



Institute for Financial Management and Research

July 2006

**Entrepreneurship Development through Corporate  
Intervention among Self Help Groups in India -  
The case of HLL's Project Shakti**

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The authors would like to acknowledge the support given by Mr Vijay Sharma, Head Project Shakti,, Mr M Shaktivel, Area Sales Manager, Rural New Ventures- HLL Project Shakti, Hindustan Lever Limited, India and his team in Tamil Nadu comprising the Sales Officers, the Team Leaders and the Rural Sales Promoters for the study. The encouragement by Mr C Rajmohan previously the Sales Officer, Rural New Ventures-South, HLL is also highly appreciated by the authors.  
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### **Abstract**

*Corporates are now turning their attention to the “Bottom of the Pyramid” Market theory that holds that the multinational companies can simultaneously profit and help reduce global poverty. This paper attempts to assess the impact of a unique initiative by Hindustan Lever Limited, the Indian Subsidiary of Unilever Limited through its Project Shakti. The study used Narrative Analysis to elicit responses from women micro entrepreneurs about their family background, their present occupations and their habits and lifestyles. They were also asked to share their views, ambitions, motivations and perceptions and their own development process in different stages. The resulting information was used to develop 28 constructs and they were further grouped into three broad domains, viz.: entrepreneurial development, economic empowerment and social empowerment. Further the relationships between the constructs were established and an affinity diagram drawn with the help of experts.*

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## **Introduction**

Micro enterprise development programs make loans to poor people to help them to start or to strengthen their business (Schreiner, Mark & Woller, Garry, 2003). These programs are initiated through microfinance which refers to 'the provision of financial services dealing with very small deposits and loans' (Bastelaer, 1999:6); 'small-scale financial services to operate small or micro enterprises where goods are produced, recycled, repaired, or traded; ... and to other individuals and local groups in developing countries, in both rural and urban areas' (Robinson, 1998).

The principal objective of micro financing is to raise incomes and broaden financial markets by providing financial services to small scale entrepreneurs. (Armendariz de. Aghion, Beatrix & Murdoch, Jonathan, 2000). The best known examples of micro financing are Grameen Bank in Bangladesh (Hashemi, Schuler, & Riley, 1996; Jain, 1996), BancoSol in Bolivia (Gonzalez-Vega, Schreiner, Meyer, Rodriguez-Meza, & Navajas 1997; Hulme & Mosley, 1996), and Bank Rakyat Indonesia (Chaves & Gonzalez-Vega, 1996; Patten, Rosengard & Johnson, 2001) and ACCION International's Solidarity Programs in Latin America (Bhatt, Nitin & Tang, Shui-Yan, 2001).

Microfinancing has been effected successfully through group based approach referred to as 'solidarity groups' (Reinke, 1998). Group based credit programmes address the market failures of formal financial institutions (Khandker, 1998; Mayoux, 1998 ; Wood and Sharif, 1997). Further, the group based approach has been recognized as having the capacity to empower the most vulnerable and marginalized. They have also been consistently achieving high loan recovery rates (Bhatt, Nitin & Tang, Shui-Yan, 2001) and have been in excess of 98% (Fernandez, Aloysius Prakash, 2003).

The Microfinance Summit Campaign Report for the year 2000, “Empowering Women with Microcredit”, reports on a 1999 tally of over 1,000 programs in which 75 percent of clients were women (Microcredit Summit Campaign, 2000). World over, microfinance has been targeted at women because they have limited access to credit markets than men. In the 1990 *World Development Report*, the World Bank reports that women are lagging behind in many key indicators of economic development. Women also face a number of social, legal and economic obstacles. Studies show that they are also better repayers of loans. For example, Khandker, Khalily and Khan (1995) find that 15.3 percent of male borrowers were struggling in 1991 (i.e., missing some payments before the final due date), while only 1.3 percent of women were having difficulties.

In India, the group based model of microfinancing is predominated by the home-grown Self Help Group (SHG) model (Srinivasan R & Sriram M S, 2003 ) and starts off with savings as a base. The Self Help Groups gain easier access to bank funds than individuals. In India, Self Help Group formation has been largely focused on women not only to encourage equity and empowerment (Fernandez, Aloysius Prakash, 2003), but also because they deliver stronger impacts. The Self Help Group women are encouraged to take up micro enterprise activities by the sponsoring organizations.

Corporate Social Responsibility (CSR) is now synonymous with ‘Corporate (Business) Citizenship’(Waddock, Sandra, 2004) against the earlier meaning of ‘corporate social rectitude’ (Fredrick, 1987). Business models are being relooked at, considering this perspective. Hewlett Packard’s recognition of CSR beyond philanthropy is evident through its first ‘I-community’ project in Kuppam in India (Dunn, Debra and Yamashita, Keith, 2003).

Corporates are now turning their attention to the Bottom of the Pyramid (BOP) Market theory that holds that multinational companies can simultaneously profit and help reduce global poverty (Prahalad C K, 2005).

The fact that there is a market among both the rural and urban poor is getting to be common knowledge. But recognition and response to this feature is just beginning to happen. Prahalad and Hamel (2002) in their study point out that there are some innovative initiatives undertaken by the private sector which aims at products and services targeted at the poor. In their study, they have pointed out the following:

- The poor live in very high cost economies. For most products and services, they end up shelling more money for most products that they buy. Costs to the poor can dramatically be reduced if they could benefit from the scope, scale and supply chain organization of larger enterprises, as do their middle class counterparts.
- Many interventions end up exploiting the poor rather than do them good in the long run
- The poor have a purchasing power
- Many of the BOP markets are geographically concentrated.
- The poor welcome new technologies.

Competitiveness is important for a nations prosperity (Porter, 2003). While global business models cannot be replicated, the use of local strengths has been thought as a way of making themselves more competitive. Cases of different interventions initiated in India by corporates are getting common place. According to Jauhari (2005), the interventions have to be linked with the stage of development and the resource strength in a particular geographical location. The paper discusses the limitedness of the public sector in including the poor in the economic development process and goes on to add that the private sector has the wherewithal to bring about the needed changes.

The success of microfinance has attracted the attention of wide-ranging players to use these groups for a range of purposes (Srinivasan, Sriram, 2003). In India, the SHG members are people who are at the grass roots

level. This paper discusses the initiative taken by Hindustan Lever Limited (HLL), the Indian Subsidiary of Unilever Limited through its Project Shakti. Project Shakti is aimed at superimposition on the home grown Self Help Groups, which have taken firm roots in the landscape of the Indian financial canvas. Project Shakti provides micro enterprise opportunities for Self Help Group members, making them direct-to-home distributors of Hindustan Lever Limited. The 'Shakti Ammas', as the women micro entrepreneurs are called, work as 'brand ambassadors' (Banga M S, 2004) selling the products directly to the villagers at their homes. It is an interactive form of selling and engagement to communicate, demonstrate and provide experience the brand benefits of the company.

Project Shakti began as an experiment in December 2000 in Nalgonda district of Andhra Pradesh, involving a score of Shakti entrepreneurs, with humble volumes. Early in 2005, the Shakti team had taken on the challenge to reach 100 million consumers engaging 25,000 entrepreneurs by 2006 (Rangan V Kasturi and Rajan, Rohithari, 2006). Today the company has not only achieved its goals but also garnered substantial volumes, and operates in 13 states. No study has been done so far to assess the impact of Project Shakti as it follows a unique model and the present study conducted in the state of Tamil Nadu is an endeavour at that.

## **Objectives of the Study**

The study aims to understand the impact of the Corporate Interventions made by Hindustan Lever Limited through Project Shakti on the women belonging to Self Help groups. The impact assessment is studied on the following lines:

1. The criterion of entrepreneurial development
2. The economic empowerment criterion
3. The social empowerment criterion

4. The linkages of the domains of entrepreneurial development, economic empowerment and social empowerment.
5. Formulating an Integrated model depicting relationships among the domains.

## **Methodology**

The current research is focused on gaining an understanding of the experience gone through by the women entrepreneurs. Being interpretative and naturalistic, the subject matter is drawn on qualitative method of research (Denzin and Lincoln,1998). This method has been opted for, considering the increasing influence of interpretative social science. There has been a shift away from researching the entrepreneur as either a unit of economic activity or as an 'entity' with implicit personality traits (Chell, 1991). An increasing number of studies research into the complex, dynamic, lived experiences of entrepreneurs which give richer insights than before, since Gartner (1989). Bygrave (1989) is an advocate of using multiple methods for entrepreneurship and cautions scholars against overemphasis on statistical methods and techniques.

The researchers' choice was to understand the description of the social world rather than explain. According to Bjerke (2000), 'explaining' is what occurs when theories are tested especially for causal relationship while 'understanding' involves the interpretation of content for subjective meaning.

The researcher uses narrative analysis (Riessmann,1993) to understand the domain of entrepreneurship and also the ways in which micro entrepreneurs benefit. A narrative is both a theory and a methodology for interpreting lived experiences as told in stories. The study was conducted in their homes, a social setting most comfortable to the rural women, who are the key subjects of the research. The respondents were allowed to speak freely and the researcher listened. Suitable focus was lent by the researcher posing questions to subjects

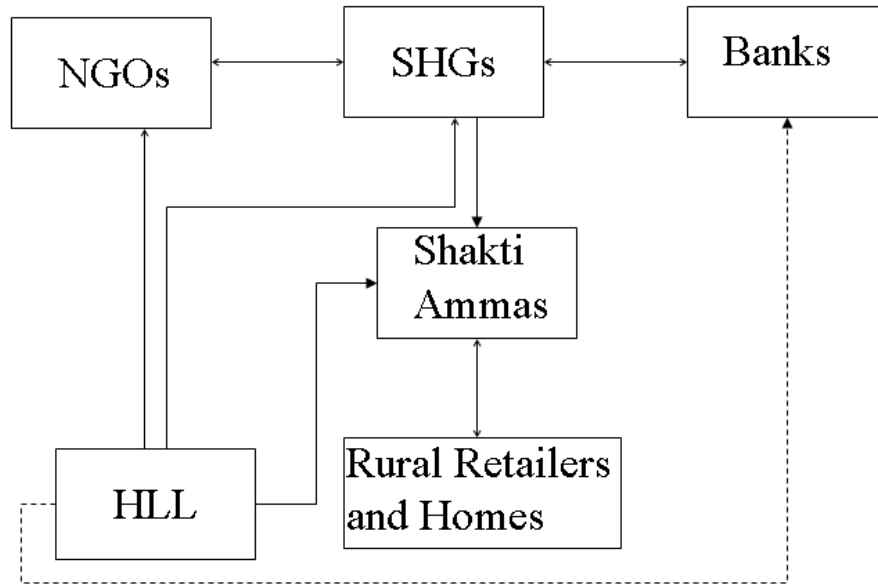
and seeking clarifications from the Rural Sales Promoter, who also was witnessing the interactions. The researcher and respondent came to a mutual understanding.

In short, the narration was not restricted to mere storytelling. To fine-tune the researchers' understanding, the researcher periodically summarized after narrations. Further, the issues of empowerment were elicited by posing suitable questions which enabled getting newer dimensions and establishing relationships on domains of entrepreneurship featuring in entrepreneurship studies. Fuller and Moran (2001) note the trend towards reflexive and grounded theory building in the entrepreneurship literature and provide support for the idea of the actors taking part in the research process.

Based on the narration, analysis was made to develop constructs. A relationship was developed using the constructs and linked with domains of entrepreneurial development, economic empowerment and social empowerment. According to Guba and Lincoln (1998:211), constructivism aims to understand and reconstruct the ideas that people, including the researchers hold and thus helps in achieving dimensions and interpretations.

## **The Background of Project Shakti**

Project Shakti is aimed at changing lives in rural India. The real India lives in the villages - 6,38,365 villages to be precise (Business World, 2005). It is predicted widely that, it is in these villages that the fortunes of many of the big corporations lie. The objectives of Project Shakti are two fold; one, to improve the incomes of rural people by providing them economic opportunities; and two, to improve their standard of living by educating them about health and hygiene and providing them access to improve lifestyle. To be more specific, Project Shakti aims at providing micro enterprise opportunity to women from self help groups to operate like 'Rural Direct to Home' sales distributors of HLL. Thus in a way, these self help groups members get to partner with a multinational company. Figure 1 highlights the key players in Project Shakti.



Project Shakti – Key players

**Figure 1**

Shakti entrepreneurs also referred to as Shakti Amma (Amma means mother in native language in India) are typically members of Self Help Groups. No more than one Shakti entrepreneur is appointed per village; each Shakti entrepreneur covers a cluster of three to five villages. The Shakti entrepreneur raises an initial investment either through her own funds or by borrowing from the group or sometimes from a bank. With the money raised, the Shakti Amma purchases HLL products. She is the principal customer of HLL and receives the stocks at her doorstep from the stockist. The Shakti Amma then sells products to three distinct channels. One, host retail - retailers in the village she lives in; two, host homes - households in the villages she lives in; and three, satellite retail- retailers in the neighboring villages. Villages with a population of about 2000-3000 are also selected. Each Shakti Amma services three to five villages in the population strata of 1000 –2000.

The stage of development of self help groups, the proximity to Rural Distributors and population are other features which are analyzed while selecting a village. The village heads and influencers such as the Panchayat, anganwadi workers, school teachers, Non Governmental Organisations (NGOs) and self help group members are met with by personnel of HLL. Assessment is made of the project in terms of its prospective contribution towards wealth creation in the village and also towards the development health and hygiene of the villagers.

Shakti Day is organized in the village after a new appointment of the Shakti Entrepreneur is made. The products are displayed and the villagers who visit the exhibition are given free gifts worth Rs. 10/-. The gifts are usually a combination of the products of the company. Shakti Day usually draws about 50-100 visitors. Occasionally, events such as HLL product quiz and advertisement quizzes are conducted. Through this event, the Shakti entrepreneur gets social identity. It is made known to the residents that she has been awarded Shakti dealership. The public are also made aware of the product variety she has to offer to them.

A Shakti Amma averages sales in the range of Rs.10,000/- to15,000/-. Her earnings differ based on to whom she sells because of the different margins (see Table 1). Apart from this, her gains increase because of special schemes offered by the company from time to time. Thus her average gains are between 12%-15% on the sales.

Sales From	Dealers' Margin on MRP
Dealer's home store	11%
Home to home	11%
Village shopkeepers	3%(dealer's regular competitive rate)

Source: Prahalad, C.K.,(2005). *The Fortune at the Bottom of the Pyramid: Eradicating Poverty through Profits*: Pearson Education. Page 200.

#### Shakti Dealer Margins

**Table 1**

## **The Present Study**

The Shakti Ammas were met with and were asked to brief about their current background, and the routines that they follow. They were asked to narrate their family background, their present occupations and their habits and lifestyles. These came naturally and spontaneously from them. To 'tease out' more informal experiences, a series of 'life story' narratives were collected (Atkinson, 1998). They were asked to share their views, ambitions, motivations and perceptions and their own development process in different stages. Several points at which important decisions had to be taken by them and the reasons which prompted them to make the final choice were probed. The Shakti Ammas were asked to consider the factors that influenced their own perspectives of the outcomes of their decisions. Fresh and new initiatives they took a plunge into and for which they prided themselves were asked. The women were also asked how they related their actions to the community they lived in. Sometimes, when the women were at ease, pointed questions were asked by the researchers on their attitude towards social features of the community.

The narratives were audio-recorded and transcripts drafted. Also since the researchers intercepted the storytelling for clarification, it was not considered necessary to send the transcript for verification or amendment to the Shakti Ammas. Constructs that emerged from the narratives were listed out. These were elicited immediately after the transcripts were prepared. The constructs were classified into three dimensions, namely entrepreneurial development, economic empowerment and social empowerment. (See Table 2)

To start with 10 Shakti Ammas were asked to share their stories. These women were randomly chosen from different districts in Tamil Nadu, a state in the southern part of India. The Shakti Ammas chosen were those who had been associated with Project Shakti for a minimum period of one year and were members of the Self Help Groups for at least a period of two years. Subsequently two more Shakti Ammas were also included in

the sample. However no new constructs emerged from their narrations resulting in theoretical saturation.

<p><u>A – Entrepreneurial Development</u></p> <ol style="list-style-type: none"> <li>1. Support from family members</li> <li>2. First venture</li> <li>3. Synergy with existing business</li> <li>4. Association with big name</li> <li>5. Television advertisements</li> <li>6. Engaging others in business</li> <li>7. Deterring neighbors from low quality products</li> </ol>	<p><u>B – Economic Empowerment</u></p> <ol style="list-style-type: none"> <li>1. Knowledge about borrowing from bank</li> <li>2. Not entirely dependent on husband's earnings</li> <li>3. Ability to go for progressive borrowing</li> <li>4. Increased income</li> <li>5. Sense of economic independence</li> </ol>
<ol style="list-style-type: none"> <li>8. Awareness of new products</li> <li>9. Awareness of high quality products</li> <li>10. Harbinger of new products</li> <li>11. Business acumen</li> <li>12. More profits &amp; volumes</li> <li>13. Reinvestment of profits</li> <li>14. Project Shakti: a dream fulfiller</li> <li>15. Will to continue in business</li> </ol>	<p><u>C – Social Empowerment</u></p> <ol style="list-style-type: none"> <li>1. Greater mobility</li> <li>2. Networking with others at meetings</li> <li>3. Opportunity to learn new customs and habits</li> <li>4. Opportunity for self development and family welfare</li> <li>5. Inspiring others to take up business</li> <li>6. Ability to contribute to public cause</li> <li>7. Fight against conservative attitudes and taboo</li> <li>8. Confidence to hold leadership positions</li> </ol>

**Table 2:** List of Constructs which were based on narrative analysis

## **Analysis and Discussion**

Based on the thoughts of Rae (2000), the storytellers sought to structure their accounts around a series of historical life episodes in terms of their entrepreneurial careers- their family background, early careers, the present situation, their previous employment and ventures into entrepreneurship, their experiences with Project Shakti and the influences on their outlook. They made comparisons of their current situation with the immediate past and spoke of their aspirations in future. It is difficult to separate the telling of a story from its transcription and certainly from its analysis as has been noted by Riessmann (1993). Eliciting an understanding and getting across to the ideas of the actors of the research and probing to get the real feel of the issue needed sharp focus and notes taking. Eight out of the twelve Shakti Ammas shared that Project Shakti was their first entrepreneurial activity. Expressions of the entrepreneurial development and empowerment were intertwined in the narratives and there was commonality among the accounts shared.

The personal experiences were later collapsed to center around three experiences: entrepreneurial development, economic empowerment and social empowerment . The study by Patole and Sinha (2005) refers to the opportunity to undertake an economic activity as an objective indicator of change. The current research focus was on the dimensions which influenced their behavior towards enterprise development. Points which were relevant to the context of Project Shakti were noted. These were the reinforcement attributes which, combined with their reflections contributed to entrepreneurial learning (Warren, Lorraine, 2004). Features attributing to empowerment were further drawn down from the premise of entrepreneurial development. Empowerment in developmental context has been referred to as giving somebody more control over his /her own life or the situation he/she is in (Palier, Jane 2005). Empowerment has different manifestations and has been used in several contexts. Ranadive (2005) discusses the concept of empowerment on the basis of “spaces” individuals

occupy. Empowerment happens when “spaces” expand thereby allowing a person/woman the place/freedom/margin to do what she intends to do. Spaces determine a person’s capacity to act and also the ultimate behaviour, both within the household and outside it. She goes on to add that spaces include both tangible and intangible features of categories that are economic, socio-cultural, political and physical. These spaces are not exclusive of each other. In the context of this paper, demarcation has been done so that the various categories could be operationalized to facilitate analysis. An expansion of mental space and outlook, which lends a feeling of strength, based on which action follows has been captured. The divide between the “male” public space and “female” private space is seen as one of the most oppressive aspects of women’s lives.

The discourses around which the narratives circled could be broadly classified into three categories:

The discourse of entrepreneurial development

The discourse leading to economic empowerment

The discourse leading to social empowerment

The discourse on entrepreneurial development was grounded on the trigger point – support from family members. Anchoring in the venture, synergy with their existing business, association with a big name, providing employment to others and display of business acumen, creation of product awareness, focus on profits, reinvestment of profits, and a will to continue were other features. Accounts of the same are indicated below:

***On Support from family members:***

E : I was never allowed to step out of my house, not even allowed to cross the threshold of my house. Suddenly, things have changed... When I am busy with the household work and customers drop by my house to buy some products, my husband services them and accounts for the same.

H: My husband got my bicycle repaired for me so that I move around with ease and visit other villages, with the products. My father-in-law takes care of my children while I am away.

I: If I have to go by myself, I get to carry only a few items in a bag. My son, accompanies me twice a week- on a working day before he goes to school and on Sundays- by bringing the products on his bicycle.

***Synergy with existing business:***

D: I display the products of HLL in my petty shop and am able to generate volumes. The range of products I sell now have increased.

B: I sell candles along with HLL products. It appears that I get to hit two birds with one stone.

***Engaging others in the business:***

D: I have my group members who take the products to their work place.

A: I engage my brother and pay him a commission for the volume of sales he generates.

B: I have employed a teenaged girl for Rs.200/- to take the products on her bicycle and sell them to the satellite villages.

***Deterring poor quality products and competition:***

C: I have demonstrated the poor quality of local brands and deter my neighbours from buying them. I set out early on Monday mornings before the local soap makers visit our village; I make the supplies of HLL products to the households and the retailers. This way I pose a barrier to the sale of inferior products.

I : Nowadays, people have started asking for iodine salt only. Annapurna atta ( the HLL brand of wheat flour) is relatively costlier than local brands, but people have become convinced of its quality in time now, since it can be stored for long periods of time.

***First venture***

A: I was afraid I would not be able to take up the business, but then decided I would take the plunge.

***Association with a big name, television advertisements:***

C: I was encouraged by the fact that people gave me business, because they related that the products I was selling were advertised on television and they readily accepted them.

***Harbinger of new products, awareness of quality and new products:***

J: I sell jams, shampoos, soaps and cosmetics. Youngsters come to me for the latest and I keep supplies ready. Moreover I take time off to explain the features of new products.

***Business Acumen:***

F: I keep note of the requirements of each household and follow up and remind my customers of the repurchase of the product. I give them discounts to get repeat sales.

A: I wish to get people to sample the chappatis (Indian bread) made of Annapurna atta. That should help them see the difference.

***Dream fulfiller:***

G: I was a salaried employee in a textile unit. I always wanted to be an entrepreneur. With volumes I see my dreams coming true. I have been increasing volumes and reinvesting my profits. I was invited to New Delhi, the capital of the country for my high achievements as an honor by HLL personnel.

***Will to continue:***

I: My agricultural income has come to a standstill because of drought conditions for the past few years. And when favorable conditions return, I will continue with Project Shakti. Why, I will take the products of HLL and sell them in the vegetable market. I will go on with this business.

H: My association with HLL has brought about radical changes in me and I feel indebted to the company. I wish to grow with this business. I don't think I might ever give up.

Some of the discourses focusing around Economic empowerment – access to formal sources of lending such as bank borrowing, reduced dependence on spouse, progressive borrowing, increased income and sense of economic independence are as follows:

I: I had never known about bank borrowing. Now I go to a bank for timely needs. I also advocate my neighbors to resort to maintaining an account with a bank

H: I had to do with my husband's restricted means. Now, I do not feel constrained.

G : I feel good about economic independence. I am able to budget the needs of my household. I seem to be having money with me at all times. I am not strapped for cash.

The discourse on social empowerment was evidenced through features described by them such as greater mobility that ensued their taking up the Shakti dealership, development of stronger convictions and revision of their own opinions. Networking with others at meetings, gaining opportunity to learn new habits and dialects, engagement of others in business, ability to contribute to public causes, fight against conservative attitudes and taboos and confidence to hold leadership positions were other manifestations .

F: I attend meetings in town which is about 20 kilometers away from my village. I go to the bank, I go door-to-door and to other villages for sales. I must know what is going on around. If I stay at home I remain cut off from the rest of the world.

E: I meet with other Shakti Ammas at meetings and learn of their ambitions. I also have come to know of other people's activities and have gotten inspired. I am going to put my son in a college in town after completing school.

G: I go repeatedly to those neighbors who turn me down at the first instance and convince them into buying my products. These are people who teach you perseverance. Actually, one must enjoy what they are doing. Women are just as capable as men are and need education.

H: Hospital services are poor and the last medical camp was conducted six years ago. I always wanted to help the situation. Very recently, I mobilized an eye camp at the initiative of HLL by a prominent Eye Hospital in my village and had the satisfaction of serving the people of our community as well as the neighborhood community. My father-in-law was a beneficiary too.

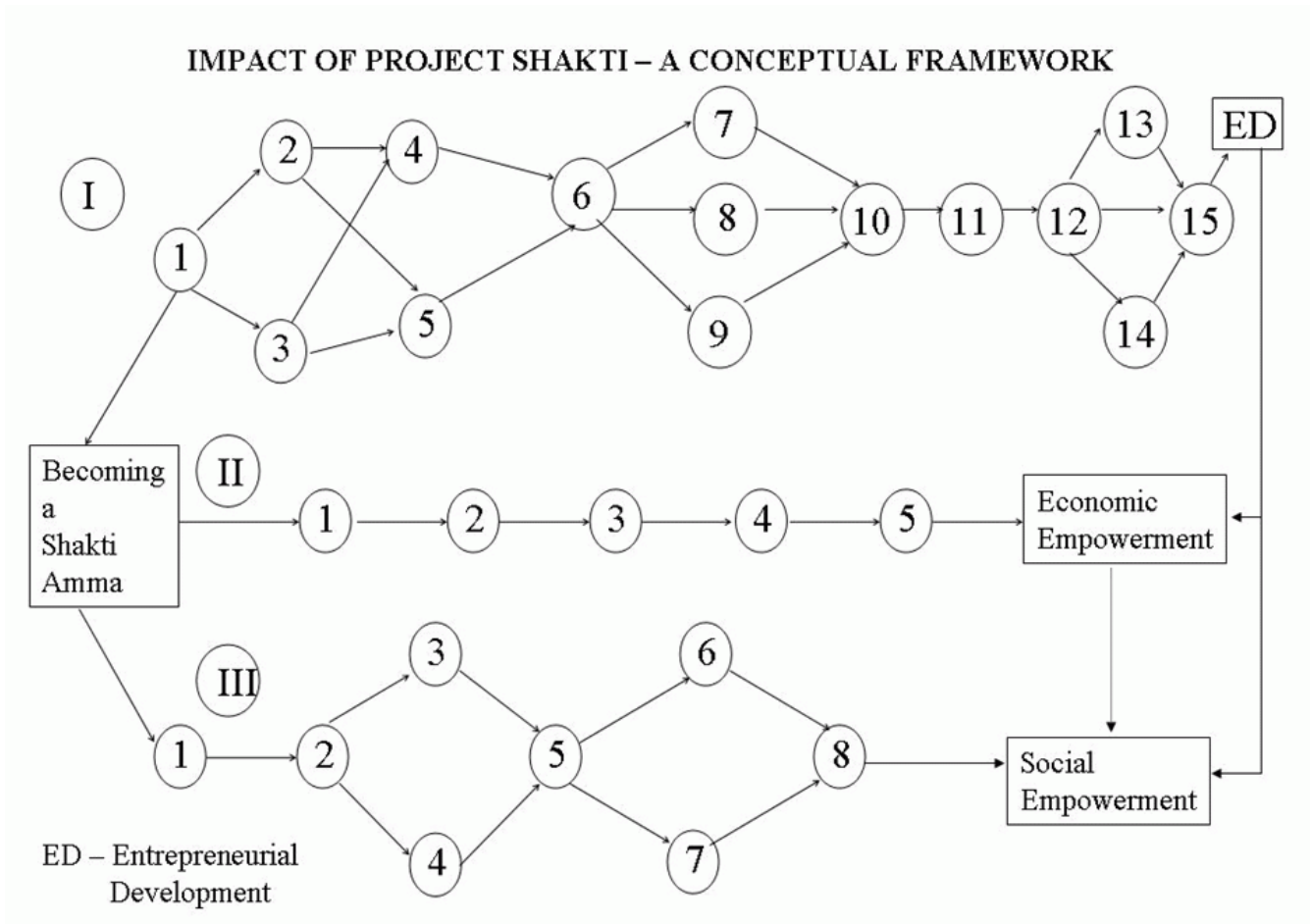
D: I have a public voice. I raise questions on a lot of issues relating to old practices and fight against discrimination of caste and gender. I think women should take on more responsibilities.

C : People look up to me at meetings and I have no problems in taking on additional welfare activities. I am the leader of a Ladies wing of a political party.

The linkages across criteria could be traced from the episodes narrated. For example, the support from family members led to greater mobility that in turn led to greater exposure to the women. Also reinvestment of profits led to increased income opportunity and thereby gave them a sense of economic independence. Questions as to why this particular enterprise was chosen were not asked, as they would be redundant in nature; the choice being to engage in Project Shakti was clear. The discourse of entrepreneurship was chosen because in all the cases, the women showed a sense of pride in taking up the dealership and associating with a big name. The researchers also evidenced experiential learning within the narratives.

The constructs were carefully studied by the researchers along with a couple of Shakti Ammas and selected Shakti Officials to develop an affinity diagram indicating the relationships between the constructs (See Figure 2). Apart from explaining the linkages between constructs, the affinity diagram relates them to three broad domains, viz.: I. entrepreneurial development, II. economic empowerment and III. social empowerment.

The numbers in circles refer to the constructs listed in table 2



.Figure 2

## Conclusion

The intervention shows promise of sustainability and scalability. From the corporate angle, the project features its interests of rural marketing, simultaneously echoing its fervor for corporate social responsibility. The other related organizations that are in the microfinance segment maybe viewed as the benefiting partners in the entire model. The Self Help Group model, which has been growing rapidly for over a decade, now, is poised for continued existence. The support by the state and the various intermediaries, which have groomed the SHGs, are factors, which have propelled these groups to a stage of maturity in many of the states in India. Streamlining of

the functions of the groups combined with discipline in organizing the fundamental activities lend credence to the system, when viewed as a whole. The company's decision to use the Self Help Group model is a feature, which complements its mission. The gradual expansion in several states in India is prominent indication of the model being scalable.

In the context of the rural poor, while there is a pressing need to fulfill financial needs, equal stress is to be given to providing opportunities for employment. Identifying suitable opportunities and training to promote employment has been a constant challenge faced not only by the funding organizations, but also by the intermediaries of these funding organizations such as NGOs, Micro Finance Institutions and even governmental institutions. The promotion of entrepreneurship however figures high on the agenda of several initiatives taken up for overall development. On that account, Project Shakti, an intervention from the corporate sector may be well acknowledged as a stimulus for empowerment. The project has provided an opportunity for the individuals to pursue entrepreneurship. The intervention has many facets. Major ones hinging on promotion of micro enterprise, and provision of products of good quality to the rural communities, which have so far been 'excluded' because of lack of recognition of their needs and also skepticism on their ability to pay.

Just as Hindustan Lever Limited superimposed its intervention based on the strengths of the Self Help Groups, the strengths imbibed in the Shakti Ammas could be used as platform for other purposeful interventions. These may be interventions by the same organization or by other organizations sharing the philosophy of overall economic and social development.

## **Scope for further Research**

The present study has developed a broad framework to assess the impact of Project Shakti using qualitative research methods. Each path shown in figure 1 can be considered as a hypothesis that could be validated using a quantitative method such as the survey research. The same survey can be used as a benchmark and a longitudinal study carried out annually to assess the impact over a period of time.

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