CHAPTER 1.
NATURE AND SCOPE OF STUDY

“The test of our progress is not whether we add more to the abundance of those who have much: it is whether we provide enough for those who have too little”.

Franklin D. Roosevelt

1.1 Introduction.
In the beginning of the new millennium the world leaders renewed the pledge to free the future generations from the curse of war, protect human rights, promote social progress and improve the standard of life by adopting the Millennium Development Goals (MDGs). Its vision held the promise of a new pattern of global integration, to be built on the foundation of greater equity, social justice and respect for human rights.

The year 2007 marks the end of the 7th year count down towards the attainment of the MDGs by the year 2015. In order to achieve the MDGs, the government in collaboration with the private sector, voluntary organizations, and venture philanthropists needs to identify and initiate successful developmental initiatives on a large scale. The achievement of Millennium Development Goals with reference to eradication of poverty & hunger (Goal 1), promotion of gender equality and


2 MDGs details mentioned in Appendix
empowerment of women (Goal 3) and Target 11\(^3\) (Goal 7 - Ensuring environmental sustainability) can be a reality only with the active involvement of various constituents especially the third sector.

Strengthening and activating the informal sector, so that it could act as a vehicle of employment provision and sustainable economic and social development, is also in line with the Millennium Development Goals (MDGs). A number of initiatives have been launched by International agencies, the Government of India, non-governmental organizations (NGOs), and the private sector. Many of them have been successful; however, most of these initiatives are small in nature and local in context\(^4\). Therefore, the need of the hour is:

- To identify innovative ways of addressing the problems of the society.
- To identify how the third sector can be actively involved in the process of development.
- To discuss the issues related to empowerment of women as an approach towards sustainable development.

The World Bank has identified empowerment as one of the key constituent elements of poverty reduction and as a primary developmental goal. The promotion of women’s empowerment as a development goal is based on a dual argument:

- That social justice is an important aspect of human welfare and it is intrinsically worth pursuing.
- Women’s empowerment is a means to other ends.

\(^3\) Attainment of Target 11 by 2020, to have achieved a significant improvement in the lives of at least 100 million slum dwellers

\(^4\) Proceedings of National Conference “Approaching Inclusive Growth through Skills Development”, New Delhi, February 2007. During the course of deliberation by policy-makers, representatives of industry, NGOs, private service providers and international agencies, it was emphasised that skills development along with other supportive measures for the informal sector is of vital importance, and requires fast solutions, in close cooperation between government, NGOs and the private sector.
Women form a large part of the human resource of our country. To empower women, it is necessary to provide an expanding network of support services, so that they are freed from their gender related shackles. It is our task to help them onto the ladder of development, at least to gain a foothold on the bottom rung, from which they can proceed to climb on their own. It is in this context the “Social entrepreneurs” play an important role in empowering women for sustainable development.

Thus, the socio-economic development of a country can be fully realised only if women are not confined to subordinate positions and their talents are fully exploited. Women form a large part of the human resource of our country. There is a need to orient women towards opting for entrepreneurship as an alternative and a better career option, so that the entrepreneurial and managerial capabilities of women can be fully exploited. In order to empower women in urban slums, it is necessary to provide an expanding network of support services, so that they are freed from their gender related shackles. It is important to note that self-employment requires access to capital and entrepreneurial skill; it is in this context that Voluntary organizations can play a proactive role, in improving the quality of life of women. This study tries to analyse the role of voluntary organizations which have undertaken, Micro enterprise development programme (MED)\(^5\) for improving the livelihood of the women in urban slums of Mumbai.

1.2 Concept and origin of the problem.

The language of empowerment is increasingly being used across the social sciences. It can be found in the literature on management, sociology, health services, politics, as well as international development (Page and Czuba, 1999). In the field of international development, most of the key actors, including government, non-government, and multilateral organizations, has adopted the language of empowerment in their policy and practice (ADB, 2001a; ADB, 2001b;
DFID, 2000; World Bank, 2002; World Bank Institute, 2001) cited in (Kilby, 2006).  

There is considerable momentum internationally and nationally to improve the lives of women. In the International arena a number of conferences and conventions have introduced plan of Action to improve the well being of women. One such convention was the CEDAW convention. Countries that have signed/ratified the CEDAW are legally bound by it. The convention defines what constitutes discrimination against women and sets up an agenda for national action to end it. The importance of poverty reduction as a tool to empower women in poverty has been widely recognized. The goal of achieving the economic and social empowerment of women is enshrined in the Jakarta Declaration for the Advancement of Women in Asia and the Pacific (1994), and the Beijing Declaration and the Platform for Action (1995). The Jakarta Plan of Action accorded highest priority to combating the "growing feminization of poverty". Similarly, the Beijing Platform for Action identified the "persistent and increasing burden of poverty of women" as one of the 12 critical areas of concern.

Empowerment implies expansion of assets and capabilities of people to influence

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7 The Convention on the Elimination of All forms of Discrimination against Women (CEDAW) provides the basis for realising equality between women and men through ensuring women's equal access to and equal opportunities in political and public life as well as education, health and employment. It affirms the reproductive rights of women, and acknowledges culture as an influential in shaping gender roles and family relations.

8 12 critical areas of priority to achieve the advancement and empowerment of women include, Women and poverty; Education and training of women; Women and health, Violence against women, Women and armed conflict; Women and the economy; Women in power and decision making, Institutional mechanisms for the advancement of women; Human rights of women, Women and the media, Women and the Environment; and the girl child.
control and hold accountable institution that affects their lives (World Bank, 2002). It is the state of feelings of self-empowered to take control of one’s own destiny. It includes both controls over resources (Physical, Human, Intellectual and Financial) and over ideology (Belief, values and attitudes) (Batliwala, 1994).

1.3 Empowerment: Focus on Poor women.

The Human Development Report (1999) stated that while 67% of the world’s work is done by women, only 10% of global income is earned by women and a mere 1% of global property is owned by women. Women have been the vulnerable section of society and constitute a sizeable segment of the poverty-struck population. Women face gender specific barriers to access education, health, employment etc. Among the poor, the poor women are most disadvantaged – they are characterized by lack of education and access of resources, both of which is required to help them work their way out of poverty and for upward economic and social mobility. In 1995, The World Summit for Social Development gave central importance to poverty eradication, expansion of production employment, and full participation of the poor in entrepreneurship. The Summit recognized the empowerment of women as a precondition to development more especially as women form a majority of the poor.

1.4 Relevance and utility of study

The UN, World Bank, ADB, ILO, USAID, IFAD, UNDP have recognized the role of voluntary organizations in developmental initiative. Involvement of NGO in developmental efforts was made mandatory by various international bodies including UN agencies as pre-condition for government to receive funds for socio-economic programmes. The following section provides an overview of select International institutions and their involvement with NGOs.

1. The World Bank’s Economic Development Institute-sponsored Women’s Enterprise Management Outreach Training Programme (WEMTOP) may turn out to be more relevant in the light of NGO linked development programme.
WEMTOP’s approach envisages a “preparatory” literacy course for women, who may then later show interest in an entrepreneurship course. The literacy course addresses community issues relevant to women’s lives. WEMTOP is being implemented through NGOs in India (Udyogini) and Nepal. Udyogini and its partner training institutions train “enterprise support teams” from local NGOs who then provide “grassroots management training” to producer women’s groups. The training material is mostly pictorial and involves simulation exercises, focusing on gender, empowerment, and enterprise management issues (ADB 1997).

2. UNIFEM is the women’s fund at the United Nations. It provides financial and technical assistance to innovative programme and strategies that promote women’s human rights, political participation and economic security. UNIFEM works in partnership with UN organizations, governments and non-governmental organizations (NGOs) and networks to promote gender equality. It links women’s issues and concerns to national, regional and global agendas, by fostering collaboration and providing technical expertise on gender mainstreaming and women’s empowerment strategies. In partnership with governments and NGOs, UNIFEM seeks to promote exchange of information on marketing, technology exchange and trade development among women entrepreneurs from South Asia & other parts of the world. It initiated Entrepreneurial Linked Income Generation for Self-Enterprising People (EIGSEP) in Lucknow, Uttar Pradesh, which strengthened low income women’s economic capacity as entrepreneurs & producers with technical training, financial linkages and entrepreneurial skills.

In the light of the above, the voluntary organizations have developed rapidly in recent years, ostensibly to address the gap left by the state. These voluntary organizations have provided commendable output with the support of Government, UN Organizations and other National and International donors. Since independence, the Government of India had adopted Welfare approach as far
as women related issues were concerned. However, the approach changed dramatically from ‘welfare’ to ‘development’ from the fifth five year plan period. Throughout the plan period emphasis was laid on co-operative venture between the State and the Voluntary organizations. In the Sixth Plan (1980-85) emphasis was laid on role of voluntary organization in health, education and employment. The Seventh Plan (1985-90) marked a shift in the approach of the government from ‘development’ to ‘empowerment’. The Eighth Plan (1992-97) highlighted for the first time a gender perspective and the need to ensure a definite flow of funds from the general developmental sectors to women. The Ninth Plan (1997-2002) adopted ‘Women Component Plan’ as one of the major strategies and directed both the Central and State Governments to ensure “not less than 30 per cent of the funds/benefits are earmarked in all the women’s related sectors. The Tenth Plan (2002-07) continued with the process of empowering women by translating the “National policy for empowerment into action”.

Entrepreneurship has been realised as one of the most important input in the economic development of a country. The GEM Conceptual Model suggests that the social-cultural-political context within a country must foster certain “General National Framework Conditions,” which can generate not only the opportunities for entrepreneurship but also the capacity for entrepreneurship, particularly, the

10 The National policy for empowering women drafted in the year 2002, adopted a three-fold strategy namely:
1. economic empowerment - to ensure provision of training, employment and income-generation activities with the ultimate objective of making all potential women economically independent
2. social empowerment – for creating an enabling environment through various affirmative development policies and programmes for development of women besides providing them easy and equal access to all basic minimum services so as to enable them to realise their full potential, and
3. Gender justice-aimed at eliminating all forms of gender discrimination.

11 Following an extensive study of entrepreneurship in 21 countries, Reynolds, Hay, Bygrave, Camp and Autio (2000) concluded that successful entrepreneurial activity is strongly associated with economic growth. Their research was subsumed under the “Global Entrepreneurship Monitor” (GEM), a joint research initiative conducted by Babson College and London Business School and supported by the Kauffman Center for Entrepreneurial Leadership. Their findings, based on surveys of the adult population of each country, in-depth interviews of experts on entrepreneurship in each country, and the use of standardized national data, supported their conceptual model depicting the role of the entrepreneurial process in a country’s economic development.
skills and motivation necessary to succeed. Of the eight “General National Framework Conditions” listed, the three that Reynolds, et al. (2000) highlighted as especially important were the availability of financing for new entrepreneurs, the need for government policies which are supportive of entrepreneurial efforts, and the opportunities for education and training in entrepreneurship. The level of total entrepreneurial activity in India was at 11.9 percent, which was relatively higher as compared to other GEM 2001 countries and approximately two-thirds of this activity was driven by necessity.\(^{12}\)

It is in this context that the researcher is of the opinion that NGOs can play an important role in inclusive development by encouraging MED amongst the poor by imparting training and functional literacy and providing them access to finance to set up a Micro-enterprise either individually or in groups.

The existing knowledge base encompasses an array of thoughts with regard to women and the role of financial institutions, women and their entrepreneurial style, women entrepreneur- challenges and prospects, etc. After analyzing the available literature a need was felt to study the entrepreneurial initiatives of voluntary organizations in the process of empowering women of urban slums, in Mumbai. The study also aims at finding out whether these organizations can sustain themselves in the long run without donor-aid.

**1.5 Rationale of the study.**

In developing countries majority of jobs are being created in the informal sector, "the lack of jobs in the formal sector of the economy as well as the lack of skills in a large part of the labour force has resulted in the growth of a substantial informal sector in which most workers are in low-paid employment under unregulated and

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poor working conditions” ILO (1999). In today’s world of labour and business, it is becoming increasingly difficult for an individual poor to survive in subsistence economy. Individually he or she cannot sustain self employment in true sense of the term self-employment. Self employment does require entrepreneurial spirit and skills to take risks. This can ...(be facilitated) through collective strength (of SHGs/Women Co-operatives) and group entrepreneurship i.e. through building poor people’s own organizations that produce goods and services and sell in the mainstream market\(^\text{13}\). In India, over 300 million people are living below the poverty line; it is not possible for the government to provide means of livelihood to everyone. It was initially believed that most of those in this sector are there by default i.e., in the absence of jobs in the public and modern private sectors they had no where else to go but to set up their own small business to earn their livelihood a survival strategy. It was therefore argued that the focus of policy interventions should be to assist those in the sector to help themselves i.e., enable them to maximize their incomes. But further studies have shown that this is not entirely true. Motives for participation in this sector vary:

1. Labour market flexibility. Many, particularly women, prefer this sector because it offers flexibility in participation e.g., combine household responsibilities with income earning opportunities by choosing their own hours and place of work as well as the activities.

2. Existence of profitable opportunities. Some enter this sector voluntarily because there are profitable opportunities being small these units are in an advantageous position to exploit the market (Sethuraman 1997).

Such a situation demands a collaborative approach from various stakeholders and a continuous effort from the society, where the people are encouraged to come up with entrepreneurial initiatives. In the light of this NGOs can be used as a channel to reach out to their constituents and assist them in the process of micro enterprise

development. A need was felt to study the role of NGOs in the process of empowering women and to assess:

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 evaluate the MED programme initiated by the NGOs.

3. To analyze the difference between NGOs and Social Entrepreneurial Organization by assessing variables such as Range of services offered innovative programmes undertaken, impact assessment, Reach/scale of operation, Replication of the programme, collaboration, financial sustainability, Legislative and policy changes and Awards won.

4. To assess the profile of Social Enterprises initiated by NGOs in the city of Mumbai.

5. To assess whether these NGOs can be used as a vehicle to deliver the SJSRY Scheme for urban poor\textsuperscript{14}, in the light of their expertise in organizing Micro-enterprise training, IGP and provision of micro-finance.

6. The present study assumes significance as very little research has been done to study Social entrepreneurial organizations based in India.

\subsection*{1.6 The Problem Definition.}

The socio-economic development of a country largely depends on the upliftment of the marginalised section of the society (especially women). The various schemes of the government have failed to reach the weaker sections of the society. The economic empowerment of women is still not a reality, in spite of various initiatives of the government. In the light of these factors this research work is an attempt to assess the contribution of the NGO sector in the city of Mumbai, in the process of empowering women through micro-enterprise development.

\footnote{\textsuperscript{14} Poverty alleviation programme of Government of India.}
1.7 Selection of area of study.
In terms of geographical area, this study plans to probe into facets of voluntary organizations in Mumbai, who are in the process of empowering women of urban slums through micro enterprise development imitative. The researcher selected Mumbai as the area of study because of the following reasons:
1. Familiarity with the city and the local language.
2. The growing slum population.
3. The presence of number of NGOs of National and International repute.
4. Large number of Migrant population.

1.8 Scope of study.
1. The period of study is restricted to ten years i.e. from 1997 to 2006\(^1\).
2. The study is limited to assessing whether entrepreneurial initiatives of women have led to their empowerment Post NGO intervention
3. The study covers only one Scheme of Government of India namely SJSRY (USEP/DWCA) introduced in December 1997 to empower urban poor, in the slums of Mumbai.
4. The sample covered does not take into account NGOs working for handicapped women in Mumbai.
5. The present study proposes to fill the research gap by studying the socio-demographic profile of social entrepreneurs, the difference between an NGO and a social entrepreneurial organization based on select parameters in the city of Mumbai\(^2\).

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\(^1\) The Urban poverty alleviation programme namely SJSRY scheme was launched in November 1997. In this thesis researcher has studied the reach of this government programme vis-a-vis the reach of NGOs engaged in Micro-enterprise development.

\(^2\) A study of this magnitude is not possible at all India level owing to the constraints of time in completion of doctoral studies, therefore the study is restricted to Mumbai
1.9 Conceptual clarification

1. Empowerment

According to Sen. & Batliwala (2000), "Empowerment is the process by which the powerless gain greater control over resources and over ideology...(includes in addition to extrinsic control), a growing intrinsic capability, greater self confidence and inner transformation of one's consciousness that enables one to overcome external barriers".

The term empowerment in this study refers to address initiatives, which enable women to start their own enterprises. Here empowerment is analyzed only in the context of economic empowerment.

2. Voluntary organizations

According to the literature issued by UN and World Bank (1990)\(^{17}\), Voluntary organizations/Non-Government organizations are also referred to as community organizations, social organizations, grass-root agency/organization, non-profit organization, third state, informal sector, non-government development organization, and donor organized NGO, people's organization. Some definitions of NGO/voluntary Organization are as follows:

- A non-profit making, voluntary, service-oriented/development oriented organization, either for the benefit of members (a grassroots organization) or of other members of the population (an agency).
- It is an organization of private individuals who believe in certain basic social principles and who structure their activities to bring about development to communities that they are servicing.
- Social development organization assisting in empowerment of people.
- An organization or group of people working independent of any external control with specific objectives and aims to fulfill tasks that are oriented to bring about desirable change in a given community or area or situation.

• An organization not affiliated to political parties, generally engaged in working for aid, development and welfare of the community.

• Organization committed to the root causes of the problems trying to better the quality of life especially for the poor, the oppressed, the marginalized in urban and rural areas.

• Organizations established by and for the community without or with little intervention from the government; they are not only a charity organization, but work on socio-economic-cultural activities.

• An organization that is flexible and democratic in its organization and attempts to serve the people without profit for itself. In this study only NGOs working for empowering women through Micro-enterprise training and Income generation programme is considered. It does not take into account NGOs working for disabled women.

3. Micro enterprise- In this study, it refers to non agricultural enterprises employing less than ten workers\(^\text{18}\), including the owner-operator and family workers. Most micro enterprises consist of individuals or small family enterprises, well within the limit of nine persons engaged. There is, thus, an implicit income and asset limit implied by the term micro enterprise; it is widely understood that micro enterprises are enterprises of the poor.

4. Micro Enterprise Development (MED) It refers to assistance given to the micro entrepreneurs by providing micro-enterprise training and various other BDS in the process of establishing a micro enterprise.

5. Social Entrepreneurship

According to William Drayton, “Social entrepreneurs are people driven to make a social change in the world, as business entrepreneurs who strive to launch new products”.

\(^{18}\) in some studies the number of employees range from less than 5 to 10 employees.
According to J Gregory Dees, “Social Entrepreneurship is the art and science of bringing Entrepreneurial Jest to social sector Zeal”.

6. Social Enterprises- They are diverse in nature and range from local community enterprises and social firms to co-operatives and large scale organisations operating nationally or internationally such as SMGUL, SEWA, WIT, SHRUMAN, OXFAM, CRY, YMCA etc., Social enterprise activity ranges from mission driven activity to unrelated business activity to Affirmative businesses. These Social enterprises fulfill double or triple bottom line unlike business enterprises.

1.10 Research Methodology.
Social science research can inform the complex and uncertain work of moving towards, effective social change on three levels: by describing and analyzing the problems that practitioners confront, by identifying better outcomes for individual and society, and by illuminating strategies for intervention that practitioners can use to move towards better outcomes Weiss, J.A. (2000). This research analyses strategies adopted by voluntary organizations working for women between 1997 and 2006. The research work was carried out in different wards of Mumbai. The entire research process was divided into two phases, namely:

19 Mission driven activities relate to revenue generated by actual sale of products or services.
20 Unrelated activities refer to revenue generated by renting out the premises, equipments, environmental entrepreneurship/waste management, sale of publications, consultancy services provided to corporates, housing societies etc.,
21 It refers to ventures created to provide jobs, competitive wages and employment for disadvantaged and socially excluded from the mainstream.
22 The simultaneous pursuit of financial and social returns on investment.
23 The simultaneous pursuit of return on investment in three areas - financial, social and environmental.
In the **first phase** the theoretical framework of social entrepreneurs from Mumbai and women micro-entrepreneurs’ situation in Mumbai was assessed through Secondary document analysis and informal interviews with key informants from NGOs working for empowering women, and micro entrepreneurs affiliated to the NGO(s) and social entrepreneurs (who were recipient of awards of select institutions) was undertaken.

In the **second phase** empirical research was carried out to collect Quantitative data by using Research instruments like Questionnaire and Interview schedule. The research instruments were administered to NGO functionaries, Micro entrepreneurs affiliated to the NGO(s) under study and Social Entrepreneurs based in Mumbai. Secondary document analysis together with informal interviews with key informants built the foundation on which the empirical research was based. The researcher has also gathered inputs as an observer at a Focus Group discussion (FGD) held at two venues namely TISS. All participants of FGD were Social Entrepreneurs and some participants were organizations assisting Social Entrepreneurs like participants from Ashoka foundation, Pravah and Dasra and Akansha women co-operative credit Bank. (participants of this FGD were the functionaries of the Mahila Bank

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24 Such as programme in-charge, founders depending upon there availability.

25 Ashoka is the global association of the world’s leading social entrepreneurs—men and women with system changing solutions for the world’s most urgent social problems. Since 1981, they have elected over 1,800 leading social entrepreneurs as Ashoka Fellows. Ashoka supports the fellows by providing them with living stipends, professional support, and access to a global network of peers in more than 60 countries.

26 Pravah is an Indian non profit organization, dedicated to equipping young people with skills essential to building sensitivity and responsibility towards the society.

27 Dasra strengthens socially-based, non profit organizations and maximizes social investments to ensure lasting impact for the poorest of poor. Dasra’s mission is to strengthen the effectiveness of the non profit sector through the application of best practices to maximize the investment of social investors and ensure lasting impact for the end beneficiary.

28 Initiated by a NGO named YUVA in Mumbai.
Agenda for discussion at FGD

1. At TISS the Topics discussed were: - Problems faced, Access to finance / credit, Support from Government, Formation of an Apex body of Social entrepreneurs.

2. At Akansha Credit Co-operative the topics discussed were how to encourage women to take loans for micro-enterprises, modalities of disbursing loans, Possibility of starting a Group Venture, Training for Micro-enterprise development and Marketing of products, and implementation of SJSRY scheme.

1.11 Research Objectives.

This research aimed at studying the following objectives:
1. To study the profile of Voluntary Organizations based in Mumbai and examine their role in empowering women through MED. 2. To analyze information of entrepreneurial initiatives of NGOs in the process of empowering women and make necessary recommendations. 3. To study the problems faced by Voluntary organizations in the process of empowering women and their future prospects.
4. To study the existing modes of empowering the weaker section of the society (women) by analyzing a particular poverty alleviation programme (SJSRY Scheme) of Government of India.
5. To study the role of a Voluntary organizations as a Social Entrepreneurial organization, by studying the role of Social Entrepreneur in the light of empowering women.
6. To evolve a framework where in NGOs can bring a significant difference in empowering the urban women.
7. To examine the line of demarcation between an ‘Entrepreneur’ and ‘Social Entrepreneur’.

The inputs from the FGD was used to prepare the interview schedule and questionnaire.
1.12 Research Questions.
1. Has Micro-enterprise training/IGP led to Economic and Social empowerment of slum women?
2. Has the Government program (SJSRY scheme-USEP/DWCUA) reached women of Slums in Mumbai?
3. Is the NGO sector in Mumbai, Social Entrepreneurial?

1.13 Hypothesis.
1. Voluntary organizations have been successful in empowering women through micro enterprise development.
2. The reach of voluntary organization is more than the Government institutions programme.
3. Voluntary organizations are successful in initiating entrepreneurial initiatives among women.
4. Empowerment leads to greater socio-economic development.

1.14 Data collection
1. Data was analyzed by reviewing both Primary and Secondary sources of information -Secondary Sources of data collection were Annual report, Magazines, Journals, Newspaper articles, Books, Various Reports published, conference and panel discussion proceedings, website of NGOs, Directory of NGOs, Website of Karmayog.org and Indianngos.com.
2. The research instrument used for data collection was administration of interview schedule and questionnaire.
3. Period of Data collection was from 15th December, 2006 to 15th May, 2007. (Inclusive of Pilot testing and actual data collection,). The NGOs/Social entrepreneurs refused to give data between 15th March and 15th April, 2007 because of financial year ending.
4. For analysis of case studies, information was sourced from field data, pamphlets given by the organizations, websites and published information.
5. Survey method was followed to collect the data.

6. Sample size – The following table covers a detailed analysis of the sample selection process. In terms of the sample size the study covered.

<table>
<thead>
<tr>
<th>Questionnaires</th>
<th>NGOs#</th>
<th>Micro-Entrepreneur*</th>
<th>Social Entrepreneur$</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Description</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Universe</td>
<td>36</td>
<td>Comprehensive list not available</td>
<td>37</td>
</tr>
<tr>
<td>Source</td>
<td>Sample frame prepared after referring to Directory of NGOs, Website of Karmayog.com and Indianngos.com</td>
<td>Data provided by NGOs</td>
<td>List of awardees/fellows published/displayed in the website by foundations and trusts.</td>
</tr>
<tr>
<td>Pre-determined sample</td>
<td>20</td>
<td>(Total women entrepreneurs 100) (20 NGO X 5 Micro-entrepreneurs per NGO)</td>
<td>20</td>
</tr>
<tr>
<td>Sampling technique</td>
<td>Purposive</td>
<td>Convenience</td>
<td>Purposive</td>
</tr>
<tr>
<td>Pilot testing undertaken</td>
<td>O2</td>
<td>05</td>
<td>02</td>
</tr>
<tr>
<td>No. of respondents not responded</td>
<td>01</td>
<td>10 NGOs</td>
<td>03</td>
</tr>
<tr>
<td>Total number of respondents</td>
<td>19</td>
<td>9 NGOs (81 micro-entrepreneurs)</td>
<td>17</td>
</tr>
</tbody>
</table>

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30 Researcher could not undertake Random sampling on account of non-availability of comprehensive data pertaining to the NGOs in Mumbai. The available directories of NGOs did not provide break-up of NGOs working for women through enterprise development. Therefore based on sample frame created on the basis of inputs available on NGOs working for empowering women through enterprise development purposive sampling technique was adopted for selection of NGOs. As far as Micro entrepreneurs are concerned convenience sampling technique was adopted as the micro entrepreneurs were referred to the researcher by the NGOs.
7. **Method of Sample selection.**

A. The Voluntary organizations have been selected on the basis of provision of either one of the following services namely:

a. Income generation programme.

b. Vocational training/Micro-enterprise training

c. Establishment of social enterprise to further the mission.


B. Only Women beneficiaries of these Voluntary organizations, who have undertaken Micro-enterprise development in Individual capacity or in Groups in urban slums of Mumbai, have been considered.

C. The sample covered does not take into account NGOs working for Handicapped women in Mumbai.

D. The present study covers Social Entrepreneurs from Mumbai, who have been recipient of awards/fellowship, instituted by the following organizations namely Ashoka Foundation, Schwab foundation and Manav Seva Dharma Samvardhini Trust.

8. **Quantitative data** was collected through a sample survey.

a. 81 women micro entrepreneurs\(^{34}\) were interviewed with the help of a schedule. It

\(^{31}\) Percentage calculated out of 19 NGOs.

\(^{32}\) www.karmayog.org and www.indianngos.com

\(^{33}\) Available from www.ashokafoundation.org , www.schwabfoundation.org. As far as awardees of MDSS was concerned the information was collected based on referrals from award winners.

\(^{34}\) Convenience technique was used as the micro entrepreneurs were identified by the NGO
was developed in order to verify the information provided through desk review and being a participant of a focus group discussion as well as to gather some extra information regarding micro entrepreneurship development, challenges and solutions overcoming these challenges encountered by women entrepreneurs in Mumbai. The schedule covered variables such as: Personal profile, enterprise details, microenterprise training attended, and level of empowerment post MED intervention by the NGO.

b. 19 NGO\textsuperscript{35} functionaries were interviewed with the help of a questionnaire to assess their micro-enterprise development initiatives in the process of empowering women beneficiaries. The schedule covered variables such as profile of the Ngo, Funding sources, micro enterprise training Profile of social enterprise, Business development services provided by the NGOs, problems and prospects, Difference between NGOs and social entrepreneurs based on select parameters.

c. 17 Social Entrepreneurs were interviewed by administering a questionnaire. The questionnaire was developed in order to verify the socio-demographic profile of Social Entrepreneurs who received awards\textsuperscript{36} instituted by either one of the foundations namely Ashoka Foundation, Schwab Foundation and MDSS

Note:
(1) The researcher had no choice but to shortlist the social entrepreneurs in this format in the absence of documented data on social entrepreneurs in India.

(2) Due to time constraints and in order to achieve a higher representativeness of the findings the quantitative interviews was conducted only in the city of Mumbai.

(4) A purposive selection was necessitated by the motive to derive analytical rather functionaries.

\textsuperscript{35} NGOs were selected on the basis of purposive sampling technique. Sample frame was restricted to only those NGOs which were involved in empowering women through Micro Enterprise Development (MED) programme.

\textsuperscript{36} Purposive sampling technique was used in the absence of a comprehensive list of social Entrepreneurs based in Mumbai. The parameters used by these leading organizations were used to evaluate the difference between an NGO and a Social Entrepreneurial Organization in this study.
1.15 Research Design.

1. Descriptive research design was used in carrying out the study of:
   a. Voluntary organizations.
   b. Socio-demographic profile of social entrepreneurs.
   c. Study of Micro-entrepreneurs.
   d. Reach of Government programme-Secondary data was analyzed to measure only the Reach of a Government programme namely SJSRY (under USEP/DWCUA) in the slums covered by the NGOs in the city of Mumbai.

2. Multiple Case study analysis has also been used- The case study was selected with reference to the matter under discussion. During the course of research the absence of adequate information about this sector in India posed a major hurdle. Therefore the case analysis has been done by referring to multiple sources like articles, websites and in case of social entrepreneurs based in Mumbai the data was collected from primary source as it was a part of the empirical research undertaken by the researcher. In Chapter no 11 select case studies of social entrepreneurial organizations have been selected for analysis based on their ability to create an impact in the lives of the beneficiaries.

1.16 Method of analysis and application of statistical tools.

1. Data was entered in Ms Excel and then various operations were performed by using SPSS package
2. As the study was descriptive in nature, the researcher has employed Tabular analysis and graphical analysis to analyse the data for studying the different objectives.
3. Appropriate statistical techniques were used to analyse the data and evaluate the findings.
4. Hypothesis testing was done by inferring from the data generated. 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 there 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.

1.17. Research Framework

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Research objective</th>
<th>Questionnaire analysis</th>
<th>Hypothesis testing</th>
</tr>
</thead>
<tbody>
<tr>
<td>I. Voluntary organizations have been successful in empowering women through micro enterprise development.</td>
<td>To study the profile of Voluntary Organizations and examine their role in empowering women.</td>
<td>NGO Questionnaire (19)</td>
<td>NA#</td>
</tr>
<tr>
<td>II. The reach of voluntary organization is more than the Government institutions programme.</td>
<td>To study the existing modes of empowering the weaker section of the society (women) by analyzing a specific poverty alleviation programme (SJSRY (USEP/DWCUA Scheme) of Government of India.</td>
<td>Secondary Data analysis.</td>
<td>Inferred with the help of quantitative and qualitative data</td>
</tr>
<tr>
<td>III. Voluntary organizations are successful in initiating entrepreneurial initiatives among women.</td>
<td>To analyze information of entrepreneurial initiatives of NGOs in the process of empowering women and make necessary recommendations. To study the problems</td>
<td>NGO Questionnaire (19)</td>
<td>NA#</td>
</tr>
</tbody>
</table>

37 The Swarna Jayanti Shahari Rojgar Yojna (SJSRY) scheme was launched in December 1997. It seeks to provide gainful employment to the urban poor (living below the urban poverty line) by assisting them to set up self-employment ventures or provision of wage employment.
IV. Empowerment leads to greater socio-economic development.

To study whether entrepreneurial initiatives of women have led to their empowerment after the NGO intervention

NGO questionnaire
(9)

Micro-entrepreneur Questionnaire
(81)

Inferred with the help of quantitative and qualitative data.

# Test of Hypothesis not applied on account of small sample size.
@ denotes number of questionnaires administered.

1.18 Problems encountered in the process of data collection.

a. All NGOs were not very forthcoming, at times it took more than one month to get permission to gather data about the NGO and interview the Micro-Entrepreneurs trained by these NGOs.

b. All the NGOs did not give access to Annual reports. None of the NGOs gave access to the list of trainees of vocational training nor did they give access to a comprehensive list of Micro Entrepreneurs trained by them.

c. Few NGOs were very suspicious, wanted to see the questionnaire before granting permission. One NGO of International repute took more than one and half months to grant permission stating that they had to take the board approval and finally said no after seeing the questionnaire, stating that this much of data is not required for conducting the study.

d. Another VO of repute wanted the findings to be shared by July 2007 and then only they would give the required permission to state the findings in the final thesis.

e. Initially it was decided to interview five Micro-entrepreneurs from every NGO, however all the NGOs were not co-operative. The interview schedule was administered to the women identified by the NGO functionaries; therefore

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38 Only 9 NGOs gave access to women micro entrepreneurs.

39 Except Apnalaya, FSC, CASP and Yuvak Prathishtan all other NGOs did not give access to Annual reports.
there is a wide variation between the Numbers of Micro-entrepreneurs interviewed between NGOs, the number of Micro-entrepreneurs varied from 03 to 16 in some NGOs. Therefore it is not possible to assess the level of empowerment of each NGO in comparison with the other.

f. The researcher had no choice but to interview these women as all NGOs surveyed did not give access to the micro-entrepreneurs and even if they granted permission it was scheduled for a later date beyond the period set for data collection, therefore only 81 micro entrepreneurs from 09 NGOs were covered.

g. All the NGOs were not comfortable discussing their sources of funding and details of the social enterprise. Therefore where ever data was not available, the information was filled from their annual reports and other secondary sources.

h. In case of some NGOs the details were given by Programme co-coordinators, therefore it is difficult to validate the source of data.

i. As far as NGO functionaries and Social Entrepreneurs were concerned, it took repeated calls to fix an appointment. They were contacted via Email and telephonic calls, where ever possible. Some Social Entrepreneurs were not reachable, because of wrong contact address and non-availability and some could not give an appointment within the period of primary data collection decided by the researcher.

j. While interviewing the Micro-entrepreneurs, some were not comfortable discussing some issues, as the interview was conducted in the presence of their seniors or colleagues or NGO functionaries.

k. Some co-coordinators were not aware of the entire gamut of activities of their respective organisations as they had joined the organization in the last one year.

l. It was difficult to access published data on SJSRY for Mumbai as the same was not available in the MCGM website. For Mumbai region the data given by the Urban Poverty Alleviation department implementing SJSRY was noted down from their records. Similarly in spite of repeated calls and emails to the
Rural Planning and Credit Department (in-charge of implementing this scheme) of RBI there was no response. The required data was not available in YASHADA Library. Therefore the data for SJSRY has been analysed on the basis of Annual reports, CAG Report and other secondary sources.

m. The case analysis has been undertaken on the basis of data gathered during the field work and some secondary sources. The organizations covered in the case analysis did not provide documentary evidence to verify the situation and assess the financial position of the organization. However CH did provide access to their in-house magazine and a copy of their Social audit report

1.19 Limitation of study.

Due to the following reasons representativeness and reliability of the findings are somewhat limited:

1. The study is restricted to studying the Micro enterprise development initiatives of voluntary organizations working for empowering women in Mumbai.

2. As purposive/convenience sample was used, it may not reflect the situation in rest of the country.

3. The study analyses the level of empowerment post NGO intervention.

4. The analysis of reach of government scheme (only SJSRY) has been done based on inputs available through empirical data, secondary sources and interview with the Community development officer based in Mumbai. The researcher faced the constraint of non availability of printed matter on SJSRY disbursement for Mumbai.

5. Due to time constraints, the sample sizes of the quantitative survey as well as the in-depth interviews are fairly small, and therefore not necessarily representative.

6. As the study covered only a limited geographical area, the reader should be careful to generalize the findings to the situation in Mumbai with elsewhere in the country.

40 Stated to be the repository library of Maharashtra State.
7. The case studies of the organizations surveyed is based on multiple sources. However one should note that except CH the other two organizations namely SMS and SF did not provide access to any in-house documents, therefore the case study may not be truly representative of the state of affairs in the two organizations surveyed.

8. Limitation of present study of CH as a form of social enterprise in Mumbai;
   1. The researcher has covered in detail the assessment of a fair trade organization in Mumbai, only from the perspective of need to collaborate with the fair trade movement to provide access to market.
   2. The present study is an attempt to study the impact of a social enterprise based in Mumbai which has participated in the development process by providing MED and market access to the poor involved in Group entrepreneurship. This research does not cover the various issues pertaining to the fair trade movement in terms of supply chain management, ethical consumption issues, consumer preferences for fair trade products etc.,

Despite the above mentioned limitations, the findings of the study provide an insight into the issues and concerns facing:
   1. NGOs working for empowering women in the process of micro enterprise development and the level of empowerment of Micro entrepreneurs post MED.
   2. The profile of select social entrepreneurial organisations working for empowering women.
   3. The socio-demographic profile of social entrepreneurs based in Mumbai.

1.20 Organisation of the thesis.
The thesis is presented in two parts;
Part 1 contains five chapters devoted to
1. Introduction, Research Methodology.
2. Research setting
3. Review of Literature and identification of research gap
4. Concept of Social entrepreneurship in India
5. Empowering Marginalized women in India.

**Part II** contains chapters devoted to presentation of findings and development of framework.

6-11. Interpretation and analysis of data pertaining to the profile of NGOs, their process of empowering women, Social Entrepreneurial initiatives of Voluntary organizations (VOs), Problems faced by VOs and future prospects, NGOs vs Social entrepreneurial organizations an analysis, Business development services provided by NGOs, Micro-enterprise development as a means of empowering women, level of empowerment post enterprise development, an assessment of reach of a government scheme (SJSRY in the city of Mumbai) and Socio-demographic profile of social entrepreneurs based in the city of Mumbai. Case studies of few social entrepreneurial organizations based in Mumbai.

12. Key findings & Recommendations,

13. Evolving a framework for social enterprise development in India.

Followed by Bibliography and Appendix.

**Conclusions.**

1. 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.

2. 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 and look at alternative sources of generating revenue for making the programmes self-sufficient and sustainable.

3. NGOs which undertake social enterprise strategy to augment their resources and assist their beneficiaries by providing outlets for selling the products manufactured by them can assist the women beneficiaries in a more meaningful way by providing them market access through the Fair trade mode.
4. The Fair Trade principles established by the network members\textsuperscript{41} definitely ensure that the organizations engaged in Fair Trade gradually start implementing them over the years. This in turn can lead to attainment of economic and social empowerment of the women beneficiaries.

\footnotesize\textsuperscript{41} Members of the four international Fair Trade Associations: FLO (Fair Trade Labelling Organizations), IFAT (International Fair Trade Association), NEWS! (Network of European World shops) and EFTA (European Fair Trade Association).