

Gender Equality and Women Empowerment– A Case of Lijjat Papad, Pune.

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Introduction:-

A cooperative is an organized group of people and jointly managed and democratically controlled enterprises. For a cooperative to be successful it needs to work for the benefit of its members and also for the overall development of the community. Gender Equality refers to empowering women and making them economically and socially efficient to support their basic livelihood needs as well as to support their families. India, being the male dominated society bringing gender equality is the need today. In many developing countries women work individually, often isolated, in the informal economy, operating at a low level of activity and reaping marginal income. Joining forces in small-scale cooperatives can provide them with the economic, social and political leverage they need. Women, especially in developing countries, face lot of constraints that block their active participation in cooperatives. The lack of social, economic and legal rights also partly explains women's low participation in cooperative decision-making and leadership positions.

Women are considered among the weaker sections of the society who do not have any authority in the family. One of the important objectives of microfinance and co-operative institutions globally, today, is to empower women population and make them economically independent and socially strong. Today most of the SHG's in India comprises of women population and they have a major share in the microfinance beneficiaries. Co-operative institutions help the women to gain confidence in running their own business as well as motivate them to participate in all the social and economic activities. This is done by providing training to them in different spheres such as commonly acknowledged agency for banking facilities, communication skills etc. Empowering women is the one of the basic goal of MFI's in India today as in India all the agricultural activities are mainly carried out by the women in the family and they have all the knowledge of their family business. Today, with the help of NGO's lot of women SHG's have started small scale businesses of food items, weaving, making jewellery and other items etc. have been started in India. One of the best examples of women empowerment in India is of Lijjat papad which is a women run co-operative business model and has empowered women by forming small groups in villages and by providing them with regular training on different aspects. It is seen that the women who are part of some SHG's have more skills, confidence and knowledge than the women who are not part of any group. Lijjat Papad, an organization set up in 1959 by a group of women who started a small business for neighborhood selling, by rolling papads with a meagre investment of Rupees Eighty only, has now become one of successful women business entity employing large number of poor and needy women population.

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The study has the following objectives:

1. To examine how the co-operative achieves gender equality.
2. To examine the benefits derived by the members of the cooperative and its impact on the socio-economic life of the women members.
3. To analyze this business model and how it benefitted its members

Research Hypothesis:-

H0:- Women participation and empowerment in cooperative governance cannot make a difference.

H1:- Women participation and empowerment in cooperative governance make a difference

Methodology:-

There are total three branches of Lijjat Papad in Pune and its Headquarter is located in Mumbai. The collection of data is based on primary field visit to the Pune centre branches as well as on the secondary data available on the website. The primary data was collected through a questionnaire, personal interviews and their experience with the institution. The population includes 1800 members of the three branches namely Prabhat Road, Dhayari and Hadapsar. The total sample size includes 100 members of Pune. The secondary data is based on the Annual Reports, and Website providing basic information of the cooperative. The data is analyzed using statistical methods which provide a good understanding of the information collected. The data comprises of the annual growth rate, women employment rate, per capita income of members, working hours and prices of the different products produced and the impact assessment is done by analyzing these variables to examine the different business strategies like low pricing strategy, cost effectiveness, product differentiation, strong networking, assured benefits to workers etc. Regression analysis has been carried out using the statistical software STATA to test the hypothesis.

Shri Mahila Griha Udyog Lijjat Papad's Pune branch was established at Prabhat Road, Deccan on 8th December, 1968. There are in all 3 branches in Pune namely Dhayari Branch, Hadapsar Branch and Prabhat Road branch. The Prabhat Road branch is the head office of Lijjat in Pune. The Dhayari Branch was established in 1997 and the Hadapsar branch was established in 2009. In total there are 1800 members of the three branches. Out of 1800 members, 200 members are involved in packaging as well as preparation of flour. There are 600, 800 and 200 sisters respectively at Prabhat Road, Dhayari and Hadapsar Branch who are involved in rolling papads. There is one Sanchlika at every branch who looks after the production and packing process and is responsible for the quality maintenance and decision making over the issues related to production and packing as well as problems or issues related to the member sisters. There are 30 employees at the head office out of which 26 are males which comprise of Drivers and Helpers and 4 Female Staff to look after the accounts department. All these 30 people are

salaried employees of Lijjat and the salary of these employees vary from the role entitled to them.

Organizational Structure:-

The running of the organisation is entrusted to a managing committee of twenty-one members, including the President, the Vice-President, two secretaries, and two treasurers. Sanchalikas are in-charge of various branches and divisions. The office bearers of the managing committee and the sanchalikas are chosen from among the member-sisters on the basis of consensus every three years. Each branch has a committee of eleven member-sisters, again chosen by consensus. The central office at Mumbai previously coordinated the activities of various branches. However, as the organisation grew, the authority was decentralized in terms of work and sharing of profits at the branch level. However, the sanchalikas still need the managing committee's approval before they undertake any new project or activity.



All the branches follow the same set of instructions and have similar accounting system. To coordinate various branches in a region or state, there are branch co-ordination committees and area meetings of the various branches in a state. The annual general meeting is attended by member-sisters representing branches and divisions from all over India. Currently, Lijjat has branches in seventeen Indian states – Andhra Pradesh, Bihar, Delhi, Gujarat, Haryana, Jharkhand, Jammu and Kashmir, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Orissa, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh, and West Bengal.

Production Process:-

The production process begins every morning at 5.30 am with the preparation of flour for papads. The quantity of flour to be prepared depends upon the number of sisters coming for flour collection on that particular day. Approximately 200-250 boxes each containing 17kgs of flour are prepared every day. The raw material used for preparing 17kgs of flour is as follows:

Udad Dal Flour = 11kgs

Miri Dal = 500 gms

Fotara = 300 gms

Hing = 20 gms

Jeera = 100 gms

Red chilli powder = 50 gms

Dhana kuriya = 100 gms

Water = 5.5 liters

Salt = 650 gms

These are the basic ingredients used in preparation of papad flour. There are six varieties of papads made by Lijjat:

1. Plain Udad Papads
2. Garlic Papads
3. Punjabi Masala Special Papad
4. Red Chilli Masala Papads
5. Special Masala Papad
6. Moong Papads

According to the type the masala use also differs. In 1kg of flour around 140-150 papads are made. Every sister receives a “Vanai” (renumeration) of Rs. 39/kg out of which Rs. 37 are given to the sister members and Rs. 2 is kept by the co-operative as a saving in a common saving account and all records are kept by the accounts department. Every year the Vanai is increased by Rs. 2 behind 1kg. There are 10 sisters to make the flour and another 20 in the packing section. There is no specified number of kgs of flour which each sister should take home. This completely depends upon the members according to their time and convenience. There is a free bus service provided by Lijjat for the sisters to come and go back from the collection centers. There are specific stops assigned in a particular area for the pickup. If a woman has to join the institution as a member the basic criteria is that she should possess the skill of rolling papads. Initially the new member is given 1-2 kg of flour to test the quality and skill of rolling papads and if the Sanchalika finds it good then the woman is registered as the member and further proper training is given as per the requirements of Lijjat. The common working hours for the production unit is 5.30 am to 11.30 am. One of the unique things about Lijjat is that all the women be it the sanchalika, production unit members, packaging unit members or sisters who roll

papads, all of them get the same remuneration there is no difference in the amount of money paid behind per kg to sisters. There are different sub departments in the flour preparation unit which is water preparation department, Miri dal making department, and mixing and flour making department. Different section sisters have different Vanai. The flour preparation department sisters receives 8kgs of Vanai per day per sister i.e. Rs 312 while in the Miri preparation department each sister makes 30 kgs of miri dal per day and receives Rs 16/kg i.e. Rs 480 per day.

Packing unit:-

The work of the packing unit begins at 6 am in the morning when the sister members bring the dried papads to the collection centre. The sisters' in charge of the packing department collect the papads by checking the weight and quality and then the tokens are issued to the sisters for collecting the flour. There are different packing sizes which include 30 gm, 100 gms, 150 gms, 200 gms, 250 gms, 500 gms, 1kg and 2.5kg. In the 200 gms packet approximately 26-27 papads are packed. There are four different sizes of papads which are 6 inches, 4 inches, 3 inches and coin papads and accordingly they are packed. The good quality papads are packed with the polythene mentioning Lijjat brand and is used for sale and for the export purpose whenever there is an order for exports. The broken papads are packed in the plain polythene and are sold at lower rates. Packing is done in different sizes and different varieties as well as different packet sizes. Per day approximately 10000 packets of papads are packed at the Pune Branch. The basic training is provided regarding packing materials, ways of packing and quality maintenance to the sisters working in the packing department. All records of packed items and total kgs of papads collected are maintained on daily basis to keep the record for payment purposes. If the quality of dried papad doesnot matches the Lijjat standard then according to the wastage the charges are taken from the sisters who roll the papads. In 1968 the packing charges behind per kg of papads were .60 paisa and now in 2016 it is Rs 39 behind a kg. Every sister does 150 kgs of packing per day and receives Vanai for 10kgs per day i.e Rs 390 per day.

Marketing and Distribution:-

The marketing of Lijjat is done through the distributors at taluka and District level. There are distributors for every area and they are given the papads at wholesale rates as well as the discount of 3-5percent is given on the overall bill. In Pune there are 5-6 distributors who sell the Lijjat papads to various wholesalers, retail shops as well as to Hotels which purchase the papads in a bulk. The discount given to the distributor on the overall bill is the profit to the distributor. Today the rate of Lijjat Papad for a Kg is Rs 300 which is sold to the distributor at the rate of 250 per kg. The papads are given to the distributors in terms of bundles where one bundle is of 5kgs of Papads.

The prices of papads differ according to the type and size of the pack. There is a difference in the wholesale and retail prices and the tables below depict the prices accordingly.

Table 1: Category-wise Wholesale Price of Papads (In Rs.)

	Size	Udad, Garlic and Red chilly Papads	Udad, Moong Spl and Punjabi Masala	Disco Papad (200gms)
30 gms	Medium	8	10	...
100gms	Medium	27	32	...
150gms	Medium	40	48	...
200gms	Medium/Large	53	63	66
	Mini	53	63	...
250gms	Medium/Large	66	80	...
500gms	Medium/Large	128	155	...
1kg	Medium/Large	250	300	315
	Mini	250	300	...
2.5kgs	Medium/Large	620	750	...

Table 2: Category-wise Retail Price of Papads (In Rs.)

	Size	Udad, Garlic and Red chilly Papads	Udad, Moong Spl and Punjabi Masala	Disco Papad (200gms)
30 gms	Medium	10	12	...
100gms	Medium	33	38	...
150gms	Medium	48	58	...
200gms	Medium/Large	64	76	78
	Mini	64	76	...
250gms	Medium/Large	80	95	...
500gms	Medium/Large	154	185	...

1kg	Medium/Large	300	360	375
	Mini	300	360	...
2.5kgs	Medium/Large	740	895	...

From the tables 1 and 2 it can be inferred that the wholesale and retail prices of different variety of papads differ according to type and packing size. The difference between the wholesale prices and retail prices is the profit earned by the Distributor and Wholesalers. This margin is higher and Wholesalers and Distributors earn more profit on the large packing size i.e. 1kg and 2.5 kgs packets.

From the main branch the bundles are distributed to the distributors only in bulk orders and after every order the payment is collected first until then the next order is not given. It's up to the distributor to decide what percent discount to give to the wholesalers or retailers. The export quality is distributed to the distributor as per the requirement or order by any company.

Quality Maintenance:

The quality of papads can vary due to quality of water used in various parts of India. To avoid any inconsistencies, the final products are tested in the Lijjat's laboratory in Mumbai. In the monthly meetings, the quality issue and modifications are tested. Quality maintenance is the most important factor in Lijjat. To maintain good quality all the raw material is purchased at the main branch level and distributed to other branches. Lijjat has its own flour mills where the lentils are grinded into flour. Only water is used locally by the other branches but even the water sample is given for the lab testing on regular intervals and then only used in the process of flour preparation. Top quality raw material is purchased and no compromise is made in the product use and thus Lijjat is among the top selling brand when it comes to Papads. There is separate team which is known as Quality Checking Squad to look after the quality and hygiene maintenance. This team visits the houses of women members rolling papads randomly without informing them to check the hygiene conditions as well as quality of oil used while rolling papads.

Pricing Policy:-

The prices of different variety of papads are decided by the Head Office in Mumbai and are applicable to all the branches all over India. The prices of final product are decided according to the market prices of the raw material used for preparation. Even if the prices of all varieties of Lijjat papads are higher as compared to other brands still due to excellent quality and taste Lijjat has maintained its position and is among the largest selling brand when it comes to Papads. The prices of broken papads are different from the unbroken ones.

Transport:-

Every branch has 2-3 buses which are bought by Lijjat and the ownership rights are given to the respective drivers who sign a contract and look after all the maintenance cost. In total the Pune branch has 5 buses out of which 2 are at Prabhat road branch while 3 are at Dhayari branch as the members' strength a Dhayari is the largest among all three branches. Initially all the buses were owned by Lijjat and looked after by Lijjat but due to increase in maintenance cost it was decided that the buses should be given on contract basis and Lijjat pays monthly Rs. 53000 for 2500 kms per bus.

There are total 24 male employees in Pune Branch Lijjat which are salaried employees and do not share any profit or membership benefit. These male employees comprise of drivers, helpers, accountants, sales officers and watchmen. The role of male staff is mainly the selling and marketing as well as to help the women members in their working. The main policy of Lijjat is to provide livelihood to women members and give maximum benefit to them.

The yearly net profit is shared among the women members according to the number of days per year a particular sister has worked i.e. if one sister works 365 days and other for 120 days then the profit share of woman working 365 days is higher. If there is any loss at any unit or branch of Lijjat than the whole loss is borne by the women members equally and no single person or group of members is blamed for the loss.

Problems Encountered by Lijjat:-

As Lijjat is a well-established brand they face the problems like fake complaints in respect of quality that it is bad or they found hair in the papad etc. which it receives from different customers and they have to refund the money for the whole lot sold or replace it with the other lot of papad packets. Another problem which Lijjat faced is in its detergent and soap brand which was heavily taxed under sales and excise duties and thus all the units of detergent and soap are closed down and Lijjat faced loss in this product.

Financial Analysis:-

Account books are easily accessible to all the member-sisters, ensuring transparency. Lijjat follows its own financial accountability principle. There is no advance paid for running operations in the organization. Using the different balance sheet figures ratio analysis has been done to analyze the financial status of Lijjat papad as a whole for the period of ten years. The change in sales of papads as well as total products sale has been done to analyze the sales trend over the years.

Table 3:- Ratio Analysis of different Parameters.

Ratios						
Years	Current Ratio	Raw materials to sales	Promotional exp to sales	employee exp to sales	Member Earnings to sales	Total
2005-06	5.98	0.72	0.05	0.02	0.14	0.93
2006-07	8.24	0.76	0.05	0.02	0.11	0.94
2007-08	5.11	0.73	0.05	0.02	0.14	0.94
2008-09	6.82	0.73	0.05	0.02	0.14	0.93
2009-10	6.70	0.77	0.05	0.01	0.12	0.95
2010-11	2.34	0.78	0.04	0.01	0.10	0.94
2011-12	4.79	0.75	0.04	0.01	0.14	0.95
2012-13	6.48	0.74	0.04	0.02	0.15	0.95
2013-14	6.31	0.74	0.04	0.01	0.15	0.95
2014-15	5.47	0.77	0.04	0.01	0.13	0.95

Source: Calculated from figures in Balance sheets.

From the above table we can infer that the current ratio is consistently higher and well maintained. The current ratio is considered good if it is greater than one and in case of Lijjat it is more than 1 for all years with highest in year 2006-07 and lowest in 2010-11. The raw material to sales ratio is very high as compared to general accepted norm, by reducing the amount of wastage this figures can be brought down and some steps has to be taken for the same as around 70-80 percent of sales share is taken up by Raw material expenditure. The promotional expenses and employee expenses are consistently maintained at lower level and do not comprise much part of total expenditure or total sales cost. The member earnings to sales ratio is fluctuating between 10-15 percent with the lowest in the year 2010-11 and higher in two consecutive years from 2012-14. As above mentioned expenses are covering the 95 percent of cost raw material, promotional expenses, employee cost and member earning should be closely monitored.

Total Sales of all products and only papad sales in three regions namely Mumbai, Maharashtra and India have been examined in the following tables and changes over the period have been analyzed.

Table 4:- Sales analysis of Papad.

Years	Papad Sales (in Rs)			Increase/Decrease (In percentage)		
	Mumbai	Maharashtra	India	Mumbai	Maharashtra	India
2005-06	510,209,176	791,517,247	1,523,985,323			
2006-07	716,034,051	1,075,925,819	2,012,480,772	40	36	32
2007-08	714,164,811	1,066,797,278	2,000,351,294	0	-1	-1
2008-09	775,857,430	1,166,173,274	2,265,393,535	9	9	13
2009-10	949,288,113	1,429,113,066	2,796,647,105	22	23	23
2010-11	1,220,960,305	1,811,885,737	3,556,388,051	29	27	27
2011-12	1,301,976,691	1,974,985,852	3,920,017,764	7	9	10
2012-13	1,312,710,302	2,017,160,754	4,151,522,297	1	2	6
2013-14	1,551,408,452	2,367,184,061	4,836,973,680	18	17	17
2014-15	1,723,836,400	2,645,214,080	5,604,679,279	11	12	16

Source: Calculated from figures in Balance sheets

In the Table 4, the changes in the sales figures has been calculated and we can conclude that the sales figures of papads in all three regions are showing a rise and the major share in total sales is of the Mumbai region. The changes in the growth rate of sales figures show a very fluctuating trend i.e. some years there is a rise of 40, 22, and 29 percent while in some years there is no rise at all and figures are negative in the year 2007-08 for Maharashtra and so in India as the major production of Lijjat papads are from Maharashtra State. The growth rate of sales of Papads had increased drastically in the year 2006-07 as compared in 2005-06. The growth was lowest in the year 2012-13. The sales growth rate increase has dropped drastically in the year 2011-12 as compared to 2010-11.

Table 5: Total Sales Analysis:-

Years	Total Sales of all Products (in Rs)			Increase/Decrease (in percentage)		
	Mumbai	Maharashtra	India	Mumbai	Maharashtra	India
2005-06	751,099,491	1,280,682,024	2,067,702,670			
2006-07	944,059,741	1,528,804,314	2,518,776,773	26	19	22
2007-08	877,845,555	1,468,693,493	2,453,227,910	-7	-4	-3
2008-09	836,914,241	1,584,366,926	2,741,198,668	-5	8	12
2009-10	1,023,477,603	1,799,744,327	3,204,447,678	22	14	17
2010-11	1,302,979,292	2,136,523,307	3,904,747,617	27	19	22
2011-12	1,396,364,558	2,319,015,756	4,287,413,198	7	9	10
2012-13	1,423,450,495	2,390,657,184	4,555,869,526	2	3	6
2013-14	1,672,534,951	2,725,324,549	5,233,454,978	17	14	15
2014-15	1,854,788,274	2,987,367,265	6,002,849,831	11	10	15

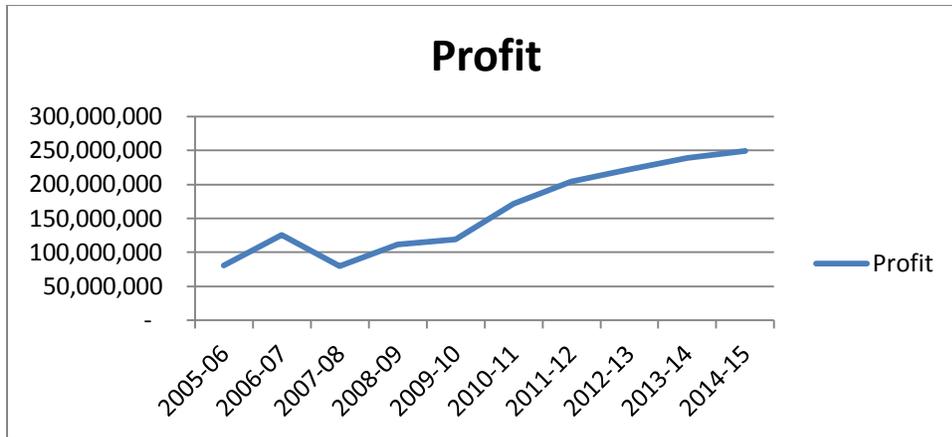
Source: Calculated from figures in Balance sheets.

The major production of all products is done in Maharashtra and thus almost 50 percent of sales are done from Maharashtra as compared to the whole country. As the major chunk of sales comprise of Papad sales therefore the changes in the growth rate trends in the papad sales and the trend of changes in growth rate in the total sales figures over the years is the same. Year 2006-07 witnessed higher growth in sales as compared with the previous year and year 2007-08 showed the reduction in the sales growth rate and thus the change was negative i.e. -7,-4 and -3 percent respectively for all three regions.

Table 6: Profit Trend analysis:-

Years	Profit	Changes increase/decrease (in %)
2005-06	80,177,911	
2006-07	125,174,069	56
2007-08	79,895,688	-36
2008-09	111,540,805	40
2009-10	119,330,378	7
2010-11	171,874,679	44
2011-12	204,636,255	19
2012-13	222,262,511	9
2013-14	239,087,950	8
2014-15	248,954,794	4

Table 6, indicates the profit over the years as well as the growth rate of profit for the same years. The Profit over the years is showing an increasing trend for all the years except the year 2007-08 where there was a reduction in profit by 36% as compared to the previous year. The reasons for decrease in the profit are market fluctuations, fluctuations in raw material prices as well as competition from other papad brands. The major growth in profit is seen in the year 2010-11 and the profit increased by 44% as compared to the year 2009-10.



Member Development Analysis:-

To study and analyze the conditions of the women working at Lijjat Pune Branch and to test the null and alternate hypothesis a primary survey of 100 respondents was carried out through a questionnaire and the responses were sought on the basis of different criteria. The sources of the data presented are from the field survey unless otherwise indicated. The analysis is as follows:

Age is one of the aspect which plays an important role in women empowerment. In the above table almost 64percent of women working at Lijjat belongs to the age group of 30-50 years which means that these women are married and now helping their families economically. (Table 7)

Table 8, clearly reveals that 21 percent have not gone to school and 46 percent have taken education up to primary level followed by 30 percent up to secondary school certificate. There are 3 percent women who have completed their graduation out of which two are the Sanchalikas. The above statistics shows that most of the working population at Lijjat comprise of women who are either uneducated or have only basic primary level education and still are earning enough for their self sustenance Education needs is to be prioritized as it provides them an opportunity to earn which results in better living conditions, good health and support to their families.

As per Table 9, 49 percent are engaged in the activity of rolling papad due to flexibility of performing the task at home. Even though the above surveyed sample shows that 49 percent of women are engaged in rolling papads still the scenario is different as out of 1800 sister members only 200 are involved in packaging and flour preparation rest all roll papads and so this percentage comes around 85-90. The women engaged in packaging are the one who have initially rolled papads and now due to experience in work as well as space issue at home work in the Lijjat and doing work like packaging, managing accounts as well as preparing dough. 2 percent women comprise of Sanchalikas who look after the daily working of all sister members.

As per Table no. 10, 39 percent have worked with the organization for more than 10 years as collective ownership was the main plank of the Institution. The newly joined members comprise of 20 percent of women and are categorized between 0-5 years of service period. Around 16 percent of women are in the service more than 25 years among which there are members who have served for 35-40 years as well.

The majority of women in Lijjat have small family size and around 54 percent women live in a family of 4 or less. Even though the percentage of small family size is more still there are 46 percent of sister living in big family i.e. more than 5 members. (Table 11)

The Table 12 indicates 82 percent are married and have family commitments and 14 percent are widows. These women are working hard to support their family and contribute towards family's economic stability. 4 percent are unmarried who are working to support their parents due to poor economic conditions prevailing in family as well as to become economically independent. The institution aimed at helping every woman unlike their marital status or family background and thus there are women who are divorced, widow or separated from their husband who work with Lijjat to support their own needs.

Almost 80 percent of women earn the monthly income of Rs. 4000-10000 depending upon the type of work as well as amount of papads rolled per day. The income group mostly comprise of women who roll papads and women who prepare dough. Another 18 percent woman who earn income of Rs. 11000-20000 comprise of packing unit sisters and quality checking squad. The rest 2 percent of women comprise of Sanchalikas who earn more than 20000 a month. (Table 13)

The total monthly family Income has been calculated and around 40 percent of sister member families comprise a family monthly income of Rs. 10000-15000 due to poor family conditions. The male persons in such families are either laborer at construction sites or drivers in private companies. In some cases the women is the only earner of the family who is widow or divorced. 26 percent for families have income of Rs. 21000-30000. This class comprises of women in packing section and there are more than two persons in the family who are working. The income group of 30000 and more comprise of women who have 2-3 sons who are working as well as husband working. (Table 14)

The Table 15 indicates the percentage of monthly expenditure of member families. 53 percent of the respondents' family expenditure is below Rs. 10000. The main reason of different monthly expenditure is the family size and number of children in the family. If the children in the family are small then the expenditure is less as compared to the school or college going children families. 9 percent of families have an expenditure of Rs. 20000-30000. The families with more than 8 people income high expenditure and even the income of these families is higher since more than 2 people are working.

Table 7: Age of Respondents

Age	No.of Respondents (In percentage)
20-30	17
30-40	30
40-50	34
50 +	19
Total	100

Table 8: Educational level of Respondents

Education	No.of Respondents (In percentage)
Primary level	46
Secondary	30
Illiterate	21
Graduation	3
Total	100

Table 9: Job Profile of Respondents

Job Profile	No.of Respondents (In percentage)
Rolling Papads	49
Packing	22
Flour Preparation	27
Others	2
Total	100

Table 10: Membership Period of Respondents

Period of Membership	No.of Respondents (In percentage)
0-5 years	20
5-15 years	39
15-25 years	25
25+	16
Total	100

Table 11: Family Size of Respondents

Family Size	No.of Respondents (In percentage)
0-4	54
5 to 10	46
Total	100

Table 12: Marital Status of Respondents

Marital Status	No.of Respondents (In percentage)
Married	82
Single	4
Widow	14
Total	100

Table 13: Respondents Monthly Income

Monthly Income	No.of Respondents (In percentage)
4000-10000	80
11000-20000	18
20000 +	2
Total	100

Table 14: Family Income of Respondents

Total Monthly Family Income	No.of Respondents (In percentage)
10000-15000	40
15000 20000	21
21000-30000	26
30000+	13
Total	100

Table 15: Monthly Expenditure of Respondents

Total Monthly Expenditure	No.of Respondents (In percentage)
5000-10000	53
10000-20000	38
20000 -30000	9
Total	100

Case of A Few Progressive Women:

1. Mrs. Chetana Nahar:

Mrs. Nahar started her career with Lijjat 40 years back and since then she is a member of the co-operative. She joined Lijjat in 1976 at the age of 18 years to support her parents. Initially she rolled papads at home and after few years she started working in the flour preparation department as well as in packing section. After the service of 38 years, today she is the Sanchalika of Dhayari Lijjat Branch of Pune. She started with the meagre earning of Rs 500-1000 per month and gradually her income started increasing according to her work area. Today she earns an income of Rs 30000 per month as a sanchalika. Initially after marriage her husband was the only earner in the family and they were staying in rented house but with the support of Mrs. Nahar today they are financially stable and have their own house. She feels more confident, economically independent and has a social status in the society. She has herself completed her post graduation while working in Lijjat and educated her children well. Today all her children are working in different sectors and earn good enough. Today she is one of the good example of how a women can manage entire working of a firm if given proper training and from the past experience.

2. Suman Darekar:

Mrs. Suman Darekar joined Lijjat in 1968 with the establishment of Pune branch. She is among the first few women who joined Lijjat and in service for last 48 years. Initially like every women in Lijjat she also started with rolling papads at home and later took training from sisters coming from Mumbai branch about flour preparation and packing. She joined Lijjat to support the family and raised her 3 children and educated them. Her husband used to earn very less which was not enough to fulfill even the basic needs of the family and so she joined Lijjat. Today Mrs Darekar is the Sanchalika of Prabhat road branch and looks after the entire production unit of Pune branch. All the processes like flour preparation, checking quality of rolled papads, packing, raw

material wastage etc. are done under her surveillance and she has to maintain all the records on daily basis for the accounts section for further payments.

Benefits received by Members:-

There are lots of benefits which every sister receives from Lijjat as a member of the co-operative society. They are:

- Regular Free transport bus service to go and come back from Lijjat.
- Regular provision of loans when in need with no interest.
- Equal Distribution of yearly profit.
- Provision of scholarship to the children of working members
- Regular training sessions.
- Medical camps are arranged on regular basis and all sort of medical help is provided to the sister members
- Lot of festivals are arranged and celebrated at branch level.
- Alternate day payment service and women do not have to wait for the money for entire month like salaried people.

Reasons of Joining Lijjat:-

Almost 90 percent of women working in Lijjat joined due to poor economic conditions of the family. Most of the women work to support their family as their husbands either don't do any work or earn very meager amount which is not enough to sustain economically. There are few whose husbands have left them or they are widows who had become the only breadwinner in the family. There are few who are unmarried and work to become self independent and to fulfill their own needs.

Economic Status:-

Today all the sister members working in Lijjat play a very important role in the family by supporting and helping other family members financially. All the women feel independent and secured and confident as they earn for their livelihood as well for improving economic conditions of their families. Lijjat is the platform where every woman gets equal opportunity to work according to her own requirement and time as well as healthy working environment which gives them a feeling of satisfaction and economic stability.

Social Status:-

Every woman in Lijjat has her own status being the co-owner of the company. No member or employee can treat any woman as an employee or disrespectfully. Every woman has an equal share and power as well as freedom of work in their own way and time. The women members have a right to remove any male employee in Lijjat with majority opinion, if the male employee

is found guilty. Every woman has a feeling of self-independence and equality which makes them work efficiently.

Savings and Assets:-

There is a compulsory savings scheme for every woman in Lijjat and saving per women differs according to type of work they do as well the per kg of papads dough making ,rolling and packaging. Every woman saves Rs 2 behind per kg. Around 70 percent of woman only save at Lijjat and have no other means of savings. The other 30 percent save in banks and also have the LIC policies and pay towards the same. Some sisters also save some savings in the name of a girl child under some saving scheme promoted by Government for Girls.

The study also included the assets which these members have and almost 100 percent of people have a television in the house. Around 70 percent of families have assets like two wheelers, fridge and mixers. Around 5 percent families among the study sample own a four wheeler. Some families have a tempo which they use for business purpose or for some income purpose. Only 16 percent of respondents own an agricultural land but it’s not under cultivation and there is no income from the same.

Hypothesis Testing:-

To test the hypothesis, a Regression Analysis is carried testing the significance of member earnings on total profit of Lijjat. The secondary data for 10 years for the period 2005-2014 of total profit and total member earnings has been used for analysis and the results are as follows:

Summary Statistics:

The summary statistics has been compiled of both variables which gives the mean and standard deviation value for 10 years period as well as provides the range of the variable.

Variable	Obs	Mean	Std. Dev.	Min	Max
-----+-----					
lnProfit	10	18.8112	.4350461	18.19623	19.33278
lnME	10	20.63131	.4557225	20.03403	21.25998

Model Equation:

$$\text{LnProfit} = \alpha + \beta_0 \text{lnME} + \epsilon_t$$

Where,

α = Constant

β_0 = Coefficient of variable lnME

LnProfit = natural log of Total Yearly Profit

$\ln ME = \log$ of Member Earnings

ϵ_t = Error term

Table 16: Regression Results

Variable Name	LnME
R-Square	0.85
Adjusted R -Square	0.84
F-value	0.0001
P-value	0.000

Source: Annexure

In this model the independent variable is Member Earnings. From the regression output we can infer that values of R-square and adjusted R-square are significant and on the higher side. The variable considered in the model explains the 85% of variation in the Profit of Lijjat. The f-value is almost equal to zero which shows that the model is significant. From the coefficient value we can infer that the member earnings have significant impact on profit.

The 100% change in the member earnings will lead to increase in the profit by 88% which means that member earnings increase when the production and sale of Lijjat products increase which reflects in the yearly profit. As the p-value is 0.000 which is less than the critical value 0.05 we can certainly reject the Null Hypothesis (H0) that “Women participation and empowerment in cooperative governance cannot make a difference” and accept the Alternate Hypothesis (H1) that “Women participation and empowerment in cooperative governance can make a difference” as Lijjat being solely a women run co-operative.

Findings and Conclusion:-

The above study has following findings and observations:

- Women play a most vital role in Lijjat and all sorts of work are compulsorily performed by women only and male employees are only to help the women members in their smooth and efficient working.
- The percentage of married women and widows are more which means women are playing a significant role in the family and in some cases there woman is the only earner in the family.
- Around 50-60 percent of women has either taken primary education or are illiterate which is the major hindrance in women empowerment and gender equality and today girls education should be promoted drastically.
- Women are playing a major role in supporting their families economically and financially and contributing to the overall development in the family.

- Today women are feeling more confident and are self independent and do not depend upon anyone for the survival. They are happy and content in their work as it provides them with some sort of social status.
- The women who roll papads are satisfied as they can work from home at any time and can also perform their household responsibilities and thus maintain balance at home as well as work.
- Collective working, feeling of respect and social importance has created a positive approach among the women and so they are working more efficiently and skillfully.
- Lijjat has inculcated the habit of saving in each sister member and thus these savings are used for purposes like children's education, health expenditure, marriages, purchase of assets etc.
- Leaving the organisation is voluntary. No member sister can be asked to leave unless or until she goes against the organizational principles. There is no fixed retirement age at Lijjat. Because of Lijjat's main motive of generating self-employment for women, no machinery is used at the production level, and everything is done manually.

From the above findings we can certainly infer that the Lijjat papad is continuously working for providing livelihood and support to women in the society who are willing to work but does not have any proper source or knowledge and rolling papads is the skill which every women knows and so any women can join Lijjat and earn some money for survival. By making the women co-owners and giving them all rights of ownership Lijjat is making a big change in every woman's life and thus trying to create gender empowerment.

Thus, Shri Mahila Griha Udyog Lijjat Papad is the women co-operative organization which promotes women empowerment by providing livelihood to thousands of needy women all over India. It is continuously working for the betterment of women members and contributes a lot to the society. Being a co-operative all its members are the co-owners and it has created qualities like self independence, entrepreneurship, confidence, ability to face challenges and problem solving. Through regular training sessions and meetings Lijjat has inculcated lot of skills which are required in a woman to understand and run the institution as well as the business. Even after providing livelihood to many women still there is much wider scope to expand the institution and increase the member count. There are lot women who wish to work but due to less knowledge and less space they are unable to find source of livelihood as a good hygienic place where woman can dry rolled papads is the basic requirement to start with the work at Lijjat.

There are lot of women who are of age more than 60 years and still are working because there is no other source of income or pension schemes to these old age women and even if their physical condition doesn't permit them for such work still they are working for livelihood and some schemes or policies should be made for such woman so ensure their future security as well as to fulfill their old age needs.

Annexure:

Data Analysis:

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regress lnProfit lnME
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Source	SS	df	MS	Number of obs =	10
-----+-----					
Model	1.46466098	1	1.46466098	F(1, 8) =	49.08
Residual	.238724814	8	.029840602	Prob > F =	0.0001
-----+-----					
Total	1.70338579	9	.189265088	R-squared =	0.8599
-----+-----					
				Adj R-squared =	0.8423
				Root MSE =	.17274

lnProfit	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
-----+-----						
lnME	.885211	.126352	7.01	0.000	.5938428	1.176579
_cons	.5481417	2.607379	0.21	0.839	-5.464485	6.560768
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. vif
```

Variable	VIF	1/VIF
-----+-----		
lnME	1.00	1.000000
-----+-----		
Mean VIF	1.00	

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. summarize lnProfit lnME
```

Variable	Obs	Mean	Std. Dev.	Min	Max
-----+-----					
lnProfit	10	18.8112	.4350461	18.19623	19.33278
lnME	10	20.63131	.4557225	20.03403	21.25998
