access to a power point presentation when she visited the office of Pandya Madam.

> Impact assessment of the programme should be undertaken after a period of 2 years initially to solve any problems faced by the beneficiaries.

> On the lines of Kiosk provided to Handicapped people Kiosk should be provided to these women at public places.

> The research has shown that NGOs have comparatively lesser overheads while conducting a training programme from within the NGO.
The researcher is of the opinion that NGOs can act as an important link between the beneficiaries and the MCGM for successful implementation of SJSRY scheme. In fact this quasi movement is a unique one as the department has cross checked the BPL population with the help of NGOs and brought them under the ambit of SJSRY scheme.

Institutions like BARC and Central leather institute should play a proactive role by training women especially from Dharavi to manufacture and market leather products.

12.11 Scope for further study
Based on the above research analysis the researcher is of the opinion that the study can be replicated to cover a wider population of NGOs, micro entrepreneurs and social entrepreneurs. As the study of social entrepreneurship is in the nascent stage similar studies can be conducted across sectors in different states in India. The social enterprise as a field of activity of NGOs can also be studied across various NGOs reaching out to different target groups.

Conclusion
The study showed that NGOs play an important role of empowering women through micro enterprise development programmes. The poor women needed training to develop skills and self-confidence to allow them to operate and survive in the informal sector; access to credit is important but not sufficient for the poorest women; therefore the role of NGOs in imparting training for enterprise development is a right step in enabling empowerment of poor women. However there is a need to augment the enterprise training programmes of NGOs and offer more number of BDS with support of various organizations. This research demonstrates that the Voluntary organizations should be used as a vehicle to implement the Urban poverty alleviation programme namely SJSRY in Mumbai, because of their proximity to the BPL population and ability to deliver cost-effective micro-enterprise training programme. Similarly, even though some NGOs have extensive donor support it is advisable that they should also look at Earned income strategies to reduce dependence on Donor-aid.