

WOMEN POWER IN SOCIAL ENTREPRENEURSHIP AWARD

Kusumtai Chaudhari Mahila Kalyani

Established in 1994

Total No of Members- 140 SHG Members and 17 Members (office bearers)

Names of Strategic Management Team:

President- Ms Nila Limaye

Vice- President- Dr Madhumita Patil

Secretary- Ms Utkarsha Rupwate

Treasurer- Ms Swati Rane



Founder President Late Shri Madhukarrao Chaudhari- Celebrating Mahila Kalyani

Introduction:

Kusumtai Chaudhari Mahila Kalyani has been named after Late. Smt. Kusumtai Chaudhari, who was a renowned poetess and social worker from the Jalgaon District of Maharashtra. In spite of hailing from an influential political background, with husband being a Cabinet Minister in Maharashtra for over 25 years, Kusumtai, wife of Honourable Minister, Late Shri Madhukarrao Chaudhari, was known for her sensitive, unassuming nature and heartfelt concern about the enormous hardships faced by women across all sections. Established in the year 1994, the Kusumtai Chaudhari Mahila Kalyani (KCMK) has traversed a long way to commemorate Hon. Kusumtai Chaudhari, by keeping alive her spirit to confront and seek amicable solutions to women's issues.

In its efforts to promote and enhance the process of women's empowerment in the rural and urban areas, KCMK has been focally working towards the development and empowerment of women members of the group. KCMK has been instrumental in the formation and smooth functioning of Women Self Help Group (SHGs); Mahila Kalyani is actively involved in the movement of Women Empowerment and

has been instrumental in forming such groups in the Bandra , Mumbai Suburb – Malabar Hill, South Mumbai, Ahmednagar – Sangamner and Akole Tehsil.

Mahila Kalyani has been instrumental in mentoring women entrepreneurs for their financial independence and making them self-reliant. The focus of Mahila Kalyani is to mentor women to hold themselves in high esteem and help women towards financial independence through the SHG model.



Late Ms Snehaja Rupwate – Inaugurating the Exhibition

The reasons that encouraged members to take up business ventures varied, reflecting a diverse range of motivations and aspirations:

1. Economic independence: Many women sought to achieve financial autonomy through their business ventures, aiming to secure their source of income and reduce dependency on others.
2. Sole ownership interest in artworks: For some, the opportunity to own and showcase their artistic creations played a significant role in driving their entrepreneurial pursuits, allowing them to express their creativity and individuality.
3. Skill development: Engaging in business ventures provided an avenue for women to enhance their skills and expertise, empowering them with valuable knowledge and experience in various fields.
4. Passion and interest in nature and farming: A genuine passion for nature and agriculture inspired some women to pursue entrepreneurial endeavors in farming or related industries, driven by a desire to contribute positively to environmental sustainability.
5. Happiness and fulfillment: Many women found joy and fulfillment in following their passions and hobbies through entrepreneurship, experiencing a sense of satisfaction from pursuing activities that brought them genuine happiness.
6. Support and inspiration: Some women were encouraged to embark on business ventures by friends, family members, or successful female entrepreneurs, who served as sources of inspiration and provided invaluable support and guidance along the way.
7. Continuing family legacy: For others, continuing their mother's business or family tradition was a motivating factor, as they sought to uphold their heritage while also striving for self-dependence and contributing to their family's income.

8. Designing new things: Women with a penchant for innovation and creativity were drawn to entrepreneurship as a means of exploring their hobby and bringing their unique ideas to life through the development of new products or designs.

Overall, while each woman had her reasons for pursuing business ventures, they shared a common desire for independence, fulfillment, and the opportunity to make a meaningful contribution to their own lives and communities.

Glimpses about the woman entrepreneurs:

These glimpses offer a fascinating insight into the diverse motivations and journeys of women entrepreneurs:

1. The Finance Manager turned entrepreneur: Seeking a change from her corporate role, one woman entrepreneur partnered with her childhood friend to embark on a new business venture, driven by a desire for novelty and entrepreneurship.
2. The mother inspired by her son's birthday wish: Motivated by her inability to fulfil her son's birthday wish, another woman entrepreneur found the impetus to start her own business, driven by a desire to provide for her family and create memorable experiences for her loved ones.
3. Health-conscious entrepreneurs: Some women entrepreneurs were driven by a passion for health and sustainability, leading them to produce and sell healthy products. Their ventures were fuelled by a commitment to promoting well-being and environmental responsibility.
4. Micro-entrepreneurs prioritizing family and safety: Many micro-women entrepreneurs highlighted the benefits of self-employment, including the ability to spend quality time with their families and mitigate risks associated with unfamiliar environments. By operating businesses within their localities, they found a sense of security and familiarity, allowing them to pursue entrepreneurship with confidence and peace of mind.

These stories enumerate the diverse motivations and personal experiences that drive women to pursue entrepreneurship, showcasing their resilience, creativity, and determination to overcome challenges and achieve success on their own terms.

The Role of KCMK

The NGO's most impactful role lies in uniting women's organizations across the state and addressing a myriad of issues related to women through social work and developmental activities. A significant initiative undertaken by the NGO is the establishment of Family Counseling Centers, aimed at eradicating violence and injustice against women while seeking amicable solutions to personal and familial problems. Through these centers, Mahila Kalyani has successfully provided counseling and support to numerous families, playing a crucial role in safeguarding the societal fabric and promoting the sanctity of marriage and family institutions. Over the years, Mahila Kalyani has emerged as a formidable support system for women facing challenging circumstances, positively impacting the lives of countless families and reinforcing its commitment to empowering women and strengthening communities.

Trainings, workshops, and information dissemination, especially for women, to enhance their skills and potentials, to promote economic self-reliance among women, to increase legal literacy among women, especially in the context of women's laws, are conducted by KCMK frequently. In addition to these activities, Mahila Kalyani is also actively involved in organizing informative and constructive programs in collaboration with other like-minded individuals/organizations to assist in showcasing Marathi film based on female feticide – “Savitrichya Leki” and assistance to Kashmiri Refugee group temporarily residing in Mumbai (Bandra station) and by participating in different programs organized by other

women's organizations. Kusumtai Chaudhari Smruti Puraskar is an annual award where Mahila Kalyani felicitates an individual woman and a social work organization, who are actively involved in developmental activities for women.

The organization has also initiated a 3rd category of award – especially for a young women member who has dedicated her life to such kind of work.

Mahila Kalyani has always tried innovative ways of promoting unity among women across all sections of society. This platform intends to explore the multifaceted hardships that women face. The women's colloquium is to provide women writers, establish a new platform to assemble, contribute, and discuss a specific form of Marathi Literature.

The organization is an active member of the Mahila Atyachar Virodhi Sangharsh Samiti" in Maharashtra, with 32 other women's organizations from Mumbai. As a pressure group, this Sangharsh Samiti and its activists have tried their best to seek justice for the victims. Apart from the caste prejudice, class clashes and resultant violence, the samiti has repeatedly highlighted the fact of increasing instances violence on women and stood by them,

The idea of making the SHG members self-reliant by supporting women entrepreneurs was to make them economically independent and confident to stand up for justice. A decade ago KCMK had started a movement in Satara district, Javali tehsil. They insisted all women of SHG to display their names along with the husband's name in the house or property nameplate. This served a dual purpose, women could show some collaterals or assets for loan purposes and this also boosted women's self-esteem through equal partnership.

In the beginning, the Mahila Kalyani organized various activities to create awareness and motivate women to be self-reliant. A few of the activities are shown in Table 1, 2 and 3. The platform and forum for these awards became the focal point for hosting and celebrating, " Women Empowerment".

Important Events and Activities

Table 1- Cultural Events

S no	Event	Date
1	Kusumanjali Kavyaotsav	September 2005
2	Kusumanjali Stri Katha	September 2007
3	Kusumanjali- Atmakathan	December 2009

Table 2-Awards Organised for various People Woman Development

S no	Event Kusumtai Choudhary Smriti Puraskar	Date
1	Seema Saarkhe, Nagpur	1995
2	Meherunisa Dalwai	1996
3	Nalini Ladke, Amravari	1997
4	Sadhna Jharbuke, Kolhapur	1998
5	Sumantai Bang, Vardha	1999-2000
6	Vijaya Lathve, Pune	2001
7	Sudha Kothari, Kher	2001
8	Rupa Kulkarni-Bodhi, Nagpur	2003
9	Manju Gandhi, Mumbaipur	2004
10	Kumd Pavde, Nagpur	2005

11	Shubdha Deshmukh	2006
12	Surekha Dalvi	2010

Table 3- Awards Organised for Various Organisation

S no	Name of the Organisation	Year
1	Stree Mukti Sangathan,Nashik	1995
2	Savdhaar, Mumbai	1996
3	Mahila Hag Sangrankshan Samiti ,Nashik	1997
4	Jankibai Tendulkar Mahila sharm ,Mumbai	1998
5	Nari Prabodhan Manch, Latur	1999-2000
6	Samajvadi Mahila Sabha, Dhule	2001
7	Awaaz -e- Nizwa,Kher	2002
8	Molkarin Sanghthan, Pune	2003
9	Bandhikali, Raighad	2004
10	Bayja, Pune	2005
11	Prerna ,Mumbai	2006
12	Swayang siddha	2010



As the membership of women in the organization grew, Mahila Kalyani transitioned from being a mere motivator to becoming an enabler of change. With a rising number of women joining Self-Help Groups (SHGs), the organization recognized the shifting focus towards attaining financial independence and acquiring business knowledge. Consequently, Mahila Kalyani redirected its efforts towards facilitating the financial empowerment of its members. By providing resources, training, and support, the organization aimed to equip women with the tools necessary for sustainable development. Empowering women financially not only benefits individuals but also contributes to the overall progress and stability

of society, aligning with Mahila Kalyani's commitment to fostering positive change and sustainable growth. A list of activities regularly conducted by Mahila Kalyani is shown in Table 4 and Table

Table 4- Efforts and initiatives by KCMK

S No	Activity	Outcome
1.	Social & Emotional Counselling	Better quality of life
2.	Display of the Name of Ladies in their house name plate	Right in the property, Easy Access to bank loan and sense of belonging
3.	Mahila Atyachar Virodhi Sangharsh Samiti	Reduce domestic Violence
4.	Kashmiri Refugee	Support and livelihood
5.	Health check up	Health Awareness
6.	Blood camp	Health Awareness
7.	Yearly Exhibition	Financial Independence
8.	Cyber security Awareness	Creating Awareness



Kashmiri Refugee- Support & Livelihood by Mahila Kalyani

Table 5- Workshops Organised

S no	Type	Date
1	Paper bag	October 2018
2	Fabric Repurposing (Demin's)	March 2019
3	Digital Literacy	December 2019
4	Cup Cake Making	July 2022
5	Jewellery Making	January 2024

Business Growth

Over the past five years, Mahila Kalyani has witnessed remarkable progress among its members, with approximately 80% of women experiencing growth in their income levels across various domains. From jewellery making to baking and refurbishing fabrics, these endeavors not only contribute to a sustainable environment but also provide crucial livelihood opportunities to group members. This significant increase in income drives home the effectiveness of Mahila Kalyani's initiatives in promoting entrepreneurship and economic empowerment among women. By fostering skills development and providing support in diverse fields, the organization has empowered its members to thrive economically while simultaneously contributing to the betterment of their communities and the environment. Such success stories highlight the tangible impact of Mahila Kalyani's efforts in driving positive change and sustainable development.. Nearly 48% respondents' family income is more than Rs. 31000/- per month.

The growth prospects of their businesses is as shown in table -6

Table 6- Growth in Business

SR. No.	Level of Growth	Percentages
1	Highest Growth	40%
2	High Growth	24%
3	Moderate Growth	!6%
4	Average/ Low Growth	20%

SNIPPETS OF THE EVENTS ORGANISED





Exhibition arranged by Mahila Kalyani

Understanding Sustainability through Women Entrepreneurship

THE PILOT PROJECT- RIGHT CHOICE Inception – 7th December 2023

The determinants and discussions studied in the project are the guiding factors for developing a business model to help the women SHG of Mahila Kalyani. The group of women entrepreneurs mentioned in the project have a wide range of experience as they discuss and experience a wide range of products and services, almost like a jack of all trades. The ultimate mission of KCMK is to translate social capital into social benefit. A lot of untapped potential goes unnoticed and unutilised, which when leveraged can eventually grow into a successful business model. The trial and error method is the best way to support SHG entrepreneurship.

The kitchen and catering entrepreneurs of KCMK, got together to start one such micro-enterprise called “Right Choice”, under the umbrella of KCMK. With the cognitive determinants of motivation, self-efficacy, social support, desirability and specialised ability, a group of women entrepreneurs of KCMK started a canteen service under the banner, “Right Choice”.

The women members pooled in their resources of Rs 40,000/- and took turns in the canteen service from 8.30 am to 6 p.m. This was again on a trial basis to study the ability, proactivity and desirability. The operation was supported by KCMK and the feedback from the customers, in this case mainly students and faculty was above average. The women entrepreneurs were proactive in mobilising their own money and savings for the project. The orientation and actions were the stepping stone for presenting a detailed project report and business plan, for expansion and financial support. The networking and support by all members, well-wishers and advisors helped to generate new ideas and sustainable business plan. Mair and Noboa(2006) mentions two factors that influence the intention to create a social enterprise.

- a. The perceived desirability of a social enterprise
- b. The perceived feasibility of a social enterprise

Desirability is impacted by attitude and feasibility is impacted by social support and self- efficacy. Both the above are observed in the SHG members.

Sustainable Development Goals and KCMK -DIRECT IMPACT

- Goal 1- No Poverty,
- Goal 2- Zero Hunger,
- Goal 3 – Good Health and Wellbeing,
- Goal 5- Gender Equality,
- Goal 8- Decent Work and Economic Growth,
- Goal 16- Peace and Justice,
- Goal 17- Partnership to achieve the Goal.

Sustainable Development Goals and KCMK -INDIRECT IMPACT

Goal 4 on Quality Education

Goal 12 on Responsible Consumption and Production

Right Choice is now poised for a bigger scale and sustainable business model. The feedback provided by the SHG Women Entrepreneurs during the interview was shared with KCMK. The micro-entrepreneurs had mentioned their need for assistance in product development and guidance for sustainable business plans. KCMK explored opportunities and loan facilities available through government schemes for women entrepreneurs. KCMK is encouraging all the women micro-entrepreneurs to avail of loans in the range of Rs one lakh to ten lakh, with subsidy, and without any collaterals. The NGO has been working with government officials to help the women members with business funds and deals.



The Road Ahead

Mahila Kalyani now has a Five Point Agenda for the road ahead. Mahila Kalyani's strategic initiatives reflect a holistic approach to empowering women entrepreneurs across various sectors:

1. Developing women entrepreneurs in the Corporate Gifting Sector: By fostering partnerships between women entrepreneurs and corporate entities, Mahila Kalyani aims to promote CSR activities through the promotion of art, craft, and handicraft businesses. Through annual planner

creation and opportunity provision, the organization facilitates women's entry into the corporate gifting sector.

2. Promoting Gems and Jewellery division: Mahila Kalyani focuses on enhancing the Gems and Jewellery division through exhibitions and digital marketing efforts. The organization provides training workshops and exhibition opportunities to empower women members, thus bolstering brand promotion and market presence.
3. Promotion of homepreneurship in the food and snacks division: Mahila Kalyani endeavors to promote the concept of home-based entrepreneurship in the food and snacks division, providing opportunities for micro-entrepreneurs. The pilot project's success demonstrates its potential to empower women in the sector.
4. Introduction of Skill Development Courses: Mahila Kalyani introduces skill development courses to empower women in various fields such as handicrafts, jewellery making, digital marketing, and cyber security awareness. These courses equip women with essential skills for entrepreneurial success in today's competitive landscape.
5. Conducting counseling and mentoring sessions: Recognizing the importance of ongoing support, Mahila Kalyani conducts regular counseling and mentoring sessions for women entrepreneurs. These sessions address business expansion plans and strategies, providing invaluable guidance and support to women on their entrepreneurial journey. Through these initiatives, Mahila Kalyani continues to empower women entrepreneurs, fostering their growth and success in diverse sectors.

CONCLUSION

Kusumtai Chaudhari Mahila Kalyani (KCMK), has been instrumental in mentoring women entrepreneurs for their financial independence and making them self-reliant. Established in the year 1994, Mahila Kalyani has traversed a long way. The focus of Mahila Kalyani is to mentor women to hold themselves in high esteem and help other women stand up for themselves. Networking with other like-minded women's organizations in the State and working on different issues related to women, especially concerning social work and developmental activities has been the central focus of the torchbearers of KCKM. The organisation works on the mental health of women to rebuild a healthy societal structure of mutual respect has contributed positively to the lives of many families in their testing times and has proved to be a strong support system for the women involved. Through training, workshops, and information dissemination sessions, the organization underpins skill enhancement, economic self-reliance, and legal literacy among women, positively impacting countless families during challenging times. Mahila Kalyani's unwavering dedication underscores its pivotal role in empowering women and fostering a more equitable society.

