

IN SEARCH OF EXCELLENCE IN RURAL TRANSFORMATION: THE MANN KI BAAT CASES OF SELF-HELP GROUP ENTREPRENEURS

Vanishree Joseph*, G. Narendra Kumar**, N. V. Madhuri***, Aruna Jayamani*,
Lakhan Singh*, Pratyusna Patnaik*, Ratna Bhuyan* and Venkatamallu Thadaboina****

Abstract

The Prime Minister of India in various episodes of his Mann Ki Baat (MKB) addresses, recognised the entrepreneurial spirit of the SHG members, their commitment to the community and the innovations they made. Movement of SHG women groups from thrift to microenterprise provides them access to capital, shared resources, and pooled knowledge. In this research study an attempt is made to arrive at factors behind successful entrepreneurial activities of six SHGs which found mention in the Prime Minister's MKB address. SWOT analysis of these SHG enterprises is presented. Also, the paper examines the impact of MKB in strengthening micro-enterprises. Cross-case comparison is done to bring out the commonalities, variations and success factors of the SHG micro-enterprises that were studied.

From this study, it is found that cluster-based SHG enterprises with multiple groups are more successful than individual enterprises. These enterprises have often organized their activities around a cluster of products, some of which are developed from traditional skill, as distinct from single products. Most SHG enterprises have to carry on end-to-end operations on their own and derive little support from aggregators. Those SHG enterprises which could plug into established marketing platforms could do well. Capacities are a key ingredient of success. It is better if capacities are based on traditional professions, and if such capacities are not available, other unique production capacities need to be acquired.

The case studies found an increase in the level of motivation among SHG members after the MKB address. The social recognition and support base of the SHG members increased substantially. The SHG members experienced financial strengthening individually and in the group after the Mann Ki Baat address. This has led to a multiplier effect in the activities of some SHGs especially those which were functioning in a cluster, thus helping in reaching the unreached.

Keywords: Mann Ki Baat, SHGs, Micro-enterprise, Social Capital, Producer Group.

*Assistant Professor, National Institute of Rural Development and Panchayati Raj, Hyderabad

**Director General, National Institute of Rural Development and Panchayati Raj, Hyderabad

***Associate Professor, National Institute of Rural Development and Panchayati Raj, Hyderabad

****Research Officer, National Institute of Rural Development and Panchayati Raj, Hyderabad

Introduction

India has seen remarkable progress in the last 10 years moving from a less developed country to a middle-income country with the goal of becoming a developed nation, 'Viksit Bharat'. This progress is based on the concept of 'Sab ka Saath-Sab ka Vishwas-Sab ka Vikas'. India's economy has grown rapidly, jumping from 10th place globally to 5th place in 2022, surpassing the United Kingdom.

Though swift development in the nation's infrastructure is one of the major factors in the country's economic growth, missions like the Swachh Bharat Mission (SBM) and Jal Jeevan Mission (JJM) also contributed substantially to the country's progress. This fast pace of growth and development not only draws upon India's governance ability but also on the renewed energy and drive of India's development functionaries and their alignment with the vision and mission of a new India. Despite this, questions have been raised whether this growth is evenly distributed. It is often seen to be favouring the rich. Though there has been a rise in income in both rural and urban areas, rural India appears to be left behind when it comes to taking advantage of the economic growth. This gives a bigger opportunity for economic growth and development in the rural areas.

To enable development workers to see his Vision and to connect with people, the Prime Minister of India Shri Narendra Modi has been regularly addressing the nation through the Mann Ki Baat (MKB) radio programme ever since 2014. In his address, he provides inspiring examples of change from all corners of the country. This paper is an attempt to document some of the cases of rural transformation mentioned by Shri Narendra Modi in his Mann Ki Baat addresses. As it is being highly featured in national media, there is a need for academic research to explore the success factors of these cases. This paper looks into the entrepreneurial work of Self-Help Groups (SHGs) of impoverished women of India that have figured in the MKB addresses.

Review of Literature

SHGs are an important tool for poverty alleviation and empowerment of women in rural India, as they are an effective way for rural women to access capital and credit. Small and micro-enterprises play an important role in many countries' economies, providing income and employment opportunities for millions of people. Self-Help Groups are increasingly seen as a viable option to support the growth of these small businesses because of the opportunity they have to pool resources and share the risk associated with starting a business. Some of the key determinants of success of SHGs mentioned in various studies are mentioned below.

Group Cohesion: Group cohesion is generally based on horizontal and vertical networks (Severt & Estrada, 2015). The horizontal network of SHGs consisting of parallel groups and peers was instrumental in boosting cohesion among them. Meanwhile, the vertical network helped members to access financial capital from banks and federations, and develop better human capital with the help of government institutions. Most notably, social capital saw a marked improvement due to increased mutual support, group collateral, professional discipline, and trust between members and institutions (Alrefaei et al., 2022).

Leadership: The leadership qualities amongst the key SHG functionaries have been opined to be a significant factor for group success. Good leadership contributes to democratic management of group activities which results in higher institutional sustainability and financial performance (Suprabha K. R., 2014). Apart from traits and abilities of members and their situation within family and the group, some external factors also contribute to the emergence of leaders within SHGs like rules and regulations of formal institutions and government policies (Yoak & Chesler, 1985). Leadership diversification contributes immensely to the survival and sustainability of the SHGs (Wituk et al., 2002). Periodical training on leadership is effective in achieving economic empowerment of women, as

leadership experience not only improves confidence but also influences women's ability to make major decisions in life; thereby impacting positively on empowering women and diversifying income sources (Were & Kimaru-Muchai, 2021).

Economic Empowerment and Social Outcomes:

The participation of women in Self Help Groups has had a tremendous effect on the creation of job opportunities, income generation, and on the development of management skills for the women members of these groups, all of which are linked to economic empowerment. Furthermore, these women have been acknowledged socially and have been able to take part in numerous public activities due to the capacity and technical knowledge they gained through their SHG (Sharma & Johri, 2020). The micro-enterprises operated by SHGs have a direct impact on the increased income and improved expenditure patterns of the households of their members. Additionally, these businesses play a pivotal role in addressing social issues and promoting economic development. Families' expenditure patterns improved considerably when they have supplementary income from micro-enterprises (Singh et al., 2013).

It was observed around the world that households are able to save and build a cushion before engaging in productive activities more effectively when women are involved. Women's participation is a crucial factor in reducing poverty, though it is not the only factor (Deininger & Liu, 2013b). Research has demonstrated that reducing poverty and empowering to take control of their own lives can significantly improve women's quality of life.

Marketing: Self-Help Groups have the potential to reach large customers and create their own market using various platforms. However, their success is often hindered by certain factors. These include a lack of education and training for their members, inadequate knowledge of modern marketing techniques, a lack of access to distribution channels, inadequate production facilities and quality control measures, the absence of marketing and branding practices, and a lack of promotional techniques, and improper pricing techniques (Jose et al., 2019).

Research studies have also focused on the vulnerability of self-help groups in marketing their products, which are key factors to increase their reach and profitability. To convert the visible problem clusters into profit clusters, research suggests giving due consideration to SHGs functionality, providing market access, involving intermediaries, and providing financial support from government bodies (Chakraborty et al., 2022).

Social Entrepreneurship: Support for women entrepreneurs from government organisations and financial institutions has a positive influence on the development of women entrepreneurship (Agarwal & Lenka, 2016). In a similar context, another study has shown that positive approaches in terms of economic support from the government, adequate training in entrepreneurship activities and skill development are crucial factors in development of women entrepreneurs (Kapoor, 2019).

Although progress has been made in terms of savings and thrift activities, and linking up with bank finance to support small businesses, the potential for these SHGs to transform the rural economy has not been substantially realised. Studies on SHGs in India generated positive social outcomes, as evidenced by improved social capital and economic empowerment, as well as improved nutritional indicators. Disaggregating social capital reveals that the most prominent changes were in women's ability to save, move freely in the village, and interact with others.

In certain pockets of the country, SHGs are starting to assume roles that are vital to the livelihood and business prospects (Minimol, 2020). This implies the need to foster the entrepreneurial spirit and orient SHG members to take advantage of opportunities that support their entrepreneurship.

In the recent decade, social entrepreneurship of women is a concept that is gaining greater attention. It focuses on the idea that women can use their entrepreneurial skills to create positive social change. This includes creating businesses that promote economic empowerment for women, providing access to education and financial resources, and creating jobs and opportunities for women in traditionally male-dominated industries.

The main advantage of group-based models appears to be the capacity to quickly provide resources, information, and training to large groups of women. Even though the programmes carried out through groups were diverse, they usually resulted in slight improvements in women's wellbeing, mostly in the areas directly associated with the group's purpose. For instance, economic and financial groups (microcredit groups, savings groups, and self-help groups) increased women's involvement in economic activities by offering them access to financial resources (credits or assets) (Díaz-Martin et al., 2023).

Social entrepreneurship for women can also involve creating organizations that advocate for gender equality and social justice. By using their skills and resources to make a positive change, women can have a powerful and lasting impact on their communities. Self-Help Groups of women have given them the opportunity to venture into social enterprise. In order to these ventures to be successful, they must both meet social objectives and adhere to strict financial restrictions. The ultimate goal is to improve the lives of a specific group of people, changing any existing unfavourable socioeconomic situations. An enterprise's costs should decrease as more people benefit from it so that it can become less reliant on government funding as it expands (Osberg & Martin, 2015).

The literature survey has shown that SHGs are moving forward from thrift to entrepreneurship in

spite of difficulties. Group cohesion, leadership qualities, support structure, training and capacity building, marketing skill, networking and entrepreneurial spirit are very much essential to run a successful micro-enterprise. Amidst the difficulty and lacunae on several fronts, few SHGs manage their business activities effectively. Those SHGs have not gone unnoticed by the Prime Minister. They found a mention in his MKB address. Taking a cue from the MKB addresses, this paper tries to arrive at factors behind the successful entrepreneurial activities of SHGs which found a mention in the Prime Minister's Mann Ki Baat addresses.

Research Methodology

Study teams from the National Institute of Rural Development and Panchayati Raj (NIRDPR) conducted case studies that adhered to a uniform protocol. The research aimed to answer the following two questions:

- i. whether the MKB references to rural transformation initiatives by SHGs had an influential effect in their vicinity; and
- ii. the magnitude of the effect of MKB on such initiatives of SHGs.

In order to assess the impact of the rural transformation initiatives, six cases on SHGs were purposively chosen that found mentioned in the Prime Minister's MKB address. They are given in Table 1.

Table 1

List of SHGs Cases Mentioned in MKB

S. No.	State	District	Location	Episode and date	Activities of SHGs mentioned in MKB
1.	Bihar	Muzaffarpur	Anandpur	53 rd Episode - 24 th Feb, 2019	SHG – Kisan Chachi
2.	Uttar Pradesh	Prayagraj	Kadipur	60 th Episode - 29 th Dec, 2019	SHG – Slipper Making Unit
3.	Assam	Barpeta	Bhaluki	67 th Episode - 26 th July 2020	SHG – Bamboo Crafts & Water bottles
4.	Madhya Pradesh	Jabalpur	Chichgaon	73 rd Episode – 31 st Jan, 2021	SHG - Rice Mill
5.	Tamil Nadu	Thanjavur	Thanjavur	89 th Episode - 29 th May, 2022	SHG – Toys & Handicrafts Kiosk
6.	Odisha	Kendrapada	Gulnagar	98 th Episode - 26 th Feb, 2023	SHG – Waste to Wealth initiative

Source: <https://www.pmindia.gov.in/en/mann-ki-baat/>

The study teams adopted a comprehensive research protocol involving a uniform methodology to build evidence for the case studies. This protocol included data collection through Key Informant Interviews, Focused Group Discussions (FGDs), field observations and documentation of interventions. Questionnaires were framed by the teams based on a desk study of the MKB rural transformation initiatives to ensure consistency in responses. After the data collection phase, the teams were briefed together and a qualitative case analysis framework was developed based on cause-effect relations, formation of patterns, and development of logic models. Individual case reports were analysed from a cross-case comparison perspective, with an emphasis on the SHG micro-enterprise initiatives.

SHG Case Studies: Shift from Thrift to Entrepreneurship

The spread of Self-Help Groups across rural India has been substantial, with over 83.4 lakh SHGs and 8 Crore members. Efforts are now on to saturate rural areas with SHGs enabling every rural impoverished woman to be part of an SHG. This movement which emerged from a series of self-employment rural development programs has had considerable success in its savings and thrift activities with the SHG members meeting to pool their small savings to lend among themselves, thus keeping the usurious money lender away. Though a large number of these SHGs have been able to link up to bank finance to bolster their savings for taking up small business activities, the potential of such small SHG member businesses to transform rural economy has been limited. This is in spite of the wide network of SHGs which follow the institutional processes such as periodic meetings and accounts keeping with quite some consistency all over the country. Given this, emergence of micro-enterprises from the widespread of SHGs has been limited, requiring a kindling of the entrepreneurial spirit among the SHG members, besides orienting them to tap into opportunities that nurture their entrepreneurship.

This precisely is what Shri Narendra Modi the

Prime Minister brought out in his various Mann Ki Baat addresses on SHGs when he recognized the entrepreneurial spirit of the SHG members, their commitment to the community and the innovations they brought about. Movement of SHG women group from thrift to microenterprise provides access to capital, shared resources, and pooled knowledge. This shift not only involves learning the basics of business, finance, marketing, and operations but also gaining experience in areas such as customer service, problem-solving, and networking.

In his Mann Ki Baat addresses, the Prime Minister highlighted the entrepreneurial spirit and creative ideas of SHG members. A brief of cases based on detailed case study reports developed by NIRDPR teams is presented below which are followed by a cross-case comparison bringing out the commonalities, variations and success factors of the SHG micro-enterprises that were studied and the impact of finding a mention in the Prime Minister's Mann Ki Baat:

Case 1: Doll Dealers of Thanjavur: A Journey of Transformation from Penury to Prosperity

On 29 May 2022 (89th Episode), Prime Minister praised a handicrafts kiosk set up by the Thanjavur administration to boost sales of handcrafted goods made by women Self-Help Groups (SHG). The "Tharagaigal Kaivinai Porutkal Virpanai Angadi" initiative of the women's SHG was introduced in February 2022.

The major goal of this group was to help SHG women to sell their goods directly to customers, with a view to increasing their income. Though the producer group SHGs are good at making various handicrafts and artefacts, marketing their goods was a problem. In this backdrop, the District administration of Thanjavur district facilitated the establishment of a Kiosk (under RurBan cluster) to enable the group to sell products made by SHG women and now these SHG Kiosks facilitate the marketing and sale of products made by SHG producer groups.

This got the Prime Minister's attention when the seller SHGs sent the Geographical Indication (GI) tagged Thanjavur dolls and products to the Prime Minister's office. After this commendation from the Prime Minister in his Mann Ki Baat address, the Kiosk drew the attention of the public, officials and bankers. This made a huge difference in sales and the impact thereafter. Immediately after the Mann Ki Baat address, the Railway station in Thanjavur offered space for a shop under 'one station; one product'. In the course of 10 months three more shops came into existence by roping in other SHG members and at present, the group runs five

shops. The ten producer groups rapidly multiplied to 22. Thereafter, production and sales increased to an overall figure of Rs 55 lakh in about a year. This dovetailing of efforts of the seller and producer SHGs created a positive development spiral and built a bond amongst them.

Bankers supported the groups by lending loans for their investment without collateral and these loans were promptly repaid. The cluster of groups now started producing a variety of products like Thanjavur dolls, dancing dolls, Thanjavur plates, jute bags, rexin bags, terracotta artefacts, fortified food products and soaps.

SWOT ANALYSIS – CASE 1

Internal	Strengths • Have well developed social networks; • Access to financial resources; • Ability to leverage technology to reduce costs and increase efficiency; • Low cost of production and operation; • Improved self-esteem and other positive outcomes • Value addition to traditional products • Benefitted from MKB Coverage • Support from Government	Weaknesses • Group members are led by the entrepreneurial member; • Limited access to business development services; • Deficiency in workspaces; • Lack of access to larger markets reduces the potential for higher profits; and • Constraints to growth from market
	Opportunities • SHGs can provide training and support to members to help them develop their business skills; • There is a growing market for SHG products; • Potential for creating innovative products; • Sense of empowerment and increased self-confidence; • Increased access to capital, markets, and technology; and • Increased access to networking and mentorship opportunities • Increased social entrepreneurial opportunities • Online marketing	Threats • Price fluctuations in raw materials; • Increased competition from low cost imitations; • Withdrawal of entrepreneur may throw the group into disarray • Unreasonable regulation of the enterprise
External		
	Positive	Negative

Case 2: Resilient like Bamboo: The Tale of Assam's Bhaluki Bamboo Cluster

In the 37th and 67th episodes of Mann Ki Baat, the Prime Minister, highlighted the importance of handicrafts made out of bamboo. Assam State Rural Livelihood Mission (ASRLM) took up cluster initiatives among Self Help Groups (SHG) in villages like Bhaluki Salmara in Barpeta District, Assam. This enabled the economic empowerment of SHG members through bamboo-based livelihood activities.

In 2019-20, ASRLM declared Bhaluki Salmara to be a hub of bamboo-based handicraft activities and chose the village to extend support to the SHGs involved in the craft. Economic empowerment of SHG women artisans through cluster-based bamboo craft activities were initiated. An agreement was made between ASRLM and the Tripura Bamboo and Cane Development Centre

(TRIBAC), which resulted in TRIBAC facilitating the village's development as a bamboo-based cluster of 21 SHGs formed from about 200 SHG members.

The ASRLM was instrumental in providing financial and thrift services to the groups to fund their operational expenses such as obtaining raw materials and buying tools. Several artisans took part in the SARAS melas. They also made attempts to reach out to government outlets like the Khasi Emporium in Meghalaya, Purbashree and Kalakshetra in Assam, and private commercial outlets of cane and bamboo products in Guwahati, Mumbai, Uttar Pradesh, Delhi, Shilparamam Craft Village, Hyderabad, and beyond. They were able to fulfil an export order worth nine lakh rupees to the Middle East in 2021-22 with the help of a Delhi-based export house. The consignment was sent with Made in India stickers. They are now working towards completing another order of three lakh rupees.

SWOT ANALYSIS – CASE 2

Internal	Strengths • Have well developed social networks; • Access to financial resources; • Ability to leverage technology to reduce costs and increase efficiency; • Low cost of production and operation; • Improved self-esteem and other positive outcomes • Support from Government	Weaknesses • Limited access to business development services; • Deficiency in workspaces; • Lack of access to larger markets reduces the potential for higher profits; and • Constraints to growth from market
	Opportunities • SHGs can provide training and support to members to help them develop their business skills; • There is a growing market for SHG products; • Potential for creating innovative products; • Sense of empowerment and increased self-confidence; • Increased access to capital, markets, and technology; • Increased social entrepreneurial opportunities; • Online marketing	Threats • Price fluctuations in raw materials; • Increased competition from low cost imitations
External	Positive	Negative

Case 3: Waste to Wealth: The inspiring story of Mrs Kamala Moharana

After the 98th episode of the Prime Minister's Mann Ki Baat, on 26 February 2023, things took a completely different turn for Mrs. Kamala Moharana and the SHG. Thanapati Shakti Dal, the SHG, was formed in 2002, with 17 members initially, with the support of Mission Shakti. Though seven of the SHG members faded away into old age, others strove with Kamala to take forward the development work of the group. In 2014, Mrs. Kamala Moharana, took the initiative of collecting waste plastic pouches and bags from local households of Khairabad and garbage spots; and started the waste to wealth initiative. Following her footsteps, five other members started this activity.

This innovative SHG initiative which was hitherto unknown for nine years came to light after the PM's MKB address of February 2023. Thereafter, the District administration with the active support of Odisha Rural Development and Marketing Society (ORMAS), Mission Shakti, formed a Producer Group, consisting of 23 members and sanctioned Rs. 2.04 lakh to the producer group towards institutional building, capacity building and equipment support cost. Design development training was given with the support Indian Institute of Fashion Technology (IIFT), Kolkata. The District Administration came forward to provide an unused school building in their village for the design development training activities. Overall, the situation is quite buoyant for the SHG now.

SWOT ANALYSIS – CASE 3

Internal	Strengths • Have well developed social networks; • Ability to leverage technology to reduce costs and increase efficiency; • Low cost of production and operation; • Access to low-cost raw materials • Improved self-esteem and other positive outcomes • Low cost raw material • Making innovative products • Converting waste-to-Wealth • Benefitted from MKB Coverage • Strong group cohesion	Weaknesses • Expansion into new markets; • Group members are led by the entrepreneurial member; • Limited access to business development services; • Limited access to industry networks ; • Limited access to markets and customers; • Lack of adequate training and management knowledge; Limited technology and knowledge of modern business practices; and • Fragmented supply chain • Deficiency in workspaces • Low business skills; • Operate in local markets, limiting their potential for growth; and • Lack of access to larger markets reduces the potential for higher profits • Low profitability • High average age of members
	Opportunities • SHGs can provide training and support to members to help them develop their business skills; • There is a growing market for SHG products; • Potential for creating innovative products; • Sense of empowerment and increased self-confidence; • Increased access to capital, markets, and technology; and • Increased access to networking and mentorship opportunities • Increased social entrepreneurial opportunities • Brining environmental sustainability • Leveraging the MKB mention	Threats • Low level of production • Lack of market for waste-to-wealth products • Withdrawal of Government support

Positive

Negative

Case 4: Earning Respect: The Tale of Slipper-making SHGs of Kadipur

The slipper-making unit of Kadipur village came into the limelight after the Mann Ki Baat address of the Prime Minister on 29th December 2019. During his visit to Kumbh Mela in 2017, Prime Minister happened to visit a stall selling handicrafts and candles made by a group of women. Their simplicity, motivation and hard work drew his attention. He guided them to take the support of Uttar Pradesh Ajeevika Mission to expand their business. That event became a game changer and started the transformative journey of these women from Kadipur.

Mrs. Pallavi Parmar a Scheduled Caste graduate is an inspiration to many women who took to entrepreneurship in Kadipur. At first, the women in the Self-Help Group attempted to generate income by creating handicrafts. Later they brooded over a new task or venture they could undertake for the benefit of the village, and yet was something that everyone needed. After much deliberation, they determined that making slippers was the best option. After the decision was taken, these women with the help of Pallavi acquired from YouTube, all the necessary information to make slippers. They

submitted a proposal to the district officials to establish a slipper-making unit. Uttar Pradesh State Livelihood Mission granted two lakh rupees, which they used to set up a unit, investing 1.5 lakh rupees in raw materials and retaining fifty thousand rupees for any unforeseen circumstances.

After being mentioned by the Prime Minister in his MKB address, the slipper-making group of women achieved a great deal in just three years, inspiring women in their own Gram Panchayat and neighbouring areas to dream big. School students, Police Personnel and government officials gave bulk orders for slippers. They sold 24,350 pairs of slippers at prices ranging from 60 to 80 rupees, earning a profit of over 2 lakh rupees.

The regard for these women has grown so much that, upon their request, roads connecting the Gram Panchayat to other places that had not existed earlier were constructed by the Government. These roads are now enabling marriage processions in the village to reach the houses of the underprivileged Scheduled Castes, to which most SHG women of this group belonged. Thus, the MKB mention boosted their self-esteem and earned them respect in the community.

SWOT ANALYSIS – CASE 4

Internal	Strengths • Have well developed social networks and network with Govt. officials; • Access to financial resources; • Ability to leverage technology to reduce costs and increase efficiency; • Low cost of production and operation; • Improved self-esteem and other positive outcomes • Support from Government	Weaknesses • Group members are led by the entrepreneurial member; • Limited access to business development services; • Limited access to industry networks ; • Limited access to markets and customers; • Lack of adequate training and management knowledge; Limited technology and knowledge of modern business practices; and • Fragmented supply chain • Deficiency in workspaces • Low business skills; • Lack of access to larger markets reduces the potential for higher profits
	Opportunities • SHGs can provide training and support to members to help them develop their business skills; • There is a growing market for SHG products; • Potential for creating innovative products; • Sense of empowerment and increased self-confidence; • Increased access to capital, markets, and technology; • Increased social entrepreneurial opportunities.	Threats • Lack of exposure and visibility; • Low level of production; • Withdrawal of entrepreneur may throw the group into disarray

Positive

Negative

Case 5: Kisan Chachi: The Success Saga of Smt. Rajkumari Devi

The Prime Minister in his 53rd episode of Mann Ki Baat programme of 24th February 2019, acknowledged the inspirational success story and mentioned the efforts made by Smt. Rajkumari Devi who is affably referred to as 'Kisan Chachi'. A training program at Rajendra Agriculture University, Pusa oriented Rajkumari Devi towards advanced agriculture practices and she started papaya and olive cultivation in her land. She would go door-to-door selling her produce on her bicycle. Later, she attended a training programme at KVK Saraiya where she was trained in agro-based value-addition activities. In due course of time, she

started making a variety of quality pickles which are now famous not only in Bihar but also beyond the boundaries of the State.

Kisan Chachi who motivated women to form SHGs, now operates as an individual entrepreneur, employing women in and around Anandpur village for pickle making besides other food items like papad, jams and jellies. At present, 18 women of Jyoti Jeevika SHG formed by Kisan Chachi undertake value addition of seasonal products. Kisan Chachi manages the marketing and sale of the products made by these women. Recognising her efforts Smt Rajkumari Devi was bestowed with the Padma Shree Award in 2019.

SWOT ANALYSIS – CASE 5

Internal	Strengths • Motivated workforce • Production of homemade items and knowledge of recipes • Brand name of Kisan Chachi • Strong leadership • Support from stakeholders including Government • Have well developed social networks; • Access to financial resources; • Improved self-esteem and other positive outcomes • Ability to leverage collective bargaining power	Weaknesses • Seasonality of raw material availability • No second line of leadership • Group members are led by the entrepreneurial member; • Lack of adequate training and management knowledge; • Limited technology and knowledge of modern business practices; • Fragmented supply chain • Deficiency in workspaces
	Opportunities • Increase in production with involvement of additional members • Use of machinery in production system • Exploring the online marketing avenues • Changes in Consumer preferences for homemade products • SHGs can provide training and support to members to help them develop their business skills; • Potential for creating innovative products; • Increased access to capital, markets, and technology; and • Increased access to networking and mentorship opportunities	Threats • Increased competition from larger enterprises; • Withdrawal of entrepreneur may throw the group into disarray • Single line leadership
External		
	Positive	Negative

Case 6: From Co-operation to Collective Action: The Journey of Yogyata Aajeevika SHG from Chichgaon

During his 73rd "Mann Ki Baat" broadcast on January 31, 2021, the Prime Minister praised the "Yogyata" SHG group which opened a rice mill in Chichgaon village, Balaghat district in Madhya Pradesh. He emphasized that the SHG women with the assistance of Aajeevika have become proprietors of the rice mill, where they previously worked for daily wages. Before the coronavirus pandemic, the Yogyata SHG members were taking part in the processing of paddy and turmeric with a small huller and grinder. During the lockdown, their operations were hindered due to the lack of raw materials and transportation. In 2020, the Yogyata Aajeevika SHG group mobilised Rs 40,000 of Community Investment Fund and, a Cash Credit Loan of Rs.2,00,000, in addition to Rs.60,000 from the SHG's own savings to purchase and expand a

rice mill that was previously being run on a small scale by one of the SHG members and her husband.

The effort taken by these SHG women was captured by a newspaper and brought to the attention of the Prime Minister who found a place for it in his Mann Ki Baat address. This popularised them further at a large scale and support for their enterprise started pouring in from all quarters. Now, these women are very keen to repay the loan and they take only Rs.250 as their daily wage from the profit. Now the group has expanded its business gradually from a paddy husking rice mill to turmeric and chilli processing.

The path this group took is a less travelled one, of a group of poor SHG women coming forward to salvage a failing rice mill in the backdrop of the covid pandemic, to create a win-win for their community and for themselves.

SWOT ANALYSIS – CASE 6

Internal	Strengths - Have well developed social networks; - Access to financial resources; Leverage technology to reduce costs and increase efficiency; - Improved self-esteem and other positive outcomes	Weaknesses - Expansion into new markets; - Group members are led by the entrepreneurial member; - Limited access to business development services; - Limited access to markets and customers; - Lack of adequate training and management knowledge; - Limited technology and knowledge of modern business practices; - Fragmented supply chain; - Low business skills; - Seasonality of enterprise
	Opportunities - SHGs can provide training and support to members to help them develop their business skills; - Potential for creating innovative products; - Sense of empowerment and increased self-confidence; - Increased access to capital, markets, and technology; and - Increased access to networking and mentorship opportunities	Threats - Increased competition from low cost imitations; - Lack of exposure and visibility; - Withdrawal of entrepreneur may throw the group into disarray - Lack of profitability - Underutilisation of machinery - Natural calamities
External		
	Positive	Negative

Cross-Case Analysis

Based on a cross-case study of the foregoing micro-enterprise cases that found a mention in various episodes of Mann Ki Baat, several reasons for the entrepreneurial success of SHGs were arrived at. Cluster-based SHG enterprises are more successful than individual enterprises. The cross-case analysis also drew upon the SWOT analysis of each case study.

The approach taken by SHGs in Thanjavur and Bhaluki of cluster development is similar to that propounded by Chakraborty et al. "people-centred, process-focused approach to enterprise creation, which takes into account the local community constraints while tapping into their indigenous talent and creative potential". Enterprises with multiple groups are more successful than those that are based on standalone SHGs. More successful SHG enterprises have organized their activities around a cluster of products, as distinct from one or more diversified products.

Most SHG microenterprises ventured into production-based activities after at least six years of their existence as SHGs are involved mostly in saving and thrift activities. Most women involved in SHG entrepreneurial activity are middle aged with an overall mean age of 39 years. All SHG enterprises drew diversified sources of finance, including savings of SHG members. Most SHG enterprises studied showed leadership-driven activity, even though substantial gains accrued to other members of the group also. Table 2 gives an overview of the organisational structure of the SHGs studied in this paper.

Government programmes helped with mobilisation of individual members from households into SHGs with a view to providing access to financial services, improvements in sustainable livelihoods and women's entrepreneurship development. This study affirmed the findings of Gupta & Rathore that SHGs which have been trained by Government agencies and NGOs have shown greater sustainability and women empowerment. This study also found that most successful SHG microenterprises drew support from Government agencies in one form or the other.

Scalability of the SHG micro-enterprises depends on gaining knowledge of sound marketing techniques, improving their manufacturing processes, and tapping into opportunities to empower women and generate employment. In this study, it is found that SHGs which could plug into established marketing platforms could do well. However, most SHG enterprises are carrying on end-to-end operations on their own and derive little support from aggregators. Capacities are a key ingredient of success. It is better if capacities are based on traditional professions, and if such capacities are not available other unique production capacities need to be acquired. Entrepreneurial activities that are based on the traditional life of SHG members appear to be more sustainable in the long run. Most of the SHG micro-enterprises showed one or the other form of innovation. The comparison of the SHGs' scalability potential is given in Table 3.

Table 2*Organisational Structure: Cross-Case Analysis of SHGs*

Cross-Case Compilation	Tamil Nadu - Thanjavur	Assam - Bhaluki	Odisha - Gulnagar	Uttar Pradesh - Kadipur	Bihar - Kisan Chachi	Madhya Pradesh - Chichgaon
Nature of SHG	Cluster of SHGs	Cluster of SHGs	Individual SHG	Individual SHG	Cluster of SHGs	Individual SHG
Group Cohesion	22 SHGs	21 SHGs - Bamboo- based activity cluster	One SHG	One SHG	36 SHGs	One SHG
Leadership	Leadership driven	Collective activity	Individual Penchant to reuse plastic waste	Leadership driven	Leadership driven	Leadership driven
Sources of Finance	Own Savings, CIF and Bank Loan	Own Savings, Community Investment Fund (CIF), Bank Loan, NEDFI, and Prime Ministers Employment Generation Programme (PMEGP)	Own Savings, CIF, Vulnerability reduction fund and Bank Loan	CIF and Bank Loan	Own Savings, CIF and Bank Loan	Own Savings, CIF and Bank Loan
Diversity of Production	Thanjavur dolls, dancing dolls, Thanjavur plates, jute bags, rexin bags, terracotta artefacts, fortified food products and soaps	Tray, pen stand, Wall flower pot, recliner, tables, bangles, hair clip, hanging lamp, table lamp, letterbox, basket, magazine holder, cup and mug	Baskets, mats, mobile holders, and decorative craft items	Slippers	Pickles, Papads, Mushroom, Jams and Jelly	Paddy husking
Longevity of SHG	9 Years (2014)	9 Years (2014)	formed in 2002 but active from 2014	6 Years (2017)	9 Years (2014)	6 Years (2017)
Mean Age of Beneficiaries	37	37	56	36	42	35

Table 3*Scalability Potential: Cross-Case Analysis of SHGs*

Cross-Case Compilation	Tamil Nadu – Thanjavur	Assam - Bhaluki	Odisha - Gulnagar	Uttar Pradesh - Kadipur	Bihar - Kisan Chachi	Madhya Pradesh - Chichgaon
Operational Steps	Raw material collection - Preparation - Molding - Finishing - Packaging - Marketing	Raw Material Acquisition - Design and Creation - Finishing-Marketing and distribution	Collection - Sorting - Preprocessing - Design - Crafting - Finishing - Marketing - Distribution - Reuse	Raw material acquisition - Design development - Manufacturing - Quality control - Packaging - Distribution	Ingredient Sourcing - Production- Packaging- Distribution - Retail	Drying - Transport - Husking - Grading
Government Support	TNSRLM	Assam State Rural Livelihood Mission, Tripura Bamboo and Cane Development Centre	ORMAS	UPSRLM	Jeevika, Bihar State Co- operative Marketing Union Ltd	
Capacities Available	Skill of traditional artisans, record keeping	Record keeping, design development, introduction of new demand-based and market-oriented modern lifestyle utility and decorative products and infusion of new tools and technology	Design and Development	Basics of SHG formation and strengthening	Skill - Agrobased products	Basics of SHG formation and strengthening
Marketing	Kiosks, Exhibitions, Mela and enrolled in Amazon	Khasi Emporium in Meghalaya, Purbashree and Kakshetra in Assam, private commercial outlets of cane and bamboo products in Guwahati, Mumbai, Uttar Pradesh, Delhi, Shilparamam Craft Village, Hyderabad and global market through a Delhi- based export house	No direct linkage	Community Engagement (School students, Police Personnel and government officials)	Kisan Chachi Food Products, Bihar State Co- operative Marketing Union Ltd, Khadi Mall, Flipkart and Amazon	No direct linkage
Long-term sustainability strengths	There are more Producer Groups and traditional artisans in the District	Activity performed by every household in Bhaluki		Individual driven not collective action	Rise in demand for products	Individual driven not collective action
	Adaptation and diversification of products	Extending reach to global market, diversifying into new innovative areas like bamboo housing, decoration and construction, and bamboo furniture	Solid waste management	New designs and diversification	Food Processing technology	Turmeric and chilli processing unit

As found by Haough & Talwar, when women are involved in entrepreneurial activities there is an improvement in the status of women, greater prosperity for families and communities, and overall benefit to society. This helps SHG members to generate a steady income, which can be used to cover their basic needs. The amount of profit generated by an SHG micro-enterprise depends on a variety of factors, including the size of the enterprise, the types of products and services it offers, and the cost of the materials and labour involved in the production process. Additionally, the quantum of sales and the degree of competition can affect the profit margin of an SHG micro-enterprise. Ultimately, the profitability of an SHG micro-enterprise largely depends on the skill, level of resourcefulness, and dedication of its members.

Though members of the SHG groups gained financially as individuals, they also gained as group members to different extents. They were able to pool their resources, share the risks and benefit from each other's experiences, thus leading to economic and social empowerment. This collectivisation enabled SHG women to promote their interests and demands, allowing them to become active participants in the decision-making processes. Such active participation has empowered them to take up leadership roles in the community, become representatives in local bodies, and voice their opinions in public forums. In Table 4, these gains and benefits to SHGs after MKB are listed.

Though SHG women entrepreneurs in this study's case reports benefitted in different ways for themselves, their families and community at large, common ways in which SHG MEs generated impact are depicted in Figure 1.

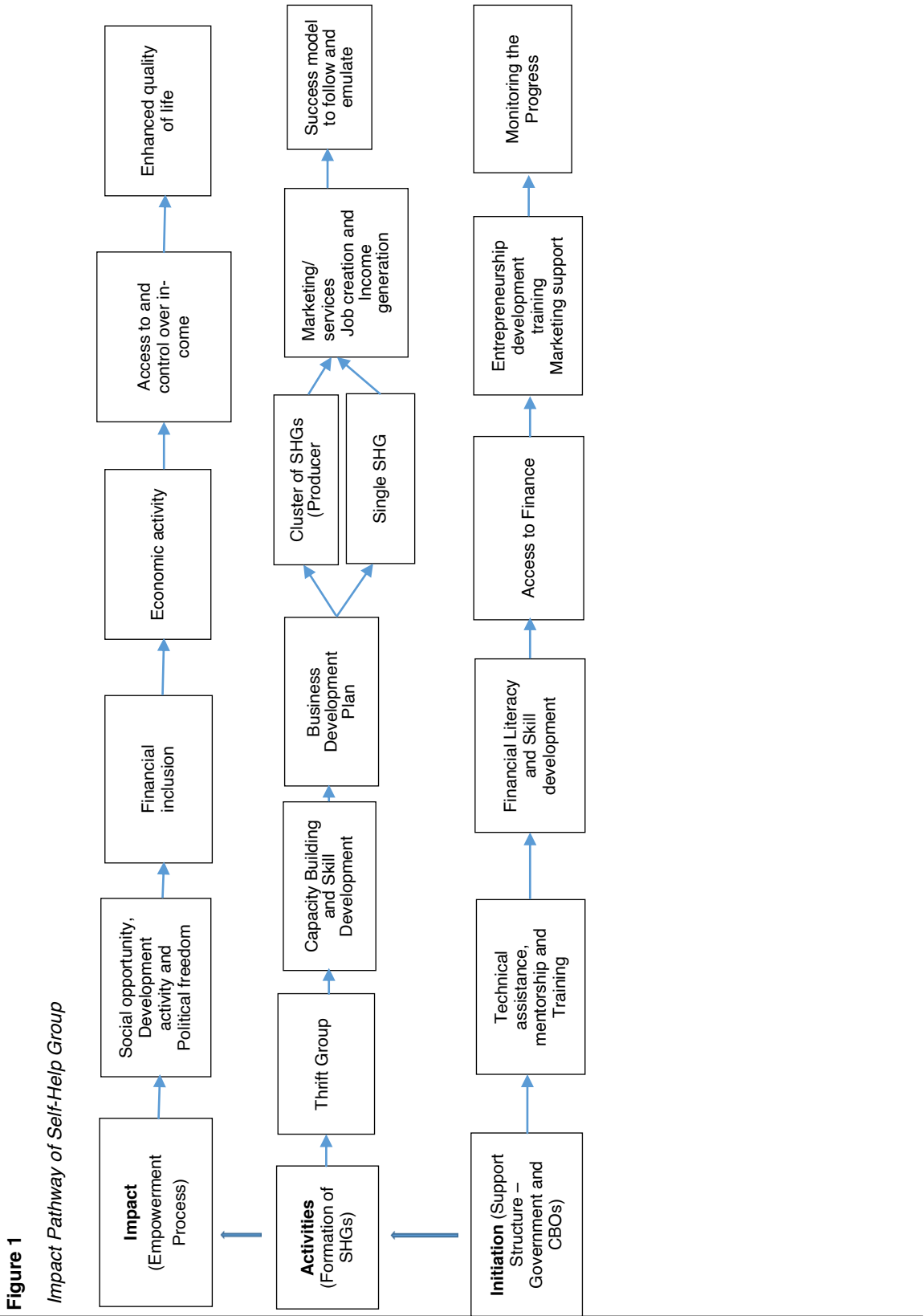
Radio as a medium of communication is used differently for different purposes. It is used for education, political communication, information sharing and so on. In Mann Ki Baat address radio is used to connect with common citizens and things which they relate to. The primary motive is to reach out to citizens on varied topics which may motivate them to pursue and emulate the initiatives mentioned in the MKB addresses. The Case studies in this paper found an increase in the level of motivation among SHG members after the MKB address. The social recognition and support base of the SHG members increased substantially, as was documented in the case studies. The SHG members experienced financial strengthening individually and in the group after the MKB address. The MKB address led to a multiplier effect in the activities of some SHGs especially those which were functioning in a cluster, thus helping in reaching the unreached. The MKB address brought to light some innovative SHG activities that were going on for close to a decade, such as the waste to wealth initiative of Mrs. Kamala Moharana which is now scaling to its full potential. Table 5 brings out the gains for SHG members from MKB addresses, including social recognition, financial strengthening, increase in motivation, enhanced support base, multiplier effect and reaching the unreached.

Table 4*Income Gains and Benefits: Cross-Case Analysis of SHGs*

Cross-Case Compilation	Tamil Nadu - Thanjavur	Assam - Bhaluki	Odisha - Gulnagar	Uttar Pradesh - Kadipur	Bihar - Kisan Chachi	Madhya Pradesh - Chichgaon
Financial Position of Individual	Regular monthly income (Rs.12000- Rs.15000)	Regular monthly income (Rs.12000- Rs.15000)	Not so Lucrative but serving the community	Average monthly income of Rs.7000	Regular monthly income (Rs.6000 - 8000)	Daily income has increased upto Rs.250
Financial Position of Group	Investment in products	Investment in Machinery	Investment in Machinery	Investment in Machinery	Investment in products	Investment in Machinery
Social Gains and Empowerment	Social empowerment	Social empowerment	Social empowerment	Social and political empowerment	Social and political empowerment	Political empowerment

Table 5*Gains from Mann Ki Baat Mention: Cross-Case Analysis of SHGs*

Cross Case Compilation	Tamil Nadu - Thanjavur	Assam - Bhaluki	Odisha - Gulnagar	Uttar Pradesh - Kadipur	Bihar - Kisan Chachi	Madhya Pradesh - Chichgaon
Social Recognition	Excellent	Excellent	Excellent	Excellent	Excellent	Excellent
Financial Strengthening	Excellent	Excellent	Excellent	Moderate	Excellent	Moderate
Increase in Motivation	Excellent	Excellent	Excellent	Excellent	Excellent	Excellent
Enhanced Support Base	Excellent	Excellent	Excellent	Excellent	Excellent	Excellent
Multiplier Effect	More groups joined. Similar initiatives started in other Districts	More groups joined	One more SHG joined in their initiative	SHGs from three neighbouring GPs replicated	More groups joined	-
Reaching the Unreached	Excellent Reaching	Excellent	Moderate	Moderate	Excellent	Moderate



Conclusion

The success of self-help groups and micro-enterprises can be attributed to women's ability to build strong communities and create opportunities for employment generation. SHGs have been empowering women and other disadvantaged sections of society by providing them with the resources and skills to become financially independent. SHG micro-enterprises from the cases discussed in this paper have made a significant contribution to society by creating jobs, driving economic growth, and fostering innovation.

Women entrepreneurs often face unique challenges such as limited access to resources, lack of recognition, and gender stereotypes, but with the right support and guidance, these obstacles can be overcome and the potential of female entrepreneurs can be fully realised. In this direction, Prime Minister's MKB addresses gave a boost to their potential with wider public recognition. These cases can be emulated elsewhere. With the right policies, business development initiatives, and investments, women entrepreneurs can contribute to the overall economic progress and development.

Author's Contribution:

G. Narendra Kumar: Conceptualisation, drafting & revision

All the other authors were involved in data collection and visualisation.

References

- Agarwal, S., & Lenka, U. (2016). An Exploratory Study on the Development of Women Entrepreneurs: Indian Cases. *Journal of Research in Marketing and Entrepreneurship*, 18(2), 232 – 247.
- Alrefaei, N., Aquinas, P. ., & Al-Maamari, O. A. (2022). Self Help Group (SHG) in India: A Path Toward Empowerment and Poverty Reduction. *Social Work with Groups*, 1–15. <https://doi.org/10.1080/01609513.2022.2159612>
- Chakraborty, A., Kumar, N., Kaur, G., & Kathuria, G. (2022). Vulnerability of Self-Help Groups in Marketing their Products—Identification of the Key Factors for Enhanced Market Reach and Profitability. *Indian Journal of Agricultural Economics*, 77(1), 179–193.
- Deininger, K., & Liu, Y. (2013a). Economic and Social Impacts of an Innovative Self-Help Group Model in India. *World Development*, 43, 149–163.
- Deininger, K., & Liu, Y. (2013b). Evaluating Program Impacts on Mature Self-Help Groups in India. *The World Bank Economic Review*, 27(2), 272–296.
- Deshpande, A. (2021). *Workshop Proceedings Virtual Webinar on Rural Livelihoods Programs in South Asia: Lessons From the Past As a Guide To the Future Date*. 124.
- Díaz-Martin, L., Gopalan, A., Guarnieri, E., & Jayachandran, S. (2023). Greater than the Sum of the Parts? Evidence on Mechanisms Operating in Women's Groups. *The World Bank Research Observer*, 38(1), 1 –35. <https://doi.org/10.1093/wbro/lkac001>
- Gupta, Shipra & Rathore, Hitendra. (2020). Socio-Economic and Political Empowerment through Self Help Groups Intervention: A Study from Bilaspur, Chhattisgarh, India. *Journal of Public Affairs*, 21 (1): e2143.
- Haough, H. M., & Talwar, A. (2016). Linking Social Capital. *Journal of Business Ethics*, 133, 643–658. <https://doi.org/10.1007/s10551-014-2449-4>

- Jose, S., Chockalingam, S. M., & Velmurugan, R. (2019). Problems of Women Self Help Group Members in Ernakulam District. *Journal of Critical Reviews*, 7(1), 141–143.
- Kapoor, S. (2019). Entrepreneurship for Economic and Social Empowerment of Women: A Case Study of Self Help Credit Program in Nithari Village, Noida, India. *Australasian Accounting, Business and Finance Journal*, 13(2), 123–142.
- Kochar, A., Nagabhushana, C., Sarkar, R., Shah, R., & Singh, G. (2022). Financial access and women's role in household decisions: Empirical evidence from India's National Rural Livelihoods project. *Journal of Development Economics*, 155(January), 102821. <https://doi.org/10.1016/j.jdeveco.2022.102821>
- Minimol, M. C. (2020). Women entrepreneurship in Coastal Kerala: Role of self help groups in developing a sustainable community. *Entrepreneurship and Sustainability Issues*, 7(4), 3426–3437. [https://doi.org/10.9770/jesi.2020.7.4\(56\)](https://doi.org/10.9770/jesi.2020.7.4(56))
- Osberg, S. R., & Martin, R. L. (2015). Two Keys to Sustainable Social Enterprise. *Harvard Business Review*, 2015(May).
- Severt, J. B., & Estrada, A. X. (2015). On the function and structure of group cohesion. In *Team Cohesion: Advances in Psychological Theory, Methods and Practice*. <https://doi.org/10.1108/S1534-085620150000017002>
- Sharma, D. M., & Johri, S. M. (2020). Exploring Critical Determinants of Income Generating Activities in Self-Help Groups for Women Empowerment: Field Evidence From India. *Journal of Critical Reviews*, 7(15), 3560–3571.
- Singh, S., Thakur, G., & Gupta, P. C. (2013). A Case Study on Empowerment of Rural Women through Micro Entrepreneurship Development. *IOSR Journal of Business and Management*, 9(6), 123–126. <https://doi.org/10.9790/487x-096123126>
- Suprabha K. R. (2014). Empowerment of Self Help Groups (SHGs) towards Microenterprise Development. *Procedia Economics and Finance*, 11, 410 – 422.
- Were, P. O., & Kimaru-Muchai, S. W. (2021). Evaluation of Self-Help Groups in Promoting Women Socio-Economic Empowerment in Kibra Sub-County, Nairobi County, Kenya. *Journal of Global Awareness*, 2(1).
- Wituk, S. A., Shepherd, M. D., Warren, M., & Meissen, G. (2002). Factors Contributing to the Survival of Self-Help Groups. *American Journal of Community Psychology*, 30, 349–366.
- Yoak, M., & Chesler, M. (1985). Alternative professional roles in health care delivery: Leadership patterns in self-help groups. *Journal of Applied Behavioral Science*, 21(4), 427–444.