

# Obstacles to Opportunities

Women Social Entrepreneurs of Tuljapur



Discover India Program  
2018-2019

Obstacles to Opportunities:  
Women Social Entrepreneurs  
of Tuljapur

---

---

Discover India Program  
2018-2019

## **CERTIFICATE**

This is to certify that the work incorporated in this report entitled “**Obstacles to Opportunities: Women Social Entrepreneurs of Tuljapur**” submitted by the undersigned Research Team was carried out under my mentorship. Such material as has been obtained from other sources has been duly acknowledged.

<b>Sr. No</b>	<b>NAME OF THE STUDENT</b>	<b>DESIGNATION</b>	<b>SIGNATURE</b>
1	Akash Sriram	Group Leader, Content Writer	
2	Aldora War	Content Writer, On-field Research	
3	Apoorva Kapoor	Content writer, Creative team, On-field Research	
4	Hrishita Sarkar	Finance, Editing, Pre-field content writing, On-field Research	
5	Prashanth Thakkar	Videographer	
6	Saloni Jain	Content writer, Logistics, On-field Research	
7	Shalini Sinha	Content writer, On-field Research	
8	Rajeshwari Basu	Content writer, photographer, Creative team	
9	Vanshika Jain	Content writer, Creative team, photographer	
10	Yash Jain	Logistics	

**Faculty Mentor**

**Name:** Kunal R. Sarpal

**Signature:**

**Date:**

## Table of Contents

<b>Acknowledgments</b>	v
<b>Abstract</b>	vii
<b>List of Images</b>	viii
<b>List Of Tables</b>	ix
<b>List of Figures</b>	ix
<b>Introduction</b>	
1.1 INTRODUCTION TO TOPIC	1
1.2 DEMOGRAPHICS AND GEOGRAPHY OF TULJAPUR:-	7
1.3 RESEARCH QUESTION, AIMS AND OBJECTIVES:-	<b>Error! Bookmark not defined.</b>
1.4 RESEARCH METHODOLOGY :-	10
1.5 LIMITATIONS	13
<b>2.Literature Review</b>	16
2.1 INTRODUCTION:-	16
2.2 SUPPORT:-	17
2.3 MOTIVATION:-	18
2.4 CONSTRAINT:-	19
2. 5 POLICY FRAMEWORK:-	22
2.6 GAPS:-	22
<b>3. Motivation</b>	24
3.1 MOTIVATION AND ITS IMPORTANCE:-	24
3.2 SOCIAL ASPECT:-	26
3.3 ECONOMIC ASPECT:-	34
3.4 OTHER ASPECTS	34
3.5 DATA ANALYSIS:-	34
<b>4. Support and Constraints</b>	43
4.1 INTRODUCTION:-	43
4.2 FINDINGS RELATED TO THE ASPECTS OF SUPPORT AND CONSTRAINT:-	44
4.3 DATA -	52
<b>5. Conclusion</b>	57
5.1 Conclusion of the research -	<b>Error! Bookmark not defined.</b>
5.2 SUGGESTIONS:-	<b>Error! Bookmark not defined.</b>
<b>References</b>	63
<b>Appendix</b>	<b>Error! Bookmark not defined.</b>

## **Acknowledgments**

Discover India Program has been a journey that has taught us more than any academic course. The seven days of our research were about learning, compromising, honing our research skills and more importantly was a major step towards our development. Engaging with women social entrepreneurs in and around Tuljapur District of Osmanabad gave us a chance to understand how the mindset and the social norms in rural area are changing.

We are extremely grateful and would like to extend our special thanks to FLAME University, Vice Chancellor, Dr. Dishan Kamdar and Dean Dr. Santosh Kudtarkar for giving us an opportunity to come out of our comfort zone and explore the unexplored. We would also like to thank DIP Chair 2018-19, Prof. Ravikant Kisana and DIP Co-Chair 2018-19, Prof. Nidhi Kalra for their support and guidance. Next, we would like to thank our Faculty Mentor, Prof. Kunal R. Sarpal for guiding us through the thick and thin during the course of our research and keeping us all motivated till the very last step. We would like to express our gratitude towards Dr. Poonam Gandhi and Dr. Juhi Sidharth for helping us with our research methodology and the report. We would also like to extend our deep appreciation towards our research scholar, Ms. Varnika Walvekar and our senior Datla Sai Sri Ram Varma, with whose advice and insightful review, we were able to sail through all the perils we faced.

We are extremely thankful to the Tata Institute of Social Sciences, Tuljapur for providing us with accommodation and their hospitality. We are truly grateful to Dr. Sri Krishna Sudheer Patoju, Dr. Anjali Kulkarni and other staff members of TISS for sharing the stories of different women entrepreneurs and helping us get in touch with them. We would also like to thank TISS for providing us with the literature on the topic which was otherwise inaccessible.

In the due course of our research, we got in touch with a lot of women entrepreneurs and we would like to thank them from the bottom of our hearts for cooperating with us and sharing their untold stories without which our research would have been incomplete and worthless. We also got a chance to meet the sarpanches from certain villages and some male social entrepreneurs who helped us understand the current scenario in the society and facilitated our understanding of women social entrepreneurship in and around Tuljapur. Their opinions and outlook towards these women entrepreneurs were of great importance to us and we would like to thank them for the same.

## **Abstract**

The birth of social enterprises took place to improve the lack of opportunities for themselves and the society surrounding them the poor. It is anticipated that social entrepreneurship will play a huge role in developing rural areas and bringing the growth to the rural masses of India. The unique approach of social entrepreneurship aims at finding solutions to societal, environmental and developmental problems. Recently, women have begun forming a major part of the social entrepreneurs of Tuljapur. This gives the situation

yet another dimension in the role of social entrepreneurship in Tuljapur. The aim of this research is to look into the journey of these women social entrepreneurs of Tuljapur. The research has used three components to understand the journey of these women. The three factors being, their **motivation** to start and continue their enterprises, **support** they received and **constraints** they had in terms of the policy, politics, social, economical and logistics. For this, we adopted a qualitative method of research as it enables us to do an in-depth analysis of the actual scenario in Tuljapur. With less education in a patriarchal society, it takes a lot of motivation, support and determination for women to do something like opening an enterprise of their own. We study the factors like motivation, social support and constraints since they are the main keys to success in any business or any other occupation one take up.

### **List of Images**

<b>Image No.</b>	<b>Caption</b>	<b>Page No.</b>
Image 1	Men of Tuljapur playing cards	
Image 2	Woman farmer of Tuljapur	
Image 3	Ruined land of Tuljapur Village.	
Image 4	Women social entrepreneur working with her husband.	



Image 5	Women entrepreneurs of SPP working together in the fields of Tuljapur.	
Image 6	Students of Barul Village, Tuljapur.	
Image 7	A housewife staying in her house with her son.	
Image 8	Minority Skill development Trainer training the budding entrepreneurs.	
Image 9	Godavari Dange with her team.	

### **List of Tables**

<b>Table No.</b>	<b>Page No.</b>
Table 1.	
Table 2.	
Table 3.	
Table 4.	
Table 5.	

## List of Figures

<b>Figure No.</b>	<b>Caption</b>	<b>Page No.</b>
Figure 1.	Intrinsic and extrinsic motivation.	
Figure 2.	Push and Pull Motivation.	

# 1. Introduction

## 1.1 INTRODUCTION TO TOPIC :-

Social entrepreneurs are agents of change, who tackle persistent social problems that often require innovative solutions in resource-scarce environments (Mair and Marti, 2006; Seelos and Mair, 2005). Social entrepreneurship, in its essence, is economic entrepreneurship but with a social cause; whose priority is higher than the conventional profit-maximizing motive behind a business venture. Here, the primary emphasis is laid on catering to the needs of those at the bottom of the pyramid<sup>1</sup>, whose income is low but have a highly desired demand. When compared with economic entrepreneurship, some of its essential components like profits, supply, innovation etc., are practiced by social entrepreneurs as well. Social enterprise is a business created to further a social purpose in a financially sustainable way ("Social Enterprise", n.d.). A social enterprise stands out from other businesses as a social enterprise is not dedicated to profiting one person. Unlike most businesses, social enterprises do not side with capitalism to make the rich richer. However, it is untrue to state that only a community or the needy profit from the social enterprises. The owners and managers of the business may profit from social enterprises, but the goal of the enterprise is to benefit society and reduce welfare loss. A social entrepreneur works by selling goods and services in the open market. A predominant motive of this initiative is value creation- in economic terms, it could be perceived as a state when the aggregate utility (positive externality<sup>2</sup>) of the members of the society is higher than the opportunity cost of all the resources utilized in that particular activity. A social entrepreneurial venture is marked successful when the value creation is positive and visible amongst the society (Santos, 2012). Entrepreneurs are said to be a vital catalyst for an economy's capital mobilization, exploitation of resources and increase trade (Harbinson and

---

<sup>1</sup> poor yet large in population

<sup>2</sup> A positive externality is a benefit that is enjoyed by a third-party as a result of an economic transaction. Third-parties include any individual, organisation, property owner, or resource that is indirectly affected.

Myers, 1984). Entrepreneurs are agents who perform a vital role in the economic development of a country and are linked to the overall industrial development of a nation.

Adding to this, social entrepreneurs reinvest the money they earn in either their business or the local community. Henceforth, the social enterprise leads to the addressing and serving for environmental and social issues. The role of social entrepreneurs in social change processes is to view them as institutional entrepreneurs (Mair and Marti, 2009). As previously stated, social entrepreneurs do not profit alone, they share the profit with the community. The birth of social enterprises took place to improve the lack of opportunities for the poor. The social enterprises give an opportunity to the poor to earn money for themselves, even if there is an absence of a degree in their resume. Social entrepreneurs give an opportunity to people to either acquire skills or transfer their skills into monetary support. Social enterprises are often mistaken to be equalized to charity which it is not completely true. A social enterprise can be for-profit or non-profit. Some social enterprises are owned by charitable organizations and are hence non-for-profit. They generate income to the needy or are dedicated towards a social mission. On the other hand, for-profit entities are present but they have incorporated into their business model to achieve a social objective. Nevertheless, for-profit or non-profit, the ethos of all social enterprise is in the fact that it gives the people sustainability. Social entrepreneurs make people depend on themselves rather than to rely on philanthropy. Moreover, social enterprises are scalable, therefore any social enterprise model can be replicated in the needed areas/communities and be expanded to increase the positive impact.

Since the liberalization of the economy in 1991, the economy has been witnessing rapid growth. However, the environmental and social problems of the country keep increasing each year. This necessitates the extensive application of multidisciplinary approaches and entrepreneurial energy in the environmental as well as social sectors. With changes in technology and increasing competition, it is imperative that social entrepreneurs become more dynamic (Oomen, 2018). Social Entrepreneurship has a great prospectus in India as we are a developing nation that is constantly facing developmental issues and inequalities. Since there exist income disparities, not all the products and services are affordable by the low-income section of the society. This is where a social entrepreneur steps in to create a market for

products that satisfy the demands of the lowest strata. It starts with identifying the problem, systematically analyzing it in a holistic manner and then deriving a sustainable solution. Some of the social issues that are dealt with include illiteracy, health, access to portable safe drinking water, declining handicrafts and traditional art, etc. In order to minimize the negative impact of these social issues; entrepreneur principles are blended along with all the available resources and capital to create an enterprise. These could be in the form of cottage industries, goods produced in the villages, packaged farm products, handicraft products, cheap healthcare etc. (Rawal, 2018).

Nowadays, there are plenty of opportunities for social entrepreneurs, especially in the fields of child welfare, healthcare, counselling and community policing. It is anticipated that social entrepreneurship will play a huge role in developing rural areas and bringing the growth to the rural masses of India. Social enterprises also work in urban and rural areas with regards to- sanitation, renewable sources of power, nutrition and food, agriculture and affordable housing. They will not only create more opportunities but can also help find solutions for these local difficulties. For example, in order to address the problem of youth unemployment, social entrepreneurs can start an enterprise to train the youth with industrial oriented skills (Oomen, 2018). There are various social enterprises in India that have become successful in attaining its goals. For example, the Centre of Science and Technology for Rural Development (*Costford* hereafter), an organization in Kerala, offers cost-effective plans to build houses. *Costford* encourages their institutional, private and public clients. They work with organizations sharing similar concerns about social equity and a healthier ecosystem, to envision alternative architecture as a path to a more just, sustainable and peaceful world. Similarly, *Earthen Life*, an organization based in Maharashtra with offices in Mumbai and Pune, provides a sustainable and decentralized waste management solution by converting organic waste to renewable energy at the source. They integrate the waste pickers and other low-income communities in the value chain (Oomen, 2018).

According to the British Council report of 2016, the highest proportion of social enterprises of India are found in Maharashtra. The previous year's report also stated that the largest cluster of incubators is found in Maharashtra (British Council, 2015). Adding to this,

the first co-operative bank owned by a woman was started by a woman from Maharashtra. The World Economic Forum (WEF) took note of Satara-based entrepreneur Chetna Sinha for her work in the social sector (developing India's first rural co-operative bank owned by women) and has included her in a list of 15 women who have changed the world ("Satara woman entrepreneur in World Economic Forum list", 2015). Maharashtra has a large youth population with significant startup presence (1.5 million SMEs-Ministry of Micro, Small and Medium Enterprises, registered state-wide), and existing infrastructure to support emerging businesses (Sonne and Jamal, 2014). Cities such as Pune are notorious for technology start-ups, and while there is some social entrepreneurship, there are not nearly as many as traditional startups and NGOs (Sonne and Jamal, 2014). There is financial support available, primarily to traditional start-ups, but also to social entrepreneurs, ranging from investors and Angels like TiE Angels, Pune Angels and Indian Angel Network, to Aavishkaar and Lok Capital funds (Sonne and Jamal, 2014). SIDBI, a state-run development bank set up a venture capital fund for financing Ministry of Micro, Small and Medium Enterprises (MSMEs hereafter) starting in 2015 (Yourstory, 2015c). There is a combination of government and private organizations offering startup and incubator support. Incubators and supports include local colleges and private sector organizations like Venture Centre, MITCON, UnLtd India, SCMHRD, Pune College of Engineering, Pune Open Coffee Club, Abhinav Farmers Club and SIMS (Sonne and Jamal, 2014). In totality, it can be estimated from the above findings that Maharashtra has been playing a very vital role in the celebrated status of Social Enterprises in India, especially for Social Enterprises run by women.

The speedy ongoing development of the social enterprises in Maharashtra is a yield from the various social enterprises in the rural areas of the state. Tuljapur is one of the many rural areas of Maharashtra with humongous indulgence in the social enterprises. Tuljapur is a town of Maharashtra which is also the proud locator of one of India's best college for studying Social Entrepreneurship, Tata Institute of Social Sciences (TISS hereafter). TISS has been a great helping hand for providing monetarily cheap but quality skill-building courses and bits of advice to local social entrepreneurs of Tuljapur. Social Entrepreneurs of Tuljapur are largely woman which gets yet another dimension in the role of social entrepreneurship in Tuljapur. Social Enterprises is female dominant in Tuljapur, just like other social enterprises around

India. Anyhow, women entrepreneurs from Tuljapur stand out by attaining recognition by the United Nations (UN, hereafter). Even women like Godavari Dange, who has finished her class 10th recently in 2018 itself, has been operating as an ambassador for the International Fund for Agricultural Development (IFAD, hereafter). Tuljapur is responsible for the motivational women like Shanta Gevali who manages a unit of sanitary pads in Tuljapur (Hofbezem 2014). Tuljapur is the hub of motivational women social entrepreneurs ((Hofbezem 2014; Mohan 2018; Sarkar 2016).

Less than nine percent of for-profit companies in India are led by women, whereas 24 percent of social enterprises in India are started by women (Richardson). Despite the noticeable development in the status of women social entrepreneurs, it is still a known fact that entrepreneurship is widely known as a male run area (Bird and Brush 2002), one of the reason being that about two-thirds of business owners worldwide are men (Allen, Langowitz, and Minnitti 2006). Simply by being social entrepreneurs and owners of social enterprises; women are a deviance to the current gender norms (Hanson 2003). For example, it can be gathered from above information that nearly 25 percent of social enterprises are led by women; whereas, by comparison, less than 9 percent of India's commercial small and medium enterprises have a woman at the helm (Salovaara & Wade 2018). Additionally, women are now taking over male-dominated areas and occupations, like farming, and these women are distinctly conscious of the ways in which their business ownership is challenging gender norms (Hanson and Blake 2). As mentioned above, India is experiencing a seemingly fast and effective growth of social enterprises. None the less, a recent Thomson Reuters Foundation report placed India 36th out of the world's 44 largest economies in terms of the gender pay gap in social enterprise (Richardson). It is believable that these women social entrepreneurs have reported that they face additional barriers in terms of stereotypes, discrimination and prejudice. Debarring the bars that these Indian women entrepreneurs face, they have achieved laurels to the country by breaking the barriers. 31- year old Godavari Dange has trained over 1000 women across 110 villages in Maharashtra, to become farmers. As state before, Dange is currently also the global ambassador in the UN, for the IFAD. Furthermore, Varsha Pawar from Tuljapur has won the UN climate award in 2016 for her social enterprise that aims to reform the use of clean energy, starting from Tuljapur itself. Women of social entrepreneurs of India have seen social

enterprises as a self-sustaining and self-empowering weapon. Running or establishing a social enterprise is not a cake walk, especially once we consider the additional barriers of prejudice, discrimination, and family pressure these women of India deal with (Salovaara & Wade 2018). Although, the women who have overcome these hurdles have found themselves to be empowered. According to the survey published in Stanford Social Innovation Review of May 2018, a vast majority of social entrepreneurs have reported that they had developed increased confidence (82 percent) and an increased sense of self-worth (80 percent) as a result of founding their venture (Salovaara & Wade 2018). Varsha Pawar of Tuljapur said to an interview that- "Earlier, I could not even move out of the house. Today, none of the household decisions are made without my consent (Sarkar 2016)." Women social enterprises are fast growing and largely impactful in the society. The women social enterprises of India are gaining global recognition. For example, the clean energy project started by Varsha Pawar was one among the 13 initiatives that were recognized at the UN climate summit that was held in Marrakech, Morocco, in November 2016 (Sarkar 2016). Following this, India has started focusing on women prosperity and hence the attention has gone towards the development, help and support for women social entrepreneurs. In Feb 2018, the Global Entrepreneurship Summit in Hyderabad was mainly focused on discussing and recognizing the women run social enterprises (Salovaara & Wade 2018). The women running such social enterprises have very groundbreaking stories about how they started their enterprise. Despite being widowed at 19, Dange started her enterprise with just being a 7th-grade pass from school. It is wondered by many, that what motivates these women to go out, and deal with the barriers and start something of their own for the social benefit. The Global Entrepreneurship Model (GEM, hereafter) study examines people's motives to become social entrepreneur between those who "want to exploit a perceived business opportunity, known as opportunity entrepreneurs" and those who "are pushed into entrepreneurship because all other options for work are either absent or unsatisfactory, known as necessity entrepreneurs" (Allen Langowitz, and Minnitti 2006). Hisrich developed a theory on women entrepreneurs career, which states that while the backgrounds of self-employed women vary considerably the women entrepreneurs do share similarities in personality, motivation, education and family background (Hisrich, 1981). In totality, there is a lot that goes on in women's journey to become a social entrepreneur. It has been noticed from one of the most famous women social entrepreneurs of India who are from



Tuljapur, that they share a certain motivation, face similar constraints and are liable to the similar support, when they are on the stand of inaugurating, running and working in a social entrepreneur.

### **1.2 DEMOGRAPHICS AND GEOGRAPHY OF TULJAPUR :-**

Located 23 km south of the district headquarters of Osmanabad, Maharashtra; Tuljapur has a population of 34,011 out of which 17,580 are male and 16,431 are female (Census 2011). This municipal council is divided into 19 wards and its population density is 8176 people per km<sup>2</sup><sup>3</sup>. The total geographical area of Tuljapur is around 4km<sup>2</sup> and lies 648m above sea level. The overall literacy rate is 71.4%, while the female literacy rate is 33.3%. There are about 6563 households located here with an average of 5 members per family.<sup>3</sup> As per the 2011 census, the sex ratio is 935 females per 1000 males.

#### **1.2.1 Education:-**

Government aided pre-primary school, primary school, middle school and secondary schools are present in Tuljapur but might not be functional to its fullest capacity. The students often go to the Government medical colleges and the Government MBA college in Solapur for higher education. Tuljapur also houses the famous Tata Institute of Social Sciences, Shree Tuljabhavani College of Engineering and the Y.C. College (Tuljapur Municipal Council).

#### **1.2.2 Healthcare centres :-**

Community Healthcare Centre	1
Maternity and Child Welfare Centre	1
TB Clinic	1
Private/Modern Hospital	1
Family Welfare Centre	1

**Table 1-No. Of Healthcare centers in Tuljapur**

#### **1.2.3 Access to drinking water and sanitation :-**

Year round water supply via taps is facilitated by the municipal corporation. The other sources of water include wells and hand pumps (Tuljapur Municipal Council).

An open drain system is followed and all the members of Tuljapur have adequate access to sanitation. In addition to this, the municipal corporation has put a system in place to collect garbage on the streets (Tuljapur Municipal Council).

**1.2.3. Transportation :-**

Government run buses are available throughout the city but there is no railway station in less than the 10km radius, the nearest being in Osmanabad (25km) and Solapur (45km) (Tuljapur Municipal Council).

**1.2.4 Commerce :-**

Cooperative banks, Agricultural credit societies and weekly Haat/Sanstha are available in Tuljapur. There is no commercial bank in less than 10km.

**1.2.5. Religion Data: (Tuljapur Municipal Council)**

Hindu	90.2%
Muslim	7.57%
Christian	0.15%
Others	1.5%
Not Stated	0.58%

**Table 2- Religious distribution of the population of Tuljapur**

Caste: (Census 2011)

General	83%
Scheduled Caste (SC)	15.30%
Scheduled Tribe (ST)	1.47%

**Table 3- Caste Distribution in Tuljapur**

**1.2.6 Work Profile:-**

The total working population of Tuljapur is 11,592 out of which 8,461 are male and 3,131 are female. Those who have jobs for over 6 months, i.e. the main workers constitute 78%, among

which 23% are women. On the other hand, 21% of the total workforce has work for less than 6 months. 65% of the total population constitute the non-workers or the dependent population (Census 2011).

Registered Small Scale Industries (SSI):

According to the District Industrial Centre (DIC), there are 51 small-scale industry units registered between 2000-2014. Here 09 units are in the urban/Municipal council area and 42 are located in the rural area. Furthermore, 09 SSI's have been set up by women entrepreneurs (02 in the urban area and 07 in the rural area) while the remaining 42 SSI's have been set up by men (07 in the urban area and 35 in the rural area) (Salunke & Gyandev 2015). Tuljapur is also known for its famous Tulja Bhavani temple, which is central to the majority of micro businesses.

### **1.3 RESEARCH QUESTION, AIMS AND OBJECTIVES :-**

Research question- “To study the motivation, support and constraints of women social entrepreneurs in and around Tuljapur?”

The aim of this research is to look into the journey Tuljapur's women social entrepreneurs. The research has used two components to understand the journey of these women social entrepreneurs. The two factors to study the journey of the entrepreneurs are, **namely**, motivation, support and constraints. The objectives of this research in alignment to the two factors are as follows:-

#### **Motivation:-**

1. To identify psychological motivation patterns amongst women social entrepreneurs in Tuljapur.
2. To study the social factors that motivated women social entrepreneurs in tuljapur to work in the enterprise.
3. To understand the impact of geography and environment on motivation women social entrepreneurs in Tuljapur.

#### **Support and Constraints:-**

1. To study and evaluate the economical support or constraint that these women social entrepreneurs attain in Tuljapur.

2. To understand the cultural and societal support or constraint which are faced by these women social entrepreneurs.
3. To identify if the governmental support or constraints with regards to women social entrepreneurs and their enterprise.

## **1.4 RESEARCH METHODOLOGY :-**

### **1.4.1 Sources:-**

Our research question leads us to adopt a qualitative methodology as it enabled us to do an in-depth analysis of the actual scenario in Tuljapur, for which concrete quantitative data was inadequate. It also helped us understand the complexity of the businesses run by the women entrepreneurs in Tuljapur along with its externalities on the society and the widely prevalent social issues. In addition to this, we tried understanding how a social entrepreneurship initiative fitted into the entire social structure of Tuljapur. This way we looked at it in its natural setting and tried to identify the role of the community in their system. Our research was primarily exploratory as we sought to uncover the various motivational factors, social support and constraints faced by the women entrepreneurs at every step and understand the factors that contributed to their success.

### **1.4.2 Sample:-**

The different stakeholders included the various female entrepreneurs & their unions, families of the women entrepreneurs, gram panchayat and gram sabha heads, workers under the women entrepreneurs, the TISS professors and research scholars who played an integral role in providing the women the training and support to undertake the enterprises, government officials who were responsible for implementing the necessary policies on social entrepreneurship, and government and non-government organisations that provide the women a platform in the form of psychological, economic, and logistical support to undertake their enterprises.

### **1.4.3 Sampling technique:-**

Our sampling technique catered to our research objectives. The TISS Tuljapur research faculty, who had been contacted beforehand, provided us with a tentative list of samples, including all

the women-led social entrepreneurship, the sarpanch and some other government officials, and organizations like SSP that supported women running their own enterprises. The rest of our samples were interviewed via the snowballing technique. It helped us reach out to the people we were unable to contact before and were not included in our initial sample size.

However, the snowballing technique leads to a potentially biased sample as we only interviewed people the TISS faculty and the women entrepreneurs wanted us to interview and the chances of coming across failed entrepreneurs were minimal.

#### **1.4.4 Tools of data collection:-**

Our tools for data collection were in-depth semi-structured interviews, focused group discussions (FGD), and non-participatory observations (NPO). We developed comprehensive interview guides for the women entrepreneurs, their families, the employees of the enterprises, government officials, and the contributors to the enterprises. The interview guides served only as the tentative directional flow of the interview as they were semi-structured. The interviewees had the freedom to go beyond the questions asked as long as the information provided was relevant to our research objectives or gave us further insights that increased the depth of our study.

Semi-structured interviews had been chosen as our primary data collection tool due to the broad nature of the research question. The tool helped build a connection and also ensured our questions were answered. At the same time, it gave the interviewees enough liberty to talk about other things that they felt were important.

The interviews were conducted along with an audio and a videotape with prior consent of the interviewee.

Focused group discussions were conducted amongst a few women social entrepreneurs who had a similar background and worked together in the same enterprise.

Non-participatory observations were conducted within the enterprises where we noticed the work culture and the power structures amongst the women working under women social entrepreneurs. However, accurate results are not always inferred from a non-

participatory observation, which is why we only used the information that coordinated with the semi-structured interviews and focussed group discussions.

<b>People interviewed</b>	<b>Information Obtained</b>	<b>Tools Used</b>
TISS Tuljapur campus Professors	Provided an overview of the history and development of social entrepreneurship in Tuljapur	Oral histories, semi-structured interviews
TISS Tuljapur campus professors doing their on-field research on social entrepreneurship	Provided an in-depth review of the practical problems faced by the women entrepreneurs, in terms of their motivation, support and constraints.	Semi-structured interviews
Male dominated social entrepreneurship	Provided a contrast to female-dominated social entrepreneurship	Semi-structured interviews
Village sarpanch and other officials	Provided information about government policies and the effect of the upsurge of social entrepreneurship led by women	Semi-structured interviews
Women social entrepreneurs	Provided a timeline of their life starting from how they started their enterprise, to their motivations, support, and constraints.	Oral histories, semi-structured interviews, focused group discussions

Women working under women social entrepreneurs	Provided an outlook on the differences between male vs female work atmospheres	Semi-structured interviews, Non-participatory observations
Women being trained and supported by organizations to become social entrepreneurs	Provided information on what motivates them, and whether the support they get from various organizations are actually fruitful	Semi-structured interviews
Women leading organizations that train other women in Tuljapur	Provided with motivational stories about the various women they helped and what led to the vacuum that caused the women in Tuljapur to start social entrepreneurship	Oral histories, Semi-structured interviews

**Table 4- Tools used for our sample size**

### **1.5 LIMITATIONS**

The researchers have gone through many secondary sources before and after the field to grasp a better understanding of the broad umbrella of women social entrepreneurship. The researchers have found a few overlaps and similarities amongst all the readings, videos etc. There was a pre formed idea of what can be researched further within this topic and hence, the research objectives and categories of areas of research were shaped. The researchers had then used various methodologies and gathered information via primary sources. The findings of the primary sources had many overlaps and similarities which were merged with the revised categories that were made pre field. The scrutinisation of the findings from all the sources brought the research a to a better proximity to the fulfilment of the research aims and objectives. Ultimately, the research question will be answered, but the answer to the research question should not be taken in an absolute value by the readers due to the following limitations to the research :-

1. TISS Tuljapur and its professors have been a constant companion and guide throughout the field research. Nonetheless, their point of views, and judgments about the women who are part of this research, can cause a bias in our results. Moreover, a major chunk of our sample had been selected by the TISS faculty due to our inability to access them, thus, limiting our sample.
2. Our sample did not consist of any failed entrepreneurship ventures, restricting our ability to form a holistic view of the implications of our study.
3. Since, the research and its implications are largely based on the semi structured interviews of the women, the reliability of the data declines. The honesty of the participants of this research is not ensured.
4. The questionnaire of each participant was differentiated to serve them the best. Although, this makes it difficult to compare the answers of the participants on the same scale. Every woman went through a different set of questioning, in a different circumstance, and by a different interviewer, thus the outputs of each interview ought to be varied. Nonetheless, to reach a conclusion all these outputs were generalised and the exceptions were lost.
5. Additionally, this research has not made provisions in its methodology or findings to analyse each field of enterprise separately. For instance, the constraints of a women entrepreneur, running a agro-tech company, and a women running a cloth mill is combined. Thus, the constraints specific to their field of work is not addressed anywhere in this research.
6. Many of the women entrepreneurs that we wanted to meet were not available at the time of the field research. For example, we were not able to meet Ms.Shanta Gevali who has done a tremendous work in starring her sanitary pad unit with various women of Tuljapur. She not only added to the count of social enterprises for women but also



broke the taboo pertaining to menstruation in the village. Many more exemplary women like her were not in Tuljapur during the schedule of the researchers presence in the field.

7. The second chapter of this report outlines the lack of a universal definition of 'social entrepreneurship.' Although this chapter gives the readers an understanding of what social entrepreneurship is and what the researchers believe it is, there are multiple meanings of social entrepreneurship in various fields, geographies and communities. Therefore, this report might not be fit for a universal application.
8. The field had a lot to offer but due to the time constraints, the researchers were not able to attain and encapsulate the dynamic world of women entrepreneurs of Tuljapur.

# 2.Literature Review

This chapter focuses on the existing literature with respect to women social entrepreneurs and the factors that affect them, including the constraints, social support and motivation.

The final section highlights the existing policy framework for social entrepreneurship for women.

## **2.1 INTRODUCTION :-**

The arrival of British Raj in India has been one of the biggest challenges that we Indians overcame almost 71 years ago. The East India Company, when introduced the Zamindari system in north India and Ryotwari system in south India, it adversely affected the corporates and the farmers of the country. However, women in the agricultural economy faced the worst hit. Indian handicrafts and the household industries lost their value to the Industrial Revolution in England. Even after the end of British rule in India, its negative effects could be seen while observing the state of entrepreneurs in the country. Women were allowed to indulge in the economic activities but now, only a few women were willing to avail their rights in the society. The oppression from the British had changed the mindset of the citizens of this country. Moreover, India was not ready for another battle against the situation of the economic character of the country in favour of women (Vasanthagopalan, 2008).

The history of research conducted upon entrepreneurship significantly proves that the term ‘entrepreneurship’ was usually associated with the male strata of the society and women were only supposed to focus on the traditional activities such as household chores and childcare. Female entrepreneurship gained limelight and promotion only after the introduction of the women’s era after the 1970s (Sinha, 2003; Vasanthagopalan, 2008). Due to the maximum focus on men and not women, there are significantly fewer studies conducted with

respect to female entrepreneurship. Other factors contributing to the lack of literature on the topic “Women Social Entrepreneurs in Tuljapur ” are:

- Social entrepreneurship is a concept not known by many. It has not found its place in the national policy framework of India as well.
- Tuljapur is a tehsil<sup>3</sup> in the Osmanabad District of Maharashtra. Not being a very significant part of the state has obstructed the attention that the women entrepreneurs of Tuljapur deserve.

## **2.2 SUPPORT :-**

The support provided by family, promotional and financial institutes is termed as social support (Sinha, 2003). A research conducted by Sri Ram Centre for Industrial Relations and Human Resources revealed that there is a significant difference between the social support provided to women as against men (Sinha, 2003).

A lot of these women who want to raise money to invest through loans are often asked questions about their personal and married life as against the case with men. On one hand, where men are asked a question about their business ventures and profitability, women are judged on the basis of their relationship status with their family and husband (Kumar, 2014; Salovaara & Wade, 2018 ).

The potential investors in India have a mindset about the priorities of the women entrepreneurs. They usually assume that women pursue entrepreneurship either as a hobby or are not as serious as men towards their venture. It’s a common assumption that women would prioritize their family over their entrepreneurship if ever they face work-home conflict<sup>4</sup>. It makes investing in social entrepreneurship by women riskier and less attractive to investors and lenders (Kumar, 2014; Salovaara & Wade, 2018).

---

<sup>3</sup> An administrative area

<sup>4</sup> Work-home conflict occurs when a person is unable to fulfill the demand of his/her due to incompatible demands between work and family role.

Most of the young male figures of the family raise money for their ventures from their elders. However, in the case of young women, the family members are against funding their business as they would rather fund their weddings (Salovaara & Wade, 2018).

### **2.3 MOTIVATION :-**

Research and academic papers collected so far mostly talk about the motivational theories and factors that work for the male strata in India. A very little data is present to explain the motivation behind the entrepreneurship by women.

The report by Sri Ram Centre for Industrial Relations and Human Resources conducted in 2003 is one of the most comprehensive pieces of literature found with respect to the topic. Their research proved that the biggest motivation for both men and women in India is their economic needs (Sinha, 2003; Kumar, Srinivas, 2013).

Women entrepreneurs also act as a motivation themselves for other women as they create a multiplier effect. When a woman starts a social entrepreneurship, she provides employment to other women. These women grow their skills and knowledge as a part of the organization and are paid salaries. The female entrepreneur becomes an inspiring figure for other women who surround her and thus act as a motivating factor. These women arise a desire in the society to work towards a better standard of living by applying all the knowledge and skills they possess into a profitable venture (Salovaara & Wade, 2018).

The literature mentioned a number of government corporations and organizations that work towards the development of women entrepreneurs:

- Women's Occupational Training Directorate:- It includes vocational courses for women with basic, advanced and post advance level. Ten different regions in the country are targeted under this program.
- National Resource Centre For Women (NRCW):- It is an autonomous body under the National Commission for Women Act, 1990. They are responsible

for formulating and executing policies towards women's issue and provide them with vocational training.

- Women's India Trust:- A charitable institute that also provides training to women around Mumbai.
- Women Development Corporation:- they were set up in 1968 to provide women with opportunities to earn and make them independent and self-reliant.

Such government organizations and corporations are a great source of motivation for any women entrepreneur but, the data regarding the percentage or number of beneficiaries is nowhere to be found. Organization alone cannot make a difference. The execution is very important for meeting the goals and the aims of the organization.

#### **2.4 CONSTRAINT :-**

In order to further encourage human capital transfer, many governments have attempted to introduce business training programs for upcoming social entrepreneurs. However, a review of numerous studies has shown that there was a marginal or no difference in the rate of survival for women entrepreneurs (Siba, 2016). Gine and Mansuri found in their study that after training, there was only a 6 percent increase in the chances of survival for male entrepreneurs, while there was no improvement for the female-owned businesses studied (McKenzie & Woodruff, 2013). This suggests that there must be other factors beyond training that could be influencing the likelihood of success of a female-owned enterprise.

One of the alternative reasons for this could be rooted in the age-old concept of household dependency on the male representatives of the house. Social entrepreneurship run by women are mostly dependent on financial support from close relatives or friends, as banks prove to be difficult to draw loans from for lack of collateral (Sinha, 2003). This reason is also drawn from the similar concept of a male-dominated society where the men of the house are solely responsible for all the family property.

In addition to this, they are also the primary decision makers of the household and are the last deciding voice in all matters that relate to the workings of the house. This is particularly

true for third tier and lesser developed towns and villages where ideas like gender equality in society have not yet created a meaningful impact.

Both of these points highlight the same idea - that women have not yet been able to gain independence from their male counterparts and gather the resources they need to run an enterprise on their own.

The work-home conflict also stands as a common point of difference - where the women's priorities may lie could affect the business operations. As Sinha found in her research, the women claimed that they viewed the home as their first priority over the enterprise, and hence they will be more preoccupied with family responsibilities. Research was done by Lokhande also supports this argument and claims that it is per Indian tradition that the women are burdened with housework and will, therefore, find it difficult to be able to balance time between these two driving aspects of their lives (Lokhande & Lad, 2018). As noted, one can observe that these two reasons both stem from traditional mindsets.

In an attempt to drive this cultural change in society, and to get rid of the Indian mindset of outdated traditions, providing loans to women, especially those who operate in the lower income strata of society, was a prominent move for microfinance banks like the Grameen Bank in Bangladesh. These banks would be able to provide the women with what they wanted - loans in smaller denominations and less paperwork and documentation (Salovaara & Wade, 2018). This was achieved by regularly visiting the villages and the places of contact to better understand the projects they were to provide funds for.

However, in some cases, studies showed that they, in fact, increased domestic violence. Stemming from the deep dependency on the husbands, women were often pressured from their extended families and spouse to instead use the loan capital towards family emergencies or to fund their own wedding, both unintended uses. When they resisted, the situation would often turn to violence (Rahman, 1998).

Additionally, many other factors were also involved in keeping women from becoming successful social entrepreneurs. For example, the lack of business ideas and the lack of

systematic knowledge (combined with lack of education) may have withheld them from venturing into the high-risk world of entrepreneurship. Personality traits that were seen more in women than in men like the lack of confidence or simply shyness also played a role in keeping women from taking on big decisions (Sinha, 2003).

S. Lokhande and R. Lad (2017) also found similar constraining factors including exploitation by middlemen (for example, harassment, failure to take the women's ventures seriously, or even demanding rates of interest beyond the amount charged to men resulting in less profit for the women), low risk-bearing ability, lack of proper training and education, lack of mobility (ability for women to drive and travel themselves) and even the limited supply of raw materials in rural areas.

Another study was able to survey rural women entrepreneurs in Jalna, a district in Maharashtra, and record their rankings of the most effective social and financial constraints they faced. The table 5 shows their results:

<b>Rank</b>	<b>Constraints</b>
1	Dual role of women
2	Prejudice against women
3	Male domination
4	Lack of economic freedom
5	Absence of family encouragement
6	Problems in public relations
7	Lack of exposure
8	No risk-bearing capacity

9	Lack of self-confidence
10	Fear of social security

**Table 5- Social and Financial constraints faced by women social entrepreneurs of Jalna district of Maharashtra**

### **2. 5 POLICY FRAMEWORK :-**

Maharashtra is the only Indian state to have a specific policy to encourage female entrepreneurship. The policy was approved by the state cabinet on December 05, 2017.

The policy is expected to invest almost Rs. 2000 crores in the women-owned enterprises in the next five years. The investment will be done by the state government at a subsidized rate of 5% per annum (Gupta, 2017. Muley, 2017).

In order to benefit maximum women, the policy has reserved some amount of land and space in different malls, markets and commercial complexes specifically for the women entrepreneurs (Muley, 2017).

However, the policy was approved recently and hence still lacks studies with respect to its effects and consequences. No study is conducted yet in order to verify the awareness and benefits provided by the policy.

### **2.6 GAPS :-**

The gaps found in the literature include:

- Lack of literature due to factors such as biases towards men and low promotion of women entrepreneurs
- Conflicting research with respect to the work-home conflict faced by women. On one hand, literature suggests that the major constraint for women to indulge in entrepreneurship is that they have to look after both home and their work. This sometimes creates situations where they have to prioritize between the two and the other suffers. However, we found literature suggesting that women in India experience very less work-home conflict as compared to the women in west majorly because they are provided support by their family (Das, 1999).



- Unclear effects of the policy with respect to women entrepreneurs. There is no criticism of the policy due to its recent approval. However, every policy has its pros and cons. There is also not much research about the awareness of the women entrepreneurs wrt the policy and its benefits.
- There is a gap with respect to motivational theories that only focus on men. However, the theories that are applied to men might not be applicable to women due to psychological, physical, situational and other factors.
- Studies done are also to some extent unclear about the motivations of the women social entrepreneurs. Kumar claims in her research that the lack of skill and education act as motivators for the women, leaving them dependent on the informal sector (the farm or non-farm sectors), or faced with the opportunity to start their own enterprises as options to provide for their families (Kumar, 2014). The British Council published a report stating that the “social enterprise sector offered better opportunities for flexible working than other sectors” (British Council, 2017). However, when combined, the research shows to be unclear as to why they opted for social enterprises over working in the informal sector, as both can provide flexible working conditions.

# 3. Motivation

## **3.1 MOTIVATION AND ITS IMPORTANCE :-**

In this chapter, we look at what motivated these women to break the conventional routine of rural women and take up an initiative to run a social enterprise. The second of this report indicated the presence of a gap and the ambiguity in the literature available on women social entrepreneurship, in regards to what motivates these women to run social enterprises. Henceforth, this research focused on finding what motivates these women to become social entrepreneurs. This chapter will outline the findings of the motivating force(s) behind the women social entrepreneurs of Tuljapur. Furthermore, the various distinct factors of motivation for these women is also categorized and the sayings of the women are analyzed in that manner. By the end of this chapter, the report will be eliciting and contributing towards a more explicit description of the motivation for women social entrepreneurs of Tuljapur. These finding can be further used by researchers to infer the motivation of women social entrepreneurs at large, at least of India.

‘Motivation’ is the driving force for a person or a group to achieve something. Not only this, but ‘motivation’ is also a phenomenon that gives the person or group, the urge to try and do something in the first place; and it generates an emotion of confidence and enthusiasm towards a goal. ‘Motivation’ is the foundation of building upon any dream (Gregory, 2018). Motivation plays an important role in determining nearly every aspect of human behaviour (Murayama, 2018). One’s motivational state whilst making any decision, has complete domination over their choices (Murayama, 2018). For instance, during mathematics lessons, your motivation to study mathematics clearly affects your learnings and take away from the class (Murayama, 2018). Only if the motivation is strong, one can initiate the planning of how to go ahead to achieve a goal. The importance and role of ‘motivation’ in any subject or area stand standard and true. May it be your dream to become a dancer or your goal to establish a social enterprise; the role of motivation is going to be similar for both cases. In any scenario, motivation is the first step that gets the person thinking about chasing and achieving something.

The role of motivation becomes even more vital in fields like entrepreneurship. Many scholars say that when it comes to entrepreneurship, it becomes very crucial to identify your motivation and strengthen it before taking the next step (Gregory, 2018). The idea of starting a business might evoke numerous emotions like passion, excitement and curiosity, but one must control all that and give attention to their motivation (Gregory, 2018). Identifying what motivates them brings clarity to their goal and strong motivation helps the entrepreneur to face challenges in their future (Gregory, 2018).

It is established that motivation plays an important role for an entrepreneur, and one needs to study the motivation of the entrepreneur to understand the enterprise in depth. Since motivation is central to the whole journey of an entrepreneur, this research thus aims to understand the motivation of the women social entrepreneurs of Tuljapur in depth. It is a little more complex to understand the motivation for a social entrepreneur as their enterprise endorses and yields more than one outcome. It is easy to spot that a for-profit, convention enterprises' owner or founder's motivation will most likely be money (economical motivation). On the other hand, a not for profit organization's (NGOs) founder's motivation to start the organization would most likely be his/her belief in a social cause and benefit of society (social motivation). But contradictory to all this are social enterprises which are a combination of both, societal and economical gains. Hence, studying the motivation for the entrepreneurs of a social yet profit-earning venture is more intricate. The study of the motivation of social enterprises becomes furthermore convoluted when it comes to women social entrepreneurs from rural areas as their motivation to start a business has to be multi-folded because the challenges that come their way is far more inflexible than what men have to face.

This research attempts to break down and unravel the motivation of these women social entrepreneurs by segregating their motivations in categories. There are various factors that motivate an entrepreneur like, geography, economy, society, politics etc. Henceforth, this research has identified, gathered and analyzed the aspects that motivate these women by talking to them and observing them.

## **3.2 SOCIAL ASPECT :-**

### **3.2.1 Society of Tuljapur:-**

Society is a group of people living in the same geographical area who share a common set of values and culture, and who interact and identify with each other (Luhmann, 1992). In this section, the motivation by society is being studied which is not to be confused with social motivation. Social motivation refers to the human need to interact with other humans and to be accepted by them. (Social Motivation, n.d). In this research, the sample society is of Tuljapur. Society should not be confused with the same religious, caste, race or gender communities. In the case of the society of Tuljapur, people from various caste (Maratha, Brahmins, Patel etc), religion (mostly Hindu), race and gender are collectively a part of the Tuljapur society. Society plays a very important role in determining our actions, especially in India. In India, people are always very cautious about the judgment of their society and hence they let the societal norms determine their choices and dreams. Although, by far India is determined to be a patriarchal society and hence the societal norms hinder the independence of women to take up actions similar to that of men. For instance, society sees a man to be fated to go out to work, but contrary to that, the women are told that they are destined to sit at home and do the chores. And since the bread earner has the power, the men get the power and authority over the family including the women. No matter if the women wish to work outside the home, the typical patriarchal society of India does not allow it or deems women be unfit to do it. Nonetheless, this behaviour of society is a generalization, as it stands true for most societies of India but cannot be taken at face value to be absolutely correct for all societies of India, as exceptions do exist. In this part of the research, the women social entrepreneur's motivation from the society of Tuljapur has been studied. Moreover, it becomes crucial for one to check if the society of Tuljapur is amongst the typical patriarchal ones or it stands differently from its norms and values. The research's findings and understanding of the Tuljapur society is as follows:-

#### A. Unwillingness of men to work and provide for family :-

**“Men use their profits in different ways. They tend to waste more money.”**

**- Varsha Pawar**



**Image 1 - Men of Tuljapur playing cards**

It was seen that the men of the Tuljapur society are laid back and lazy. The men of Tuljapur are like a barren crop ruined by the medium of alcohol. The off record interactions with the professors and women were all similar sort of statements about the uselessness of men of Tuljapur. The men do not have the willingness to put effort and hard work into anything, and they just want to rest at all times. This is a little unconventional and a unique aspect of the Tuljapur society, as no matter what, Indian men are ought to work according to the Indian culture. If the men do not work, they are usually not respected in the society and privileges like marriage are taken away from them, as no father would like to give their daughter away to a slouchy man. Nonetheless, in Tuljapur it is not a taboo or shame for these men to desire not to work and drink all the time. In fact, society has a common understanding or acceptance which allows these men to be this lazy with pride. Although, for sustenance, some men work as they do not want the women to step out. Nonetheless, these men have their desires to drink and they would waste the little money they get home at alcohol, thus not even providing for the bare minimum of the family (as also stated by Varsha Pawar, seen in the quote above this paragraph). Moreover, the work of men is not enough to provide for the family and therefore,

women had to start helping them. The main sector they work is agriculture which is mostly the land they have inherited.

B. Women Farmers :-

**“Most of the women worked with farms and agriculture. Now they’ve begun setting up their own small businesses on the side.”**

**-Varsha Pawar**



**Image 2 - Woman farmer of Tuljapur**

The self-centric nature of men of Tuljapur has set the natural course for the women to help these men with agricultural work in order for them to earn bread and butter for their family. In fact, the women of Tuljapur term their work as farmers as a part of their household chores. When Kalpana Mudhurkar Kadam, a social entrepreneur who owns a dal mill, was asked if she faces a dilemma between house work and her enterprise, she answered: “It happens many times. My family has a farm also, so I have to go work there also. And at the same time, people

want pulses (dal) also immediately from the mill.” It clearly showed that she categorizes her work as a farmer as a part of her household work. These women do not know that farming is, in fact, an occupation and not a part of a household chore. The women farmers are in abundance in Tuljapur and it stands unique to the society of Tuljapur.

C. Women of upper castes face more resistance :-

**“They feel that since we belong from an upper caste clan ‘Patil Clan’ so women from this family do not go out and work, they used to say if I want to go out and defame their family.”**

**-Shaillaja Srikant Narwade**

This is something that is not unique to the Tuljapur society but is central to the understanding of the society. It is since olden times that the women of lower castes always had to do labour work in order to provide for their family. Long ago, the hierarchy of the caste determined the economical condition of the family, which is not true in the 21st century anymore. Earlier, a lower caste family will have low economic status too, but now we see people who belong to lower caste with high economic status in the society. Nonetheless, caste play is still very evident in Indian society even though it has become relatively redundant with the passage of time. Especially in rural areas, caste is still a very important part of a person’s identity. Although, the discrimination based on a person’s caste is almost negligible amongst the women of Tuljapur. When asked to the social entrepreneur Godavari Dange about whether or not they consider the person’s caste when they make them cluster leaders, she replied: “No. We do not see the caste. We only select women. The only caste for us is men and women. No matter if Brahman, Maratha or SC, we all sit together and go in each others house. We do not see the caste.” On the other hand, the caste of a woman of Tuljapur can tell you the tale of her struggle to become a social enterprise. The women of high castes like Shaillaja Srikant Narwade (her quote is seen above this paragraph) have faced more resistance from their family when they expressed their desire to run an enterprise. On the other hand, women like Ashwini Bhagwa Nazrekar, who belong to a lower caste said that “ no, my mother in law at home takes care of all the household chores and I look after the professional work, hence no struggles.”

### 3.2.2 Motivation by society:-

Now that the society of Tuljapur and its dynamics have been outlined, the research furthers to discern the motivation of women social entrepreneurs of Tuljapur by their society. Motivation by society has a very huge role to play in these women's struggle to become a social entrepreneur. Especially in rural areas, the society and its influence are far stronger on women than in urban settings (Urooge, Naeem, Khan Malik & Ahmed, n.d.). The women of Tuljapur indicated that the role of society in motivating them to start the enterprise is inevitable. The motivation was negative (pull) or positive (push) will be discussed later in this section.

**“..my mother was a part of a self-help group. The *Swayam Shikshan Prayog* (SSP) had made this group. That time my mother was looking for reasons to get me out of the house. So after two years, they made a group, called *Ashwanthi Sakhi* group and made me the secretary.”**

**- Godavari Dange**

Godavari Dange is a women social entrepreneur in Tuljapur who owns Vijaylakshmi Farmer Produce Company and Manjari Farmer Produce Company, and she is the UN ambassador for the IFAD. She was 20 when her husband died leaving her alone with her two sons. She was depressed and had lost the will to live. But after two years of this tragedy, her mother took her to the self-help group called *Swayam Shikshan Prayog* (SSP hereafter). SSP made her the secretary of a new Self Help Group<sup>5</sup> (SHG, hereafter) called the *Ashwanthi Sakhi*<sup>6</sup> group. They gave her incentive and motivation to revive her soul. They provided her with training that motivated her to use the knowledge and work for the help of herself and other women. SSP is an organization which goes to various villages to create and monitors the SHG and provides innovative financing, skill building and generates livelihood to grassroots women in underserved communities of India. The women of Tuljapur call the SHG *ghats or clusters*. There are many more such organizations like *Krishi Vigyan Kendra* (KVK hereafter) which a

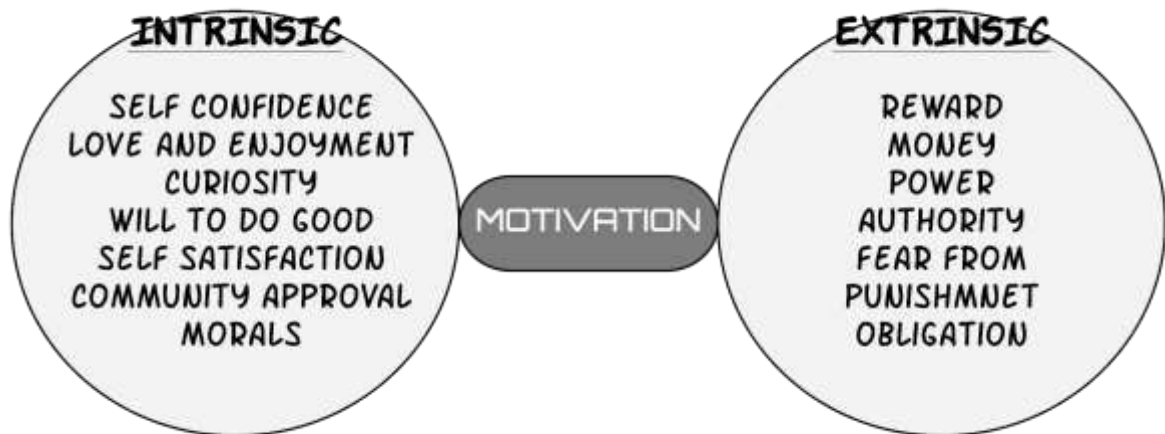
---

<sup>5</sup> Self-Help Group (SHG) is a small voluntary association of poor people, preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self-help and mutual help. The SHG promotes small savings among its members.

<sup>6</sup> *Sakhi* is a Hindi word which translates into female friends.



University that gives training and education to such women for minimum costs on various micro businesses. These organizations and SHGs are what motivates these women to start an enterprise. The SHGs consist of women of the same background and society and these women motivate each other to work. Kalpana M., a women social entrepreneur stated that “Later, people from SSP came and told us that we should work, women should come forward.” Then there is Meena Shah, the owner of Sugran Hotel who said that “this was all because of the rotary club. From there only I got the motivation to do it.” There are many more women social entrepreneurs like her who repeatedly drew a pattern that these women motivate each other to see a dream of being an entrepreneur, and then further supports them too to fulfil the dream (will be outlined in chapter 4 of this paper). The women of the society amongst themselves are the motivators for each other. When one woman steps up, and desires to be a social entrepreneur, and later fulfils her desires by fighting all the challenges, it motivates the other women of the society too to do something like her. The SHGs have a chain effect as such on the women’s motivation.



**Figure 1 - Intrinsic and extrinsic motivation**

Motivation is at the very epitome of the studies of organizational behaviour. There are many studies, theirs and concepts built upon what motivates the employee and what types of motivation exist. One of such theories is the self-determination theory by Edward Deci and Richard Ryan who said that motivation is of two types, intrinsic and extrinsic ("Intrinsic Motivation", n.d.). As seen in the Figure 3, intrinsic motivation is a person’s willingness and

desire to work well in order to fulfil their emotions and the motivation comes from the individual's own enjoyment or fulfilment from the work. On the other hand, extrinsic motivation is when an individual is motivated to work only because of the outcomes of his/her are external rewards or punishment.

In the case of the women social entrepreneurs of Tuljapur, their motivation is largely intrinsic. Most women work because they want to get recognition and respect from their society. To quote Ashwini Bhagwa Nazrekar, who said- “We wanted to get recognition from the people in our village, so self-help group was a medium to do work which people will always remember about that's why we started this business.” Another social entrepreneur of Tuljapur, Shailaja Narwade who runs her own farming business shared with joy an instance in her life, as she narrated- “There is this humble man in our village called Bansi Kaka who is respected by everyone he once called me and said “Bhabhi whatever work you are doing it's really good and I really respect it. I am very proud that women from our village go to Delhi, Mumbai for work purposes”. I got overwhelmed and said this is a support have been looking for, Thank you so much! I'll always make you people proud.” Since the motivation is intrinsic, these women do not shift their enterprise to be a conventional for-profit organization. It motivates them to work harder when they come to know that their work benefits others of their society and therefore, they do not get tempted by money and continue to run their businesses as a social enterprise. It is extremely important for these women to uplift themselves in the eyes of society and also simultaneously uplift society with their work.



**Figure 2 - Push and Pull Motivation**

Another theory that is vastly used to define an entrepreneurial motivation is the push and pull theory. The pull is when the individual feels pulled towards the goal, even though the person might not be putting a conscious effort to achieve that goal (Snepenger, D., King, J., Marshall E., & Uysal, M. 2006). For example, as a student, one may feel more motivated to put an additional effort to read their literature book in order to voluntarily revise the lesson, instead of doing their mathematics assignment due tomorrow because they simply like literature as a subject more. Nonetheless, some students will still 'push' themselves to finish the mathematics assignment as they want to score well or not be subjected to punishment. This is known as the push motivation. Referring to Image 4, the woman is putting a deliberate effort to run towards the goal and hence it is push motivation. On the other hand, if this woman reaches the goal placed on her back, she will be subjected to pull motivation because the goal has pulled her towards it without her putting planned efforts to achieve that goal. Since the pull motivation is based on your liking towards the goal, the individual becomes less vulnerable to problems that come their way as they are emotionally attracted towards the goal (Snepenger, D., King, J., Marshall, E., & Uysal, M. 2006). The person pursuing push motivation is more susceptible to giving up when an obstacle comes its way as they are running towards the goal because it is planned by or for them, and not because they desire or like it.

Motivation mechanism is of the pull kind for the women social entrepreneurs of Tuljapur. None of these women planned or aimed to become a social entrepreneur. Women like Godavari Dange did not even have the will to live, and she certainly did not plan to start an enterprise of her own. Nonetheless, she felt pulled towards doing something for herself, her family and the society just like many other women of Tuljapur. Shailaja Shrikant Narwade in her interview stated that "Always use to get thinking about it. but if I have to do something I had nothing in my mind so I gave up." She did not have any concrete idea of what she wants to do, but she was pulled by the goal of doing something for the society. Anyhow, even without a business plan, her motivation was so strong that she looked for a path to fulfil her goal. The society's voids for fulfilling people's needs has strongly pulled the women of Tuljapur to do something, and the women sought social entrepreneurship as their medium to do so.

### **3.3 ECONOMIC ASPECT:-**

It is a common understanding that most enterprises when first started out are in the game for profits. The economic aspects the research explored looked into the women's drive for profit maximization, the benefits they could reap from them and whether gaining extra money for themselves was a potential driving factor for them to begin their businesses. A common measure of success in the business world is taking a look at the business' financial records and income statements. By keeping an eye on where the money is going and where it is coming from gives us an idea of the flow of the business profits, as stated in an article on Forbes (Kappel, 2017).

### **3.4 OTHER ASPECTS**

Maslow's motivational theory (Maslow's Hierarchy of Needs) states that the motivations of an individual could potentially lie beyond profit maximization and instead relies on other factors such as physiological needs, safety needs, love and belonging, esteem needs and self-actualization. His theory described our actions to be motivated by underlying needs and our willingness to achieve these needs.

These needs extend beyond the business world's idea of profit gains as a driving force and look into factors like personal developments, acceptance in society and altruism as measures of achievement in replacement of monetary gains. In terms of the women entrepreneurs, the research was meant to go beyond their money-making capabilities and look into any other forces that came into play in their decision to run independent enterprise – whether they were underlying and secondary, or primary forces also made a difference in their statements of what their true motivations really were.

### **3.5 DATA ANALYSIS :-**

The research indicates that the women' motivation to become a social entrepreneur are yielded from a culmination of many aspects of their lives. Soley one thing of their life cannot be the ideal reason behind their motivation to become a social entrepreneur. To understand the women's motivation in depth, one needs to see all the important and meaningful aspects of her life. This research has identified the strong aspects which have influenced their motivation to start and run a social enterprise.

### **3.5.1 Society:-**

It is gathered that society and their opinions are very central to the lives of these women. Society plays a very huge role in determining their actions, choices and behaviour. The society of Tuljapur is almost an inevitable aspect of the lives of these rural women. Therefore, it is palpable to lay society as a motivator. Women social entrepreneurs of Tuljapur are motivated by society as their society has a lot of scope for improvement. And the women are pulled towards the goal of making their society a better environment to co-exist in. As said by the social entrepreneur and Sarpanch of Tirth Khurd and Akhil Bharatiya sarpanch Sangh female governor, Varsha Pawar, “My primary responsibility is to work for the society. I understand the problems of society and try to fix them.” The Tuljapur men are not doing the bare minimum to provide for their family and hence these women’s love for their children motivates and drives them towards setting up their enterprise which can further provide a better standard of living for her family. Since most women of Tuljapur do this out of love and concern for their children, there is nothing that can stop them. As said by the owner of the *Sugran* Hotel, Meena Shah- “I would just say that no work is easy but it is not impossible. Whatever you do, if you do it by heart and passion, you will undoubtedly succeed.” It is a take away from these women that how the problems of the society is a motivation for them to work. Rather than being demotivated and disheartened by the problems of their society and household, these women get motivated. Women social entrepreneurs of Tuljapur are so intrinsically motivated that even though they do not know anything about running a business, they take it upon themselves to first learn and then take a loan and start their enterprise that benefits others of their society as well. All the women are so motivated that their will power is reaching unimaginable heights, like Godavari Dange herself said- "So at that time I was in such a condition that if I had to write 427, I will write four, double zero and two and seven. At that time my education was only until grade 8.” They are pulled towards the goal of doing something for the society very strongly, and society thus becomes a strong pillar of motivation for women social entrepreneurs of Tuljapur. Even though they were never brought up by their family and society to become a social entrepreneur, they took it upon themselves to change the course of their life and indulge in social entrepreneurship. Their will to provide for their family and intrinsic motivation to make society a better niche for them, motivated them to start these small social enterprises with the help of organisations like SSP, KVK and their SHGs.

### 3.5.2 - Economic\_\_\_

Multiple interviews recorded showed that the family's poor financial condition was a negative, but important motivation for the women social entrepreneurs. Godavari Dange, a local Marathi farmer and now a Global Ambassador in the UN IFAD and Huairou Commission on Rural Women in Sustainable Agriculture, retraced her story:

**“...Because of my poor financial condition, I couldn't buy my child what he wanted at that time. So, then I realized that I should do something on my own to earn money as money is important and is needed everywhere.” – Godavari Dange (UN awardee and SSP consultant)**

A similar response from Sheikh Shabana was also recorded during research that reinforced the idea of working for their children and their children's futures -

**“I saved it for my kids...People keep saying, why do you need to do this, why is it necessary. But it is important because I have kids...Yes, I do it all for my kids, so that they can move forward in life, for their betterment.” – Sheikh Shabana**

Another interviewee, Kalpana, commented on the difficulties in running a family with so few resources and sources of income. Her drive to start her own business stemmed from the problems she faced in her daily life.

**“Our farm is very small, and it is not sufficient to run a living. I have three children and me, my husband; we are a family of 5 and the farm is not sufficient for our survival.” – Kalpana M**

What must be noticed is that all of these interviews show a pattern of mentions of their families and children. It must be taken into consideration that most of the women entrepreneurs involved in the research were mothers and their motherly characteristics were brought out in the interviews. They seemed to put the family first – always thinking of their children’s futures, their capabilities in being able to provide for them while keeping in mind how to run their daily lives. Very few responses commented on financial gains that they wanted to bring about for themselves. To them, their family came first, and their enterprise, a venture that they put in risk and capital, and saw to its daily functioning, was secondary.

In a way, this sets women as the perfect candidate as a social entrepreneur. They are empathetic to the extent that they are willing to transfer profits unto areas in their life that are in need and that they care about.

In addition to this, their poor status of their financial condition caused by the limited income opportunities for the families restricted them from being able to properly provide for their families. The women soon realized that they could take matters into their own hands and began to contribute to their families’ incomes.

This could further be connected to a similar motivational factor – financial independence. The reason those interviewed gave for this was to be able to afford the things by themselves and not have to depend on others. This coupled with the idea of having a sense of responsibility for their family and the desire to contribute to the household’s earnings could be linked to self-development as well. Sheikh Shabana and Kalpana Kadam were two of the women who felt this way and reported that –

**“I did it because I thought earning a little extra money to take back home would be good.” – Sheikh Shabana**

**“I thought it is better to run your own business than to work in someone else’s farm.” – Kalpana M.**

As a positive motivator, this factor would allow the women to earn for themselves and work for their own benefit. Sheikh Shabana’s report mentions her home as well and reinforces the idea of placing her family first. Gaining independence and the ability to be your own boss is a feature that is included in the entrepreneurial

package. It gives the women the flexibility and responsibility of providing for their household.

### **3.5.3 Other Aspects:-**

Trends in results recorded during research on additional motivational factors have shown to be categorized into subsections – the environment, personal and self – development, altruistic intentions and political.

**Environment-** Marathwada regions of Maharashtra fall under semi-arid severe drought-prone areas that have to endure month long repeated droughts over the years. The locals are now struggling with accessibility to drinking water and high percentages of yield loss of crops. The difficult climate changes have caused futile environmental conditions for farmers who struggle with depression, debt and suicide. (Jamwal, 2018) However, the women of Maharashtra have stepped into the places of their husbands and are taking responsibility. In an article, Rekha Shinde reported that the men of the households were first against the idea of the women taking over –

“They said women must work at home and not in the fields” (Jadhav, 2017)

Eventually, they were given permission and began their work.

Assistant professor at TISS, Shrikrishna Sudheer reported that in spite of the considerably less rainfall received per year, women entrepreneurs have decided to look for other sectors in which they could branch out and build new enterprises. Their search has brought a void to their attention in which they have taken advantage of and penetrated the market –

**“Seven districts in Marathwada area... has less than eight-hundred millimetres of rainfall. So here the presence of entrepreneurial activities is very important because in terms of agriculture there is only one crop seasonally. So, we need to have an alternative livelihood for the people. So, in that way, it is very important in this region to have entrepreneurial activities.” – Sri**

**Krishna Sudheer**



The women of the Marathwada areas that undergo droughts are restricted in terms of the type of crop they can grow. The environmental conditions pose a threat to many of their regular crop and limit the variety that is able to grow seasonally. This reduces the chances of choice in the crop they sell, and also the chance for other people to buy as they also will have limited income (because they may be growing the same crop as well). This, in turn, could also promote intense competition between farmers, one where those who cannot afford better soils and other necessary ingredients suffer.

These possible problems that arise can cause the local farmers and women to search for alternate job options in order to prevent their families to go into debt or have to look for loan options and donors to prop up their families' chance of survival.



**Image 3 - Ruined land of Tuljapur Village**

Another major environmental occurrence that pushed the women to take charge was the Latur Earthquake of 1993. Recorded at 6.2 on the Richter scale, the earthquake killed around 10,000 people and destroyed 52 villages in the Latur-Osmanabad region (PTI, 2018).

Godavari Dange reported that the earthquake back in 1993 had caused all the businesses in the colony to shut down, but the women saw this is an opportunity -

**“...in our colony there was no business. After the earthquake, our colony was ruined. So, the village is 1km away from our colony and to buy anything we have to travel the distance on our own as we didn't have any vehicle on us. Then we did research in the village to find out which women can run what business. Then we help them to start their own business according to their talents.” – Godavari Dange**

The void left over and the lack of businesses in the area pushed the women to do something about the problem, and instead of going through the troubles and difficulties on their own, they decided to make a change and break the restrictions imposed on them to help their families earn a living.

**Personal Development-** More towards the positive side of motivational factors, some of the women showed their desire to grow and develop as people. They wanted to do something more with their lives and gain personal satisfaction.

An interview with Shaikh Shabana displayed her need to do something more. She stated that –

**“I wanted to move forward in life that is why I began stitching.”**

**– Sheikh Shabana**

Another woman interviewed spoke of her need to satisfy her hopes and dreams. Organisations similar to SSP are what stepped in and gave her the opportunity to pursue these dreams again–

**“I always aspired to be a teacher. I scored well in 10th grade and home-schooled for 11th and 12th. My parents are not as educated so they didn't realize the importance of education and got me married still I felt that I'll go to the other house and fulfil my dreams but I didn't see anything happening. But now my dreams have come so far**

**and big that now I can't teach the children in school but I can teach my friends in SSP. I go around with these women teach them and learn something new myself and I see my dream getting fulfilled in this way.” - Shaila Tai**

Entrepreneurship can be described as a tool for personal development. Once one gets involved in running an enterprise, they have automatically set standards for themselves. Since their own work reaps their benefits, entrepreneurs are more compelled to work hard and smarter. With this, one will pick up new skills on the way – whether it is improved self-confidence, learning to manage risks. In addition to this, their need to work the best for themselves would give them the motivation to go the extra mile in the main activities in their job, for example, learning new efficient techniques to carry out their work.

In the context of these women entrepreneurs, these women have used entrepreneurship as a tool to help them to gain more in their lives. None of those interviewed mentioned monotonous lifestyles. However, Shaikh Shaban reported that she wanted to move forward in life, suggesting that either her needs had changed or they had not all been fulfilled to their fullest extent as yet.

Another, Shaila, spoke of how her journey as an entrepreneur began with her dream of becoming a teacher. To her, her motivation had stemmed from an unfulfilled need that she was earlier refused.

**Altruistic Intentions-** One woman, Meena Shah, who owned Sugran Hotel, described her motivations to being her business to be intrinsic. She wanted to utilize her status as a Rotary club member and do something meaningful for the women who are uneducated so that they could build and live better lives. In her interview, she expressed the idea of how women of her power could make a difference in their societies for the betterment of the local women farmers-

**“I was the president of the inner wheel club that comes under rotary and I had to conduct a programme under women empowerment. So, I conducted a programme and, in that programme, I thought that educated women come forward by themselves, but we need to do something for the uneducated and illiterate women and bring them forward.”- Meena Shah**

When a person in power decides to work for the society, it can create a difference as proved by Mrs. Meena Shah. The root of cause for her building Sugran Hotel was to help those who could not help themselves. Her efforts to bring all these women up have come out with flying colours even after her primary motive is to earn a profit. Her business is able to balance both earning a profit for her restaurant and uplift the status of the women in society.

**Political-** Sharad Pawar's movement to empower women involved a policy that would grant women the right to inherit property. His policy would also remove the maximum ceiling of Rs. 500 on the maintenance divorced women would receive, amongst other benefits covered in the policy. Varsha Pawar, Sarpanch of Tirth Khurd, spoke about how the policy could affect the women of society.

**“I am a woman and I undertake all the responsibilities of a sarpanch on my own. Sharad Pawar's movement mobilized the women of Maharashtra to work helped a lot of women. Some of them are now sarpanches and town presidents but the rest of the women don't have any work. Every woman should work.” –**

**Varsha Pawar**

# 4. Support and Constraints

## 4.1 INTRODUCTION :-

Social support and constraints are the other two most important variables of this research. The two go hand in hand during the whole analysis of this part and therefore, it is of utmost importance that we understand them separately to facilitate a correlation and analyze the data.

Social support is usually referred to a wide variety of phenomenon that characterizes the social environment, or the people who surround individuals in their network (Helgeson, 2003). A person's social relationships such as friendship, marriage, family, etc form a social network that plays a very important role in his/her daily life. It is one of the major reasons behind the kind of health, income, success or failure, mentality and emotions people go through.

There are two major types of social support - structural and functional. Where structural support is the quantitative aspect referring to the number of people and relationships around an individual, the functional support is about the resources that these people and relationships provide to a person in terms of emotions, tangible assistance, and guidance (Helgeson, 2003).

Moving towards the constraints, they are the obstacles that a person has to go through on the path of success. This success can be in professional (business, job, management) or in personal (family, marriage, friendship) terms. The Indian society functions in a manner where there is 'n' number of challenges that a woman has to face while coming up in the society and tapping the areas widely dominated by men (Mahapatra, 2015).

Social support and constraints are the two faces of the same coin. On one hand, where the social support helps a person to come off as an achiever, constraints make the same person feel unsupported and demotivate in a manner that forces them to give up. These challenges

make a person stronger but in some cases might lead to major failures. The literature clearly states that for working women, the biggest constraint is their responsibilities towards their home and family. This work home conflict is the major reason they don't pick up entrepreneurship. However, if they get family support in terms of some compromise and sharing with respect to duties, the same women would flourish. It is due to the arguments like these that we can say, social support and constraints are very closely related and can lead to one another.

## **4.2 FINDINGS RELATED TO THE ASPECTS OF SUPPORT AND CONSTRAINT :-**

### **4.2.1 Family Aspect:-**

Family support plays a very important role when it comes to women stepping out of the house in society to emerge as future leaders. It has a significant amount of impact on women's state of thoughts, emotions, and motivation.

A study by Gore, Thomas, and Ganster published in the late 1900s proved that the degree of family support may affect the entire thought and stress process of a person implying a direct effect on the success of that person (Gore, 1987; Thomas & Ganster, 1985).

The on field experience led us to a greater understanding of the work-home conflict. The coinciding nature of work and family responsibilities was one of the major constraints faced by women initially. However, soon when their family started dividing responsibilities, they became supportive and were no more a challenge to them. According to our research, a majority of the women interviewed reported that they received acceptance and support from their families after they had started earning. As soon as they brought money home, their worth skyrocketed in the eyes of their families. As quoted by the research scholar from TISS:

**“Now what I have experienced is that if any women want to start some entrepreneurial activity. There may be initially some restrictions from the family but as women starts giving something to family and specially when is in terms of money her respect at the family level increases. So this is what women have shared with me they are supported by family like some women have purchased machines like sewing machines they completed this skill development class training and they have started something on their own so this is how family are supporting them actually.” - Dr. Anjali**

**Kulkarni**



**Image 4 - Women social entrepreneur working with her husband**

However, some of our research contradicted these claims. One woman who was interviewed, a social entrepreneur and the sarpanch<sup>7</sup> of Tirth Khurd Village gave a statement:

**“ Certain women face a lot of problems when we talk about entrepreneurship. For example, the Brahmin women in Maharashtra weren't allowed to leave home earlier. They could only work at home or in agricultural fields. The men in their families imposed rules on them..” - Varsha Pawar**

This lack of support in the upper caste could be seen under many circumstances. It acts as a very big constraint for women who dream to be independent and support their family mentally, physically and financially.

---

<sup>7</sup> The head of a village

#### **4.2.2 Social Aspect:-**

The surroundings, society and the network people deal with defines how they come up in the society. It is the major force that and if in their favour, can give them the ladder of success. However, if against their favor, can even throw the ladder away.

It is a case in the Indian society especially in backward regions that male ego refuses to surrender before the females of the society. In case of the women entrepreneurs and their female employees targeted in this research, it was found that they rarely faced such a problem with their stakeholders including government, customers, community, investors, employees etc. However, during our research, we were able to come across minor cases of male counterparts acting as errand customers for the women entrepreneurs. Self-confidence and additional support from the people that form the social network of such women plays a very big role in such situations.

The on field research led us to to a village named Tirth Khurd where we met their sarpanch Mrs. Varsha Pawar. She was a huge supporter of women entrepreneurs and hence, was a self turned woman social entrepreneur. Being a huge promoter of clean energy, she became successful by selling and promoting solar power appliances in the villages in and around Tuljapur. It earned her her District Wide respect and the United Nations (UN) Climate Award in the year 2017.

In order to uplift her village, she provided sewing machines to women and took a commission of Rs. 1/bag. The kind of societal and political support that came from her changed the mindset of many. She herself being once denied of achieving her dreams was flourishing and was all set to take her village forward along with her.

Similarly, Mrs. Godavari Dange, who lost her husband at a very young age reported noticeable personal developments too. One who was unable to gather the courage to stop a bus for a ride, is now a world famous personality who has been summoned by the United Nations Conference (UN) to talk about her work done for the society - her abilities in uplifting her village from a state of drought to a position where the farmers are now earning enough to feed their families, even if they were to face a temporary negative shock such as drought or high rains. She currently has been influencing and motivating other women from her village to come up with an entrepreneurship model and start working with her for the betterment of their village.





**Image 5 - Women entrepreneurs of SPP working together in the fields of Tuljapur**

Women like Mrs. Varsha Pawar and Godavari Dange act as a very big societal support for the upcoming women. They motivate these women and provide them with the means to initiate the process of their entrepreneurship. Such societal and political support gives confidence to the women who are suppressed by their family norms, lack of family support, lack of means and financial conditions.

Another major support system for women who were trying to gain an identity for themselves were Self-Help Groups (SHGs). SHGs, commonly called as ‘bachat ghat’ by the people of Tuljapur are microfinance programmes where a group of people gather a certain amount of money together and provide it to one member of their group in order to help the person when in need.

We observed that in certain villages, women were not really able to avail the benefits of government organisations and policies that are formulated to help them because of a simple reason of the state of unawareness. In many cases, the village head (i.e. the sarpanch) is not aware of these policies and organisations. Being the intermediary among the people and the government, it is very difficult for benefits to reach the people if the village heads themselves

are unaware. We observed this problem in Barul Village where the sarpanch himself was unaware of the benefits these women entrepreneurs were entitled to.

However, he also stated that women in his village find difficulties in gathering capital from banks and hence, SHGs have immensely helped them to come up with their business ideas and pursue them smoothly.

**“ The property that they have is lesser than what the requirements for the mortgage.**

**As they start the business which 10 or more women, not every one of them is willing to have collateral. Thus, they only use self-help groups as it is easier to lend and repay the money.” -Shivaji Girdapa Supnar**

A study done by Ranjula Swain and Fan Wallentin proves that women feel extremely empowered after becoming a part of a SHG, especially rural areas where the initial view was that it stood against against the social norms and cultures (Swaine & Wallentin, 2009). It has now become very common in Maharashtrian villages. Women come together for each other. It became one of the primary sources of empowerment for women of Tuljapur.



**Image 6 - Students of Barul Village, Tuljapur**

However, even after so many aspects of upcoming methods support, our research found a constraint which, if not dealt with soon, may hinder the growth of future women social entrepreneurs. Most of the interviewees reported that they wanted to study more in their lives as they felt it would have helped them to better understand the systems and processes of an entrepreneurship. Quoting one of the trainers at the minority skill development centre:

**“ I feel like I would have been able to grow more, if I was educated further” and Mrs. Godavari Dange, “I could not finish my education because I got married. So I give all the credit for my success and my life today, to firstly SSP and then my family members. My family did not give me permission to go out so I could not step out of the house. Ans SSP gave me education. They did not give the school education , but trained me about how to talk to people, how to make records” -Mrs. Sheikh Shabana**

These women did not get full education that they deserved but they are now coming out openly in order to spread awareness about the importance of education. They are more sensitised towards the issue and want to make sure that their children don't have to face the same problems in the future.

#### **4.2.3 Economic aspect: -**

Economics and finance are the foundations for the development an enterprise. We visited the field with some prior understanding from our literature review that finance is not easily accessible to women, especially working in the village where there are a handful of banks. Considering the place has an enormous mass of entrepreneurs, the field study helped us to elaborate on this aspect further and get a better understanding. From our study, we came across various additional dimensions to these. All the interviewees agreed that they had faced and still are facing issues with financing their businesses. The majority of women business owners have had to rely, to a significant degree, on loans from the self-help groups (in most cases SSP) and some self-generated finance during the start-up phase of their business. Bank loans and grants have been difficult to acquire for their businesses as, the bank fears that they would not be able to recover it from the women. The bank loans have only been beneficial when accompanied by some form of self-generated finance and also with the grants from the SSP. However, according to the Sarpanch of Tirth Khurd Mrs. Varsha Pawar, these women form a self-help group work in a group of ten and every month, they deposit one thousand rupees into the bank. Then, if one

of them were in need of a loan, they have to forgo their right to take money from the entire deposit for ten months. They do not need to deposit any mortgage. However, the problem faced here as mentioned by a flourishing social entrepreneur, Mrs. Shaillaja Srikant Narwade, is that not all out of these ten women are willing to deposit the decided amount of money. The overall impression we got from interviewing all the women was that they trust the Self-help groups and SSP more than the banks. These Self-help groups are also trying their best to provide the most support in their capacities towards the progress of these entrepreneurs though sometimes they also get challenging to negotiate.

#### **4.2.4 Policy aspect: -**

All the interviewees more or less agreed on having support from the local government but had no information about the policies. This support from the government might also come out as one of the primary motivations for people to pursue social entrepreneurship in the society where these women feel a dire need of recognition and support. There were instances where the women were not even informed of any policy or schemes that will directly benefit them. Inferring that the government should be working on the trust or support system for the entrepreneur and their families and if anything goes wrong, they should have government support. Furthermore, as we interviewed the Sarpanch of Tirth Khurd, the female Sarpanch stated that she tries her best to help the village and its villagers by providing support in forms of building schools, and health care centers. It should be noted that many of these facilities are majorly beneficial to local entrepreneurs. From this, we could imply that the lack of support from the government is a demotivator and constraint for people who are seeking some economic support. There are plenty of schemes available from the government for women empowerment and employment. Schemes like 'Mudra' which come under the 'Pradhan Mantri Mudra Yojana' provides finance to micro-businesses and is best suited for such social entrepreneurs, but it is essential to have vital information about these. Typically, it is the job of the chosen political leaders to spread the information and implement proper execution for these policies, but this seems to be missing in this case. However, many women entrepreneurs interviewed affirmed that SSP played a vital role to make use of these existing policies, which helped them to avail funds and raw materials and also it keeps educating them about future opportunities. Apart from these women entrepreneurs, the faculty from TISS gave us an insight about the prevailing policies and political system, which suggested that the existing policies or the new policies which are generally made to support the needs of the people, only end up working for the first few months and are only useful for a short period. Thus, there has been

no permanent solution from the policy aspects to help these budding women social entrepreneurs.

#### **4.2.5 Logistical aspect: -**

Logistics is a requisite for the smooth functioning of any business. Through the means of aids and grants, these entrepreneurs have access to technology but, there is a gap. There is not much available information and knowledge about these technologies, and thus they get no workforce to operate these new technologies. This creates a deficit in the business operations and to the consumers as well. It was also noticed that these women have a significant amount of coordination and skill-building methods amongst each other to help with the holistic enhancement of knowledge and confidence raising. An interviewee Mrs. Kalpana M. Kadam mentioned having water and electricity problems. She stated that she had to borrow it from her neighbors, which indicates that although being provided with technology and substantial financial support with rewards for the entrepreneurial activities, there is still a scarcity of essential amenities in the village.

**4.2.6 Systems, processes, and training: -** For these women to prosper in their markets, they are to be equipped with basic training, advice and mentorship (for example, explaining cost-cutting, and profit expansion, or asking them to maintain daily reports of their work). The governing bodies of the district to a vast extent are trying to take care of these women and their ventures by doing regular visits to see which businesses are struggling in the village and assign them ideas for new innovative businesses. All this is tremendous work is done by the Sarpanch of Tirth Khurd Mrs. Varsha Pawar, who by now has helped around five hundred seventy businesses and has her own cotton business which she runs with another twenty women. There is also a significant effort and contribution by external institutions like SSP. They recognize the problem in the community that women are unaware of various business opportunities, missing out on them in the process. It is also making them realize the importance of entrepreneurship and give them more earning prospects and also a chance to take up something they might be interested in. SSP actively attempts to educate these women and spread the word.

Further, SSP is also trying to uphold these entrepreneurs by trying to organize the women, help them penetrate in larger markets and help them acquire more work opportunities in the foreseeable future (like helping them find jobs in value chain companies) as they have the resources and the means to do it justly. TISS also plays a crucial role in empowering and

promoting these social women entrepreneurs as they would often approach the faculty of the institution to seek guidance. It also often tries to visit enterprises and keep track of the work being done in the village and felicitates and acknowledges exuberant work which acts as a strong motivator for the women to work and provide more to the society.

#### **4.3 DATA ANALYSIS :-**

One of our findings on the field includes the differentiation of thoughts between the higher caste and lower caste families. Quoting our interviewees Shailaja Narwade and Varsha Pawar

-

**“I always had my husband’s support but none of the businesses he started worked for him so he couldn't help me much because our family is this way, they feel that since we belong from an upper caste clan ‘Patil Clan’, women from this family should not go out and work. They used to say if I want to go out, I will defame their family” - Shailaja Shrikant Narwade**

**“Most of the issues are predominant among the Patels who are the higher caste. (So do only the few upper caste men not let the women out or do all the men not allow the women to go out?) Yes, they don't want their women to go out. (And what about lower caste?) No, they don't have any issues on this.” - Varsha Pawar**

The explanation behind this differentiation is that most of the upper caste families are either financially strong or have a very high level of self esteem which they want to protect at any cost. Maintaining their position in the society is extremely important, especially for the men of the family. Hence, they do not want the female members to go out in the open and stand independently. After talking to the interviewees and other people in and around the TISS campus, we found that this is because these families think on the grounds that their respect lies with the female members of the family which would get spoilt if they go out in open and compete with men.

On the other hand, the lower caste people indulge less into these kind of thought processes due to reasons such as low financial position and less of an ego. It’s difficult for them

as well when women from their family want to come up and especially in an area which is still not developed enough and comes under the category of 3 tier cities. However, considering the inflation in the economy over the years, feeding children and paying for their education became harder. Therefore, they began accepting their women when they were contributing equally to the family income.

The mentality of the people plays a very significant role in such places. However, when these women bring money home, they are accepted wholeheartedly for supporting their husband and family both physically and economically. Such families also divide their responsibilities and hence, less work-home conflict is seen around such people as compared to higher caste.

Moving towards the social aspect of the research, the mindset of people in and around Tuljapur has been changing since women entrepreneurs have started coming up as proved by the findings. Rare cases of errand customers and other stakeholders have been encountered now leading to a conclusion that Tuljapur is now moving towards gender equality and more people respecting each other's work and responsibilities. The society itself is acting as a supporting agent for these women.

However, a very low level of political support is witnessed. Only in some cases the village Sarpanch is coming forward to encourage these women entrepreneurs. After interviewing the male Sarpanch of Barul Village, Mr. Shivaji Girja, we realised that he was not much concerned about how women were coming up in his village. Though, he did not mention anything against such women, he was not doing anything to support them. Additionally, being an intermediary between the government and the people of village, he was not aware of any government policies in favour of the upcoming women entrepreneurs. This lack of awareness acted as a constraint towards less support to the women of his village and acts as an obstacle in the path of the profits they are supposed to earn as opposed to Mrs. Varsha Pawar (Sarpanch of Tirth Khurd) who told us about a scheme of government where they provide upto Rs. 15000 to the working women of the village.

The best kind of support came from other women of the village themselves to their 'Sakhis' (friends). They instead of competing amongst each other, try to extend a helping hand towards other women entrepreneurs in the hour of need in order to make sure that their village

keeps getting the pleasure of upliftment and everyone has an equal contribution towards it. The women in most of the villages visited were well connected with each other due to SHGs and hence, were the biggest source of support and motivation for each other.

Another analysis drawn from the field experience was that the entrepreneurship and education are two different poles in Tuljapur whose gap is still not bridged. As one of the biggest hubs for social entrepreneurship, Tuljapur by now should have had an educational or a vocational knowledge course in place available for everyone. However, there are women who are still struggling due to the level of their education. No schools are established with a compulsory course for skill development whereas if provided, women of Tuljapur can do a better job at social entrepreneurship than a lot of women in urban areas.

While interviewing the Sarpanch of Tirth Khurd Mrs. Varsha Pawar, much information was revealed as she spoke about how these women function in an inter-cooperative ecosystem of managing funds.

**"We form self-help groups with every ten women. Every month, they deposit 1000 rupees into the bank. Then, if one of them need a loan, they have to forgo their right to take money from the entire deposit for ten months. They do not need to deposit any mortgage." -Varsha Pawar**

This seemed to be a constructive and successful method. It encourages savings among these women and also does not burden them with the pressure of collection of funds moreover, as ten women participate in starting up a business, it employs all of them. They can work and produce better with a larger workforce. She also talked about how the village and marginalized communities are still Struggling to progress and cope up with the induction of new technologies and ideas.

**"The Dalit village had a major water scarcity issue. Two of their tanks worth three lakhs were broken. We made a water pipeline for them. TISS helped them too. However, the villagers did not use it, so we did not provide them with a motor. The Dalit village did not have electricity either, and we solved that problem too. We even set up toilets for everyone in the village, but they were not used to using them. Initially, only a few of them used it, but now the people have progressed." - Varsha Pawar**



However, over time people are changing their mindsets with better exposure to quality things. Adding to her effort's and work towards the community, she mentioned the other government organizations which are vitally involved in aiding the farmers and training the women who need help.

**"The Krishi Vigyan Kendra is a governmental organization that aide's farmers. They even train women who need help. Apart from that, there are organizations like RCT, SSP, earthquake relief centers" - Varsha Pawar**

Such government supports and systems are critical to building self-confidence in these women as it gives them a sense of belonging in this business world and positive support of having some standard institute to approach for guidance. The owner of Sugran restaurant Mrs. Meena Shah also gave us an insight into how for these women more than the want to do work it became a need,

**"It is said that Solapur our is a village of cloth mills. There used to be many mills here. However, these mills got shut down one by one. The husbands of these women started drinking alcohol due to tension. There was no food in the homes of these women. These men after consuming alcohol had started hitting their wife's due to their mental pressure." -Meena Shah**

The implication of this suggests that women if given a chance, can do a lot for the families but very rarely and with difficulty do they get one. It adds up to the point mentioned in the literature review that work-home conflicts are the biggest demotivators. Some women whose husbands had lost their jobs had to work for monetary reasons so that they could support the children. Additionally, the domestic violence acted like a big constant as it affected the health of the women both mentally and physically.

Within the economic aspect, Mrs. Naseem sheikh mentions how it is challenging to get funds from banks or get investors for the business and how the ideas of these women differ from other money lending institutions. These women parallely look for societal validation as well as less monetary gains, but not everyone else in the society is considerate of that.

**"Donors want specific outcomes in sectors; they want specific impact on health and the economic side as well as the sanitation side. However, no one wants to invest for the sake of empowerment. So, getting funds for empowerment per se, we have challenges. So, if we take the sector-specific pathway, we are getting grants and funds from the government." -Naseem Sheikh**

It acts like a vast constraint and a demotivator because the social entrepreneurs have everything on the stake to help the society with their work and ventures but cannot expect for help in return.

# 5. Conclusion

*“Your time is limited, so don’t waste it living someone else’s life. Don’t be trapped by Dogma- which is living with the results of other people thinking. Don’t let others’ opinion to drown out your inner voice. And most important have the courage to follow your heart and intuition”*

- Steve Jobs

## **5.1 CONCLUSION OF THE RESEARCH :-**

Motivation, social support and constraints are the main keys to succeed in any business or any other occupation one takes up. In this project it was found that they either overlap each other or is parallel to each other. Motivation is a force or a will that helps retain a person’s behavior or help in achieving one’s goal or ambition, on other hand, support and constraint can be referred to as the stimulators of motivation or vice versa. Social support has been playing a vital role in the Indian society. To sustain a person’s inner motivation one has to have a specific amount of social support, in which family support plays a bigger role, lack of social support leads to constraints. Positive impact of constraints helps a business to grow whereas negative impact of constraints leads to downfall.

Society in rural areas is said to have more influence on women- in struggle of being an entrepreneur. With less education in a patriarchal society, it takes a lot of motivation, support and determination for women to do something like opening an enterprise of their own. Women of Tuljapur through generations have been finding ways to give their upcoming generation a better life, where women could help themselves when they are in need, something which will give them freedom and respect of their own. As it is stated earlier in the report, it has always been an intrinsic motivation for the women social entrepreneurs in Tuljapur.

Godavari Dange’s post marital struggles have made her realize how hard it is to be a widow, and a single mother, and that if a woman can not not be self-dependent, she can not earn the respect of her family and the society. It makes depending on others even more harder. Her life which created a huge drawback for her, with respect to society; has motivated her to work for the empowerment, freedom and respect of women. Same was the case with most of

the women of Tuljapur. Their main purpose behind pursuing entrepreneurship was to earn the position and respect in the eyes of their husband and children that they never got while working as a housewife.



**Image 7 - A housewife staying in her house with her son**

Our study led us to a list of factors that inspired women to take up social entrepreneurship. They are as follows:

- To supplement family income
- Earn respect of their social network
- Get economic independence

In this project, it was found, for most of the successful women entrepreneurs, the responsibilities of family and business always overlapped or collided with each other. As business was something they haven't had knowledge before, it was hard to maintain their household and work together. But their family played a vital role when it comes to help with the business. For example, During the day, the mother in law looked after most of the household chores, while these women are working.

Motivation is not always in respect to social aspects, various other factors such as physiological needs, love and belongings, self-esteem needs and self-actualization, helps in pull mechanism of motivation. In this project it is found that most of the cases involved pull

mechanism of motivation. As earlier stated pull mechanism refers to the willingness to work whereas push mechanism refers to the forceful urge to complete a job which is not of a big interest of the individual. These other aspects of motivation have always been a result of a woman's love for their children and family.

In Tuljapur it was seen that the men do not put an extra effort to make more money and they also tend to give up really soon. As stated by Mrs. Godavari Dange during the interview, it is seen that men have more tendencies to commit suicides during any kind of agricultural failure, whereas women being part of each and every process of agriculture, they work hard so that there is always an extra family income, so that the children can proceed with their education smoothly, they can have proper square meal at least 4 days a week with some savings in their hand for future needs. These responsibilities make women work even harder. The one earning more for the family always gets more respect despite the already existing scenario with respect to the social norms.

Economically women in these areas have always been dependent on the men of the family. Family expenditure has been always on a man's income. Sometimes it is not enough for the whole family, as it includes medical care, education, basic needs, and meeting the basic nutritional requirements of food. When women saw the way other women were working for their family, earning respect and support of the whole village and working as an UN representative and head of the zilla<sup>8</sup> or the panchayat, had motivated them to work for themselves as well as their family. Like Godavari Dange, other women also formed groups to help the women who were in need. SHGs were the most popular among such women. As confirmed by the head of the village (Sarpanch) of Barul Village and Tirth Khurd, Mr. Shivaji Girja and Mrs. Varsha Pawar respectively, 90% of the women from their villages were connected with some SHG. They felt most empowered when they would take the financial decision by themselves in the group and succeed because of them. The ability to access resources and consider options before making a personal or a collective decision and high optimism towards the ability of bringing a change in their lives and the society is what had empowered them the most. SHGs were the catalysts that increased the rate of entrepreneurship among women.

---

<sup>8</sup> An administrative district

A number of indicators of women empowerment could be seen around Tuljapur that acted as motivational factors for them. These included:

- Autonomy
- Economic security
- Freedom from domination by family and the society
- Contribution to the family income
- Participation in decision making
- Political and legal awareness (in some cases)

Tuljapur is a drought prone area, and most of the business are related to agriculture or agro-products and few with clothing business. These small *sangathans*<sup>9</sup> have helped them getting loans as well as helped them to look after and control their finance. Due to less rain they should be well aware of the irrigation and sustainable processes of agriculture. Few of these groups who were initially facing same problems roamed across the country to find solutions that would help in less loss and more profits. With help of SSP, these groups were successful to train other women who were suffering through huge loss in their business.



**Image 8 - Minority Skill development Trainer training the budding entrepreneurs.**

---

<sup>9</sup> groups

Social entrepreneurship has gained some amount of attention in last one decade. It has helped people overcome economic and social inferiorities amongst the minorities of the society. Social entrepreneurship is a way where a business helped a society to remove the social evils (which lead to downfall economically and socially). Spreading awareness and empowering women not by sympathy but by empathy. As we all know the primary sector is India's largest economic sector, but it fails to curb the economic and social problems, social entrepreneurship with rural entrepreneurship as a new concept is helping this sector by uplifting and developing it.



**Image 9 - Godavari Dange with her team**

## **5.2 SUGGESTIONS :-**

1. A strong regulatory system along with an effective framework, management and supervision is required. It can help in making the self-help groups a true social movement to empower women across the country.
2. To institute recognitions and rewards for such Entrepreneurs so that they are at the forefront of the entrepreneurial success and become a role model for others to emulate and for their budding peers to replicate.
3. As there is an issue of awareness about the policies in place, involvement of many of these social entrepreneurs into executive functioning can help. This can take care of the

practical on ground representation and effective implementation of policy measures. Government can also have small organisations as a Point of Contact (POC) between women entrepreneurs and themselves to perform the job of spreading awareness about the existing policies.

4. There is a strong need to establish a link between education and skills. These women primarily spoke about how more education could have enhanced the skills that they have acquired for their businesses. Considering this the government should be working on providing vocational pieces of training form skill building in them and also collude with these women entrepreneurs to offer some information and knowledge to these school students about the prospects of social entrepreneurship and how in this age it is an absolute necessity to have young entrepreneurs coming up with new ideas. This can also be done through Codifying the existing best practises into policy in terms of schemes, educational syllabi and vocational trainings to create a structured Entrepreneurial legal framework which helps social entrepreneurs like these to start, sustain and scale.



# References

1. Alen E.,Langowitz N.;and Miniti M.2006. “Global entrepreneurship monitor:2006 report on women and entrepreneurship. Babson Colege, Babson Park, Mass.” (print)
2. Bird B., and Brush C. 2002. “A gendered perspective on organizational creation. *Entrepreneurship Theory and Practice*” 26(3):41-65. (Print)
3. British Council. (2016). The state of social enterprises in Bangladesh, Ghana, India and Pakistan, Chapter 4. Retrieved from [https://www.britishcouncil.org/sites/default/files/bc-report-ch4-india-digital\\_0.pdf](https://www.britishcouncil.org/sites/default/files/bc-report-ch4-india-digital_0.pdf)
4. British Council. (2017). *Activist to Entrepreneur: The role of social enterprise in supporting women’s empowerment in India*. Retrieved from [https://www.britishcouncil.org/sites/default/files/british\\_council\\_social\\_enterprise\\_wome ns\\_empowerment\\_in\\_india\\_web\\_final.pdf](https://www.britishcouncil.org/sites/default/files/british_council_social_enterprise_wome ns_empowerment_in_india_web_final.pdf)
5. Dacin, P., Dacin, M., & Matear, M. (2010). Social Entrepreneurship: Why We Don't Need a New Theory and How We Move Forward From Here. *Academy of Management Perspectives*, 24(3), 37-57. Retrieved from <http://www.jstor.org/stable/29764973>
6. Das, M. (1999). Work-family conflict of Indian Women Entrepreneurs: A preliminary report. *New England Journal of Entrepreneurship* 2(2), Retrieved from <https://www.emeraldinsight.com/doi/pdfplus/10.1108/NEJE-02-02-1999-B005>
7. Gore, S. (1987). Perspective on Social Support and Research on Stress Moderating Processes. In J.M. Ivancevich & D.C. Ganster (Eds.), *Job Stress: From Theory to Suggestion*. NewYork: Haworth Press
8. Government of Maharashtra. (2013). Industrial Policy of Maharashtra. Retrived from [www.dcmsme.gov.in/policies/state/maharash/mahras.htm](http://www.dcmsme.gov.in/policies/state/maharash/mahras.htm)
9. Gregory, A. (2018). What Motivates You in Your Small Business?. Retrieved from <https://www.thebalancesmb.com/what-motivates-you-2951835>
10. Gupta, P. (2017, October 28). Maharashtra government launches women centric industrial policy. Retrieved from <https://www.shethepeople.tv/news/maha-govt-women-centric-industry-policy>

11. Hanson S. 2003. "Geographical and feminist perspectives on entrepreneurship. *Geographische Zeitschrift*" 91:1-2. (Print)
12. Hanson S., and Blake M. 2005. "Changing the geography of entrepreneurship. In a companion to feminist geography", ed. L Nelson and J. Seager, 179-193. Malden, Mass.: Blackwell. (Print)
13. Hanson, S. (2009). Changing Places through Women's Entrepreneurship. *Economic Geography*, 85(3), 245-267. Retrieved from <http://www.jstor.org/stable/40377305>
14. Hecht, Bruce . (2014). The KumbhThon technical hackathon for Nashik: A model for STEM education and social entrepreneurship - IEEE Conference Publication. Retrieved from <https://ieeexplore.ieee.org/abstract/document/6891024/>
15. Helgeson, V. (2003). Social Support and Quality of Life. *Quality of Life Research*, 12, 25-31. Retrieved from <http://www.jstor.org/stable/4038227>
16. Hisrich, R.D. and O'Brien, M. 1981, "The Women Entrepreneurs from a business and Sociological Perspective" *Frontiers of Entrepreneurship Research Babson College Wellesley*. (Print)
17. Hofbezem. (2014, January 24). Successful start of business unit sanitary pads in Tuljapur. *Women on Wings*. Retrieved from <http://www.womenonwings.com/2014/01/successful-start-of-business-unit-sanitary-pads-in-tuljapur/>
18. Intrinsic Motivation. Retrieved from <https://msu.edu/~dwong/StudentWorkArchive/CEP900F01-RIP/Webber-IntrinsicMotivation.htm>
19. Jadhav, R. (2017, October 31). How Women Farmers In Maharashtra Have Turn Their Village Into 'No Suicide Zone' Despite Drought. Retrieved from <https://www.indiatimes.com/news/india/how-women-farmers-in-maharashtra-have-turn-their-village-into-no-suicide-zone-despite-drought-332730.html>
20. Jamwal, N. (2018, October 22). Maharashtra heads towards a drier drought. Retrieved from <https://www.downtoearth.org.in/news/natural-disasters/maharashtra-heads-towards-a-drier-drought-61912>
21. Kappel, M. (2017, March 08). 6 Ways To Measure Small Business Success. Retrieved from <https://www.forbes.com/sites/mikekappel/2017/03/08/6-ways-to-measure-small-business-success/#58b366c518f4>
22. Kumar, P., Srinivas, N. (2014). Women, entrepreneurship and motivational factors in India. *Entrepreneurial Women: New Management and Leadership Models in a Global*

*Context*, 1(13), Retrieved from

[https://www.researchgate.net/publication/303940486\\_Women\\_entrepreneurship\\_and\\_motivational\\_factors\\_in\\_India](https://www.researchgate.net/publication/303940486_Women_entrepreneurship_and_motivational_factors_in_India)

23. Lokhande, S. Lad, R. (2017, April). Problems of women entrepreneurs in rural Maharashtra. *WCS's National Journal of Interdisciplinary Research* (3). Retrieved from [http://www.pdeawcs.org/website/download\\_document.php?dcjidpdf=92.pdf&folder=journals/1](http://www.pdeawcs.org/website/download_document.php?dcjidpdf=92.pdf&folder=journals/1)
24. Lomoy, Jon. (2010, June 4). Investing in women and girls: The breakthrough strategy for Achieving all the MDGS. *OECD Development Assistance Committee (DAC)*. Retrieved from <http://www.oecd.org/social/gender-development/45704694.pdf>
25. Luhmann, N. (1992). *The Concept of Society*. Retrieved from <https://journals.sagepub.com/doi/pdf/10.1177/072551369203100106>
26. Mahapatra, S. N. (2015). Constraints Faced by Women Entrepreneurs. *International Journal of Management*, 6(5), 8-17. Retrieved from <http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.695.4959&rep=rep1&type=pdf>
27. Maharashtra govt approves policy for women entrepreneurs. (2017, December 5) *Times of India*. Retrieved from <https://timesofindia.indiatimes.com/business/india-business/maharashtra-govt-approves-policy-for-women-entrepreneurs/articleshow/61936093.cms>.
28. Mair, J. and Marti, I. (2006), "Social entrepreneurship research: A source of explanation, prediction, and delight," *Journal of World Business*, 41(1): pp. 36-44. (print)
29. Mair, J. and Marti, I. (2009), "Entrepreneurship in and around institutional voids: A case study from Bangladesh," *Journal of Business Venturing*: Forthcoming in May. (print)
30. McKenzie, D., & Woodruff, C. (2013). What Are We Learning from Business Training and Entrepreneurship Evaluations around the Developing World?. *The World Bank Research Observer*, 29(1), 48-82. doi: 10.1093/wbro/lkt007
31. Mohan, Shruti. (2018, July 16). From Marathawada to United Nations - farmer-turned entrepreneur Godavari Dange's inspiring story. *Your Story*. Retrieved from <https://yourstory.com/2018/07/godavari-dange-monday-motivation/>
32. Mulye, A. (2017, December 05). Maharashtra government announces special policy for women entrepreneurs. *Indian Express*. Retrieved from <http://www.newindianexpress.com/nation/2017/dec/05/maharashtra-government-announces-special-policy-for-women-entrepreneurs-1719292.html>

33. Murayama, D. (2018). The science of motivation. Retrieved from <https://www.apa.org/science/about/psa/2018/06/motivation.aspx>
34. Narasimhamurthy, M. S. (2011). Policy framework supporting women entrepreneurs in India. *Shodhganga*. Retrieved from <http://shodhganga.inflibnet.ac.in/bitstream/10603/62233/7/chapter%204.pdf>
35. Office of the Registrar General & Census Commissioner, India. (2011). Ministry of Home Affairs, Government of India. Retrieved from <http://www.censusindia.gov.in/pca/SearchDetails.aspx?Id=633701>
36. Oomen, R.D (2018). ‘Social Entrepreneurship In India – Opportunities and Challenges in The Current Scenario.’. [Online] Denovo. in. Available at: [http://www.denovo.in/Download/Opportunities\\_Challenges\\_Oxford\\_college\\_%20Banglore.pdf](http://www.denovo.in/Download/Opportunities_Challenges_Oxford_college_%20Banglore.pdf)
37. PTI. (2018, September 13). 1993 Latur earthquake that rocked Maharashtra during Ganesh Chaturthi festival: 25 years on, survivors tell tales of trauma. Retrieved from <https://www.financialexpress.com/india-news/killari-1993-latur-earthquake-that-rocked-maharashtra-during-ganesh-chaturthi-festival-25-years-on-survivors-tell-tales-of-trauma/1311934/>
38. Rahman, A. (1998). Rhetoric and realities of micro-credit for women in rural Bangladesh: A village study of Grameen Bank lending. Unpublished doctoral dissertation.
39. Rawal, Tripada. (2018). A study of Social Entrepreneurship in India. *International Research Journal of Engineering and Technology (IRJET)*, Vol. 05, issue 01. Retrieved from <https://www.irjet.net/archives/V5/i1/IRJET-V5I1179.pdf>
40. Richardson, M., Sappal, B., Salovaara, I., Kumar, A. Activist to Entrepreneur: Role of social enterprise in supporting women’s empowerment in India. *British Council*. Retrieved from [https://www.britishcouncil.org/sites/default/files/british\\_council\\_social\\_enterprise\\_womens\\_empowerment\\_in\\_india\\_web\\_final.pdf](https://www.britishcouncil.org/sites/default/files/british_council_social_enterprise_womens_empowerment_in_india_web_final.pdf)
41. Salovaara, I., & Wade, J. (2018). How to Support Women Social Entrepreneurs in India (SSIR). Retrieved from [https://ssir.org/articles/entry/how\\_to\\_support\\_women\\_social\\_entrepreneurs\\_in\\_india](https://ssir.org/articles/entry/how_to_support_women_social_entrepreneurs_in_india)
42. Salovaara, Isabel & Wade, Jeremy. (2018, February 14). Women, Prosperity, and Social Change in India. *Stanford social innovation review*. Retrieved from [https://ssir.org/articles/entry/women\\_prosperity\\_and\\_social\\_change\\_in\\_india](https://ssir.org/articles/entry/women_prosperity_and_social_change_in_india)

43. Salovaara, Isabel & Wade, Jeremy. (2018, March 14). How to Support Women Social Entrepreneurs in India. *Stanford social innovation review*. Retrieved from [https://ssir.org/articles/entry/how\\_to\\_support\\_women\\_social\\_entrepreneurs\\_in\\_india](https://ssir.org/articles/entry/how_to_support_women_social_entrepreneurs_in_india)
44. Salunke & Gyandev, D. (2015). Entrepreneurship Development in Osmanabad district. Shodhganga. Reterieved from [http://shodhganga.inflibnet.ac.in/bitstream/10603/120402/13/13\\_chapter4.pdf](http://shodhganga.inflibnet.ac.in/bitstream/10603/120402/13/13_chapter4.pdf)
45. SANCHEZ, B. (2016). 10 Policy Tools that Governments Are Implementing to Spur Social Enterprise. Retrieved from <http://blogs.worldbank.org/dmblog/10-policy-tools-governments-are-implementing-spur-social-enterprise>
46. Santos, Filipe M. (2012). A Positive Theory of Social Entrepreneurship. *Journal of Business Ethics*, Vol. 111, No. 3, pp. 335-351. Retrieved from <https://www.jstor.org/stable/23325672>
47. Sarkar, Soumya. (2016, October, 4). These Women Entrepreneurs Are Bringing Clean Energy To Their Villages. *Huffpost*. Retrieved from [https://www.huffingtonpost.in/soumya-sarkar-/these-women-entrepreneurs-are-bringing-clean-energy-to-their-vil\\_a\\_21491173/](https://www.huffingtonpost.in/soumya-sarkar-/these-women-entrepreneurs-are-bringing-clean-energy-to-their-vil_a_21491173/).
48. Satara woman entrepreneur in World Economic Forum list. (2015). Retrieved from <https://indianexpress.com/article/cities/pune/satara-woman-entrepreneur-in-world-economic-forum-list/>
49. Siba, E. (2016). Enabling female entrepreneurs and beyond. Retrieved from <https://www.brookings.edu/blog/africa-in-focus/2016/07/25/enabling-female-entrepreneurs-and-beyond/>
50. Sinha, P. (2003). Women Entrepreneurship in the North East India: Motivation, Social Support and Constraints. *Indian Journal of Industrial Relations*, 38(4), 425-443. Retrieved from <http://www.jstor.org/stable/27767864>
51. Sinha, P. (2003). Women Entrepreneurship in the North East India: Motivation, Social Support and Constraints. *Indian Journal of Industrial Relations*, 38(4), 425-443. Retrieved from <http://www.jstor.org/stable/27767864>
52. Snepenger, D., King, J., Marshall, E., & Uysal, M. (2006). Modeling Iso-Ahola's motivation theory in the tourism context. *Journal of Travel Research*, 45(2), 140-149.
53. Social Enterprise , Social Entrepreneurship, Social Impact Investing. Retrieved from <https://www.nesst.org/social-enterprise/>
54. SOCIAL ENTERPRISE AN OVERVIEW OF THE POLICY FRAMEWORK IN INDIA. (2015). Retrieved from

[https://www.britishcouncil.org/sites/default/files/social\\_enterprise\\_policy\\_landscape\\_in\\_india\\_british\\_council.pdf](https://www.britishcouncil.org/sites/default/files/social_enterprise_policy_landscape_in_india_british_council.pdf)

55. Social Motivation. (n.d.). In *Alleydog.com's online glossary*. Retrieved from: <https://www.alleydog.com/glossary/definition-cit.php?term=Social+Motivation>
56. Sonne, L. and Jamal, A. (2014). Regional Social Enterprise Ecosystems in India: Snapshots of Nine Regions, Villgro Innovations Foundation and Okapi Research.
57. Sud, M., VanSandt, C., & Baugous, A. (2009). Social Entrepreneurship: The Role of Institutions. *Journal of Business Ethics*, 85(S1), 201-216.
58. Swain, R.B., Wallentin, F.Y. (2009, July 10). Does microfinance empower women? Evidence from self-help groups in India. *International Review of Applied Economics*, 23, 5. Retrieved from <https://www.tandfonline.com/doi/full/10.1080/02692170903007540?scroll=top&needAccess=true>
59. Thevar, K. (2018). Maharashtra's push for village entrepreneurship. Retrieved from <https://economictimes.indiatimes.com/small-biz/sme-sector/maharashtras-push-for-village-entrepreneurship/articleshow/64676893.cms>
60. Thomas, L.T., Ganster, C.D. (1985). Impact of Family Supportive Work variables on Work Family Conflict and strain: A Controlled Perspective. *Journal of Applied Psychology*, 80, 6-15. Retrieved from [https://www.researchgate.net/publication/247569844\\_The\\_Role\\_of\\_Social\\_Support\\_in\\_the\\_Stressor-Strain\\_Relationship\\_An\\_Examination\\_of\\_Work-Family\\_Conflict](https://www.researchgate.net/publication/247569844_The_Role_of_Social_Support_in_the_Stressor-Strain_Relationship_An_Examination_of_Work-Family_Conflict)
61. Tuljapur Population Census 2011. Census 2011. Retrieved from <https://www.census2011.co.in/data/town/802849-tuljapur.html>
62. Urooge, S., Naeem, M., Khan Malik, Z., & Ahmed, W. A Comparative Analysis of Urban and Rural working Women (A Case Study of District Peshawar). Retrieved from [http://www.qurtuba.edu.pk/thedialogue/The%20Dialogue/12\\_3/Dialogue\\_July\\_September2017\\_321-332.pdf](http://www.qurtuba.edu.pk/thedialogue/The%20Dialogue/12_3/Dialogue_July_September2017_321-332.pdf)
63. Vasi, I. B. (2009), "New heroes, old theories? Toward a sociological perspective on social entrepreneurship," in R. Zeigler, "An Introduction to social entrepreneurship: Voices, preconditions, contexts," Cheltenham: Edward Elgar. (print)
64. YourStory. (2015). Maharashtra set up Rs 200 cr VC fund for MSMEs, plans dedicated industrial policy, Retrieved from <http://yourstory.com/2015/05/maharashtra-msmes/>

# Appendix

## Appendix 1: Primary Sources

Name	Place	Designation
Dr Sri Krishna Sudheer Patoju	Visakhapatnam	Assistant Professor, TISS
Archana Gokul Mane	Osmanabad District	Farmer
Kalpana Mudhurkar Kadam	Osmanabad District	Social Entrepreneur
Naseem Sheikh	Osmanabad District	SSP Employee
Sheikh Shabana	Osmanabad District	Social Entrepreneur (Sewing)
Godavari Dange	Osmanabad District	Social Entrepreneur
Varsha Pawar	Osmanabad District	Sarpanch, Tirth Khurd
Meena Shah	Osmanabad District	Manager, Sugran Hotel
Shailaja Shrikant Narwade	Osmanabad District	Farmer
Dr. Gunwant Achut Berajdar	Aurangabad	Assistant Professor, TISS
Dr. Anjali Kulkarni	Pune	Assistant Professor, TISS

## Appendix 2: Interview Guide

1. Could you elaborate a little more on the importance of social entrepreneurship in comparison with general entrepreneurship? What is Social Entrepreneurship according to you?
2. Could you tell us a little bit about your journey? Who has been your biggest support throughout your journey?
3. What was your motivation factor behind becoming a social entrepreneur?
4. What are some of the challenges you have faced during your journey? Could you tell us a little more about the obstacles while acquiring funds, taking major decisions towards the growth of your business and managing your household and work responsibilities at the same time?

5. Have you taken a loan from the bank? If yes, did you face any problems while getting the loan in terms of collateral and also considering the fact that social entrepreneurs tend to receive less profits?
6. Are you aware of government programs or schemes put in place to aid social entrepreneurship and are they effective? Do these policies help with basic issues like lack of water and electricity? In addition to this, the Maharashtra government has a lot of schemes for women entrepreneurs; have these ever helped you?
7. Do you feel a change from when you started to where you are now?
8. Education or Skills which factor do you think is more important to succeed?
9. What is your roadmap or vision to take your business forward?
10. Alongside individual empowerment, do you think the entire Tuljapur feels empowered due to the social entrepreneurs here?

### **Appendix 3: Important Transcriptions**

- ***Godavari Dange:***

Q1. So firstly, we would like to know about your journey as a women social entrepreneur.

Ans- Hello! My name is Godavari and I live in Osmanabad district's Tuljapur block, *Dhandora* village. I am leader of the federation and Groups India network's secretary. My journey is full of struggles. I got married when I was 16 years old. And when I was 20, my husband died. I had two sons by then, and both of them were really young when my husband passed away. One son was two and a half years old, and the other one was only six months old. I felt like my whole life was over as I was widowed at 20. After this, my parents brought me back to their house, and for two years I did not talk to anyone thinking my life is come to a standstill after this tragedy. After two years, my mother realised that I need to go out and start taking out what is in my heart, as I was so depressed that I did not even used to look after my sons, so my mother used to worry that if I will be so low on moral then who will look after my children. So, my mother was a part of a self-help group. The Swayam Shikshan



Prayog (SSP) had made this group. That time my mother was looking for reasons to get me out of the house. So, after two years, they made a group, called Ashwanthi Sakhi group and made me the secretary. So, at that time I was in such a condition that if I had to write 427, I will write four, double zero and two and seven. At that time my education was only until grade 8. I could not finish my education because I got married. So, I give all the credit for my success and my life today, to firstly SSP and then my family members. My family did not give me permission to go out so I could not step out of the house. Ans SSP gave me education. They did not give the school education, but trained me about how to talk to people, how to make records. Before this training, I never used to step out of the house alone. I always had a house member accompanying me. So, after I started working with SSP, I had to go out to *Presar*, and the bus used to come. This was the only bus that used to come in the whole day. And I used to think 15 mins before the bus used to come that how I will show the hand and stop the bus, because if this bus will not stop then how will I go to the next village. I used to be really scared of all this at that time; my hand used to shiver thinking that how will I be able to do this. So, when I joined SSP, we had a cluster of 10 villages and we had meetings in the cluster. All the *Bachat Ghads* in the village falling under the cluster, their female leaders had to come to *Presar* for the meeting. We used to discuss each other's work and ask about the well-being of the women in those meetings. We used to share all our happiness and problems with each other in this meeting. So even I thought that I should share my sorrow with these women and take out whatever I have been suppressing inside me for so long, if I will share it then my sorrow will reduce. So, in the cluster, I went to 10 villages and decided to do all the work of the self-help group, and SSP gave me complete training and support. So, after this I gained leadership qualities like; in Tuljapur block, one cluster will have 10 villages and 10 clusters will multiply to 100 villages. And I used to finish my cluster's work first and then help other clusters. Like this one gets to learn also and it is an opportunity to do something good for everyone.

Q2. Your journey is quite inspiring, especially when one sees your graph of where you started from and now where you are. As you said, your husband passed away when you were very young; so how did society look out at this, because the society looks at a widow in a different way. So, how did your society react and behave towards you?

Ans- After I came back to my parents' home, there was an earthquake. We don't have society here, we have *astis*. I used to live in my *vasti* and other people also lived in a *vasti* around me. So people there used to sympathise with me, because they all thought that I am a good

girl and something very bad happened with me at such a young age. So, as I said, I give credit to SSP and my family; and third will give to the people also because the women of our group, namely, Vyanita Kulkarni, Suman Gore, women like these have supported me a lot. They have told me that one should also come forward for work like this. These women told me that no matter what work I take up, they have my back. Initially, everyone talks saying that being a woman one is going out and working etc, but once you do something good, they stop talking.

Q3. What is Social Entrepreneurship according to you?

Ans- A social entrepreneur has to ensure that their business should profit them and the people. For example, how we make pulses; we grow *toor* in our own fields and make pulses, and people get good food also. We do organic farming, pulses etc, which gets us profit and serves the people. We have done 530 businesses from the federation like pulses, saree and bangles, flour mill, *Khadaknath Kheti*, *Kumbadi*, goat, milk. So, like these women have done a lot of businesses and I have given training to them also. We choose women from the *ghats* to be leaders, and we call them 'sakhis'. In all areas like health- arogya Sakhi, farming- krashi Sakhi, business- vyawasay Sakhi. Like this for every issue we have a Sakhi, and we have taught these women how to do social business.

Q4. How do you choose these women?

Ans- We take training in the village, and during that we see whosoever has more willingness to do business. For example, if someone has a lot of farms and wants to help will become the leader for that area; if someone has knowledge about health, they get that area.

Q5. Do you mean education in that area is needed by the women to become a Sakhi?

Ans- Education and will, both is needed.

Q6. Does SSP has a criteria that all casts and religions should be represented equally while electing these women leaders?

Ans- No. We do not see the caste. We only select women. Only caste for us is men and women. No matter if brahaman, Maratha or SC, we all sit together and go in each other's house. We do not see the caste.

Q7. Why do you think women are better. What is the difference between work by men or women.

Ans- I have also seen this and other people have also told us this that, for example farming (*krashi*) department, even if you give INR 10,000 to men, they will say it is less, but women on the other hand will do a good job in INR 4000-5000, and the women will simultaneously teach and share their learnings also. Secondly, men already have a lot of opportunities, but the no one cares about the women. Hence, we decided to cater to their needs. Our brand is only about 'sakhis' which means friends.

Q8. So, when you started working then you realised that women are better, or when you used to stay at home, that time also you knew women are better?

Ans- No. Once I started working, only then I realised that women are better.

Q9. So did you work with a man and then realised that men are not as good as women or you already knew?

Ans- All men are not bad. Men are good also, even for our business men only supported us. Like there is a phrase "Gadi ke do chak hote hai agar ek phi nahi hua toh gadi nahi chal sakti" similarly men and women should work together to run a function smoothly. I tell lot of people not to work alone, work with your partner because I know how difficult is to work alone as I'm alone. Our society is men dominant society so earlier men use to take all the decision but now we have proved them that only men should not take the decision. A decision should be taken by both men and women because sometimes women are also right. Still men didn't use to think that women can take decision but now we have taught them that women can also take decisions.

Q10. So right now, you suggested that a woman should work with a man otherwise she has to face a lot of problems, so what are these problems? Do you even face any discrimination from the society?

Ans- No, we don't have to face any problems from the society but like I said "Gadi ke do chak hote hai agar ek phi nahi hua toh gadi nahi chal sakti" likewise in any scenario a man should be there in the house, also the work feels small if you have a working hand, and also sometimes we can make wrong decision. If you have a man in the house it's also better for the house.

Q11. So, you do not have a man beside you, what are the four wheels of your car?

Ans- So for men the first wheel is my home then SSP and then my group women and the fourth are the whichever women that have supported me from across the India.

Q12. So, when you started your enterprise was finance was easy for you or it was difficult for you?

Ans- It was very difficult in the start. It was even difficult to save 10 Rs from the group and is important in everything. So, my son was very small when I was about to start my business.

Q13. How old were you when you start this business of yours?

Ans- 21 or 22. So because of my poor financial condition I couldn't buy my child what he wanted at that time. So, then I realised that I should do something on my own to earn money as money is important and is needed everywhere. So, in our colony there was no business. After earthquake our colony was ruined. So, the village is 1km away from our colony and to buy anything we have to travel the distance by our own as we didn't have any vehicle on us. Then we did research in the village to find out which women can run what business. Then we help them to start their own business according to their talents.

Q13. How did you do this?

Ans- We did PRA and mapping of the colony and figured out which business can be run. After that we opened a grocery store, flour mill (atta ka chukki), chilli mill, and stitching, dal mill and machinery for making noodles, etc we have started no. of businesses like that. After these women started earning and this made them independent. So now women can make decision.

Q14. Like you mentioned a lot of business, what do you think that which business the most unique out of these businesses?

Ans- The most unique business is of dal mill, social business like we said, even for this business we did PRA. So basically women in SSP used to do farming and in farming mostly they used to grow "Tur". Later these women used to take in sell this in the market. The "Tur" crop didn't used to sell at a good price so later we started using the ancient method of making dal known as "zatta". But we couldn't maintain the quality and variety of the dal with this method so once we put up a stall in KVK. Where we were asked if we require a machine for manufacturing of dal. So, we said yes because we are already making dal and machine will

help us in every possible way. It'll be like how sugar enhance the taste of milk likewise the machine will improve the quality of dal. Very next day we went and called for a meeting with all the women, as I mentioned before for any business planning is important part because we need to figure out the investment, place and labour. Basically, we got an amazing offer and we didn't want to miss it and wanted to make the most out of it. Within next one day we collected Rs 75000. SSP gave us Rs 50000 and I contributed 25000RS and bought that machine. Later we learned how to run a machine and how manufacture best quality of dal from it. After starting this business, a lot has changed in positive way like people now didn't have to travel much, women get better price of the crop and also the quality of the crop has improved.

Q15. How do you know how to make noodles and all? Did you get training from somewhere?

Ans- Ya, first we learned how to make noodles and all these and now I teach them.

- ***Varsha Pawar***

My name is Varsha Pawar. I am Tirth Khurd's gram panchayat's sarpanch. I am Akhil bharatya sarpnach sangh's female governor.

For how long have you been on this post?

It's been three years. This year's the fourth.

What are your responsibilities?

My primary responsibility is to work for the society. I understand the problems of the society and try to fix them. My first work in the Zila parishad was with building a school. We spent 3 lakhs on that. I have worked in a sub centre (first contact point between community and health care service providers) where I spent seven lakhs, but the school has been sold. The dalit village had a major water scarcity issue. Two of their tanks worth three lakhs were broken. We made a water pipeline for them. TISS helped them too. But the villagers didn't use it so we didn't provide them with a motor. The dalit village didn't have electricity either, and we solved that problem too. We even set up toilets for everyone in the village, but they weren't used to using them. Initially, only a few of them used it, but now the people have progressed.

What is your daily routine?

I advice the ladies in Tuljapur running small businesses like tailoring etc. I deal with their

problems and help them with their cost cutting and profit expansion. These women never wrote complete daily reports, as they felt they could manage their profits even without them. I advised them to write complete daily reports as it is essential that they know how much exact profit they are earning.

Have these women entrepreneurs caused any changes in Tuljapur in general? Have other people in the village profited from these ventures?

After surveying villages, we figure out which businesses are lacking, and on that basis, they assign business ideas to the women. There was a village that had not a single cloth shop. After our women set up clothes shops in that village, people no longer had to go out of the village to buy western wear and save the villagers their time and money.

What kind of governmental support do the entrepreneurs of Tuljapur get? Is there any difference in the kind of support men receive versus the women?

The krishi vigyan Kendra is a governmental organisation that aides farmers. They even train women who need help. Apart from that, there are organisations like RCT, SSP, earthquake relief centres. The women running small businesses are given 15000 rupees every month by the government. If the women want to stop working, they can even transfer the money to the other female members of her social group. When their businesses start flourishing, the women pitch their businesses to the government, who further help them by giving them a larger bulk of 2 lakh rupees. This gives the women the confidence to start businesses in the village. Most of the women worked with farms and agriculture. Now they've begun setting up their own small businesses on the side too. I have helped around 570 businesses here in the Tuljapur block. I also have my own cotton business that I run with 200 young women. I have my own chakki (grindstone), and a small tailoring business. I can only advice others if I have experience myself.

What's your educational qualification?

I have studied till the tenth standard.

Would you want to study more if given the opportunity?

I wanted to, but now it's too late. My kids have grown up and now they are going to school now.

Generally, what kind of challenges do women entrepreneurs face?

Women who are farmers have been facing a lot of problems in Maharashtra. The draught here

prevents the crops from yielding most of the time, and it's a zero profit business. They only succeed if they have a small business on the side.

MVI 1022

The challenges you mentioned can be faced by men too. What challenges do you think women exclusively face (from their families or society)?

There used to be these problems before. For example, the Brahmin women in Maharashtra weren't allowed to leave home earlier. They could only work at home or in agricultural fields. The men in their families imposed rules on them. But now times are changing and so are the mindsets of the men. Moreover, the profit the women earned from the fields was very minimal compared to the kind of money they started earning from their businesses. The women needed to feed their families and educate their children. Now we are being supported both at home and at work.

Do you think these women entrepreneurs deserve more support from the government?

I am a woman and I undertake all the responsibilities of a sarpanch on my own. Sharad Pawar's movement mobilised the women of Maharashtra to work helped a lot of women. Some of them are now sarpanches and town presidents but the rest of the women don't have any work. Every woman should work. Also, the women who work tend to give up their profit for the wellness of the entire village. She doesn't waste or spend the money on herself. Men use their profits in different ways. They tend to waste more money. That is why, if a woman is at a post like sarpanch or town head, she should do most of the work on her own.

Do you face any problems receiving loans from banks, especially when social entrepreneurs tend to receive less profits?

You are right. We form self help groups with every 10 women. Every month, they deposit 1000 rupees into the bank. Then, if one of them need a loan, they have to forgo their right to take money from the entire deposit for 10 months. They do not need to deposit any mortgage.

Tell us about the new work you started. What motivated you to start the work that you do?

Whenever I went out, I saw everyone with machines but no manpower to operate them, causing them a deficit of customers too. (Women with sewing machines) don't have the confidence or the budget to buy the cloth herself, make items (bags) and sell them in the market. Lot of women from from wealthy families are not given money. When I went to each village, I found atleast 20-25 of these women in each of them. Larger villages had about 100

in them. Even though the women are old enough, the men in the house wouldn't let them leave the house. They felt their egos would be hurt if their women left the house. They sometimes aren't even allowed to visit agricultural fields.

How old is this?

This still goes on. They have a lot of financial issues but they still won't let the women out. They care so much about their ego, their social position and what around them people. I've seen it myself. I'd keep asking the women why they sit idle at home, which is when they (the women) told me about their situation. I told them that I'll give them the raw materials like cloth for tailoring, you sit at home and make clothes out of them. They can keep the profits, while I took a commission of 1 rupee per item (bag). That way they can eat and feed their children as well. This way, I helped so many women. For a long time I had been thinking about what work I should give to these women. Making papad and kulfi were all taken. Recently, with the plastic ban, the idea of making cloth bags occurred to me. The women already had sewing machines at home, so it wouldn't cost us much to set up the business.

MVI 1023

Are there any caste issues here?

No not really but the issue is more predominant among the Patels who are the higher caste.

So do only the few upper caste men not let the women out or do all the men not allow the women to go out?

Yes. They don't want their women to go out

And what about lower caste?

No, they don't have any issues on this .

As u were talking about confidence, do you feel that there is any change in the confidence level of these women who are now going out?

Yes they feel confident. Our women now go to Mumbai in khargarh and sell products the other women make in the villages like papad and khakras. They take the products and go to Mumbai in pairs for 15 days. They sell their products at the famous Mahalakshmi saras exhibition after packaging and labeling their products. This is how they are now gaining confidence.

Now that they are travelling to Mumbai are there any safety issues? No they have no issues



So they have gained that amount of confidence?

Yes and those who are going for the first time we pair them with those who are more confident so that they can overcome their fear.

So you have also started your own enterprise tell us something about your journey. Where did u get your motivation from? But what did you do before?

Initially I used to work in farms and then i worked for the SSP organization.

Ok and how did u decide to work for them?

Actually..ummm. One day as usual I was going to the fields. In our clan too we are not allowed to go anywhere beyond our house and field work . on my way I saw 10-20 women sitting in a group. On asking why they were there they said they were from the self help group. Then I became a member of the group and then since my records were also good and could speak confidently they asked me to be one among them and asked me to sell their products.

This is like how many years back?

Mmmm....5-7 years or maybe 8 years. Initially I was apprehensive how to sell the product. There was this \_\_\_ (4.10) event in the village and i told the sarpanch that i have some work in the gram sabha and asked him to give me \_\_\_\_ . and i told him that i have solar products and no one is willing to buy it and i want to make people understand about the products so that it becomes easy for me to sell them. To demonstrate this i made tea, and assembled all the solar lamps.

Did you do this all alone?

No, my husband supported me. A lot of people from all over the villages came with curious minds, enquiring about the product, asking how it works, etc. On the same day, i sold products worth 10,000-20,000. After this day i slowly went to other villages and blocks and started selling my products. At one point i was recognized as the woman who sold the most amount of products. Then i got my first ticket to go to mumbai. This gave me the confidence that i can accomplish something.

I even went to bihar for 15 days when i had enough money in my hands (\_\_\_) (5.53)

What problems do you face in your line of work? what was the biggest difficulty in your journey?

Nobody in the house ever encouraged sending me out. questions about where i would stay and my safety prevented them from allowing me to go out and sell. Once i actually went out, i understood how the people outside behave, how to talk to them, how to sell, and how to progress. All of this i learnt slowly only after i went out. Before i used to doubt myself about actually being the sarpanch and if i will be able to do it. But now i manage all the duties of a sarpanch all by myself. I keep track of where the money has to be spent etc. i have learnt and now i can do all this on my own.

How did you learn all this?

I attend the various training sessions organized out of my own will. People from various organizations come and talk to me too. Even when i received a call about you students wanting to come talk to me, i readily agreed, because i feel that when i tell you about my struggles, i also get the opportunity to learn something from you people. i strongly believe that i will always have something to learn from the others if i give them my time and this has become my habit now.

Alongside individual empowerment, do you think the entire the Tuljapur feels empowered due to these women?

People still strongly feel that women cannot do anything. Only the women know what they are capable of and they can do everything, provided the support. They just need a chance and support and they will definitely go forward.

Being the Sarpanch, given that you are in a position of power, what is your plan for the future? especially towards empowering women?

There was the problem of water scarcity in the village for which 22 lakhs were spent to solve it. I solved the entire water problem in the village. \_\_\_\_\_ (9.59) yogana. A lot of places in the village have no electricity. No there's electricity in every part of the village. Now i've initiated an RO plant. All the houses have access to water, but the drinking water is not always pure and hence an RO plant was necessary. Every house in the village is also motivated to do something for the village.

Is the health, education and infrastructure improving because of the increasing social entrepreneurs?

Yes.

Do the women go into the education sector to educate or get educated?

To get educated.

i am 10th pass, when i see you guys, who have more education than me obviously, i feel that i should also educate myself more. most of the women also feel the same.

- ***Archana Gokul Mane:***

Q) What is Your Name

A) My name is Archana Gokul Mane, Osmanabad District

Q) Can you tell us something about you, where and how did you start?

A) I was married in 2002, I wanted to do more but I was not sure how to do it, I attended a meeting of Swayam Siksha Prayog in 2007 and felt I should do organic farming, The village had norms that women should be restricted to their homes, but I wanted to do something for the women of the village and so I took the SSP training. When I went to the training initially our finances were very bad and I could not afford to go out of the village but the training made me realize the potential that women have, so I gathered the women in 2007 and formed a women's collective to farm organically, despite resistance that farming organically leads to lower yields, I imparted my skills to other women and explained that though profits fall initially they rise in the end, we started in the drought of 2014-15 and since then each women in the village has at least 2-3 ventures of her own. Drought was such a situation that while other farmers were committing suicide, the women in this village due to SSP trading were making a profit. By planting the correct drought resistant variety which requires little water, it increases our income due to this we did not think about suicide or the worst effects of the drought. Composted soil with worms is better than fertilizers and pesticides and saves money and its water retention is better. We create our compost pits at home for a fraction of the cost at 10-2000 Rs. They have taught us to face any adversity. SSP inculcates and encourages women who lead and are enterprising, women like me join to learn and upwards of 20 lakhs have joined. Since their event in Pune I have been awarded 7-8 awards like bhumi putra etc and I will receive one more this month and all this due to the training that SSP gave me and they deserve all the credit. They taught me how leave home, go to Osmanabad and from a member of the collective I became a leader and manger. This because of both the inherent

talent in me and the skills taught by SSP as they both go hand in hand. We use the skills we learn from SSP to achieve what we have achieved. The women in this village implement the one-acre model and plant 26-30 varieties of seeds, before our collaboration with SSP even when we cultivated 5 acres of land we did not have enough to eat. As we planted crops for sale like wheat, jawar etc, now we implement the food security model, apart from soap etc food like wheat, jawar, etc whatever is required to feed a family of 4-5 even in a drought year we keep in storage. Also, by eating organic produce we reduce the risk of diseases like cancer, blood pressure etc, I I provide training to other women about the benefits of organic farming to health.

Q) Do you feel a change when you started and how you are now, are you confident?

A) I didn't have confidence to step out of my house, I studied until 10 because my parents are poor, and we were six brothers and sisters, I was the last so at least I could study till 10<sup>th</sup>. I used to see my parents struggle to educate us, feed us, I wanted to do something in Osmanabad District, and/or Maharashtra State that this did not happen. I had a drive to do something for the poor or women. I used top in school, but I could not escape poverty and even my husband was poor, so I was bound by circumstance. My husband is the best in the country, due to his support I'm where I am. Our financial situation was very bad so for 5 to 6 years I sat at home till 2007. I wanted to do something, but my husband voiced concerns but supported me. I did not have Rs. 10 to go to Osmanabad or 10-100 Rs. To get medical care for my son, we lived in an asbestos sheet house with no door, I had to borrow water to drink. At this point SSP entered my life and I underwent multiple trainings in 2007,2008,2009 and it changed our lives as well as the women in the village as the learnt skills, joined collectives, how to save etc. We borrowed 40 lakhs from SSP to increase economic activities in the village. The road to the village has been broken for 25 years, we women have got it repaired now, we got it approved for 12 lakhs and after Diwali it will be done, this is all done by the women.

Q) You could not study due to financial difficulties, if you can will you study more?

A) In 2014-2015 I completed my 12<sup>th</sup> and now I am doing my BA Undergrad, my husband says I am lucky for him,

Q) Education or Skills which is more important?

A) Both are important, but sitting at home after education is not useful, skills learnt should be imparted from one woman to another and they should help in improving the financial situation of the woman. Finance is not the only thing women should also learn everyday skills like how to go to a bank or manage a business. I advise women to start small businesses as they must have the capacity to run a large business, I started with one hen and now have a revenue of 20 thousand, we should not invest not more than 5-10 thousand rupees as the risk is more, we should not take a lot of risk and SSP also teaches that.

Q) Women are more successful than men, does it lead to discord?

A) No, my husband feels proud, whenever I get an award, our income increases, or I go work in the field or Pune, Bombay

Q) Is it the same for all the women in the village?

A) Yes, now is there, now they see the potential in women, before 2002 it was not there. After SSP training, they have supported us going out, studying, earn fame

Q) Why did you feel a few years after marriage that you want to do something?

A) Our financial situation was very bad, I had to borrow to take my children to the hospital and then I decided to do something, the road had not been repaired for 25 years and the sarpanch could not do it but I decided to do it and I preserved and through the support of my women I got it done. Despite all the challenges I preserved with support of women to get the road repaired.

Q) A lot of women will see your video, what is your advice to them?

A) We have to start organic farming now, to maintain yield and support our population and not destroy our soil and for our children, women must learn to support other women and not hold them back, each woman should start a few small enterprises so that they don't have to bow to the government in times of need.

