

Sitaram Rao
LIVELIHOODS INDIA
CASE STUDY COMPENDIUM 2020



Sitaram Rao
CASE STUDY COMPETITION
documenting and disseminating knowledge

**Sustainable Community Based
Enterprises in the Non-Farm Sector**



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ACCESS Development Services

ACCESS Development Services is a national livelihoods support organisation with a focus on incubating innovations for promoting sustainable livelihoods of the poor. Set up in March 2006, as a “not for profit” organization with support from DFID (Govt. of UK), ACCESS is structured uniquely, to work at all levels of the value chain - implementing programmes on the ground, working with Government, Corporate Sector, Multilateral / Bilateral Agencies and Civil Society organisations, to improve and enhance their programme implementation and also undertaking initiatives to support, inform and influence policies. The ACCESS mandate emanates from the analysis that the poor continue to teeter on the brink of subsistence due to lack of access to resources, services, information, finance and markets and composite models will deliver durable outcomes. The lack of social capital perpetuates their vulnerability. Several inventive and integrated models in livelihoods strengthening have been developed by ACCESS which have helped the poor to overcome these impediments.

Bulk of ACCESS’s portfolio is focused on supporting the livelihoods of small and marginal framers. India’s female labour force participation rate is abysmally low at 25%. At 17% of GDP, the economic contribution of Indian women is less than half the global average. Therefore, as a part of its 3rd 5-year Strategic Plan, a key focus is also to promote economic opportunities for poor women through owning and managing successful business enterprises. Guided by this, ACCESS has initiated several niche programs. Currently ACCESS works in 14 states in India.



Vaya Finserv Private Limited

Vaya Finserv Private Limited is a new-generation Microfinance Institution led by experienced management with strong capital backing that offers financial services to aspiring women entrepreneurs in rural areas to support their businesses and power their aspirations. Vaya was established in the year 2014 by a team of seasoned microfinance professionals.

As of 31st December 2020, the Company is spread across 257 branches from 94 districts and catering to around 6,00,000 borrowers. The gross loan portfolio as of the same period was ₹ 1,040 crore including ₹ 393 crore of own portfolio.

**Sitaram Rao Livelihoods India
Case Study Compendium 2020**

**Sustainable Community Based Enterprises
in the Non-Farm Sector**

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Preface

Community based enterprises are those that use businesses to improve the life of a community. They are different from private enterprises in that they aim to be community owned, community-led and community managed. Such enterprises have the potential not only to positively influence the lives and livelihoods of poor and promote economic growth, but they may also have transformational impacts on the community by empowering women and creating opportunities for youth through enhancing local capabilities to manage resources, bargain with other actors and achieve better livelihoods.

In India, many community-based enterprises are being promoted, both in farm and non-farm sectors to create economic opportunities for the poor in the current scenario of decreasing jobs. These community-based enterprises offer a unique option for designing development interventions that are localized, sustainable and empowering. As the country's economy undergoes structural transformation from agriculture to industry to services sectors it is important to ensure that those who remain in agriculture are made as efficient and competitive as possible, but equally important is to promote occupational mobility of poor, dependent on agriculture and allied activities to more gainful non-farm enterprises or employment. Community based enterprises in the non-farm sector have the potential to create a large number of jobs locally, while at the same time relieving the stress on the farm sector.

Recognizing the importance of promoting community- based enterprises and bringing out innovation in the sector the theme for Sitaram Rao Livelihoods India Case Study Competition 2020 was **Sustainable Community based Enterprises in the Non-Farm Sector**.

The Sitaram Rao Livelihoods India Case Study Compendium 2020 has brought together ten such cases from across the country that show evidences of sustainable impact through promotion of community based enterprises in the non-farm sector. Overall 73 cases were received. The cases were put through a rigorous evaluation process and were assessed by an eminent jury who shortlisted the top case studies.

The Jury of the Case Study Competition comprised of sector experts- Dr. Biksham Gujja, Founder and Chairperson, AgSri; Ashwini Saxena, Chief Executive Officer, JSW Foundation; Brig. Rajiv Williams, Corporate Head – CSR, Jindal Stainless Limited Group and Prof Priya Nair Rajeev, Associate Professor, Indian Institute of Management Kozhikode.

On behalf of ACCESS, I would like to express my deepest appreciation to the eminent Jury for volunteering their time and efforts for deliberating and collating the final list. I'm sure critical examination and their expertise has contributed to bringing the best cases to the fore.

My sincerest thanks to our Technical Partner XLRI- Xavier School of Mangement and Prof Madhukar Shukla for helping us narrow down the best ten cases. I would also like to thank those who have shown interest in the case study competition and submitted their cases.

I'm deeply indebted to Mr. Vikram Akula and Vaya Finservice for their invaluable support to the Case Study Competition and their efforts to perpetuate the memory of Sitaram Rao who was both his mentor and also a founding Board Member of ACCESS.

I express my gratitude to the Livelihoods India Advisory Group and our CEO, Vipin Sharma for their guidance in the conduct of the Competition. Last but not the least I would like to thank the Livelihoods India team of Shruti and Lalitha for facilitating the process in a seamless manner.

I hope this compendium will prove to be a useful resource on sustainable community based enterprises in the non-farm sector and prove to be of value to the sector.

Puja Gour
Vice President
ACCESS Development Services

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The Pink City Rickshaw Company Driving Change for Women's Empowerment in Jaipur

Ayush Kasliwal and Surbhi Prajapati

1. Context

India has a population of 1.3 billion, of which 48.5 percent is female population.¹ India is a fast growing economy, which has made progress in terms of education, health and other human development indicators. And all though the Indian economy has grown at about 6-7 percent per year, women's labor force participation rate (LFPR) has fallen considerably. In fact, India has one of the lowest rates of female workforce participation in the world, and it is on the decline.² Estimates show a fall from 36 percent in 2005-2006 to 24 percent in 2015-2016.³

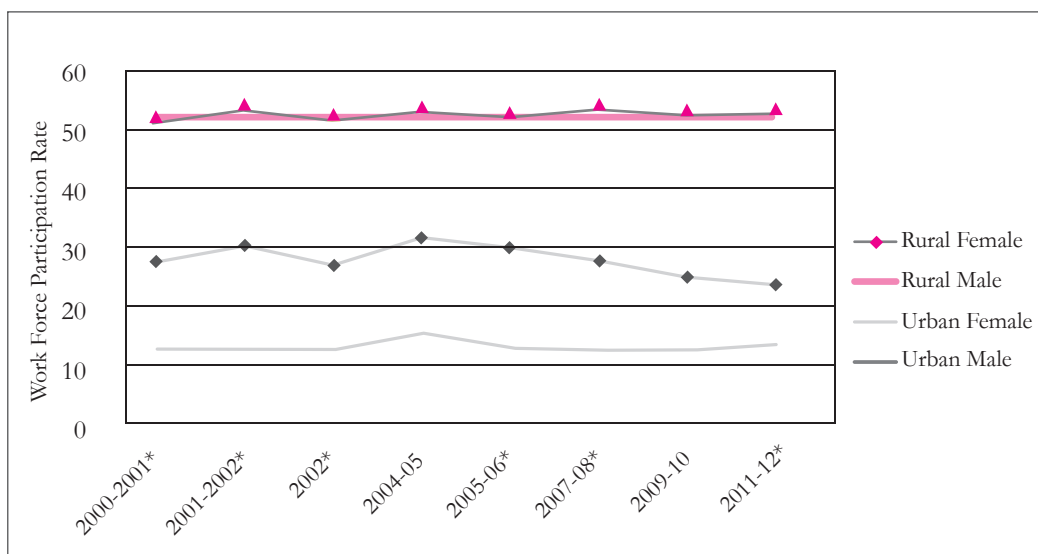


Figure 1. Trend in Workforce Participation

Source: National Sample Survey Office

This worrying trend can largely be attributed to conservative social norms, which place restrictions on women's mobility, agency and time, all of which contribute to keeping women in unpaid work at home. Those that are in paid work are largely low-skilled informal workers, engaged in low productivity, low-paying work.

Additionally, the common factor across the society within varying education levels and income groups remains that Indian women still are the primary caregiver and manager of a household.

1. Census of India, 2011

2. ILO, India Labour Market Update, July 2017

3. Economic Survey of India, 2017-2018.

Managing household responsibilities in most of the cases takes precedence over jobs thus keeping women out of paid jobs.

Encouraging the entrepreneurial spirit and leadership in women provides a unique opportunity to dismantle some of the barriers they face in advancing their economic and social empowerment. With an income of their own, women can have increased status, can provide for their families, and become empowered in other parts of their lives as well, such as making decisions about education, housing, food choices and medical care.

2. The Initiative

The Pink City Rickshaw Company is a unique, innovative and inspiring social enterprise, set up by ACCESS Development Services in Jaipur, to empower and provide aspirational incomes to 200 women from low income households. It was launched in 2016, with funding from HSBC's 'Skills for Life' programme.

Jaipur was picked up for grounding the initiative, as it is a tourist hotspot frequented by both Indian and foreign tourists. The city has congested streets and alleys and suffers from increasingly high pollution levels. The hope was that the concept of PCRC would be a trend setting initiative and would appeal to tourists visiting the Pink City, as well as local residents.

PCRC aimed at creating opportunities for underprivileged women in Jaipur while finding answers to the following dilemma:

- Can opportunities be created for women with low or no education?
- Can women be empowered to let go of regressive societal norms?
- Can women be persuaded to give up years of conditioning and exercise agency in matters relating to their employment options?
- Can a sense of community be built among these women with more awareness and opportunities?

3. The Road to Success

3.1 A Question Faced by Many Design Professionals – Does Design Matter?

Through the Pink City Rickshaw Company, a design venture, tried to demonstrate what design could do for women's empowerment. A well designed, economical rickshaw, supported by intensive training and marketing, made this project unique and showcased the possibilities that design thinking opens up for the social sector.

The Pink City Rickshaw Company opened up a ground-breaking new income opportunity for housewives and young women from slum areas by training them to drive customized electric rickshaws on specially designed tours of the city. The women, who received comprehensive training in soft-skills and e-rickshaw driving, were also equity holders in company which they owned and

managed. Not only did this initiative contribute to women's social and economic empowerment but also addresses environmental concerns by investing in pollution-friendly electric rickshaws.

3.2 The Rickshaw Design

Design is one of the key aspects of the project, as the rickshaw had to be visually distinctive and address the needs of the tourists as well as the women drivers. With this in mind, ACCESS commissioned Ayush Kasliwal, a designer from Jaipur to customize the e-rickshaw. The initial idea was to redesign the rickshaw from scratch, but it was soon realised that the cost of this would be prohibitive. In order to keep the costs low, existing platforms of e-rickshaw and the facilities of existing vendors were used. The result was distinctive and comfortable. The company provided pro-bono design services.

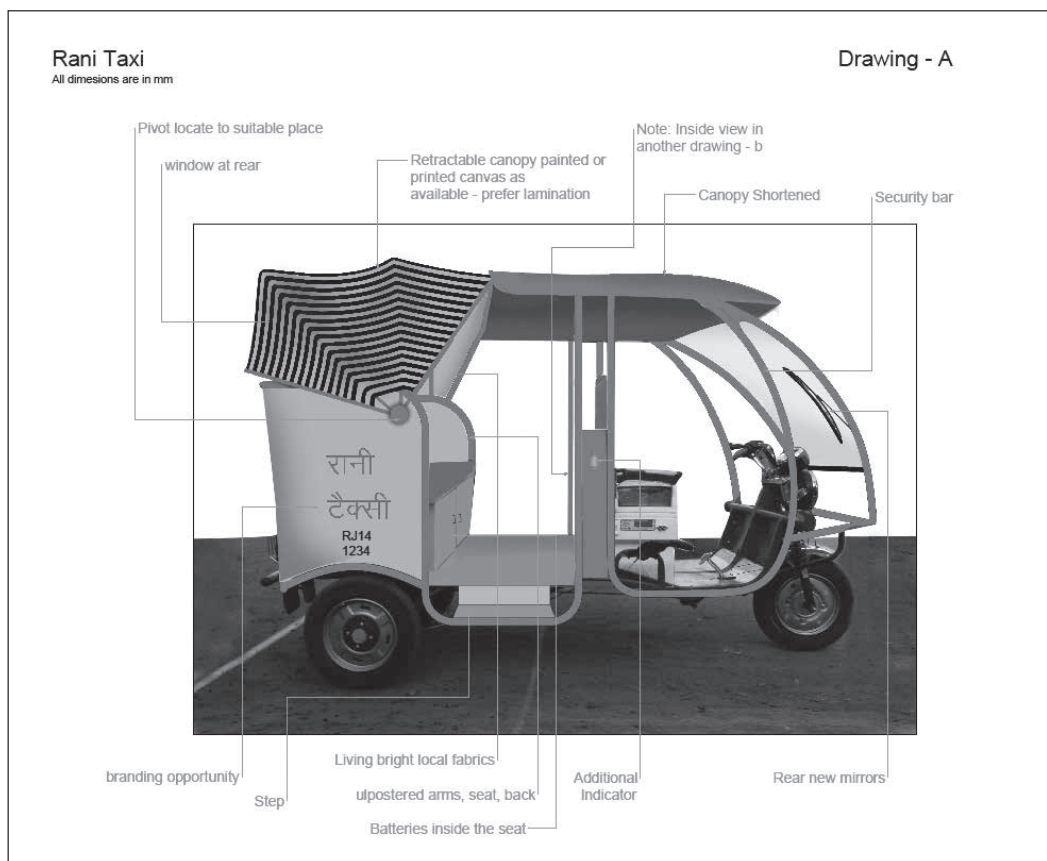


Figure 2: A Drawing Indicating the Modified Elements in an Existing e-rickshaw

The e-rickshaws were given a bright pink body and a collapsible canopy, designed to look like a stage carriage. The passenger seat was ergonomically designed with a mobile phone charging point, small dustbin, newspaper and bottle holders, and lockers for both passengers and drivers. An IVRS-based app for mobile phones has been developed to facilitate and enhance client's experience. With a maximum speed of 30-35 kmph, the e-rickshaws can travel up to 60 kms. when charged for eight hours.

3.3 Key Design Interventions

a. Visual and Structural

- Cutting off the roof and convert it into a retractable canopy
- Material and color of shelter canopy, to make it distinct and noticeable
- A distinctive colour for the rickshaw to make it look more approachable
- Company logo placement, prominently located for brand recognition
- Carving steps out of floor board and removing the driver's hand rest, to ease the entry and exit of the passengers
- Number Plates installed ABOVE the vehicle, making it easier for it to be identified from a distance
- Re-welding the dolphin bars to improve the safety of the vehicle, also making it a handle to use during entry and exit in the rickshaw
- Change the seat covers to a brighter colour, and make it easier to clean
- Addition of floor mats to keep a cleaner vehicle
- Changing the passenger seating from a 4 seater to a 2 seater for a more spacious seating
- Redesigning the locker box allowing the guests to lock their possessions when they step out of the vehicle

b. Safety

- Raising the driver's back panel for better privacy for the driver
- Indicators, lights, tail lights and rear view mirrors installed
- Panel for installation of interactive devices (for a possible integration of tabs to allow translation and enhanced city experience via geo location)
- Wobbling issues addressed by the relocation of the batteries towards the rear

c. Additions

- Placement of a dustbin to dispose off wrappers and other waste
- Installation of a tip box, to allow discrete contributions
- Phone chargers, which allows the travelers to charge their devices while on the move
- Cushions/Bolsters, adding to the comfort of the vehicle
- Bottle holders, to carry water bottles, a service that can provide additional revenue to the driver
- Shelf to put accessories like hand bags etc, while travelling
- Install spare tyre and its cover

d. Tour design

Bespoke tours were designed that included key tourist attractions in Jaipur, as well as offering an ‘out-of-the-box’ experience by incorporating aspects of Jaipur’s rich heritage and culture, including textiles, handicrafts and food. PCRC currently offers five main tours and individually customized tours.

- Heritage Tour
- Wake up with Jaipur Tour
- Shopping Tour
- Food Trail tour
- Culture Gully Tour

4. Training

Batches of women were trained in:

- E-rickshaw driving and maintenance, and
- Soft-skills (motivation and confidence building, communication skills and personal hygiene)

Two ACCESS community mobilizers were recruited, who were well-known and respected in the communities concerned and by the women themselves, to act as trainers for the rickshaw driving component, for the first batch of women. The example of the first few women helped convince other women to sign up. For the second batch, some of the first batch ladies were brought in to act as driving instructors.

In 2016, a partnership was forged with an e-rickshaw manufacturer and training institute, which through their company’s foundation offer free courses in e-rickshaw driving to people from socially disadvantaged communities. This partnership proved win-win for both parties. PCRC recruits now received training in e-rickshaw driving from a professional and well-equipped institute, while the institute who hadn’t trained women drivers before, now advocate courses for women drivers and have even hired one of the women members as a full-time trainer.

5. Marketing

It was critical to market these tours to a niche clientele, so that there would be higher revenue and shorter work hours for the women, allowing them the flexibility to combine this work with their household responsibilities. To carve an entry into Jaipur’s tight-knit and highly competitive tourist industry was no easy task. The e-rickshaw is not synonymous with luxury transport, so ensuring that high-end tourists would accept it, meant developing an eye-catching and comfortable rickshaw that would appeal to the target clientele.

It was also crucial to get the right partners on-board, as early on as possible, who would feel confident in promoting the tours to their high-end clients. Local tour operators were initially skeptical of the concept, so international agents were approached, who were more receptive to new ideas. As soon as business started coming in, local tour operators too began to take note. ACCESS sent a one-minute promotional video on PCRC to travel companies - a strategy which proved highly successful.

“We first heard about PCRC after a promotional video of theirs went viral on social media. We are always looking for new experiences for our clients, and immediately saw the potential of PCRC.”

A prominent tour operator in Jaipur

The use of social media platforms became instrumental in raising the profile of PCRC and marketing the tours to both individual customers and travel agents. This necessarily required fine-tuning the service by paying meticulous detail to every customer review (on trip advisor and other platforms) and incorporating their feedback.

Along with the internet, Below the Line (BTL) marketing techniques were implemented, including distribution of pamphlets and brochures to top hotels and guest houses in Jaipur, such as The Rambagh Palace, Samode Haveli, Rajvilas and 28 Kothi. Promotional material were distributed to cafes, shops and restaurants, who were known to be supportive of social enterprises, such as Anokhi and Café Palladio.

6. Rickshaw Parking and Maintenance

Initially, the idea of buying e-rickshaws was explored, to be given on loan to the women, who would progressively pay off the loan with their earnings. However, it was soon realised that parking the vehicles at their homes would be problematic, as they could get vandalised

Box 1: The PCRC Uniform-Creating A Professional Image

Comprising of a blue salwar-kurta with a pink block-printed *bandi* (waistcoat) and a light pink stole, the PCRC uniform was chosen for its comfort, practicality (for driving a rickshaw) and to suit the PCRC brand, aimed at a high-end niche market, 90 percent of whom are foreign tourists.

The women were initially reluctant to wear the uniform because salwar-kurta is not the traditional dress-code of married women in Rajasthan. They feared social stigma if they were seen in public wearing a salwar kurta. Similarly, for the Muslim trainees, the idea of going out in public without wearing a *burka* was unthinkable.

As part of the soft-skills training, the ACCESS team enlisted the help of trainers from the Oberoi hotel group to help train the women in the importance of wearing a uniform in helping to create a professional image. This proved highly successful, with the result that now the women are proud to wear their smart uniforms and have the option of whether or not to cover their head.

or stolen and the erratic electricity supply would make charging the e-rickshaws difficult. Instead the rickshaws were bought outright with the grant received from HSBC and storage facility was hired, where the rickshaws were kept overnight, charged and repaired.

7. What Have the Women Gained?

Jaipur is a well-known tourist destination and it remains strongly traditional with strict social norms governing most aspects of women's lives. Thus the concept initially received mixed reactions. Convincing women, mostly from conservative communities, was no easy task. Tougher still was getting them to consider rickshaw driving, an overwhelmingly male dominated domain, as a viable job option. The women doubted their ability to negotiate any type of vehicle by themselves, in the traffic congested streets of the old city, where the tours were concentrated. Many of them could not even ride a bicycle, let alone drive a rickshaw. They also felt apprehensive about interacting with foreign tourists, because of the language barrier and socio-cultural gulf between them. Furthermore, they had to contend with the opposition of many of their family members, and also face taunts and stares from male rickshaw drivers.

These challenges were progressively overcome by the determination of the team working on the program, as well as the women themselves. After repeated interactions and reassurances with the families and communities concerned, seventeen women were brave enough to enroll on the program, as the first batch of trainees, held in April 2017.

The next hurdles were more logistical in nature, such as finding trainers whom the women (and their families) would trust; encouraging them to overcome their shyness; strengthening their communication skills; instilling in them an entrepreneurial attitude and getting them market ready. Again, these all proved challenging, because they tried to bring about a change in the deeply conservative socio-cultural norms, which restrict women's agency and mobility outside the home. Even something simple, such as wearing a uniform was initially met with a lot of resistance and required multiple rounds of sensitizing workshops before the women felt comfortable with it.

8. Reach and Impact

- Till date, 117 women have received training in e-rickshaw driving and maintenance and soft skills
- PCRC now owns 29 e-rickshaws, which have collectively completed more than
- 700 tours till date.
- PCRC has a 5 star rating on Trip Advisor, a 4.9/5 star rating on Facebook and an Instagram following of over 500.
- PCRC has been written about extensively in national and international press, including in 13 print newspapers and on 36 online sites.
- PCRC has been endorsed by 11 national and international travel companies

- Operations have been extended to Udaipur, under the aegis of the Lake City Rickshaw Company and there are plans to set up similar operations in Agra and Varanasi in the future.
- Two PCRC women have since purchased their own e-rickshaws for commercial use (with a 15percent subsidy provided by the project), in between PCRC tours.
- 47 women have bought shares in PCRC.

The impact of this initiative has been seen most strongly by the confidence and enthusiasm of the women themselves. Driving an e-rickshaw provided the women with a level of autonomy, that most of them had never experienced before. The initiative has also greatly enhanced social capital among the women who, as a community, feel empowered and motivated by each other. They communicate daily on a very active whatsapp group and continue to inspire each other.

“When the women first started driving the rickshaws, they used to hide under their ghunghat (veil) so people couldn’t see their faces, now they wear sunglasses and take selfies with the guests”

Vishal Lalwani, PCRC Business Head

Box 2: What our Women Drivers Say

“I never went out alone earlier and was completely dependent on others, even to go to the nearby market. Now I have the confidence to take up anything on my own. Being a part of PCRC has given me a chance to gain new experiences and meet people from across the world.”

“PCRC has given me a chance to prove to myself that I can learn a skill at my age and be part of the tourism industry. I never thought I was capable of something like this, as I had no professional training or qualifications.”

“We overcame our own fears and managed to stand on our own two feet. When I drive, I feel that I am finally in control of my own destiny”

9. The Road to Sustainability

Since its inception two years ago, The Pink City Rickshaw Company has already proven itself as a successful business model which is helping in empowering disadvantaged women in Jaipur. However, there is still more work to be done to help the women strengthen the company and make it fully sustainable. Now that the women have been trained and the tours are fully operational, the focus increasingly needs to be on business management and development, including selecting and grooming a board of directors. Although 40 women have purchased shares in the company, many women still don’t feel comfortable with parting with ₹ 500 (the cost of 5 PCRC shares) as they see no immediate benefit in this and

are yet to understand the longer-term implications. Several women have emerged as natural leaders, who have the potential to take a more proactive role in the management of PCRC. With the grant from HSBC coming to an end, it is expected that PCRC will be able to meet the salaries of the director and key facilitators from company profits. This represents a significant step towards sustainability of the enterprise.

English language and computer/digital training was a skills development area that many of the women are keen to explore. This would enable them to communicate better with their customers and also be able to operate the newly developed PCRC mobile app. Discussions are under way to secure another grant for these activities.

10. Strategies for Success

10.1 On-ground Learning

It is important to be open to on-ground learning and adapt your strategies accordingly. Initially women from the 18-25 years age group were targeted, but it was soon realized that this age group was hesitant to sign up as they didn't view rickshaw driving as an aspirational job. Over half the women who signed up on the first batch were over 25 and unskilled, which worked in favour of the project, as they became mentors to the younger women and had more clout in the community to allay fears and apprehensions about the initiative.

As PCRC's visibility and reputation grew, the composition of PCRC trainees changed from older, less educated women, to younger, better educated women, many with post-graduate degrees, who increasingly saw working with PCRC as an attractive job option

10.2 Create Job Opportunities with Flexible Working Hours

Women are more likely to consider job options that do not interfere with their domestic responsibilities. The way PCRC works is that once a booking is made, women are able to choose whether they want to take the tour or not. In case they are unavailable, the tour is offered to another driver. This means the women are totally in control of how much and when they work. The team also tries to match clients with particular women, depending on the tour they choose. The 'Wake Up to Jaipur' tour is a favorite with the women as it happens early in the morning, leaving the rest of the day free for other work or household duties.

Put simply, many women do not take on paid work outside the home because they do not have the time.

10.3 Provide Comprehensive Support

Disadvantaged women are not going to be able to confidently run their own social enterprise over-night. One needs to make sure there is enough time for their confidence to grow and for the seeds of entrepreneurship to take root.

10.4 Creating Social Capital

Bringing women together into a collective enterprise is likely to be more successful because it provides mutual reinforcement and inspiration.

10.5 Think Outside the Box

Women feel proud and are motivated to get involved if an idea is new and inventive, rather than being part of a traditional income generation programme.

10.6 Don't Compromise on Professionalism

Professionalism and providing quality service is essential for the long-term sustainability of any entrepreneurial social enterprise.

10.7 Be Media Savvy

Commitment and dedication to maintain a social media presence is essential for the success of any tourist-based initiative.

11. Conclusion

Two years on, the experience of The Pink City Rickshaw Company has been overwhelmingly positive, with the company enjoying a five-star rating on Trip Advisor and numerous accolades in national and international press. Today, PCRC boasts 29 custom-designed e-rickshaws and has successfully trained 117 women as e-rickshaw drivers, catering to tourists, corporate, cultural events, literary festivals and even big-budget weddings and have made 700 tours over this time period. On an average, the women drivers supplement their incomes by an average of ₹ 8,000-10,000 per month.

The PCRC model has worked successfully and the women inducted in the programme have benefitted in more ways than one. Along with a steady income, the programme has enhanced mental, physical, economic, social and psychological development of women. It has built their confidence, determination and self-dependency by decreasing financial dependency on male partner. It has provided them with status and recognition among the society, leading to gender equality. Also, women e-rickshaw symbolise the strength and potential of women creating a sense of security and importance of female in other women. This has changed the image of women and slum-dwellers in India to foreigners. Foreigner women tourists feel safer in rickshaws and Jaipur. Women drivers seem more reliable and trustworthy to them.

Similar for the city of Jaipur, this programme has opened up avenues to explore a similar model in Indian cities, tailored to their need. Hopefully the programme will expand and will employ and empower more women across the country in the coming years.

12. Stories of Driving Partners

Box 3: Basanta Devi, 38 years

Basanta's story is one of the most compelling of our women drivers and shows how, with the right support, disadvantaged women can provide a better future for themselves and their families.

The odds were stacked against Basanta from childhood – she had no formal schooling in her native Bangalore, was married off at the age of 11 to a Jaipur-based man and had her first child when she was only 13. Four children later, she supported her family by working on a construction site for over ten years, earning ₹ 350 a day, until a back injury rendered her unable to work. She never knew how much her husband earned as a cycle rickshaw driver, as he spent all the money on alcohol and was frequently violent with both her and the children. Five years ago, she gathered enough courage to leave him.

Completely uneducated, with four children to support and unable to do *beldari* (labour work) anymore, Basanta tried her hand at various jobs. She worked as a security guard at the City Palace for a year, until the security agency ended her contract. She then worked part-time as a domestic help, where her employer suggested she admit two of her children to an NGO-run residential school, where they have been studying since the last seven years.

She also opened a little shop selling trinkets near the Govind Devji temple in the old city. It was here that she first saw Komal Mahawar, our youngest PCRC driver going for her duty at the City Palace to drive the PCRC rickshaw within the complex and wondered what her uniform was. One day she saw her driving the rickshaw and was amazed that a woman was doing this. The next day, curiosity got the better of her and she mustered up the courage to go speak to Komal. Komal told her about the training and encouraged her to get in touch and apply. Basanta assumed that she would not be eligible because she was illiterate, so she never called, but still kept the number.

One day, the PCRC Team got a call from a lady who enquired in impeccable English, about PCRC, the training provided, financial implications and our marketing efforts to ensure constant bookings. Upon probing, she revealed she was Basanta's employer, where she worked as a domestic help. Basanta was invited to join PCRC.

Basanta turned out to be a great driver and inspiring role model for other women. Un-phased by anything, she says that this is her best job till date. 2 months after completing the PCRC training, she took a loan and bought her own e-rickshaw, which she drives daily, in between taking customers on PCRC tours. When she first bought her own e-rickshaw, the male rickshaw drivers were quite hostile to her, telling her she could not drive in their areas. She simply ignored them and has chosen to ply on the roads around the City Palace, which she knows well. She charges all her passengers the same rate and makes no distinction between Indian and foreign tourists.

Box 4: Najma Bano, age 46 years

Najma Bano, a mother of four, is from a Muslim community living in Shivaji Nagar basti in Jaipur.

Despite being over 40 years of age and a grandmother herself, Najma Bano approached us, wanting to join the Pink City Rickshaw Company. Apart from making lac bangles at home, to support the meagre income her husband made from his cycle repair shop, she had never worked before. Najma was an unlikely candidate – she had little formal education, was above the target age and was not used to travelling alone.

But there was a strong and silent determination in her that stood out and made the PCRC team reconsider. Her children supported her and strengthened her resolve, despite strong reservations from her community.

Najma is now one of the trainers and is highly respected by the other women drivers. She continues to be instrumental in helping to convince future recruits, many of whom are hesitant about trying this unusual occupation, that being independent is a state of mind. She also convinced her daughter Ruksar Bano, to sign up for training. In December 2018, Najma was one of the speakers at the ‘Woman Up Summit,’ held in Jaipur and organized by Siyahi. Najma received a standing ovation after narrating her recent experience of being one of the first female e-rickshaw drivers in Jaipur.

Box 5: What the Customers say about PCRC

“I would highly recommend taking a tour with the Pink City Rickshaw Company, not just because of the amazing female empowerment project...but also because the ladies really give you a great tourist- friendly (no commission shopping or harassment) experience.”

“We had a great Food Trail Tour. We tasted food and went to small shops, which we would not normally have gone to. Very interesting. Great lady drivers.”

“I loved that the tour, while visiting major attractions, felt more authentic by giving an insider’s look into every-day life in Jaipur.”

“Such a unique way to see the city.”

Community Livestock Business Centre

Amit Asnikar

1. Background

Small goat rearers in Wardha, Gondia and Yawatmal districts of Vidarbha and Osmanabad district of Marathwada region in Maharashtra are mostly landless. The goat population as per the Livestock Census 2017, was 2,01,732, 1,91,472 and 4,58,409 respectively in districts of Vidarbha region and 2,18,268 in Osmanabad. However, small rearers do not practice commercial rearing and therefore goat management practices are mostly unscientific. Inbreeding is a common issue, due to the use of a single buck for breeding, either due to unavailability of high yielding breeds or information. Absence of green fodder, improper feeding, shed management and open grazing make the animal unproductive. Irregular vaccination and deworming due to lack of easily accessible and affordable veterinary doctors is also a huge challenge. All these factors contribute to the decrease in kidding efficiency and low weight gain, ultimately fetching lower returns. This has led to high mortality rate in kids (up to 22 percent) and adult goats (up to 18 percent). High mortality and morbidity of goats make the goat rearing dependent households, especially the women, highly vulnerable. In addition, rearers are unaware of value added products that could be obtained from these animals, hence very few enterprises get established.

1.1 Affected Community

The goat rearers from poor families, specifically women having high level of dependence on small ruminants are the targeted beneficiaries of Maharashtra State Rural Livelihoods Mission (MSRLM). These key stakeholders in this model are Self-Help Group (SHG) members, called as *pashupalak*.

1.2 Locations of Community Livestock Business Centres (CLBCs)

The Community Livestock Business Centres (CLBC) are established in 13 blocks of four districts of Maharashtra.

1.3 Timeline for Setup of CLBC

CLBC have been on ground since 2014-15. Since the initial days of targeted interventions by the Mission, focussing on livelihoods of the poor. Separate scoping studies for understanding the community's livelihoods preference were held in the 10 intensive districts of the Mission, including the four selected ones. Thereafter, the Mission entered into partnerships with various Technical Support Agencies.

2. The Initiative

The enterprises have been set up in four locations in Maharashtra. The rural poor community, mostly belonging to Tribal and OBC categories are landless and dependent on small ruminants, besides agriculture labour. At the very outset, the needs of the community were assessed and Micro Investment Plans (MIP) for all SHG members in Yawatmal district were prepared. The study showed that 28 percent of the respondents demanded goatry as a preferred livelihood activity. This was the basis of the partnership with The Goat Trust (TGT), towards the end of 2014. The original model envisaged setting up Goat Resource Centers (GRCs), which would support the *pashupalak* in servicing their herds, follow proper management practices and sustain the animals. Eventually GRC took the form of CLBC to incorporate the business angle and make goatry an economical business for small rearers.

The enterprises aimed to address increase in awareness and acceptability in *pashupalak* for improving feed, fodder, health, kid's efficiency, carcass weight and marketing of the goats and in turn make animal rearing economical, while promoting collective business for numerous value added products.

TGT started by conducting baseline survey to understand the *pashupalak's* basic information pertaining to available assets, specific information on her goat rearing practices, feeding and vaccination issues, reproduction cycles and use of the milk and meat for consumption. Simultaneously, selection of Pashusakhi (PS) or Community Resource Persons commenced in the selected blocks. The selection criterion was age, education and being an existing goat rearer. Community recommendation was based on her proactiveness in the village. Till February 2016, 121 PSs were working in the project. For the position of Community Livestock Managers (CLMs), technical persons engaged in goat rearing, with aspirations to be an entrepreneur were invited to apply from each block. In the first mega round held in May 2016, 52 CLMs got selected.

At each village, the PS and the CLM formed Goat Clubs, a successful initiative of TGT in Jharkhand. The Goat Clubs were to act as apex institution of all *pashupalaks*, like the Village Organisation (VO), constituting representatives of SHGs of that village. It was envisaged that the CLBCs would deliver the benefits and schemes to the *pashupalak* at the village level through the Goat Clubs. The Goat Clubs were nurtured by the PSs and CLMs. 918 Clubs were formed in 13 blocks under the CLBCs. Each Goat Club had a President and a Secretary, who would represent the *pashupalak* families. The details of 13 CLBCs is presented in Annexure 1.

2.1 Structure and Governance of the Enterprise

One CLBC covers one Block or Taluka. One Goat Club is a collective of all *pashupalaks* of a particular village. Representatives from different Goat Clubs are then selected to form Board Members of CLBC. 11 *pashupalaks* form the General Board of CLBC which is headed by a President, a Secretary and a Treasurer.

From three to four CLM's of each CLBC, one CLM acts as the Manager. Monthly meetings are conducted at the centre. CLMs of that CLBC makes it a point to attend the Goat Club meetings. Goat Clubs hold monthly meetings in presence of all *pashupalaks* and respective PS of the village. Depending on number of *pashupalaks* some villages have upto two clubs. PS is one-point contact for the *pashupalak*. They are the community cadre for the last mile delivery of all services for the animals, viz, vaccination, deworming, health, feed, water management and marketing of products. On the rearer front, they provide services like mobilisation, awareness creation, training and mentoring. PS also maintains complete record of the all the animals and their rearers, at any given point. As on May 2019, 804 PSs serve 13 CLBCs in the four districts.

The CLM who is above the PS, is the only male member in the business model, whose primary role is to provide inputs on technical aspects of animal rearing. They are also responsible for monitoring the PS and supporting the forward and backward linkage of CLBCs. CLMs have been trained on the technical aspects by the TGT through a detailed curriculum. The 13 CLBCs are managed by 73 CLMs. The complete structure is supported by the TGT state and district staff, as well the MSRLM staff at village, block, and district levels.

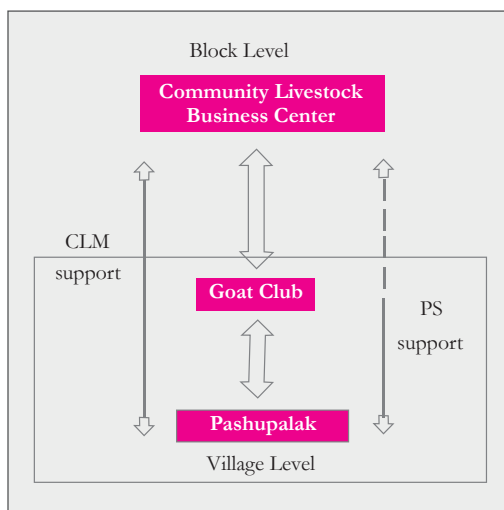


Figure 1: Enterprise Structure

The *pashupalak* can become a member of CLBC and avail its services with a onetime membership fee of ₹ 100. Each CLBC is housed in a rented premise. The CLBC has three to four rooms where soaps, hand wash and other products are prepared by PS and CLM. In 2016, the Mission initially funded each CLBC with ₹ 12.5 lakhs as establishment cost. In 2017, each CLBC was further provided ₹ 3 lakhs as working capital.

2.2 Functioning of the CLBC Enterprise

The CLBC introduced various value-added products in the goat value chain. It acts as an apex collective for the rearing communities and at the same time has business viability. The requirement of raw material for production gets decided in the monthly meeting of the Board Members. Based on their previous transaction history, new material is then purchased from the local vendors through a transparent process of three quotations. The CLM Manager follows up with the team to get the orders executed with proper formula for each product.

The business model assigns several services to the PS. These are not only input services but also revenue generating tasks for the PS. Each service has a standard selling rate. The CLBC owns the product and gives an average commission of ₹ 3-5 per product sold to the PS. The PS prepares the product at the CLBC as per her pre-decided monthly work schedule and brings the product back to the village for sale. Furthermore, when required, she visits her block center. On other days, she serves in the village. PS now earn ₹ 1300 per month on an average from the CLBC services and products.

CLMs of each center oversees the sale of same products outside the village, for which he gets commission from the CLBC.

2.3 Maintaining the Quality of Products

The minerals, health boosters and feed prepared by the CLBC in these four districts are better in quality, price and availability than competing products available in the market. The formulas are set. *Pashu Chaat*, a feed made by the PSs cost ₹ 40 per Kg while similar product in the open market cost ₹ 70 per Kg. The *Masala Bolus* is unique to Maharashtra and is unavailable in the open market. *Dana Mishran*, an animal feed is also of superior quality than its market counterpart.

3. High Value Services from the CLBC

3.1 The Slaughterhouse

In Deoli block of Wardha district, the CLBC has set up a slaughterhouse. The CLM collate information for goats to be slaughtered and bring them to the slaughterhouse. These goats are weighed and purchased only from registered *pashupalaks*. The rate is fixed at around ₹ 290 per Kg, which is ₹ 30 to 40 higher than the market rates. CLBC has a team of three *pashupalaks* who act as butchers. The butcher is paid ₹ 400 per goat and works five hours every day. PSs collect orders on the previous day and convey it to the CLM. The order is then prepared, packed, and given to PS, who delivers it door to door as per the order. The selling rate is as per the prevailing market rate.

The quality of the meat depends on the carcass weight of the animal. Initially the goat weight gain was around 30 Kg at age of 12 months. Now this is achieved at age 7 to 8 months due to inputs from CLBC.

3.2 The Commercial Goat Farms

Since many rearers were landless and devoid of any credit worthy assets, formal financial institutions rejected their loan demands. Hence CLBC initiated commercial goat farms for rearers who have reached minimum herd size of 10 and supported them by providing 'name plates' of commercial goat farms. In total, 800 *pashupalaks* from Deoli and Seloo blocks were involved in this business. From amongst them, 8 owners have succeeded in getting Mudra Loans from banks, mostly the 'Shishu' loan of ₹ 50,000.

3.3 Animal Sale Purchase Centre

CLBC's commission earning business for PS consists of purchasing goats and bucks on live weight from nearby villages and trading it to the slaughterhouse. One central village act as center and caters to 3-4 villages. Such centers were commissioned in 12 villages of Deoli block. CLBC provided ₹ 10,000 to each PS in advance for their potential purchases and repeated the advance as per their need. The PS, owner of the center, brought the goats/ bucks to the center for sale from her village. She paid the *pashupalak* upfront with the money available with her. She would pay the balance amount to the *pashupalak*, if any, after receiving next advance from CLBC. The commission rate fixed by the CLBC for the PS is based on the grade of the animal depending on the live body weight, height, age/ number of teeth etc. For 'A' grade animal, it is ₹ 7 per Kg and for 'B' grade it is ₹ 5 per Kg. Animals at the center are provided primary care by the PS. During their stay, the PS provides them with primary care and the CLBC pays her for these services, exclusive of her commission.

TGT team surveys market rates with traders and farmers from time to time. 9 to 10 month adult goat sells at minimum of ₹ 5250.

Table 1: Business Profile of CLBC

Input Services by CLBC			
S.No	Product/Service	Particular	Unit rate in village, ₹
1	Vaccination	Adult/Kid goat	3.00 per dose
2	De-worming	Adult/Kid goat	5.00 per dose
3	Pashu Chaat	500 gm	20.00
4	Masala Bolus	35 gm	5.00
5	Neem Oil	30 ml	30.00
6	Dana Mishran	1 Kg	35.00
Output Products by CLBC			
7	Goat Milk Soap	90 gm	30.00
8	Goat Manure	1 Kg	20.00
9	Live Goat	Live Body Weight	3840.00

Source: TGT Report, June 2019

Since last 3-4 years, 13 CLBCs from four districts have carried out the following business:

Table 2: Cumulative Income of 13 CLBCs from Different Business Lines

S.No	Category	Product	Utility	Kg/Nos	Income (in ₹ Lakhs)
1	Goat Feed	PashuChaat	Minerals Dose	58,628 nos. (500 gms each)	12.82
2	Goat Feed	Masala bolus	Health booster	6,07,697 nos. (35 gms each)	30.38
3	Goat Feed	Dana Mishran	Daily feed	1,12,523 Kg	41.05
4	Health Service	De-wormer	Anti-infectant	82,9074 doses	41.45
5	Health Service	Vaccination	Anti-bacterial	42,1165 doses	17.74
6	By-Product	Goat Manure	Plants Manure	88,882 Kg	1.77
7	By-Product	Goat Milk Soap	Human Hygiene	1,49,982 nos	35.80
8	Product	Goat Sale	Human Consumption	15,866 animals	894.70
9	Allied Product	Neem oil	Anti-Tick Infectant	65,962 nos, (30 ml each)	19.78
Total					103.5

Source: MSRLM/TGT

The Centers have procured more than 10,000 liters of Goat Milk from the 53,120 goat rearing families who are members of 9,419 SHGs. They had also performed castration (1806 animals) and Artificial Insemination (4253 animals), through various CLBCs. The average turnover of 13 women led CLBCs has been ₹ 1 Crore, till July 2019.

4. Factors Contributing to Success

4.1 Acceptance of Scientific Goat Rearing Practices

Focused awareness generation was created by screening videos and demonstrations in the village camps. The *Bakri Palak Pathsbala*, a pictorial training module was delivered via the Goat Clubs. Veterinary doctors sometimes attended the village camps. This detailed module of 25 posters created a 360-degree impact.

4.2 Door-step services by PS

The services included feed and water management, health inputs, house management and milk and manure procurement as follows:

a. Feed and Water Management for the goats

- Installing turf for fodder, stand for green fodder and arranging turf/stand for drinking water.

- Arranging goat feed, i.e. *Dana Misbran*.
- Introducing Mineral Mixture, i.e. *Pashu Chat*.

b. Health inputs

- Providing 4 types of Vaccines- Peste Des Petits Ruminants (PPR), Enterotoxaemia Vaccine (ETV), Goat Pox, Foot-and-Mouth disease (FMD) to the cloven-hoofed animals as per schedule.
- Health Booster in form of Masala Bolus.

c. House Management

- Improvement in goat house
- Providing open sheds for goats.

d. Milk and manure procurement

Daily purchase of goat milk @ ₹ 40/litre and manure @ ₹ 2 per kg from doorstep of *pashupalak*

4.3 Support to Pashupalaks on Technical Aspects

PS and CLM also provide support to the *pashupalak* on technical aspects like grading the animal, valuation of goats, rate declaration, promotion of goat farms and maintaining MIS of the animals. TGT reports that the success of adopting these services was three to four times the target, in the 17 months since project commencement.

Repeated trainings on technical and business aspects provided at various levels through demonstrations, workshops, and exposure given to stakeholders-*pashupalak*, members of Clubs, CLBC, PS and CLM led to wider acceptance of model. The block and district team of MSRLM were equally oriented and strengthened in these efforts. Experts from various sectors also contributed to the trainings. eg. ethnoveterinary practices were introduced by SEWA, Madurai.

In 2018, *pashusakhis* and CLMs, were trained in economical rearing of local poultry birds to enhance their livelihoods.

4.4 Presence of Stationed TGT Team

This has enabled the strengthening of CLBC and support for the professional team of SRLM. The TGT team includes State Coordinator stationed at Wardha and district coordinators stationed at three other districts. The other cadres developed in under MSRLM, viz Krishisakhi, Banksakhi and the Micro Enterprise Consultants (MEC) have been complementary to the community's success.

4.5 Initiatives for PS Upliftment

In 2016-17, the Mission provided loans to PSs, routed via the VO of the village, for expanding their businesses. PSs who had implemented/would implement better practices of water and fodder management in their existing herds or would carry out recommended repairs in animal sheds with their own money were initially selected to avail these loans. Many PSs availed the loan to buy more goats (adult, kids, bucks) and increase their herd size. The data of 53 PSs from Seloo block shows that with average loan of ₹ 30,000, the earning from sale of goats was on an average ₹ 28,000 after one year for each PS. They still had animals worth ₹ 21,000 in their herd. In addition, the buck service for goats, fetched ₹ 3,000. Other PS were given loans in the subsequent years of the mission.

5. Critical Implementation Challenges

Generally, there are many challenges in any community driven processes. The model has not worked uniformly over the four districts due to factors such as cadre drop-out, center proximity for the PS, non-formation of Goat Clubs, lack of proper facilitation by the staff and lack of capable manpower.

Specific challenges while upscaling the CLBC include:

5.1 Administrative and Managerial

- **Transfer of Funds:** The CLBC is an intervention implemented through a government structure that includes a mix of professionals and government officials. The signatories at many levels are neither oriented towards nor aware of the community processes, ultimately hampering the transfer of funds to account of the community and cadre. This results in delayed loan approvals which further hampers the purchase of required inputs for smooth functioning.
- **Ownership of Community:** The leaders of the CLBC have not been able to take the onus of the activities which is the real aim of the Mission, due to several factors such as lack of confidence, social pressure, business in family chores, and lack of knowledge and understanding.
- **Low capabilities of Leaders:** Leadership and business capabilities of the community is subpar even after several efforts in that direction. This has hindered the decision making process of the CLBC. The role of execution then fell to the technical and professional staff, which does not make the process community driven in true sense.
- **Maintaining MIS:** Data is the backbone of any intervention. However, there were many occasions when data for TGT and the MSRLM staff-initiated market research on animals, did not reach from the level of *pashupalak* to CLBC.

5.2 Technical Challenges

- Community Risk Fund:** The life insurance of an animal is critical since there are chances of animal getting diseased leading to its sudden death. In addition, the issues of infertility and paralysis are common in absence of health care measures and facilities. The existing premium amount of the government was insufficient to cover all of this. In most cases individual rearers could not access insurance. If at all the animal got insured, receiving the claim was difficult because of tedious formalities. To address all these issues and maintain funds at community level, the Community Risk Fund was introduced. TGT laid the criterion for insuring animal, raising claims and reimbursement in timely manner for each stakeholder *viz*: *Pashupalak*, PS and VO.

Table 3: Blockwise Insurance Coverage of Animals

S. No	District	Block	No of CLBC	No of HH covered	No of goats	No of Goat insured	Premium amount received	Coverage of HHs (percent)	Coverage of Goat population (percent)
1	Wardha	Seloo	05	61	809	107	21400	50.83	13.23
2	Gondia	Salekasa	08	64	869	100	20000	46.38	11.51
3	Yawatmal	Gatanji	04	52	405	84	16800	68.42	20.74
		Total	17	177	2083	291	58200	52.99	13.97

Source: TGT Report, May 2016

The analysis reflects that around 53 percent HH were covered during the period. But insurance coverage was restricted to only 14percent of goat population. TGT Report suggested that “the team needs to work on its promotion by wall writing, video show, BPP training, *Nukkad Nataak* etc”.

On ground, this insurance activity remained a challenge and could not take off after the reported period.

- Government Insurance:** The New India Insurance Company insured goats in block of Ghatanji, way back in 2015, due to the efforts of MSRLM staff. The SHG has supported the *pashupalak* to avail the loan from the VO fund, provided by MSRLM. The newly purchased goats were insured by the Livestock Development Officer (LDO). The goat was valued as per the market price and premium was fixed. The *pashupalak* paid the charges of the LDO for tagging of animal, issuing of medical certificate and filling insurance forms.

Due to cases of false claims and other malpractices, insurance companies refrain from insuring small ruminants. Before the CLBC came into existence, the professional staff of MSRLM succeeded in convincing the LDO to insure 108 animals. There were few cases, where the claim was settled at 90 percent of the market value. The positive outcome was that *pashupalak* now understood the need of the insurance and the superstitions regarding

vaccination, deworming, insurance were removed to an extent. However, the practice of insurance still did not scale up as expected.

6. Outcome and Impact of the Intervention on the Community

The impact of this model can be seen in its adoption by the Department of Animal Husbandry and Tribal Development who have included the component of Pashusakhi/Village Resource Person in their scheme SWAYAM. The impact is also seen through projects like *Mahila Kisan Sashaktikaran Pariyojana*.

Box 1: Success Story

An unknown virus borne disease attacked some of the large animals in the vicinity of target area in 2019. This was immediately conveyed by the *pashupalak* and PS to TGT. TGT sent photos of the diseased animal to the veterinary doctors who then identified it 'Animal Pox' and prescribed medicine to the cadre. The PS purchased the vaccine and treated the infected animals with confidence. This quick action by the PS was applauded.

The trained and established PS from CLBCs have given services and training to many *pashupalak* and PSs from other blocks. PSs provided major inputs on the five pillars of goat rearing, i.e. Breeding, Feeding, Housing, Health Management and Marketing. 618 PS have been trained in MKSP blocks till June 2019, covering 21,233 *pashupalak*.

At household level the outcomes are manifold. The *pashupalaks* have now started preparing goat manure through their non-farm micro enterprises and using it in their fields.

The Model was well appreciated by Prime Minister Modi during 'SAMWAAD'. The PSs showed their products to the PM and narrated their story. The products have been promoted through national and state level exhibitions.

7. Issues and Solutions while Achieving Scale and Sustainability

7.1 Scalability

Initially goat milk collection per *pashupalak* did not exceed 50-100 ml/per day. However, the PSs delivered various services consistently in the villages due to which the *pashupalak* were convinced to sell more than 500 ml per day to the CLBCs.

7.2 Business Development

At present the PS writes sales and purchase record in her own way. Due to this, analyzing data, deriving cash flow statement, and understanding profits becomes difficult. Likewise, for CLM and CLBC. Hence only a few bankable proposals could be developed. Some of these concerns have been addressed through business development trainings. As a result, record keeping at the CLBC has been made possible to some extent. Few CLBCs have also appointed an accountant.

7.3 Kids Nursery and Buck Entrepreneurship

The issue of sustainability of goat rearing depends on availability of high yielding bucks. For this purpose, TGT initiated the process of creating and maintaining buck entrepreneurs at village level. Mission provided funds at VO level. But this did not gain much acceptance from the community.

7.4 Artificial Insemination (AI)

TGT tried the AI techniques for yielding high quality breed. For this PS and CLM were trained in the technique.

Table 4: Impact of AI on Sample Goats (2018-19)

S. No	Particular	Quantity	Percentage
1	No of goats on which AI is practiced	56	NA
2	No of kidding achieved	39	69.64
3	Total no. of kids (Single, Twins, Triplets)	83	NA

In spite of this success, community still needs technical guidance and work on behavioral change.

7.5 Standardization of products

Initially product formula fixation, packaging and branding was a challenge. Steps to address these issues have been initiated with inputs from MIGRI (Wardha based national institute under MSME Department) in the formula development of soaps, hand wash, laboratory testing etc. However, maintaining uniformity and testing of *Masala Bolus*, *Manure*, *Dana Misbran*, Face Wash is still a challenge.

8. Conclusion and Way Forward

The CLBCs have formed a successful collective of goat rearers at the village and block levels, uplifting the incomes for every stakeholder, more so for PSs. The asset which served as a source of nutrition (milk and meat), medicine (milk), and as gifts during ceremonies, has multiplied through many micro enterprises.

Table 5: Benefits of the CLBC Intervention

S.No	Particulars	Before CLBC	Present Stats
1	Average herd size	2 to 3 goats	5 to 7 goats
2	Average kid weight	1.5 Kg	2 to 3.5 Kg
3	Age of marketable goat	12 months	8 to 9 months
4	Rate for meat quality of goat (live body weight)	₹ 5000 per goat	₹ 7000 per goat
5	Kids Mortality	20 percent	2.25 percent
6	Adult Mortality	13 to 15 percent	1 percent
7	Average number of kids per delivery	1 to 2 kids	2 to 3 kids
8	Average additional income through value added goat-products (goat milk, goat milk soap, dung manure)	0	₹ 30 to 50 per day

Source: MSRLM

8.1 Lessons Learnt

Goat milk and goat manure are income generating pathways for the poor. It not only gives direct income to the goat rearers and PSs but also encourages them in adoption of improved management practices. Use of goat manure also improves the soil fertility. The total turnover for all CLBCs from these two products has been in the range of ₹ 19-20 lakhs which further emphasizes its importance. Goat meat and the concentrated feed are other potential areas for the CLBC to sustain as a community enterprise.

Being a gender-neutral enterprise, goat rearing has become central point of empowerment for women in the real sense and make such models a true success.

8.2 Way Forward

1. CLBC into Producer Companies - 4 CLBC s have also become successful in registering as Farmer Producer Companies, while Goat Clubs have become Producer Enterprises.
2. Standardization and brand development - New markets for few palatable products need to be explored.
3. Breed Improvement - Artificial Insemination, buck entrepreneurship and commercial goat farms can be the new business development and animal improvement strategies going forward.
4. E-commerce platform: Looking at the huge demand in this sector, especially in the current times, TGT has initiated an e-commerce platform for sale and purchase of goats and products. <https://pashubajaar.com/>

Annexure 1

Table 6: Overview of 13 Community Livestock Business Centers under MSRLM

S. No	District	Block	Villages Covered	SHGs	Pashupalak	No of PS trained	No of CLM	Goats benefited
1	Gondia	Salekasa	78	859	5317	67	7	26,039
2	Gondia	Arjuni Moregaon	98	930	4658	60	6	18,194
3	Gondia	Tiroda	114	1112	8542	70	4	26,235
4	Wardha	Wardha	75	750	3215	70	6	17,933
5	Wardha	Deoli	76	702	3152	62	6	18,542
6	Wardha	Seloo	84	917	3122	60	6	12,182
7	Yavatmal	Ghatanji	93	381	2944	66	6	18,791
8	Yavatmal	Kalamb	79	587	3348	64	6	15,872
9	Yavatmal	Padharkawda	78	468	3264	57	6	21,453
10	Yavatmal	Bhabulgaon	84	462	3325	59	6	19,856
11	Yavatmal	Ralegaon	96	610	3678	67	6	12,315
12	Osmanabad	Osmanabad	54	748	4658	52	4	23,540
13	Osmanabad	Tuljapur	50	893	3897	50	4	18,542
	Total		1059	9419	53,120	804	73	2,49,494

Food Enterprises: A Way for Women's Economic Empowerment

Bihar State Rural Livelihoods Project (BRLP) JEEViKA

1. Context

Visit Bihar to experience the personification of *Annapurna* (the Goddess of Food) through rural women entrepreneurs locally known as *Didi ki Rasoi* (DKR)! This chain of community-based canteens has come up well and is efficiently managed by empowered rural women who also happen to be the members of the self-help groups (SHGs) of JEEViKA (the program name synonymous with Bihar State Rural Livelihoods Mission). DKRs has emerged as the true axiom of collective leadership, aiming at meaningful changes in Bihar's rural community in terms of providing income, self-employment and a pathway to overcome poverty. These micro level women entrepreneurs are charged with commitment to serve the customers (mostly patients of district hospitals), with all possible hygienic and safety measures and home-like quality food at an affordable price. This is an innovative idea, wherein each women member is a partner. These unique canteens have been serving the patients of the respective district hospitals with consistent dedication, demonstrating unparalleled dedication even during COVID-19 pandemic.

While the situation may look promising today, but the yesterday of today's entrepreneurs was full of hardships. With meagre family income and financial dependence on men of the families, these rural women have come a long way, overcoming the bottlenecks and gaining confidence, now with an identity of their own. Confined within four walls of their houses merely as homemakers and mothers; most of them dream of providing good education to their children. Now with increased income, they see a path for realization of their dreams. The JEEViKA SHG movement is a game-changer for them.

The SHGs have brought in immense opportunities for women's socio-economic empowerment through entrepreneurship. With a gradual shift in situation facilitated by SHGs, potential women entrepreneurs have been motivated, to launch the business in response to needs that common people face in search of hygienic and affordable food.

2. Many Problems-One Solution

“The unhygienic conditions of the *dbabas*¹ coupled with people's need for food when they are outside e.g. in hospitals and shopping complexes compelled us to think of something concrete in this direction,” Smt. Rinku Devi of Vaishali. DKR narrates the story of starting an enterprise with a social purpose and how it is named as *Didi ki Rasoi* or DKR in short. “We wished to start an enterprise like a community canteen as a means of income-generation, but it was not an easy task especially because canteens are considered as a

1. Roadside eatery

men's domain. But our JEEViKA Didis² came ahead to turn this impossible into possible"....., continues Rinku Devi with a confident smile.

Smt. Asha Devi, another Didi of Vaishali DKR put it emphatically saying "Many proposals and their practical dimensions were discussed in the meeting of our village organisation (VO),³ before we decided to begin a canteen with a home-like ambience and hygienic food at affordable rates with a support from our VO and JEEViKA", The Didis together tell the tale of establishment of their enterprise. They explain how the district hospitals were in dire need of such services.

As understood from their narration, providing quality and hygienic food to a large number of patients of district hospitals has been a challenge for government. From JEEViKA's perspective, diversification in JEEViKA's livelihoods interventions was the need of the hour to provide sustainable and scalable livelihoods

options to poor-rural women. DKR was conceptualized as a solution to address both the challenges. The Bihar State Health Society (popularly known as SHS) came forward and showed their support for the concept of SHG members to collectively start, run, and manage the canteen in hospital premises and provide home-like, healthy and hygienic food to the patients. Following a Memorandum of Understanding between Bhavishya Village Organisation and District Hospital, Vaishali, the first DKR of Bihar was inaugurated on October 10, 2018 in District Hospital premises, Vaishali with 12 JEEViKA Didis.

The distinct feature here is that the Didis are not the employees of DKR, rather they are the proud partners and owners of their enterprise. Contribution of seed money to start the venture entitles them for a partnership. They now earn a monthly fixed amount and also get an equitable share in profit at the end of the year. Being a joint venture, resources were also provided by JEEViKA, SHS and District Administration, Vaishali. This effort and signs of coming together, led to co-creation of a model of convergence among government bodies for the common cause. The process adopted by DKR, Vaishali became a model for the subsequent DKRs, with some contextualization, to become a profitable livelihood

Box 1: About JEEViKA

JEEViKA or Bihar State Rural Livelihoods Project (BRLP) is an innovative rural poverty alleviation programme being run by government of Bihar with a support from World Bank. Its strategy and approach of bringing about socio-economic changes is based on self-help groups (SHGs) and their federations, like village organisations and community level federations (CLFs). It is also the state implementation agency for National Rural Livelihood Mission (NRLM). JEEViKA is now better known as the feminine face of empowerment. Having begun with farm-based livelihood interventions, it gradually expanded its ambit and went on to include non-farm income generating activities in its livelihood package for the poor rural women.

2. Members of JEEViKA SHGs are fondly known as didis (meaning elder sisters in Hindi) everywhere in Bihar
3. A federation of SHGs

opportunity and become more inclusive for women who were not able to provide the seed money. Such Didis are engaged as employees and get fixed salaries, though not part of the annual profit.

3. The Process

The change began with a systematic process that included mobilisation and interview of the selected SHG members, their professional training, location selection and hiring of a technical person for on-job training and hand holding support. The potential women entrepreneurs were screened through a careful and rigorous process. Some of these included-mandatory requirement for the candidate to be an SHG member, prescribed level of literacy, willingness to invest the seed money, willingness to attend training/ exposure programmes and her house being located in the radius of 5 kms. from the DKR. JEEViKA provides an amount of ₹ 24 lakhs as canteen set-up amount for a big sized DKR (having a footfall of 350-400 persons every day), on the basis of the business plan submitted by the concerned Community Based Organisation (CBO). This is given as one-time grant. The amount is smaller for smaller canteens.

Kudumbashree-Kerala, the technical partner for training of women entrepreneurs deserves a special mention. As a National Resource Organisation (NRO), it provided 10 days intensive training to 22 Didis of the pilot DKR at Vaishali and continued the training support to the succeeding DKRs as well. The training modules included communication with customers, accounting and book-keeping, maintenance of cleanliness and hygiene, crisis management, techniques of purchasing raw materials, menu planning, costing and several other relevant skills. Usually, there are 35 participants from a district in a training batch. At the end of the training, each of the trainees is scored and the same is provided to all the participants. On the basis of their score, final entrepreneurs cum partners are selected for setting-up and running the DKR. Kudumbashree's hand-holding support continued for a month in the form of on-job training. This technical partner is credited for "instituting food quality management systems" in DKR⁴. An advance training by Institute of Hotel Management (IHM), Hajipur on baking is also a part of the technical training. Establishment of a DKR is thus a long process consisting of various stages carefully designed and implemented. The responsibility pertaining to different stages of establishment is very meticulously distributed among the stakeholders⁵ that include state and block level implementation/management units of JEEViKA, concerned district administration, SHS and concerned CBOs. Like any well-strategised venture, it is planned in advance and everything is in black and white. The operational policy of DKR⁶ takes care of every minute detail of operations. The care and the conditions steer towards enabling these enterprises and entrepreneurs to compete in the market and carve a niche for themselves.

4. Field Notes 8- CO-WE-DID: How collective women enterprises in Bihar are beating COVID (<https://www.aesanetwork.org/field-notes-8-co-we-did-how-collective-women-enterprises-in-bihar-are-beating-covid/>)

5. Source: JEEViKA office order number : BRLPS/Proj-NF/1355/18/2655, dated October 09,2019 (the diagram on the establishment process of DKR is based on this order)

6. Vide office order number BRLPS/Proj-NF/1355/18/2655, dated October 09,2019

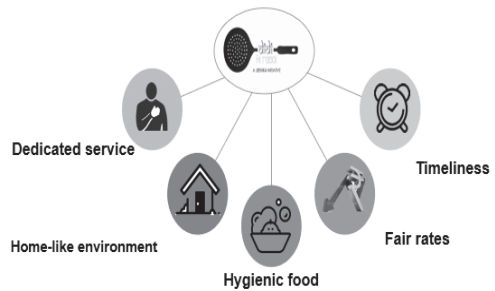
4. Creation of the Brand

The DKR brand has been designed and created taking in to consideration many aspects. Socio-cultural factors are taken into consideration. The word ‘Didi’ almost an undocumented brand-name for all JEEViKA SHG members was given the highest priority. The reason lies in the fact that people of any Hindi-speaking states Bihar are emotionally attached to the word which means ‘elder sister’. Therefore the word, ‘Didi’ in Didi Ki Rasoi has an emotional appeal and also reflects the credibility of JEEViKA SHGs. The word ‘Rasoi’ (meaning kitchen in Hindi) is also selected carefully against popular options like ‘cafe’ or ‘restaurant’ just to give a sense of ‘home-like’. Because of this home-like brand; “...customers perceive homely food as hygienic and quality food.”⁷ Thus, the brand-name self explains itself giving a message of home-like food. Perhaps, this is one of the most important components of DKR’s unique selling proposition (USP). Today, DKR’s USP is a range of attributes like dedicated service, timeliness, home-like environment, hygienic food and fair rates.



Picture 1: DKR’s Creative Logo Speaks a Lot

As a part of the brand creation effort, the logo of DKR is also designed taking into consideration various factors. The image of a *kalchhi*⁸ is at the centre, tells about a service related to food. *Kalchhi* is used in almost all the households of India for cooking and frying purposes. Use of the name of DKR in the logo is an attempt to introduce it while that of JEEViKA tries to establish the credibility of DKR. The careful detailing in the brand creation reflects creativity. The dot on letter ‘i’ in the word ‘didi’ reminds one of the *bindis* used by married women of Bihar on their forehead. This is again an effort to connect to the home-like feeling.



Picture 2: USP of DKR

The success of the pilot DKR at Vaishali paved the way for similar interventions in other districts like Sheikhpura, Purnea, Buxar, Sheohar, Saharsa and Gaya. Within a very short span of 2 years, seven DKRs have become operational in the district hospital of the concerned districts.

7. *Analysing Business Areas and Functional Areas of “Didi Ki Rasoi”*: An Enterprise Learning by Mrinal Keshri and Yash Kumar page 17

8. *Cooking scoop or skimmer*

Table 1: Current Status of DKRs

S. No.	Name of DKR	Month of establishment	No. of partner-didis	No. of employees	Average number of patients served daily
1	DKR, District Hospital-Vaishali	October 2018	08	02	65
2	DKR, District Hospital-Buxar	February 2019	09	02	35
3	DKR, District Hospital-Sheikhpura	June 2019	05	02	45
4	DKR, District Hospital-Purnea	July 2019	16	03	350
5	DKR, District Hospital-Sheohar	September 2020	08	02	25
6	DKR, District Hospital-Saharsa	September 2020	08	02	150
7	DKR, District Hospital-Gaya	September 2020	09	01	60

Source: STOP PRESS

Note: DKR at Sheohar, Saharsa and Gaya have been inaugurated in September, 2020.

DKR has not only given a consistent means of income to the Didis, it has also generated employment opportunities for many others who work in these canteens. The salaries are directly transferred to their respective bank accounts. The arrangement reflects a hassle-free mechanism as well as financial inclusion of these enterprises. There are also vendors associated with the DKRs who provide goods and services and support in their smooth functioning. Currently, there are 140 service providers and vendors who are members of SHGs. Thus, the DKRs have become a source of direct and indirect employment to a good number of people.

5. The Market

Apart from catering to the in-patients of District Hospitals and their attendants; the DKRs have also been making their presence felt in fairs and exhibitions at district, state and national levels through food courts. These food courts receive overwhelming response of the visitors who relish didis' *desi* (indigenous) as well as transnational delicacies like pizzas, burgers and noodles in a very different locale. Apart from the range of diversified cuisines, the innovation and the reasonable price of the food items also attract the customers to food courts. With a consent from SHS, the DKRs are expanding their clientele, which now includes Agriculture Department, Blood Bank, District Collectorate, District JEEViKA offices and several other government bodies. DKR Buxar and Vaishali are proud of having

served food to Bihar State Election Commission during General Elections, 2019. Total sales during the General Elections 2019 was worth ₹ 18 lakhs. The expansion of clientele will be helpful in optimising the financial viability and social acceptance of DKRs.

6. The Professional Approach

Positive effects of the training and mentoring by an NRO like Kudumbashree are evident in the form of a highly professional management of these micro enterprises. One may like to visit any DKR and find a world class and hygienic ambience in the form of standard furniture and furnishing, cooking and serving utensils and other aids and appliances. Then, there is an interface with the entrepreneurs *aka* didis who are seen in uniform. DKR logo is embossed on their toques and their names are visible on their badges. Any stranger can easily make out that these are DKR Didis because of their uniform and professional way of dealing with the customers. There is a menu planned for the entire week displayed along with rates. The walls tell the story of establishment and progress of the DKR through beautiful pictures. Materials right from the entrance to the interiors reinforce the brand. Computerised billing system is maintained by accountants, but Didis are also trained in billing and can handle the system in the absence of the accountant. Even purchase of groceries and other is through a highly professional system based on community level procurement norms of JEEViKA. This implies selection of the vendor offering high quality goods/services at lowest price in the market, that is ascertained by quotations and financial proposals. Staff meetings form a regular feature, with an aim to overcome the difficulties and look for ways for improvisation.

Reflecting good (collective) leadership skills, tasks are assigned as per core competence and interest. A Didi who is good in cooking, is assigned the task of cooking. Someone who is good in marketing, is given marketing related works. Similarly, the Didi who loves to serve, is given the task of serving food to the customers. This helps in arousing their interest and enabling them to give their best. Despite working individually; they all work together for the team to achieve the common goal. This is an innovative style of collective leadership and accountability. “DKR is an innovative concept based not only on people’s participation but on people’s leadership as well. The DKR Didis are the leaders and owners of the venture,” says Shri Balamurugan D, Chief Executive Officer of JEEViKA. This is worth knowing that DKR is a part of World Bank supported ‘Bihar Transformative Development Project’ (BTDP) and finds a place under BTDP’s component⁹ called ‘innovation, partnership and technical assistance’.

The clientele list of DKR has now expanded. Sales and profit are gradually getting stabilised and so is the income of Didis who have earlier experienced poverty and vulnerability for a long time. The following financial figures¹⁰ of four canteens bring out an encouraging fact that the DKRs have crossed the break-even point and reached the stage of earning profit:

9. Source: JEEViKA office order number BRLPS/Proj-NF/1524/19/5077 dated March 06, 2020

10 Source: SPMU, JEEViKA

Table 2: Profitability of Select few DKR till June, 2020 (Figures in ₹)

District	Sales	Expenses	Profit
Vaishali	64,88,672	58,15,356	6,73,316
Buxar	52,83,293	39,39,317	13,43,976
Sheikhpura	26,48,257	18,02,150	8,46,107
Purnea	87,14,245	45,28,288	41,85,957
Total	2,31,34,467	1,60,85,111	70,49,356

Note: The DKRs of Sheohar, Saharsa and Gaya have been inaugurated in September, 2020. Therefore, their details were not available at the time of development of this write-up.

Figure 1 depicts the cumulative financial achievement of DKRs. The bar of profit may be small but it represents a positive beginning. With consistent sales, it is expected to increase in future and turn the DKRs into very profitable ventures.



Figure 1: Financial Viability Achieved by 4 DKRs till June, 2020 (in ₹ lakhs)

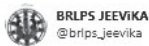
7. Recognition of Efforts

Didi ki Rasoi participated in national level SARAS Aajeevika Mela in New Delhi organised by the Ministry of Rural Development, Government of India in October 2019. Not only did they earn ₹ 6.50 lakhs from sales of food items, one of the enterprises also received an award at 2019 Aajeevika Saras food court.

The people of Delhi had a unique culinary experience with *Litti-chokha*, *Daal-Pitha*, *Malpua*, *Thekua*, *Gujjya* and many other delicacies of Bihar prepared by the didis¹¹. The dexterous display of their culinary and presentation skills in the Mela premises was the centre of attraction. Kudumbashree acknowledged this transformation on its Facebook page which displayed Asha didi from Hajipur (Vaishali) preparing Litti-chokha¹² for the people of Delhi.

11. From Hajipur to the National Capital. Visit Didi Ki Rasoi, Facebook post by Kudumbashree (<https://www.facebook.com/KudumbashreeNRO/photos/a.1587001741342516/3078803985495610>)

12. Asha didi from Didi ki Rasoi, Hajipur preparing Litti Chokha for all the #Delhi people. Come to Aajeevika India Food Court, India Gate to savour taste of Bihar. (<https://www.facebook.com/KudumbashreeNRO/photos/a.1587001741342516/3099442206765121>)



All Didi ki Rasoi operated by our didis are currently operational and are serving food thrice a day, as per menu to the quarantine patients and suspects of COVID-19 while taking all precautionary measures, such as no contact supply, usage of PPE & superlative hygiene.
@MoRD_GOI



Picture 3: JEEVIKA's Tweet on DKR's COVID-19 Response

A work like running and managing a canteen is full of challenges because it is a concept completely based on women work-force and their participation. Running the canteen inside the hospital premises throughout the year at prescribed menu and with small margins of profit is another challenge. There enterprises are facing the same age old issues at the community level, reservation at the household level and prejudice of the customers. But with their dedication and commitment, the Didi have overcome all challenges that they have encountered along their way. Their contribution to household income has sorted out difficulties at family level. The family members have now adjusted themselves to didi's working hours and also share the household chores. Various training programmes, exposures and regular work at the canteen have enhanced didi's competence immensely and they excel on household as well as professional fronts. Today, Didi Ki Rasoi is a successful and well-known enterprise across the state.

8. Passing the Acid Test in Difficult Times of COVID-19

Consistency of services and dedication of DKRs has been noticed in the difficult times of COVID-19 pandemic and the subsequent lockdown. In-patients of the district hospitals and their attendants were dependent on these canteens for food. On the other hand, the Didis are facing travel and conveyance problems as well as fear of infection and several restrictions imposed by family members. But this did not deter them. They reached the canteens on foot and provided incessant services amidst all difficulties. Usefulness of the selection criteria and condition of the potential candidates being a resident from within 5 KMs of the DKR is well realised now. Didis' social responsibility during the time of pandemic also included supply of food to inmates of quarantine centres situated near district hospitals. "The task of supplying food to the inmates of quarantine centre was preceded by meticulous planning," says Preeti Singh, Block Project Manager, Buxar Sadar block of JEEViKA. She informs that the Didis who were responsible at functional level were trained on preventive measures like handwashing, social distancing and use of mask. Supply of the food then began as per the menu provided by hospital administration. They have served food to more than 12,000 quarantined persons and generated a business volume of more than ₹ 30 lakhs. The activity of sensitising the inmates on COVID-19 was also taken up with the help of thematic leaflets.

DKR Didis also came forward to supply food to Corona positive patients admitted in special wards of district hospitals. Food is supplied with utmost care following all COVID protocol. The menu for these patients is special. This includes additional items like milk with turmeric, *Kaadha*¹³, luke warm lemon-water, curd, fruits, eggs and many more items for boosting patients' immunity and enabling their speedy recovery. Additional work load due to this special service did not discourage the women. All of them volunteered to work in both shifts,¹⁴ to manage the issue of limited human resources amidst additional workload.

9. Results and Outcome

DKR has made these rural women financially independent. A news story of Doordarshan National aired on July 14, 2020 termed this effort as '*Aatmanirbharta ki misaal*' which means 'an example of self-reliance.' A consistent means of employment has provided the Didis with financial relief and reduced their hardship to a great extent. This tangible result is expected to help these rural women to come out of the vicious cycle of poverty in the days to come. Several other persons like employees and vendors have also got direct or indirect employment in these canteens. The average number of patients (and their attendants) served by these Didis presents another positive result and good trend. Figures of sales and profit earned are axioms of its potential. But the series of positive outcomes does not end only with tangible or financial achievements. There are many more intangible results that are difficult to measure, but experiences of successful entrepreneurs establish such outcomes.

"Earlier we were known by names of husband or father-in-law. Now we are known by our own names. It seems, we have regained our identity after joining this venture."

Ranju Devi, Partner Didi, Vaishali DKR

As narrated by Didis, they are now recognised everywhere because of DKR. Realisation of one's worth and recognition of one's identity have enhanced their self-confidence. Satisfaction of serving the needy further boosts their morale. Enhanced respect and recognition from their families is well evident, with the women having a greater say in household decision-making. With a steady income, there is a gradual improvement in quality of life on the family front. They feel proud to be able to contribute financially and share the responsibility with their husbands and thus, become life partner in true sense. They are now happier mothers whose children are studying well. Didis want many more women to come ahead and follow the path of empowerment shown by them. "We believe that in future, there will be better results from our efforts", says Sanju Devi of DKR-Buxar.

13. A special indigenous drink made of spices for boosting immunity. This is a traditional method of fighting against many diseases in India

14. There are 2 shifts of 8 hours each.

Table 3: Tangible and Intangible Outcomes of DKR

Tangible Outcomes	Intangible Outcomes
<ul style="list-style-type: none"> • Seven community canteens in place to serve the patients of district hospitals • Consistent means of income for 63 poor rural women/entrepreneurs • Employment for 14 employees/workers • Indirect employment to 140 vendors/ service providers from SHGs • Cumulative profit of ₹ 70.5 lakhs generated 	<ul style="list-style-type: none"> • Self-confidence and self-identity • Enhanced participation in decision-making in family and community • Recognition, name and fame • Better educational prospects for children of didis • Better quality of life for family • Family's better socio-economic status • A model of community-led food enterprises cum women's empowerment in place

10. Sustainability and Scalability

Success of these enterprises has led to exploring the scope of scalability and sustainability. There are immense possibilities for replication of the model at other places. The extended clientele (other than patients) pay standard commercial rates for the meals. This is a part of sustainability strategy. “Scaling-up is strategic to sustain the enterprise,” says Ranjana, the nodal Young Professional for DKR. There is a target to set-up 100 DKRs in the state in the form of canteens, kiosks, dhabas and catering enterprises by the end of the Financial Year 2020. Reserve Bank of India (RBI), Bihar has approached JEEViKA to set-up DKR in its premises in Patna. Several District Magistrates have approached JEEViKA to support setting-up DKRs in their collectorate premises. Buxar and Vaishali Collectorate DKRs are expected to be operational soon in the form of kiosks.

The success achieved so far is also a motivational factor and milestone for the World Bank. World Bank's plan for sustainability and scalability can be inferred from the following lines in ‘Implementation Status and Result Report’ of BTDP that read “...The project has successfully piloted community-based innovative enterprises business models in emerging sectors of food services (read Didi Ki Rasoi) and retail (read Rural Retail Mart). Both these initiatives are planned to be taken to scale.”¹⁵

Customers' satisfaction, another important parameter of sustainability is endorsed by the customers themselves. They say that the food supplied by Didi ki Rasoi is good and available at very reasonable rates.¹⁶ DKR, Vaishali has recently developed a feedback mechanism. It has received a certificate of service satisfaction from hospital authority. Like other trends set by pilot DKR of Vaishali, these trends and certifications will also be followed by other DKRs for meeting the quality parameters. In practical terms, if possibilities for sustainability and scalability of DKR is tested through SWOT Analysis, it is easy to understand that the very USP of DKR in terms of dedicated services, consistency, home-like ambience, hygienic and home-like food and fair rates are its strength. Didis' limited experience in the sector and the transaction influenced by credit system and technological advancements together, form the bulk of the weaknesses. Opportunities

15. BTDP Project, Implementation Status and Result Report (Dec. 16, 2019) pg. 0

16. https://www.youtube.com/watch?v=_JWPLeTWO-o, DD National, July 14, 2020

Box 2: Rebooting Life: A Representative Change Story

Can anyone imagine a woman living in a redundant toilet? It is hard to believe but this is exactly how Savitri Devi of Sheikhpura lived for a couple of years. Born in a very poor family of Badshahpur Village, Sheikhpura District in Bihar; Savitri's life had been full of miseries. Poverty, lack of education, marriage with a man who never cared for her and domestic violence were some of the black chapters of her life that she does not want to talk about. Coming back to her parents after increasing instances of domestic violence by her husband further added to her difficulties. Her life turned into a living hell because of torture meted out by her sister-in-law and brother, after her parents' death. She decided to leave her parent's home and preferred to shift to a nearby redundant toilet. Some villagers helped her with food.

Her condition was reported to the JEEViKA team by SHG members of the village. As a result, she was brought under the fold of SHG and *Satat Jeevikoparjan Yojana* (SJY). In the year 2019, a team from Kudumbashree-Kerala came to Sheikhpura for providing training on cafeteria management and Savitri Devi was made a part of it. Soon after the training, she was employed as a helper in Didi ki Rasoi (DKR), a canteen opened in Sadar Hospital premises of Sheikhpura District. In view of her mental and family conditions, arrangements were made for her accommodation and food in the canteen itself along with a monthly salary of ₹ 4000.

Thereafter, Savitri's life went on a complete reboot mode. Her monthly earning has made her self-reliant. Now, she is not only an active member of DKR team but also boosts the morale of the patients whom she serves with food. Even during COVID-19 pandemic, she decided to stay back in the hospital to serve the patients. This considers this as a second chance given to her through the medium of DKR!

exist in the form of DKR's plan to tie-up with many other organisations and increase the customers' base through online platform. Like opportunities, threats also exist for these micro-enterprises through competition from established brands, people's preferences for those established brands, irregular payment system often based on credit etc. But after weighing the strengths against weaknesses and opportunities against threats, there appears a bright picture of hope and possibilities. As a result, there are good chances of DKR's sustainability, because of it being a people-led model.

An extract from "Poverty and Livelihoods : Whose Reality Counts?" by Robert Chambers¹⁷, the well-known thinker-author on development issue says "...A paradigm of reversals and altruism demands a new professionalism. The new agenda is the basic human right of poor people to conduct their own analysis. Four elements in this new agenda are:

17. <https://journals.sagepub.com/doi/pdf/10.1177/095624789500700106>

1. Analysis and action by local people, especially the poor
2. Sustainable livelihoods
3. Decentralisation, democracy and diversity
4. Professional and personal change

DKR's efforts to change the lives of the poor women through a sustainable means of livelihood is very close to this paradigm of reversal and the new agenda suggested by Robert Chambers. The story of origin and growth tells us that the analysis of various options was done by Didis themselves. The action of initiating the DKR was also taken by them. They have chosen and taken up their enterprise and are now sustaining it, which is likely to become a means of their sustainable livelihoods. The decisions taken collectively reflect decentralisation and democracy, while the works accomplished as per one's competence and interest speak of the diversity in the strategy. The fourth component of Chamber's new agenda can be seen in terms of the professional and personal changes in Didis' persona. On professional front, they are the efficient and promising entrepreneurs. On personal front, they are proud of being recognised everywhere. They are relieved that their hardships have reduced and aspiring for a better quality of life for their families.

Well-planned and well-strategised efforts have begun to yield desirable results. As opined by Didis themselves, this is just the beginning. The scenario will be better, with many more such units at place and many more Didis joining this undeclared campaign for their socio-economic empowerment. With this orientation and dedication, the DKRs will be contributing towards many goals under Sustainable Development Goals (SDGs) adopted by United Nations member countries viz. 'No poverty', 'Zero Hunger', 'Gender Equality', 'Decent Work & Economic Growth' and 'Reduced Inequality.' The changes brought about by DKRs and the Didis make them the real 'harbingers of change'.

Empowering Women Leads to Economic Development: Alleviating Poverty through Collective Effort

SOS Children's Villages of India

1. Context

Bihar, has its own identity from the time written records were available. Noted historian, Romila Thapar, describes the history of ancient India as the history of ancient Bihar. Several achievements that India made, in education, governance, society, or religion, find their roots in Bihar. Significant achievements of Bihar in trade and economic engagement within the state and outside of the Indian sub-continent emerged from a past that appears to have left no living legacy in today's Bihar- a past so alien as to be either simply forgotten or treated as being completely incredible.

From being the epicenter to being the capital of golden era of India (Mauryan dynasty), Bihar now confronts myriad of issues such as high density of population, abject poverty, low literacy, low GDP, feudalistic society which still believes in hardcore patriarchy and does not believe in any kind of gender equity or equality resulting in women facing several challenges.

There is visible distinction in demographic profile of the state vis-à-vis country. The density of population of Bihar is 1106 persons per sq km, while national average is 382 persons per square km (Economic Survey 2019). Many development indicators, narrates abysmal development journey of Bihar.

- As per 2011 Census, Bihar was home to 32 million people living below the poverty line, with 66 percent of the rural population being landless (GoI 2011a). Human Development Index (HDI) of Bihar was 0.367 in 2011, which is one of the lowest for India, where the national HDI was 0.467 (Planning Commission 2011).
- Bihar has the lowest level of literacy (63.82 percent) and female literacy (53.33 percent) in India, compared to the national average of 74.04 percent and 65.46 percent (GoI 2011b) respectively.

Chronic indebtedness has been a longstanding challenge among household in rural Bihar. The households are constrained and to borrow money from non-institutional sources (NABARD 2014). According to the National Sample Survey (GoI 2014), 25.3 percent of households in Bihar borrowed from non-institutional sources, compared to a national average of 19 percent, with this debt accounting for 78 percent of all outstanding cash loans in rural Bihar. This reliance on informal sources is exacerbated by the fact that local moneylenders charge interest rates of up to 120 percent per year (RBI 2007).

Reviewing the current status of Bihar as compared to India (see Table 1), highlights its backwardness on many development indicators. Home to around 32 million people living below poverty line, it is second only to Uttar Pradesh in India in being home to poorest. An interesting comparison shows that Bihar's per capita productivity is the least in the country.

Table 1: Comparison of Key Indicator Relating to Women in Bihar vs India.

Indicator	Bihar (2015-16)	India (2015-16)
Female Literacy Rate	49.6 percent (70.6 percent urban, 46.3 percent rural)	68.4 percent
Women aged 20-24 who married before 18	39.1 percent (26.9 percent urban, 40.9 percent rural)	26.8 percent
Women who have experienced spousal violence	43.2 (40.2 percent urban, 43.7 percent rural)	28.8 percent
Women with a bank account they themselves use	26.4 percent (36.9 percent urban, 24.6 percent rural)	53.0 percent
Women with below normal BMI	30.4 percent (22.2 percent urban, 31.8 percent rural)	22.9 percent
Married women who take part in household decisions	75.2 percent (77.6 percent urban, 74.8 percent rural)	84.0 percent

Source: National Family Health Survey 4, 2015-16

2. SHGs: Women Led Development

Not different from the saying that ‘when you educate a man you educate one person, when you educate a woman you educate a family’, women led development has many advantages and is a necessity to promote gender equality. Studies show greater gender equality results in better economic outcomes. SHGs contribute to addressing various problems of isolation, poverty, indebtedness, inequality and other complexities involved in development in a comprehensive manner. Given the development challenges that the state is facing, the Dhanwanti SHG of Kamruddinpur area of Begusarai offers a ray of hope on how isolated, poor, indebted women in a small cluster led the development process in their society for themselves and became an inspiration for many others to follow their footsteps.

3. Kamruddinpur, Begusarai

Kamruddinpur is a cluster under Nagar Nigam of Begusarai district in Bihar state with a total population of 11000, out of which 5000 are female and 6000 are male. People of the village depend on wage, agricultural labour and livestock rearing for income generation. The village is located near the Ganga River and most of the year it is affected by floods and water logging. It is observed that, during the flood season around 80 percent families lose their livelihood and face financial difficulties to meet their daily needs. Also the government intervention and support in the locality is minimal as the voice of marginalized population are further stymied due to discrimination. Poverty, illiteracy and unemployment were the bottleneck for their development.

3.1 Key Challenges being Faced by the Families of Kamruddinpur -

a. Poverty

The village population majorly belong to Schedule Caste and other Backward Caste and have negligible land holding. The landlords belong to the upper caste while lower caste population are working as agricultural laborers and run petty shops/businesses.

b. Lack of Access to Institutional Credit System

Access to credit is of prime importance for executing any economic activity, but it was observed that there were no formal credit facilities in the locations because of which the poor families could not avail loan from formal financial institutions

c. Higher Rate of Interest

The marginalised secure loan from moneylenders that are more expensive, as rate of interest on loans are as high as 10-15 percent because of high interest

d. Lack of Awareness about Social Security and Insurance Schemes

Majority of population lack awareness on provisions under various central and state sponsored scheme. High levels of illiteracy and lack of awareness/knowledge prevent them from applying for any benefits. Despite the government making provisions for insurance scheme, they find themselves in perennial misery and ignorance

4. Promoting Women Led Community based Social Enterprises

SOS Children's Villages of India is a pioneering non-profit organization with 55 years of committed experience of caring for parentless and disadvantaged children. Since its inception in 1964, SOS Children's Villages of India (SOS India) has expanded its programs for children at a rapid pace. Presently, it is reaching over 26,000 children & their families, through 32 SOS Children's Villages, and community based projects viz. Family Strengthening Programs, Kindergartens, Schools, Vocational Training Centers, and a Nursing School, spread across 22 states of India.

Women participation in governance and even in household decision-making is minimal. To encourage independent decision-making by women, it is required to intervene with a nuanced approach. Family Strengthening Program (FSP) is a Community based Programme that reaches out to over 18,500 children across 32 locations. The FSP Programme believes that, if the families and women are empowered then the need of the children will be taken care of by them. Beneficiaries are children from the most vulnerable families i.e. children of widows, single women are those belonging to BPL families. Generally, this is a five year intervention for selected poor families to make them self-reliant by providing a range of services but not limited increasing income of women members through various Income Generating Activities (IGAs), ensuring Microcredit, Social Enterprise promotion etc.

Provide Essential Services to Children



Education and skill building

Health and nutrition, and access to quality care services

Holistic development through increased participation, vocational training and personality development

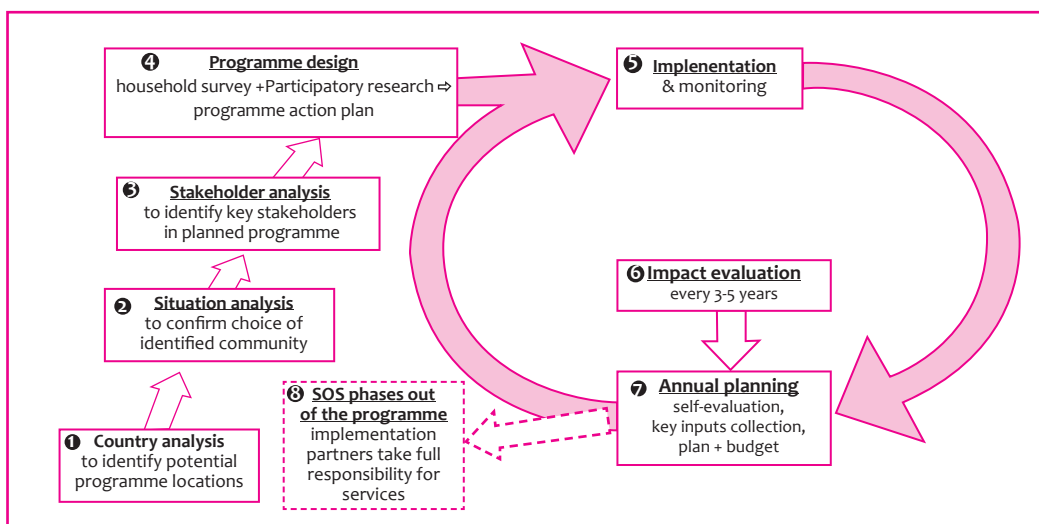
Empower Women & Communities



Create and strengthen Self Help Groups (SHGs)

Awareness generation and community mobilization on issues affecting children

Create sustainable livelihoods and build capacity to enhance financial literacy



5. The Intervention: The Story of Dhanwanti SHG

SOS Children’s Villages identified and intervened with 207 poorest families in the village. The project adopted participatory approach to implement its interventions for five years. These 207 families had 699 children. All 207 families voluntarily joined one of the 16 SHGs. The SHGs selected their leaders to navigate through the development journey. This case recounts the story of Dhanwanti Self Help Group, one of the women’s SHGs which contributed to uplift women in Kamruddinpur Village of District Begusarai, Bihar. Dhanwanti SHG formed in 2013 with support from Family Strengthening Program of SOS Children’s Village Begusarai had a clear aim of joining hands to uplift the socio-economic status of women. 13 women belonging to the socio-economically backward community from below poverty line agreed and came together to work towards this common and shared goal.

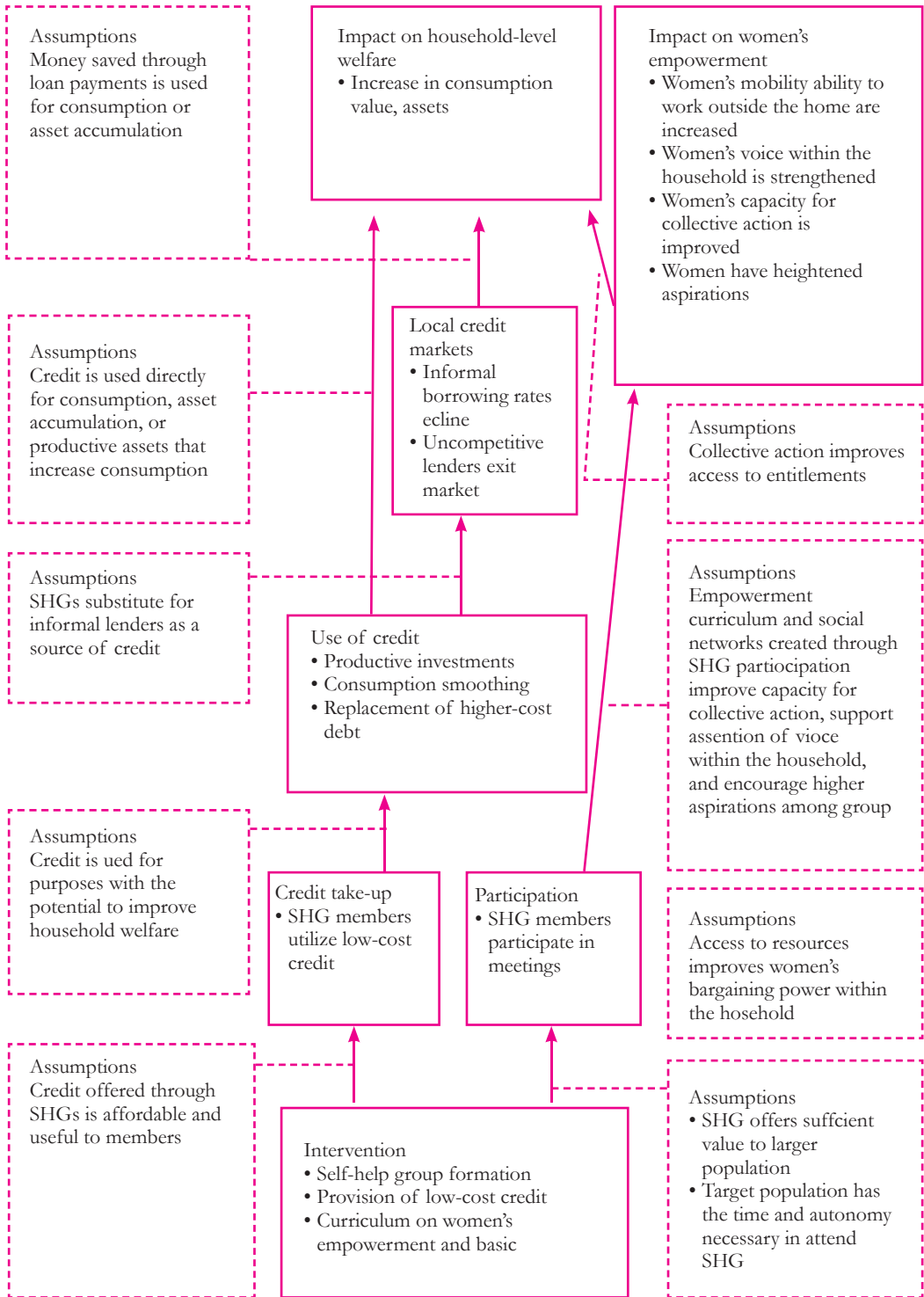


Figure 1: Theory of Change

Initially contribution of ₹ 50 was collected from each member. The facilitator sensitized the members towards identifying their issues and discussing them in group. Regular meetings, facilitated by the FSP team helped them to develop a comprehension about importance of savings, economic independence, own livelihood interventions, provisions of schemes and financial institutions.

Table 2. Saving Credit Details of Dhanwanti SHG

Year	Monthly Saving (₹)	Rate of interest for internal lending	Internal Lending in ₹	Cash in Bank in ₹	Total Saving at the end of the year
2013	50	2 percent		1300	1300*
2016	100	2 percent	136805	27625	164430
2018	200	2 percent	191368	75020	266388
2020	500	2 percent	295812	92300	388112 – till August 2020

SHG started saving process in Nov 2013.

Inter-lending to women for their family-needs at a minimal rate of interest became their revolving fund over a period of time. With a corpus of ₹ 35,000 after eighteen months of its initiation, the SHG began providing loans for income generation activities.

Table 3. Internal-lending status of the SHG: Year 2020

Sl. No	Name of the SHG member	Designation	Loan Amount (in ₹)	Purpose
1	Shusama Devi	Member	34,000.00	Marriage of Daughter
2	Rambaria Devi	Treasurer	14,866.00	Purchase Cow
3	Sanju Devi	Member	50,000.00	Marriage of Daughter
4	Sarita Devi	Member	13,290.00	Purchase of Cow
5	Madda Devii	Member	43,000.00	Construction of Cow Shed
6	Kamada Devi	Member	16,641.00	Purchase of Cow
7	Rukmini Devi	Member	15,276.00	Purchase of Cow
8	Ramsakhi Devi	Secretary	45,600.00	Marriage of Daughter
9	Mina Devi	President	23,676.00	Construction of Cow Shed
10	Sova Devi	Member	18,523.00	Purchase of Cow
11	Geeta Devi	Member	5940.00	Namming Ritual of Daughter
12	Kaushalya Devi	Member	15,000.00	Construction of Cow Shed
TOTAL			₹ 2,95,812.00	

“Bihar has had a culture of restricting the movement of women. Even in the villages, women were confined to their homes and its periphery. These are women who never used to step out of their homes unless it was to work in the fields, visit relatives or for some social function. The initial days were not easy and the men were suspicious; they wanted to know what we were teaching the women” remembered Mr. Shivam Kumar who worked as a Field Animator with the SHG.

5.1 Intuitional Linkages

a. Bank Linkages

The SHG opened their account in UCO Bank. with support from the SOS facilitator they framed their rules and carried out activities such as regular meetings, regular saving, internal loaning, repayment of loan and proper book keeping. The project implemented capacity building session on book keeping, financial literacy, leadership development, communication building and conflict management for smooth management of group. Subsequently the ability of the SHG Group members developed and independently they started their linkage with bank. UCO bank has awarded “A” grade to the SHG.

b. Linkages with National Urban Livelihood Mission (NULM)

NULM conducted the audit process for Dhanwanti SHG and selected them to provide support of ₹ 10,000 (Rupees Ten Thousand Only) as per the guideline.

c. Linkages to Ensure Social Security Schemes

The SHG members were linked with different social security schemes for improving the overall living conditions of these families. Some of the schemes are – Rajeev Gandhi Urban Electrification Scheme, Swachh Bharat Mission and Ujjawala Yojna.

5.2 Dairy: Dhanwanti SHG Facilitates Development of Members

The members collectively decided to focus on livestock rearing for income generation. They all ventured into cow rearing and associated with ‘Sudha’ a Bihar State Milk Co-operative Federation for selling the milk to get higher rates based on milk quality in comparison to local dairies. Due to presence of ‘Sudha’ in the village, marketing of the product was not an issue. Moreover, selling milk was also managed from their doorstep.

For the first time the women ventured out on their own to buy cows of their choice from the sellers. This was a big step for them. The members were trained on the how the fat assessment of milk was done and how daily milk rate will be calculated based on the fat content. SOS India’s FS team ensured enhancing livestock management capacities through regular capacity building.

FS team engaged in their training and kept them updated about the development in their area. The socio-economic condition of the families gradually started improving, leading to improvement in quality of live and status in the family. After receiving support for livelihood activities, SHG members started returning 100 percent of the support amount in equal

installments fixed at the time of giving IGA support. In 2018, when SOS exited from the cluster, the group had a capital of worth of ₹ 2,66,388.00 (Rupees Two Lakh Sixty Six Thousand Three Hundred Eighty Eight Rupees) and it was circulating among the members as need based loans.

Table 4: Increase in monthly income over the year for the members

S. No	Name	Income Generation Activity	Average Monthly Income in 2013	Average Monthly Income in 2018*	Average Monthly income in 2020 (till June 2020)
1	Shusama Devi	Cow Rearing	3000	9600	10800
2	Rambaria Devi	Cow Rearing	2500	7100	9000
3	Sanju Devi	Cow Rearing	2000	6100	9200
4	Sarita Devi	Cow Rearing	2000	9200	11000
5	Hulpi Devi	Cow Rearing	2000	6100	8400
6	Madda Devi	Cow Rearing	2500	6500	8600
7	Kamada Dev	Cow Rearing	2000	9800	10800
8	Rukmini Devi	Cow Rearing	2000	8200	10000
9	Ramsakhi Devi	Cow Rearing	3000	8800	10500
10	Mina Devi	Cow Rearing	2500	6500	9000
11	Sova Devi	Cow Rearing	2500	7800	9500
12	Geeta Devi	Cow Rearing	3000	9000	11000
13	Kaushalya Devi	Cow Rearing	3000	7700	9600

SOS Children Villages phased out from the location in 2018 after supporting Dhamwanti SHG for 5 years

5.3. Dhanwanti: Facilitating Development for the Stakeholders

a. Audit Agency for Swachh Bharat Mission

Looking at the work done by the SHG, in 2019 it was chosen by the Government Authority to verify the construction of Toilets under Swachh Bharat Mission. They were given the responsibility to verify it for three nearby villages including their own. They were also given the authority to add names of the families who were left behind. They did this with perfection and submitted the report to Nagar Nigam.

b. Supporting Communities in Time of COVID 19

During the lockdown, the SHG took it as a task to educate its member on preventive measures. Also when the opportunity came to link up the excluded families to the Government COVID-19 relief program the SHG helped in identifying and their linking. When the Government of Bihar ordered to conduct village wise survey of these families so that they can avail the benefits provided by the Government, the SHG took it as an opportunity for facilitating inclusion of all left out families. The

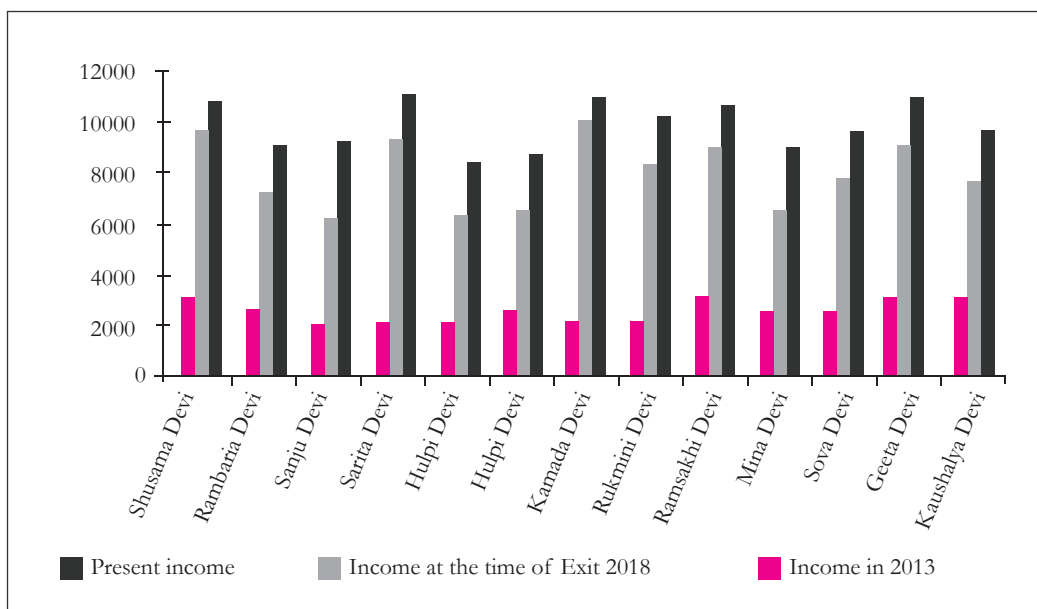


Figure 1: Increase in Monthly Income over the Year for the Members

SHG carried out survey work in their hamlet and other nearby hamlets without fear and panic. They presented the survey documents to the Municipal Corporation and the Jeevika office Begusarai.

c. Appreciation by Nagar Niagam, Begusarai

On 19th August 2017, a function was organized by the Nagar Nigam which was attended by Mr. Suresh Kumar Sharma, Minister, Urban Development and Housing, Government of Bihar. Dhanwanti SHG members were appreciated for their work. An amount of ₹ 10,000 was given to the members on this occasion.

5.4. The Challenges

The SHG members confronted several challenges such as restrictions and cultural taboos from the families and their community elders, limited options of income generation activities, lack of awareness of social security and other schemes, market for dairy products and limited understanding of financial management the know-how of handling money matters. The team had to face daunting task of convincing their family members to be an active member of the SHG, to be able to work independently and be recognized as a bread earner.

Not only their immediate family but their own peers smirked and made fun of them affecting their self-confidence. One of the member, Sanju Devi said *‘for every step we took we had to look back to ensure that if we fall no one looks at us, till we reached a point where we can say no looking back what so ever.’*

Box 5: Story of Kamada Devi

Many Dhanwanti SHG members initially had to bear the brunt of ignorance from their spouses and in-laws. Kamada Devi became the Secretary of the group against wishes of her mother in law. However, when Kamada Devi took a loan from the SHG for her mother in-laws medical expenses, she began to recognize the value and importance. Her mother in law said to her, “*You have done for me what even my own son could not do*”.

Kamada Devi W/O Binod Singh worked as a seasonal agricultural laborer in Kamruddinpur village. Her husband engaged in wage labour activities and was the primary earner in their family. The family of Kamada was enrolled in 2013 under the Family Strengthening Program and extended support through various services for the development of the family as well as children. In the early days, this family lived in a thatched house which had no electrification and toilet. As part of the program the family was gradually motivated and supported to be a member of the Self Help Group to boost her confidence level. Subsequently, she became a member of the Self Help Group and following all necessary rules and regulations of the group norms. According to her skills and knowledge, Kamada Devi was supported for cow rearing income generating activity with financial assistance amounting to ₹ 25, 000. Now, the caregiver has four cows getting a yield of about 30 liters of milk per day. Currently, the socio-economic status of Kamada Devi has improved-

- Monthly Income increased to ₹ 10,800 from ₹ 2000
- Pucca shelter with electrification
- Minimization of open defecation and use to toilet for better hygiene
- Monthly saving of ₹ 500 in self-help group to access credit systems
- Improvement of children’s education – the elder son of Kamada has completed BA and is presently engaged as a Trainer in Cerate Training Institute
- Family members lead a healthy social life in the village
- Self-esteem of the family has enhanced
- Linkages of family with different social security schemes

6. The Way Forward

With each passing day, the SHG is moving towards development. In absolute coordination with SOS India, all members of the SHG are moving towards the path of self-reliance and sustainability. Literacy program has been started for the group members in order to educate them in terms of reading and writing. Exposure visits are conducted to enhance the capacity and understanding of group members. The group maintains proceeding book, cash book, loan ledger and monthly savings book. The economic status of members of SHG is better than it was at time of group formation, the clear evidence of which is the confidence and exuberance displayed by them during their interaction with each other. Before they became the members of the SHG, their families were dependent on meager resources that their husbands could generate by virtue of their irregular labour wages. Now the women have become more or less self-dependent and even contributing to the overall income of the family. The members of the group have become torchbearers and they are now advising other people to become part of SHGs and come out of the poverty. This has really been an effective tool in strengthening the women and upliftment of poor family in the village. Dairy farming has helped all the SHG members during COVID, as all other sources of incomes were not yielding any income during this tough period. This ensured income along with nutritional inputs for the family members. Minting money through milk has been a good development for the women, their households, their villages, the local government and society at large, in spite of all the challenges that they have faced in continuing to do so.

KAAGAZ KE PANKH RURAL WOMEN LED SOCIAL ENTERPRISE UPCYCLING PAPER AND CLOTH WASTE INTO LIFESTYLE PRODUCTS

Brajesh Pandey and Saheli Khastagir

1. Introduction

Every year, planet earth generates over 2 billion tons of municipal waste, which is a global crisis threatening the environment, health and safety, especially that of the poorest and the most vulnerable. It is significant to note that paper accounts for more than 25 percent of landfill waste and 35 percent of municipal waste in the world. Action Centre for Transformation (ACT), a Gurugram based Civil Society Organisation (CSO), is working since 2010 towards sustainable solution to this crisis by promoting an environment friendly social enterprise that uses the concept of ‘upcycling’ to develop durable lifestyle products using waste paper. Conscientious citizens across the world are increasingly demanding upcycled paper products as they are cost-effective and environmentally smart. ACT introduced upcycling of paper products in rural Haryana in the proximity of Gurugram, the millennium city and linked the rural women from deprived societal class with the urban customers. ACT built on the knowledge of age-old paper-mache technique and set up a sustainable social enterprise led by rural women, which is leading to their economic and social empowerment.

During one of her visits to rural areas of Gurugram in 2011, Nilanjana Das, founder of ACT, met women who were in a dire need of consistent source of income. After meeting a number of corporates, Nilanjana realised that while they were not willing to support a programme to generate income for rural women, however, they were willing to give away paper waste. This made her think hard which led to the conceptualisation of Kaagaz Ke Pankh, a social enterprise, to create an opportunity out of two problems, i.e. paper waste in urban location and lack of sustainable livelihood for women in rural areas.

Since then, ACT has trained more than 250 women from five villages who are landless, low-income and belong to the so-called lower castes. ACT has trained these women not only to manufacture the upcycled paper products but also to manage logistics of the supply chain, quality management and marketing with the overall aim of empowering them for financial independence and self-sufficiency. ACT began this enterprise with just five women in one of the Harijan clusters of Bhandhwari village, Haryana and two products. Nine years later, more than 250 trained women organised into 25 Self-Help-Groups (SHGs) have formed Kaagaz Ke Pankh, an association being led by these women. The women and the SHGs have been linked to financial institutions and marketing platforms and are now earning and

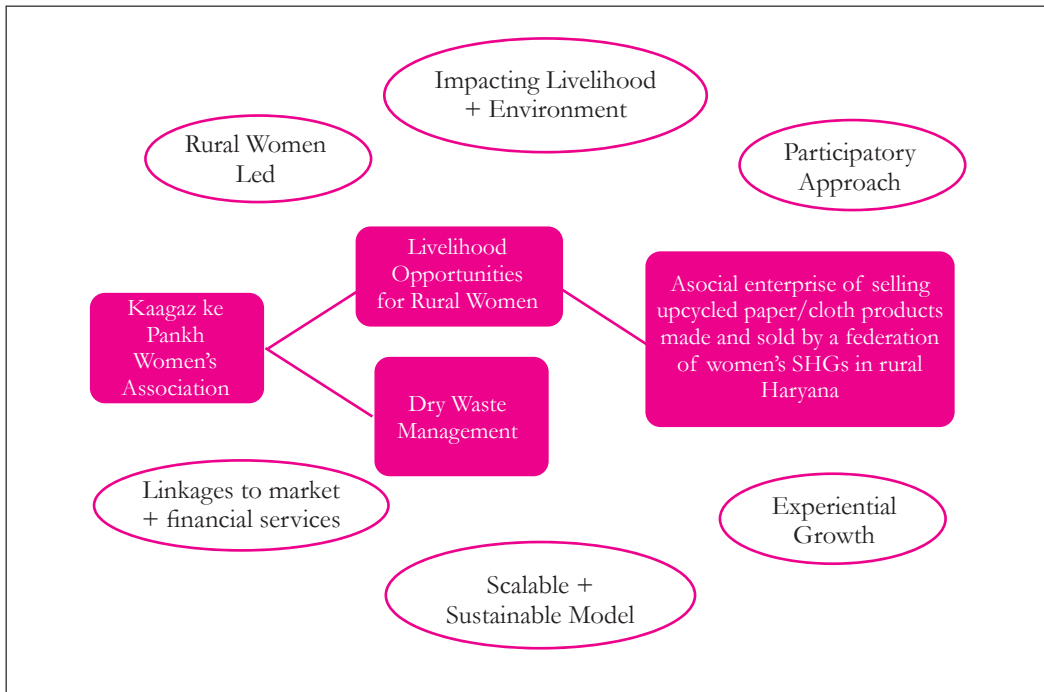


Figure 1: Snapshot of ACT's Model

saving their earnings from the sale of these products. Importantly, the social enterprise is also creating a demand and a market for paper upcycled goods as a solution to paper waste problem in India.

2. Upcycling: A Critical Tool for Waste Management

Upcycling and Recycling are considered as viable solutions to the world's trash crisis that is disproportionately impacting the world's poorest, even though their consumption rates are the lowest. While recycling is the process of breaking down products into its raw components to develop new products, upcycling reuses the waste materials as-is into new products of better quality and durability. In comparison to recycling, upcycling is a cleaner and more energy efficient process. The upcycling process leads to creative reuse of the waste materials into environment-friendly products. As the process largely relies on the artistry of artisans, it does not involve extensive use of machinery, which otherwise leads to release of harmful gases.

For paper, upcycling process uses methods of paper weaving, paper coiling or paper mache to create new utility products like bags, lamps, coasters, table mats or runners, jewellery, etc. Creation of such upcycled products also helps growth of local businesses and artisans without harming the environment or releasing harmful gasses. Significantly, for every ton of paper that is upcycled, 3.6 million metric tons of CO₂ emissions are eliminated.

3. Women's Empowerment with Upcycled Products in Haryana

Haryana has the worst child sex ratio in the country, and its female labour force participation is among the lowest in India.¹ In rural Haryana, women mostly work as agricultural labourers. ACT has been working under Kaagaz Ke Pankh programme in the five villages of Bandhwadi, Badshahpur, Bhondsi, Hajipur and Islamabad in Palwal near Gurugram. Most of the families in these villages are landless from lower income groups, where the men are daily wage earners or are in informal jobs like drivers, guards, painters, mason, hospital assistants, etc. In one of the villages in Badshahpur, due to rampant alcoholism amongst the men, only around 20 percent are in gainful employment while the women of these households are engaged as domestic workers. In other villages, most of the women undertake agriculture labour on a seasonal basis and are home-bound rest of the time.

As is typical to rural Haryana, conservative norms around gender and women's mobility were prevalent in the programme villages as well. Married women who stepped out of home for work or leisure (other than for farm labour and religious or family related festivals) were looked down. In many families, purdah system was and is still prevalent. Even the women who worked in the farms did not have access to their earnings and depended on the men for their own expenses. Most of them did not have any savings, bank account or asset in their names. This exacerbates their dependence, and increases their vulnerability to violence and discrimination in the household or in the community. Any avenues for their professional or skill based advancement for peer sharing and solidarity was completely alien.

ACT started its initiative to challenge and change the situation through the social enterprise model where women were trained in creating utility and lifestyle products using paper waste, and also in the different skills required to manage a successful enterprise, viz. in leadership, entrepreneurship, financial literacy and marketing. The model enables women to gain financial independence and self-sufficiency by working at their homes and leading development of a sustainable community enterprise.

Box 1: Socio-Demographic Profile of Women Crafters

- Age range: 20 to 60 years.
- Around 90 percent of the members belong to the SC community.
- They are all landless, and did not have bank accounts in their names before joining the SHGs.
- Most of them belong to HHs with a monthly income ranging between ₹ 10,000 to 20,000; some have income as low as 5000 and others as high as ₹ 60,000 as well.
- Family size of the members: 6-8 members.

1. <http://documents1.worldbank.org/curated/en/413031504006019846/pdf/119151-BRI-P157572-Haryana-Gender.pdf>

4. Introduction to ACT

Action Center for Transformation (ACT) was conceptualized in 2010, as an agent for facilitating positive change in the underprivileged sections of the society through education, innovation and skill development. ACT uses the approach of capacity building to target sustainable development in three main thrust areas are: education and sustainability; environment; economic empowerment of women.

Kaagaz Ke Pankh is ACT's signature programme, which adopts a social enterprise model to develop the skills of rural women on one hand and eco-friendly waste management on the other. ACT sees its value-add in bringing professional inputs to the capacity building of women, product development, supply chain management and marketing. Accordingly, all the products developed by the enterprise have inputs of professional designers to ensure its durability and utility. ACT created Paper Wings, a brand to market all the products under this programme, which provides consistent livelihood to trained women artisans.

In this journey, ACT partnered with many corporates, media houses and civil society organisations. Some of the key ones are University of Delhi, Filmkaar, Hindustan Zinc, Incentive Destinations, Panasonic, Interglobe Aviation, Mark Hissar, Dr. Kedarnath Modi Foundation, NEED, NOKIA, NTT Data, Shiv Lal Foundation, Tata Consultancy Services, The Times of India and Tribune.

5. Ten Years of Kagaz Ke Pankh

ACT started its intervention in Bandhwadi village in 2010, by setting up a community library for children. This gave an entry into village and an opportunity to hold discussions with the women and also to build trust and rapport. The library acted as safe space to hold discussions with women, which eventually led to conceptualisation of the Kaagaz Ke Pankh programme in 2011 where ACT partnered with a designer from India Art and Craft Institute to train five women. These women were trained to create two products - photo frame and table mat using upcycled paper, which were sold at local craft exhibitions. With this humble beginning, ACT focused on developing the enterprise model which meant expansion of the programme to include 30 women in the following year. These 30 women attended a formal training programme of three months.

In 2012, selected women were trained as master trainers with Panasonic's support. This also led to the initiative getting media attention. In 2013, the women crafters showcased their work in major exhibitions at Delhi Haat and Dastkar. ACT also initiated work to build linkages with other online and offline marketing platforms. Due to positive response received in the exhibitions, especially Dastkar, participation in the leading exhibitions became a regular affair. Meanwhile, ACT continued its partnership with designers from the leading design institutes such as National Institute of Fashion Technology (NIFT) and School of Planning and Architecture, to train women crafters. In 2014 and 2015, ACT expanded its operations to two more villages with the support of Hindustan Zinc Ltd and Jindal Steel in Rajasthan and Haryana respectively. These support also helped in expanding

the marketing efforts. In 2016, ACT created Paper Wings, the brand to sell its products. In 2017, ACT focused on innovation for product diversification in partnership with designers, which also involved advanced level trainings for the women crafters. These trainings helped the women crafters in creating products with sophisticated and complex designs. By 2018, Paper Wings had established online and offline presences. The women crafters were selling their products through channels like exhibitions, handicraft shops, online stores, Diwali melas and individual and bulk orders. ACT had tied up with various reputed handicraft shops in different locations of the country for regular consignments including Khadi India in Gurgaon; People Tree, Tara Gram Store and Gram Bharat in New Delhi; SaSha in Kolkata; and Gang sutra in Jodhpur. It also tied up with online portals like Amazon Saheli, Etsy, Green the Map, Paper Wings' online store and Facebook Store. The marketing linkages were also established with all the major e-commerce platforms like Flipkart, Amazon and Snapdeal. In 2019, Paper Wings received its first export order; and in 2020, Ministry of Textiles awarded artisan cards to 33 women crafters. ACT also tied up with travel platforms (like AirBnB) and print media to increase visibility for crafts, create opportunities for the crafters to train paid groups - tapping in the “experience economy”.

By 2019, ACT also established a federation system of functioning. The federation of SHGs of women crafter is working as an association and is being capacitated to function independently for all the stages of production and sale, and therefore taking shape of a sustainable social enterprise. Hence, ACT spent the ten years in perfecting its enterprise model, its products and its market and over time will transfer all the knowledge and skills to this federation to continue it forward.

Table 1: Timeline of ACT and Kaagaz Ke Pankh Programme

Year	Milestones
2010	Inception and Registration of ACT
2011	First informal training with five women and two products; first showcase in local exhibitions
2012	First formal three months training with 30 women; ACT starts getting media attention
2013	First major showcase in Dilli Haat and WWF; ties up with Green the Map online and People Tree offline. Participates in DASTKAAR for first time
2014	Expands to Kanpur Village, Udaipur
2015	ACT moves into its office space in Gurgaon; ties up with Gram Bharat for marketing; first SHG set up. Expands to Hissar
2016	Products are promoted under the brand name Paper Wings; three SHGs developed
2017	Extends training to 50 more women. Innovation of products extends to more than 50 products
2018	Expands to 12 SHGs; ACT ties up with Amazon Saheli, Khadi India, SaSha Kolkata and Tara Gram (DA) to market/ exhibit its products
2019	Expands to 20 SHGs. Collaboration with Better India for marketing; Collaboration with Women on Wings first export to Netherlands; Collaboration with Dutch Embassy
2020	Expands to 25 SHGs; Collaboration with NABARD; 33 artisans receive artisan card

5.1. Structure and Governance of the Enterprise

Kaagaz ke Pankh social enterprise is organised as an association of the women crafter SHGs with close support ACT. The enterprise thus has a four level structure:

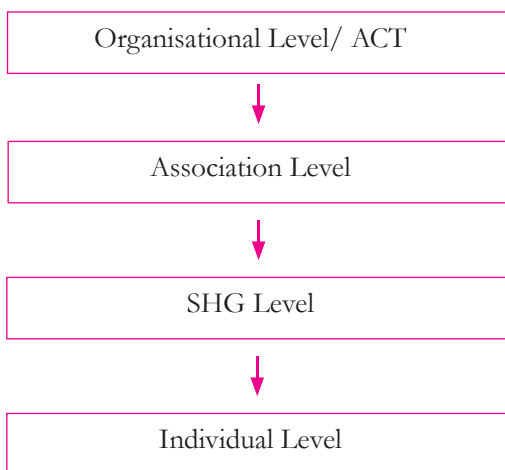


Figure 2: Enterprise Structure

in the community, with particular focus on those with disabilities and those belonging to the Dalit Community. ACT shares with the community the structure and functioning of the enterprise and the benefits of joining it. The stage ends with formation of women SHGs.

5.2 Engagement Strategy of the Enterprise

The detailed and systematic engagement with community of ACT has led to a four-stage process. The process places the needs and ownership of the community at the centre of its work.

In the first stage, the needy areas or the location of the intervention is identified. This essentially involves identifying areas with significant vulnerable population from lower castes and income groups. The process then starts with organising women into SHGs, ensuring the membership of the most disadvantaged and vulnerable women

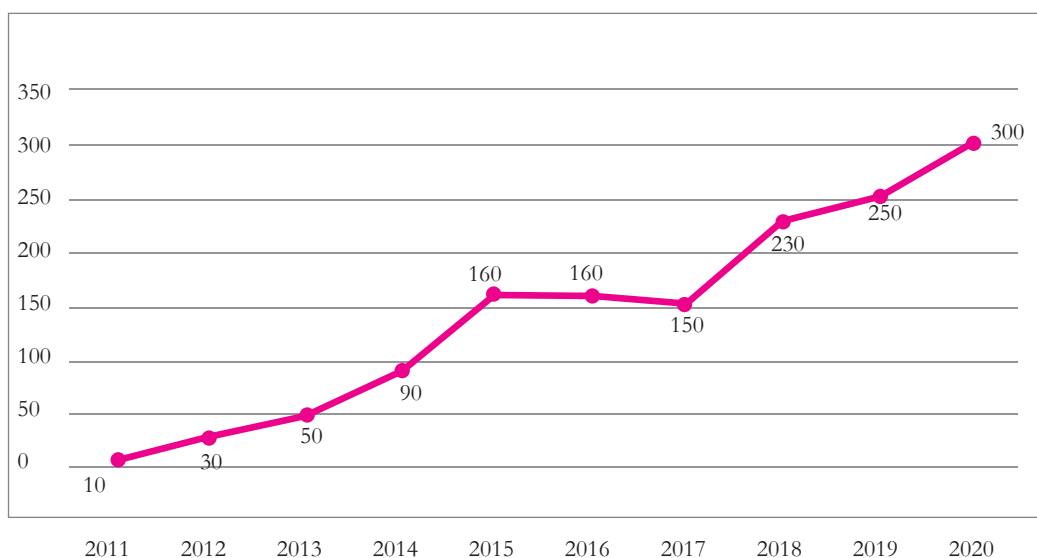


Figure 3: Women Trained as Crafters

In the second stage, a three-month training of the women members is organised within the village, which involves 3-hour sessions and home-based practice. In addition, the SHGs are supported in organising regular meetings, initiating the process of regular saving and record keeping. The SHGs are linked to the bank and the women members are encouraged and supported in opening their own bank accounts, as cash-based transaction are discouraged in the enterprise. At this stage, thus, the women are supported in developing their own identity, gain market ready skills and financial literacy.

In the third stage, the women receive advanced skill training on product development under the guidance of a qualified designer. At end of this stage, women are skilled and ready to develop a variety of beautiful and durable utility products.

In the fourth stage, the SHGs are facilitated to link themselves with the market. Further, some women are trained as master trainers to train other rural women to facilitate its expansion.

The market linkage includes establishing linkages with local shops, exhibitions and carnivals. ACT also supports them by selling the products under the Paper Wings brand through the different online and offline channels. The SHG leaders are also provided trainings on leadership and entrepreneurship. During this stage, the new SHG become a part of the federation and become a part of the social enterprise.

Crosscutting activities: ACT uses a holistic approach in the community, and in addition to the enterprise related activities, it also conducts programs to improve the community's quality of life. This includes, educational role-plays organised by theatre groups, health camps and nutrition workshops, cancer screening camps, etc.

5.3 Challenges Faced

While implementing these activities, ACT has faced various challenges. The key difficulty has been with regard to acceptance of the upcycled products in the Indian market where the demand for upcycled products is still at an early stage. Thus, ACT had to simultaneously undertake outreach activities through different media channels to change the mindset of the consumers and to create a niche market for these products. It was a challenge to create awareness and motivation to replace plastic with upcycled products. Due to lack of adequate awareness and experience, the buyers are often apprehensive about the durability and utility of upcycled products. The enterprise, thus, had to educate the consumers, which in itself is challenging and ambitious for a social enterprise of Kaagaz Ke Pankh's size. Akin to other initiatives, this enterprise also faced challenges in motivating women crafters to take up marketing and networking. While most of the members are eager to learn and make the products, very few of them are willing to undertake marketing. Consequently, ACT decided to provide continuous marketing support. However, the organisation ensured participation of women so that they understand the nuances of marketing and the steps to

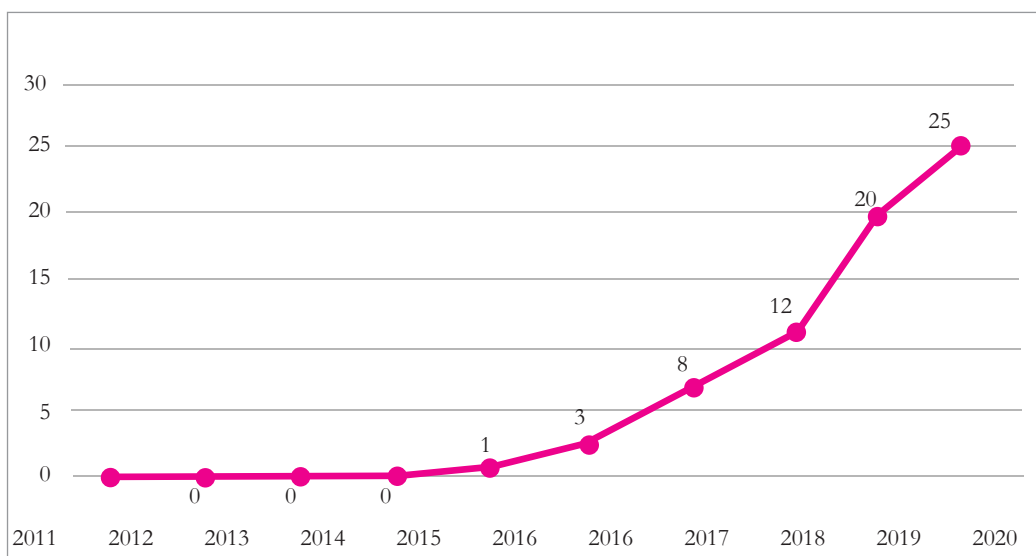


Figure 3: Year wise Growth in SHG Membership

handle them. ACT is also training the core committee of the federation on promotion and marketing on a regular basis.

6. Social Enterprise Structure – Present Structure and Future Plan

6.1 SHG Level

The SHG model helps to organize the enterprise structure at the primary level and easing of the transaction process. Additionally, it also enables access to institutional finance.

Each SHG has 10-15 members and meets once a month and each member also saves ` 100 to 200. The SHGs have helped develop the habit of saving and financial planning amongst the women members, and has also facilitated linkages to the bank and bank related schemes for the women. The field coordinator (a staff of the ACT) organizes the SHG meeting and ensures financial transactions as per the systems set up. The members elect three office bearers – President, Treasurer and Secretary.

As mentioned before, there are 25 SHGs with more than 250 active women members. Women members have taken loans in the range of ` 3000 to ` 65,000.

6.2 Enterprise Level

Presently, the federation functions as an independent body with ACT in advisory role. The federation independently manages procurement of raw materials, product designing, product development, market scan, timely execution of orders (including order distribution to the SHGs), maintenance of financial records and catering to financial needs of SHG

members. Entrepreneurship trainings are conducted with the leadership of the federation every quarter. The overall goal is to develop the federation as a cooperative model and to increase their financial turnover by 10 times. The institutional mechanism promoted ensures profit sharing by all the members with the objective of developing it as sustainable enterprise. The federation is now developing a business plan to take their enterprise to the next level.

As a result of the capacity building efforts, the federation members are reaching out to the government bodies like DC Handicrafts, Ministry of Textiles, NABARD, Ministry of MSME and NITI Aayog. DC Handicrafts and NABARD have come forward to support the federation members with trainings and marketing. Also, the lead banks and the PSU banks are coming forward to support the federation.

The key processes that the women crafter and the federation take up are described below:

a. Raw Material Procurement

The federation sources newspaper (as primary raw material) from corporates, apartments and individuals on a monthly basis with ACT's facilitation. The federation then distributes the newspaper to the women SHGs. The older SHGs are tasked with procuring other raw materials like the adhesive, lacer and the thinner. The smaller raw materials like threads, wool, colour are arranged by the SHGs themselves. The newer SHGs (formed after 2018) are supported closely by ACT's staff in this process.

b. Supply Chain Management

Paper Wings or ACT receives bulk orders and passes on to the federation, where the federation team matches the needs of the order to the skills and capacities of the SHGs and makes further allocation. The coordinators maintain close communication with the women to ensure supply of any extra materials or support to execute the order. Once a week, ACT's vehicle makes the rounds of the villages to supply raw materials and collect the finished products which are then stored centrally. At the centre level, the products are checked, packaged, tagged and then shipped. ACT has tied up with the courier company, Trackon, to ship the products nationally and internationally. As of now ACT maintains all the record of sales as the money is received in the organisation's account.

c. Product Development

ACT ensures close professional attention at all the stages of product development so that high quality products are developed in a consistent manner and reach the desired customers. To begin with, special attention is given to the raw material, and the paper waste collected is closely attended to and sorted ensuring that it is sturdy and of the right size and texture. After this, attention is paid towards the colour of the material. The colour is decided based on the end product that is to be created and the newspaper waste is coated in multiple layers of the appropriate colour. Thereafter, it is coated

in varnish. The multiple layers of colours and the varnish help to make the product durable and water-resistant, increasing its utility.

The main techniques used for upcycling the paper waste are the use of paper weaving, coiling and mache. Paper weaving is the process of interlacing two strands or rolls of paper to create patterns and designs. In paper coiling, paper rolls are quilled into interesting shapes and forms. And in paper mache, the paper is reduced to a pulp and pound with adhesive to make paper mache dough, which is given different shapes and structures that hardens on drying.

The specific technique is selected considering the final product. In partnership with professional designers, ACT now has a repository of more than 50 utility products. This includes: table mats and runners, floor mats or chatai, tea coasters and trivets, bowls of different sizes, baskets of different shapes and sizes (with and without lids), laundry baskets, dustbins, photo frames and pen stands, book marks, paper bags, eco-diyas and candles, lamps and jewellery, wind chimes and key rings, hairbands and rakhi, clocks and cups and many other utility and decorative items for homes.

d. Quality Control

Strict quality checks are done at each of the four levels, i.e. individual crafter level, SHG level, federation level and finally at the organization level. This multi-level quality checks ensures that each woman crafter understands the parameters thoroughly, while the group leaders are primarily responsible for quality control.

d. Inventory Management

Federation members undertake this important task, which helps them to develop insights about the fast and slow moving products. This helps to formulate the strategy for liquidating the products and develop the future strategy.

e. Promotion and Marketing

This is done at two levels. At the organisational level, ACT undertakes vigorous networking and promotion of the products through various social media channels, increasing the visibility on upcycling by sharing its work through different platforms. ACT undertakes both business to business (B2B) and business to consumer (B2C) marketing; selling products directly to consumers through its direct online and offline channels, or selling it through the online and offline business/ platforms that it has partnered with. At the individual level, the crafters are continuously motivated to market their products independently at the local level. They are supported by giving contacts of local networks, and by facilitating their participation in local craft exhibitions.

f. Costing, income and profit sharing

Income and sales records are again kept at all the four levels, i.e. individual crafter, the SHG, federation and the payment from the SHG account to individual accounts is also

encouraged by cheque. This disincentivises cash payments and helps to link the women with the banks. The payment to each crafter is based on their time and raw materials used. The cost of the product is mutually agreed upon and the maximum retail price (MRP) of each product is kept at 25 to 50 percent above the product cost. The extra cost is used to cover the tax, the selling and exhibition cost, the portal/ platform cost, packaging and shipping cost and other hidden costs. The profits generated are used for product development, skill training and marketing.

7. Achievements and Impact

Impact of the enterprise is evident in the lives of the individual crafters, their family and the increasing demand for these eco-friendly products. More than 2500 lives have been impacted directly and 10,000 indirectly.

7.1 Impact on Crafters and their families

The program has helped develop the self-confidence and self-reliance of the women crafters, and provided them with continuous income in a consistent manner. Previously home-bound without any opportunities for self and economic independence, these women are now connected to the market and are able to earn and save money. Those who work continuously are able to earn ₹ 2000 to 5000 per month. During festival times, their incomes reach up to ₹ 10,000. The master-trainers have received opportunities to train rural women in other village clusters, school children, corporate employees and urban women. These master trainers earn ₹ 300 per day for providing training and ₹ 4000 - 5000 for a period of 15 days.

The increased confidence and participation in the production processes have led to enhanced decision making abilities of the women crafters. Many of them have now begun to contribute significantly to major household decisions, especially related to children's education, asset purchase and marriages in the family. Access to income and exposure to different trainings and market, have also increased their mobility and street-smartness and their participation in community level meetings. The women have developed financial skills as all of them have bank accounts, and have developed the habit of tracking their income, expenditure and savings. Since they regularly save some money through the SHGs and interact with the banks, their understanding of bank related schemes, bank documents and loans have significantly enhanced.

Box 2: Key achievements – Kaagaz Ke Pankh

1. Every women member has their personal bank account in addition to the group account.
2. 33 women crafters have been recognized by the Development Commission, Handicraft under Ministry of Textiles with artisan cards.
3. The dropout rates among the children of the crafters reduced.
4. Nari Samman Award was awarded to the rural women entrepreneurs by BJP Women Cell on Women's Day 2018
5. 3000-5000 Kgs of dry waste is collected every month.

The program has made a multidimensional impact on the health and education of the women and their families. The dropout rates among the children of the crafters have reduced and all the children are now attending schools. Women members have started taking interest in their children's education and on their request ACT organised counselling session with the school going children and their families. The greater empowerment and freedom enjoyed by the women is also being transferred as greater opportunities to their daughters at home. ACT's regular health camps have led to women consuming more nutritious diet, are more informed about health and are taking preventive care for themselves and their families.

Box 3: ACT's Kaagaz Ke Pankh Model – Key Differentiating Features

1. It links waste management with livelihood development.
2. By working with dry waste, it reduces cost for purchase of raw materials.
3. Links the community to financial services, by encouraging linkages to banks, bank schemes and discouraging cash payments.
4. Builds enterprise development skills of crafters, including marketing, networking, management and soft skills.
5. Works with professional designers to develop high quality products which are aligned with the demands of the market.
6. Transfers all profits, skills and strategy back to the community to encourage ownership by the community.
7. Works with SHGs to ease transaction, encourage solidarity amongst rural women, increase saving, and enhance efficiency and completion rate for orders received.
8. Develops a federation of SHGs to manage the enterprise independent of ACT.
9. Simultaneously undertakes outreach activities to increase demand for upcycled products.

7.2 Impact on Environment

Every month 3,000 to 5,000 Kgs of dry waste is being upcycled, which is reducing the carbon footprint of community and the consumers significantly. The enterprise has helped to convince more and more people about the use of upcycled products and is thus helping change the mindset and consumption as well as waste management patterns of the larger community. ACT's initiatives in urban areas through interns have helped increase awareness about waste management and upcycling methods. Overall, the enterprise has not only helped to productively manage waste, but also initiated a change in the culture and narrative around waste and consumption in the society.

8. Conclusion

ACT has thus established a social enterprise model that connects urban consumers with rural producers in an ethical and environmentally sustainable manner. The model successfully deals with the problem of paper waste, which is becoming a significant environmental problem for communities across the world. The model converted the problem into an opportunity for rural women who are converting the waste paper into beautiful utility products.

ACT has worked intensively to develop the four-stage process of intervention from the formation of SHGs, skilling of rural women, product development, marketing and federation development. Kagaz Ke Pankh model demonstrates the feasibility of the social enterprise to empower women as successful producers as well as enterprise managers and owners. The impact of the initiative suggests that the approach can lead to holistic development of the women and their families, which has deep impact on their status within the families as well as within the communities. Their access to financial institutions, external markets and improved skills can lead to significant difference in their confidence and well-being. The SHGs offer the women the opportunity to develop the skills for financial management and give them a financial safety net in case of any need or emergency. The enterprise helps create a market for upcycled goods, creating a demand for and awareness about better waste management in the country. ACT plans to formalise the federation so that the women led federation can manage parts of the enterprise process, taking ownership for it and ensuring its sustainability. The box below summarises the key factors of the federation that contributed to its success.

Box 4: Factors that Contributed to Success of the Kaagaz ke Pankh Enterprise

1. Investment in creating quality product development that is both aesthetic and utilitarian.
2. Product diversification- 50+ types of products created, and looking to expand to 100+ products
3. Tapping into the urban market
4. Rigorous marketing, tapping into a diverse range of platforms
5. Keeping the interest and ownership of the women at the centre of the model
6. Focussing on both economic and social empowerment of the women
7. Slow and steady growth instead of quick expansion; focussing on honing the enterprise process and governance structure to make it self-sustaining
8. Ensuring sustainability of the model through federation structure

Significantly, the growth of the social enterprise model has been organic and led by the women crafters, which has given a strong foundation to its sustainability. ACT's approach of putting onus on the women members to think and act independently has led to maturing of the women led enterprise to manage core functions related to product creation, logistics management and inventory management.

The Kaagaz Ke Pankh model has high replicability and scalability potential due to large scale availability of raw materials and low investments to initiate the production which is suited in any context within India as well as outside, especially in the poorer and middle income countries. The handcrafted upcycled utility products are practical and viable alternative to plastic products towards which the world will have to transit whether willingly or unwillingly. The model is easy to adopt and scale up as the required skills are based on indigenous skills of weaving which exist in the villages and can be easily acquired. Further, the women can

Box 5: Testimonials

“The work done by ACT is a delightful model where design, innovation and livelihood converge with a strong element of sustainability. I think this model needs replication and upscaling.

Vimlendu Jha, CEO, Sweccha

“The fusion of rural women livelihood and waste management by the women themselves is a great example created by ACT. We are happy to support the initiative “

Ronald Van het Hof, CEO, Women on Wings

“Handicrafts are very good in quality. The organization should work on the GI tag for the products giving an identification to the product and the crafters.”

Assistant Director, DC Handicraft, Rewari, Haryana

“We believe in upcycling and recycling waste. We contribute newspapers and other paper and dry waste to the women in SHGs associated with ACT.

Bhavna Bhatnagar, Environment Activist, Belmonte Apartment, Golf Course Road, Gurugram

easily carry out the production processes in decentralised manner from their homes.

There is huge potential of product diversification to develop utility products, for e.g. furniture, paper bricks and home furnishings, in a durable manner. As there is growing consciousness around the harmful impact of plastic, the consumers mindsets are changing, although a bit slow, towards products which are eco-friendly, bio-degradable products and locally manufactured.

Considering that market for upcycled paper products remains untapped – nationally and internationally, the Kaagaz Ke Pankh social enterprise model offers a unique solution to deal with the paper waste problem by converting it as an opportunity for economic empowerment of women. ACT’s initiative has demonstrated that with right kind of approach and capacity development, women of vulnerable sections can take up enterprise development and management in a sustainable manner.

However, the key questions remain:

- After years of excessive consumption and a growing waste crisis, is urban India ready for a circular economy?
- Can Kaagaz Ke Pankh make sustainable living trendy enough for urban India?

Restoring Dignity through a Collective Enterprise The Story of Paryavaran Mitra

Anand Mistry and Shubha Khadke

1. Introduction

Every morning at 4 am, 67 years old Moriben walks around 8-10 km, bends at least 1,000 times and with her bare hands collects around 20 Kg of recyclable waste, which is carried in a large bag on her head or shoulder. She sorts the collected waste into different types of materials and sells it to a waste collection centre. Moriben is one of 30,000 women in Ahmedabad and 4 million rag pickers across India. Their contribution to keeping Indian cities clean has remained undervalued and unrecognised. Their poverty, marginalisation and lack of organisation or collective voice makes them invisible in processes for designing safe and humane urban solid waste management systems. While there is increased awareness today on the need to segregate waste, most urbanites are unaware of the operations and the value chain in waste. The six-year work of Paryavaran Mitra (PM) stands out as a beacon of hope not just for the rag picking 'sisters' of Ahmedabad, but has now become a model for wider dissemination and adoption across different cities in India.

2. Socio - Economic Condition and Need of the Enterprise

Rag-picking is one of a number of informal occupations in which 92 percent of India's population works (ILO, 2017). As an informal occupation, there is little official data on the activity and the occupation that is not governed or protected by any labour laws. These rag-pickers are effectively self-employed, being paid based on what they collect. Insights on the conditions of this disadvantaged group and their livelihood is largely from first-hand information, interviews, observations and interactions with experts who work closely in these communities.

Women carry a large tarpaulin bag on their shoulders, collecting waste early in the morning. They know what to pick and what not to. Once they have collected and sorted the waste, they then go to a middleman who will buy their collection. These women get paid based on the weight and type of waste that they collect. They do this work 6 days a week, 52 weeks per year; carrying the weighty bag, bending countless times and all this for a return of barely ₹ 150-200. At the vast majority of waste collection centres, the weights are rigged. For example, when a woman collects 20 Kg of waste, she often receives payment for 17 Kg of waste, 15-20 percent less than her already low wage. The consequence of not knowing the true worth of their work means that the women are easily exploited and unable to challenge the middlemen. In addition, the price per kilogram of waste the women get in return is also lower than their worth. They will be given ₹ 7 per Kg rather than ₹ 10 per Kg, which is 30 percent less than the fair price. Although the women are geographically

immobile, there are many different centres in the same slum community to take their collected waste. However, most of the centres act like a cartel, buying the waste for the same price, meaning the women cannot benefit from selling their goods elsewhere.

2.1 Debt Trap

However, even if there were fairer priced centres around, there is a deeper reason why the women simply cannot take their waste and sell it elsewhere. Apart from money earned through the sale of the waste, the middlemen also earn substantially through giving out loans to the women. With their meager income and no savings the women end up taking loans that is interlocked with their outputs and is a source of both power and exploitation. A woman, for instance, is given a ₹ 10,000 loan. She will repay this loan through an even lower price she receives for the waste she has collected. If the woman brings in 20 Kg of waste, 25 days a month, she will instead receive a price for 17 Kg of waste at a rate of ₹ 6 per Kg rather than the fair rate of ₹ 10 per Kg. Thus, over a five month period she will earn ₹ 12,750. In just 5 months, a total of ₹ 12,250 will have been paid towards her loan. Given that she only took out a loan of ₹ 10,000, the woman will have been charged more than 20 percent of what she originally borrowed from the loan shark. The women thus end up being always in need of money to fulfill their unmet needs and is part of a vicious cycle of loans and entrapment.

2.2 Market Failure

Exploitation was largely due to the women's lack of power in the market. The market represents features that imply market failure as listed below:

- Information asymmetry occurs when one side of a transaction (in this case the buyers) have more information than the other (the sellers). The women's lack of knowledge leads to exploitation. As they are illiterate and poorly skilled, it is difficult for them to find an alternative means of income.
- There are high barriers to entry into the market. The slum community is densely packed, with little space to build a new big centre for waste collection and building a centre outside the community would not be accessible.
- Subsequently, incumbent buyers hold large market power, which allows them to lower prices and take an economic advantage over the disempowered women to make more than normal profits.

3. Background of Paryavaran Mitra

An idea that originally started as a business school project competition and a research trip has after six years of perseverance, dedicated effort and collaboration become a sustainable social enterprise empowering rag-picking women. Ashish Agrawal, an empathetic graduate from the Institute of Rural Management Anand (IRMA)¹ is backbone of this enterprise.

1. <https://www.irma.ac.in/>

His research trip was facilitated by a civil society organisation called Manav Sadhna (MS)², who were keen to explore this venture. MS is a non-governmental organization based in Sabarmati Gandhi Ashram and as of 2020, has been running for last three decades. MS follows the philosophy of to 'love all, serve all' and values of Sarvodaya and Antyodaya taught by Mahatma Gandhi and these values are intrinsic in all their projects and practices.

During the detailed research was conducted by Ashish Agrawal in 2013, it was identified that it was at the waste collection centre where the women were exploited the most. As described in the above section, the middlemen would use rigged weights, give unfair prices and most of all give out high interest loans. As the women were exploited at this level most, it was felt they could also be helped the most by simply entering the market as an open and transparent actor.

The strong business plan that had women's empowerment at its core attracted donations from the Tarsadia Foundation and the Dry Creek Charity. This helped kick start the social enterprise and purchase an existing waste collection centre (named 'Piyar', meaning 'Mothers Home'), delivery vehicles and other fixed assets. As a result, on 13th November 2014 Paryavaran Mitra (PM)³ started operating. Paryavaran Mitra translates to 'Friends of the Environment', which is what the rag-pickers are called in respect for their service of cleaning Ahmedabad's streets. In the same spirit, PM refers to these women as 'Sisters', a name by which we will continue to refer the women henceforth in this case study.

PM is a social enterprise that aims to holistically improve the lives of these sisters, using solid waste management as a tool through a unique business-based service model. Dignity is hard-wired into the operations and all these sisters are treated with love and respect when they enter a collection centre of PM. This social enterprise is incubated by Manav Sadhna, and is led by Ashish Agrawal. As described the initial market intervention was as another scrap shop, but operated in transparent manner, giving fair returns for the women's waste collection.

3.1 Caravan of Paryavaran Mitra

In August 2015, another centre 'Mausal', meaning 'Maternal Uncle's Home' was purchased. Before PM, the Sisters were forced to sort the waste they collected in their homes, creating an unhygienic environment for their families. Thus, the centres' primary use is to act as a sorting centre, where the sisters can come and sort their waste in a large clean space. At the centre, wash facilities have been installed so that the sisters can clean themselves before going back to their homes. In March 2016, PM expanded to support another slum community. They purchased another waste collection centre in Motera called 'Kiran', which means 'Ray of Hope'. The centre is now known as Manav Mitra and also has classroom facilities for children.

². <https://manavsadhna.org/>

³. <https://www.facebook.com/www.paryavaranmitra.info>

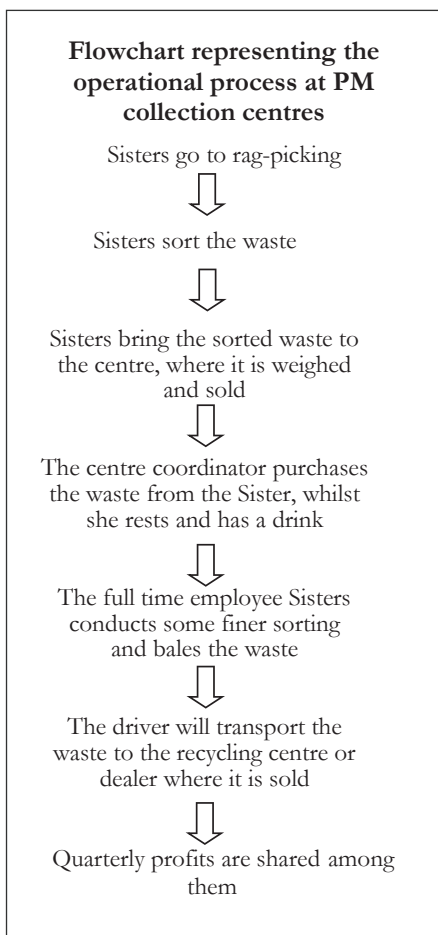


Figure 1: Operational Process at PM Collection Centres

initiating the program aimed at holistic and collective development.

In the second model, zero waste centres are opened near established residential societies so that the sisters don't have to go at three o'clock in the morning to collect waste on the road. The whole PM model is owned by the sisters and the social enterprise seeks to act as facilitators connecting them with key stakeholders like Ahmedabad Cantonment Board, corporate and overseas volunteers, educational institutes etc.

In the third model, good, trustworthy, hardworking rag-picking sisters are supported to start their own kabadi shops. The idea is to take these sisters from the journey of a rag-picker to a waste manager and finally an entrepreneur. The initial handholding in terms of finance, training, business know-how etc are given by PM. Moreover, all social upliftment related programs are carried out by PM so that the sister is completely focussed on enhancing their business in the initial months. So far, PM have two collection centres named 'Shanti' and 'Karuna' operating on this model.

In January 2019, PM opened a new centre in partnership with the United Nations Development Programme (UNDP) and Ahmedabad Cantonment Board called 'Suraksha Swachta Kendra', with the vision of taking the women off the streets, rag-picking informally, and to bring them into the mainstream of waste management, where, as formal workers, they go door to door collecting segregated waste from households, followed by scientifically managing and processing all collected dry and wet waste.

Along with the expansion of PM has come an increase in full-time employees too. Employment has risen from an initial 7 to 45 full-time workers. The human capital required is centre coordinators, some Sisters to do some finer sorting and to bale the waste and drivers to transport the waste to the recycling centres or dealers.

3.2 The Three Pronged Approach of PM

Currently, PM is working on three models. The first is where collection centres/kabadi shops are opened in the slums. These shops help PM staff interact with the sisters on a daily basis and understand their personal lives, financial and health conditions. This is a precursor for

3.3 Empowering Sisters: Innovations in Governance

Paryavaran Mitra is an NGO which is governed by a Board of Trustees who take strategic decisions, whereas the Director along with his ground team takes care of day-to-day operational decisions.

The unique thing about the board is that its members represent what Paryavaran Mitra stands for. Since PM is a women empowerment institution, 4 out of 9 members are women on the Board. Secondly, since women rag-pickers are the focus area for Paryavaran Mitra, one of these Board Members herself is a rag-picker from the community so that she can bring genuine issues of the community on the table. Apart from that, 3 Board Members have over 30 years of sector experience and 2 Board Members are bringing business professionalism and acumen to the table and has three young people on the Board who are well educated, compassionate and willing to make some change.

3.4 Functioning of the Enterprise

In the second model, sisters begin works at 8'o'clock in the morning. They have proper uniforms and ID cards which brings a sense of dignity to the work they do. They go door to door on their defined routes for the collection of segregated waste. The segregated waste is brought to the centre, where wet waste is composted, dry waste is further processed and sanitary waste incinerated. This model has received recognition with many officials from the centre and state visitors and is now being replicated across 62 cantonments in India by the United Nations Development Programme (UNDP) in a phased manner. PM today serves as technical partners wherever needed.

4. Growth and Impact of PM

Table 1 represents PM's year on year engagement with the Sisters, starting from November 2014 (business year starts 1st April and ends 31st March).

As shown by Table 1, at the Piyar centre, in the first full year of business, 289 Sisters used the facility to sell the waste that they have collected, and of that 36 Sisters are regulars. PM define a regular as one who earns more than ₹ 12,000 per year or ₹ 1,000 per month. Since the opening of the new centre, PM are consistently touching the lives of 400-500 sisters and regularly serving around 60-70.

Figure 2 shows the yearly progression in volume and its translating monetary value.

PM started in late 2014, explaining the low volume and amount for the year 2014-15. After this point, the business model was completely self-sustainable. The jump in volume in 2016-17 is due to the opening of the new centre in Motera. Volume increased by 79 percent between these years. Another jump in volume in 2019-20 is due to the opening of Suraksha, where the full time PM sisters are collecting segregated dry and wet waste from 3,000 households every day.

Table 1: Yearly Engagement with the Sisters (2014-2020)

		2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Piyar	Any engagement	180	289	287	215	152	186
	Some engagement (Earns Rs. 6000+per year)	15	51	54	47	39	45
	Regular (earn Rs. 12000+ per year)	8	36	38	38	32	31
Manav Mitra	Any engagement	NA	49	193	331	255	338
	Some engagement (Earns Rs. 6000+per year)	NA	3	52	56	43	47
	Regular (earn Rs. 12000+ per year)	NA	0	41	30	27	37
Suraksha	Any engagement	NA	NA	NA	NA	NA	194
	Some engagement (Earns Rs. 6000+per year)	NA	NA	NA	NA	NA	50
	Regular (earn Rs. 12000+ per year)	NA	NA	NA	NA	NA	29

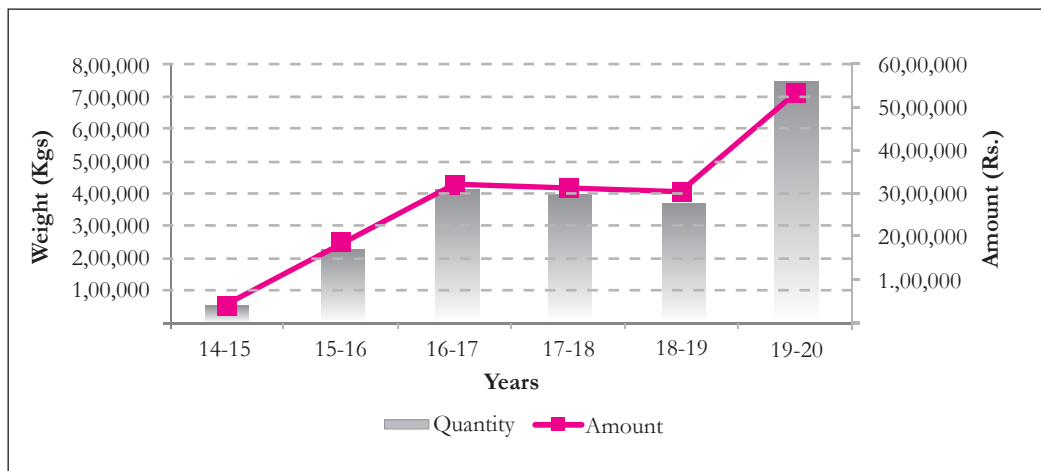


Figure 2: Yearly Progression of Volume and its Translating Monetary Value

Since the start of operations to 31st March 2020, PM have collected 22 Lakh Kg of waste and its translating monetary value is ₹ 1.70 Crore.

Furthermore, at the waste collection centre, the initial research recognized that there was a lot of potential for value add, which would increase the returns for the Sisters. Due to the nature of the service-based business model and relationship established between PM

and the recycling centres, PM have managed to by-pass levels of the supply chain and sell some waste that is collected in high volume, such as plastic bottles, directly to the recycler. This means PM can receive a higher price for the waste collected by the Sisters, which is usually around ₹ 2-3 more per Kg of waste. The average price that PM sold plastic bottles for in 2015-16 was ₹ 27.72 per Kg, but in 2017-18, when plastic bottles were sold directly to the recycler, they were sold at an average price of ₹ 33.64 per Kg. The higher margin will go straight to the Sister and is reflected in the price of the particular material. In 2015-16 plastic bottles were purchased from the Sisters at ₹ 17 per Kg, but in 2017-18, they were purchased at ₹ 22 per Kg.

The obvious impact of PM's intervention into the market is that as PM use fair weights and pay fair prices per Kg of waste, the Sisters earn more. This, teamed with the more efficient business model is also a reason why the Sisters income is higher. At the Piyar centre, Jasiben in the year 2017-18 earned ₹ 109272 at PM. If she took her waste to an exploitative centre, she would have earned ₹ 65,017, losing ₹ 44,255.

Of the 45 full-time employees at PM, 30 are Sisters who are tasked to do finer sorting of the waste and baling of the waste. They earn between ₹ 5000 and ₹ 9000 per month depending on their experience, time spent with PM and the quality of work. PM also pays for their work logistics like travel to and from the centre. Their income increases on an yearly basis depending on their performance.

Table 2: Prices and Rates at Different Centres

	Quantity (Kg)	Rate (₹)	Total Per Day (₹)	Total Per year (₹)	Percent Increase
Exploitative Centre	17	7	119	37,128	
Fairer For-Profit Centre	20	8	160	49,920	34.5
Paryavaran Mitra	20	10	200	62,400	68.1

At fair priced centres, as they are for-profit organisations, the Sisters will still not receive 100 percent of what they deserve, though it will be better than price received at exploitative centres. Fairer priced centres are rare in these communities and they still issue loans and charge interest, which has not been considered in Table 2. They are using waste management for economic gain. PM's prime focus is women's empowerment, using waste management as a tool to support this. Furthermore, the increase in income as shown by Table 2 has not taken into account the profit sharing that is done by PM, which enhances the Sister's incomes even more.

4.1 Sisters Managing their Collective Enterprise

Every quarter, the profit gained is shared between the Sisters primarily in the form of groceries. If Sisters want to use their share of profit for other purposes, such as education for their children or health related goods or services, the profit can be given in this form. Profit is shared as per the percentage of waste collected by the Sisters per quarter. For

example, in 2016-17, Shantaben contributed to 2.3 percent of the waste collected at PM, which means she will gain 2.3 percent of the profit amount, which is ₹ 6,900 for the year or ₹ 1,725 per quarter.

Most of the women have opened their accounts. So, if someone really needs cash, money is transferred into their account. The reason for giving profits in the form of targeted benefits rather than cash is because it ensures that the benefit goes towards goods or services that will positively benefit the Sister and her family. Giving cash leaves the possibility of irresponsible spending on products such as alcohol. As a result, the increase in earnings can be spent on goods and services like food and education that were previously difficult to purchase. It also means that the Sisters are less likely to need to take out a loan and hopefully will not fall into a debt trap.

Box 2: Rebooting Life: A Representative Change Story

Some waste such as plastic bottles, glass bottles or wood can be up-cycled and rejuvenated, so it can be used for other purposes. PM volunteers have been taught to re-shape and design the bottles so that they can be used as plant pots. The plastic bottles turn plant pots are sold for a higher price of ₹ 200 and the Sister who made it will receive ₹ 100, thus any Sister working with dedication on this project named, 'Gift of Change', easily earns ₹ 3,000 per month extra, meaning they earn a higher income. And it's not just bottles that have been up-cycled, other materials have been used to create pen-stands, pencil cases and decorations.

Giving training is easy, but providing a sustainable livelihood is difficult. So, understanding the market of up-cycled products as being niche, PM have focused on giving a continuous livelihood through Gift of Change to 6-8 Sisters.

However, if a Sister still needed to take out a loan, PM can provide this interest free on a case by case basis. Loans are only given if they are used for a worthy reason, e.g. to pay for their children's education and only if they are in a position to repay the loan.

4.2 The Economic Impact on the Overall Market

As already explained in the 'Debt Trap' section, the main operations of the competing centres is money lending at high interest rates, meaning the Sisters are forced to continually bring their waste to these centres. As a result, even though PM offers higher prices and a healthier working environment, the Sisters cannot simply switch to a different buyer.

Although, the mere presence of PM in the market, with their openness and transparency, has had some subtle yet very positive effect on the Sisters. These slum communities are very dense and tight-knit, meaning word of mouth can be extremely powerful for the spread of information. First and foremost, PM's intervention gives the Sisters more power. PM's transparency relieves the information asymmetry problem that the Sisters face. The use of fair weights

means that the Sisters are aware of the amount of waste they are collecting. If a Sister has collected 20 Kg of waste, she knows she will receive income for 20 Kg of waste. The Sisters become aware of what they actually deserve. These factors are empowering for the Sisters and mean that they can demand payments that they truly merit, putting a pressure on the other centres to increase their prices.

The result is that prices per Kg have risen at other centres in order for them to remain competitive. Therefore, even if PM cannot directly empower the Sisters, the natural market consequence of PM's intervention has indirectly positively touched the whole Rag-picking community in Ramapur No Tekro and Motera.⁴

4.3 Social Impact

Figure 3 summaries the PM model and the services it provides in comparison to other centres. It highlights that, in addition to the increase in income of the Sisters, there are several other wellbeing services provided by PM through any surplus funds they have.

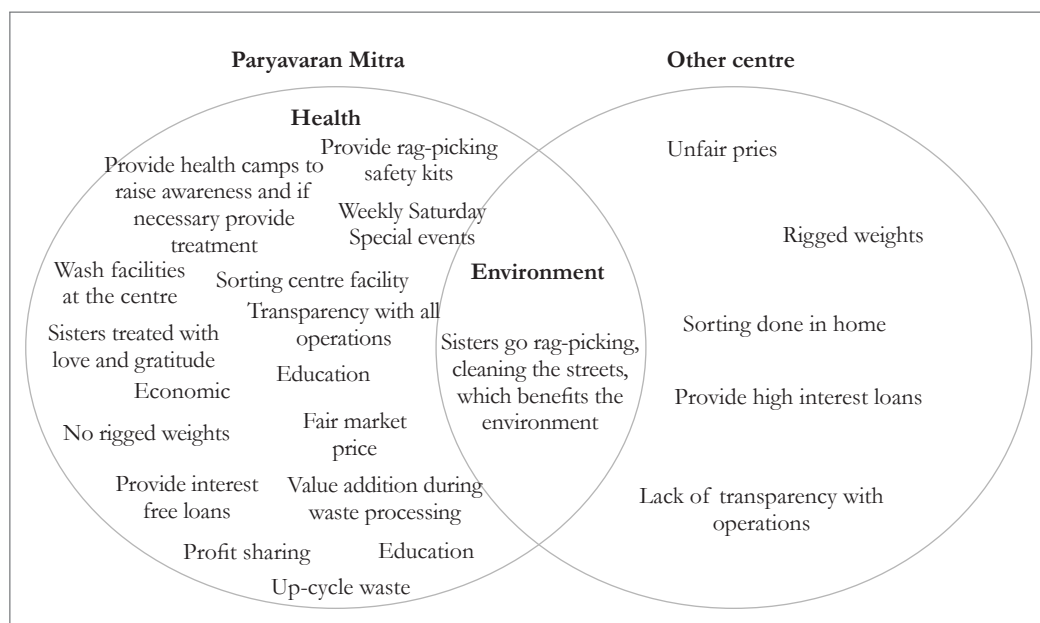


Figure 3: Venn Diagram Representing the Differences between PM and Other Centres

4.4 Impact on Environment

In Ahmedabad alone 2,500 tons of solid waste is generated per day (Cpcb.nic.in, 2017). In economics, a negative externality occurs when the social cost of an economic transaction outweighs the private cost. In this scenario the social cost of poor waste management is vast.

4. Glimpse of inner journey of some rag-picking women
https://www.youtube.com/watch?v=YXM4yH6RqKM&t=13s&fbclid=IwAR2Zb-lzTTNK0zk6-JqsmGk-dKEXztu0tnYMKqwf0DeVyocjt_5_wfoAqMY

Lack of waste management infrastructure, useless disposal and removal systems and poor education around these issues means that littering that occurs at the individual level, has negative impacts for society as a whole. Everyone uses the roads and pavements to get around; where we would all rather not have to endure the pungent smell or see the ugly eye-sore of waste.

The natural positive consequence of the Sisters earning a living from rag-picking is that they are cleaning the streets of their local community. As a result of their crucial work, the waste they are collecting goes to the recycling centres, which without their work would not have. It instead would mean that the streets remain littered and unclean, contaminating the environment.

Thorough analysis conducted every year by ENERFUTURE Pvt Ltd⁵, found that since the start of operations to the end of the business year in 2019, the Sisters, through PM have reduced 8527 tons of CO₂ from emissions. These figures are summarised in Table 3.

Table 3: Reduction in CO₂ Emissions and Trees Saved Due to Recycling between 2014 and March 2020

Material	Weight (Kg)				CO ₂ Emission Reduction (Tonnes of CO ₂)			
	14-17	17-18	18-19	19-20	14-17	17-18	18-19	19-20
Year	14-17	17-18	18-19	19-20	14-17	17-18	18-19	19-20
Glass	18,437	14,225	14,163	25,858	32	25	25	46
Iron	10,754	23,240	24,556	53,956	91	69	73	459
Paper	362,097	178,789	153,126	264,398	1,557	1,520	1,302	1,137
Plastic	288,615	187,884	154,351	246,325	722	470	386	616
Total	679,903	404,138	346,196	590,537	2,402	2,083	1,785	2,257

In the year 2019-20, PM collected 138852.95 Kg of wet waste, composted it organically thereby saving approximately 97.20 tons of CO₂ emission.

4.5 Impact on Physical Health

Previous to PM's entrance to the market, much of the sorting of the waste that the Sisters collect was sorted in their own home. This causes adverse health impact for the whole family. Due to the available space at PM centres, specifically Mausal, Sisters can now sort their waste at the centre rather than their home, making their home environment cleaner, more hygienic and safer. At the Mausal PM centre, showers and wash facilities have been installed so that after the Sisters have done their work, they can properly wash themselves and thus remove the bacteria and other pathogens that have inevitably been picked up during their shift.

PM also provide safety kits for the Sisters, which includes a water bottle, masks, gloves and shoes for the Sisters to use.

5. <http://enerfutureindia.com>

Moreover, PM facilitated monthly Health Camps for the Sisters, which is led by a dedicated qualified health coordinator. At Stage 1, providing health awareness is the primary aim. At Stage 2, qualified doctors come in, diagnose the Sisters with any problems they have and then give them the medicine they require there and then. Stage 3 consists of perusing any serious health conditions the Sisters have. If necessary, hospital treatment is provided.

PM also conduct waste awareness programmes for school children in the wider community. The children often visit the PM centres to meet and help the Sisters, where they can recognize first-hand the crucial work the Sister play in the waste management process. In addition, every Saturday MS organise a Saturday Special event for the people they serve. For the Sisters, they enjoy exercises and a good and healthy snack. The intention of this event is to give the Sisters a break from their regular routine and provide them with some leisure. The Sisters particularly appreciate the process of interaction and sharing with one another as it gives them a voice. This builds strong intra and inter community bonding and inculcates community spirit among the Sisters and increases their knowledge and power, which can help resolve other issues too.

5. Factors that Contributed to the Success and/or Failure of the Enterprise

- Good support system be it Manav Sadhna (mother organisation) from Gandhi Ashram
- Manav Sadhna's international network
- UNDP as partner in plastic waste management initiative
- Networks with CSRs and other civil society organization
- Presence of strong Board with members from different walks of life well suited for this kind of institution.
- Bottom up approach towards problem solving
- Need of the present scenario and awareness due to Govt initiatives also helps
- Transparent operating systems
- The balancing act has been a critical issue. On one front they are competing in the extremely competitive waste management sector and on the other front, being an NGO linked with Gandhi Ashram, a different level of expectation is there on the welfare side.

6. Critical Challenges Faced in Implementation

- Keeping the balance between business and service activities in this domain of the cut-throat waste management sector has always been a very difficult task
- Finding a good human resource having both quality of head and heart, willing to work with waste is another main challenge

- Similarly, an acute shortage of supporters when it comes to investing in change makers. Everyone wants to see the change but very few are willing to invest in the change makers
- Community has its own dynamics so it becomes everyday challenge to address these issues
- Sensitizing citizens to segregate waste is also critical

7. Concluding Observations

Rag-picking exists because the public services for waste management are not adequate. The residents of Ahmedabad benefit from the Sisters who clean the streets. Unfortunately, the market does not suitably reward this type of work. As such, the empowerment of the Sisters through means other than income is thus extremely important. Making the Sisters feel valued for the work they do, providing health facilities, supporting the Sisters financially and socially, organising leisure activities and above all, empowering the Sisters with information, has hugely improved the Sisters lives.

As per the business model, PM has simply intervened in the market as a honest middleman, which has positive direct and indirect impact for the rag-picking community. The other operations PM conduct are necessary for holistic improvement in the lives of the Sisters. Thus, given that rag-picking is common across India and some other developing nations, this PM business model can certainly and be effectively replicated elsewhere.

The interesting thing about this social enterprise is that the profit made is shared with the sisters in the ratio of business they have given to the organization. Till March 2020 PM centres have directly served more than 180 women, facilitated the recycling of 2.2 million Kg of wastes and distributed ₹ 1.7 crore among the sisters against the waste purchased from them. PM invested ₹ 30 lakh on social upliftment including profit sharing. PM has contributed towards 14 out of 17 UN Sustainable Development Goals, reduced nearly 8 million Kg of CO₂ emissions, increased the rag-picker sister's income by up to 250 percent, empowering 300 women and their families.

Moreover, in social businesses, success is measured through profit, positive impact on the environment and benefit to their beneficiaries, which is distinct from traditional commercial businesses, where success is primarily judged by profits.

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Shilpgram: Changing Destiny with Traditional Skills and Crafts in Bihar

A Case Study on Empowerment of Rural Women Artisans

JEEViKA

“Right and positive approach always helps to turn disaster into opportunity and crisis into development. Even during Corona time, we are witnessing how youth and women of our nation started new experiments using their talents and skills. In Bihar, many self-help groups started making Madhubani painting masks and within no time, they became very popular. These Madhubani masks in a way, are not only propagating their tradition; but are also providing employment to people while keeping them healthy”

Translated version of the extract from honourable Prime Minister Shri Narendra Modi’s ‘Mann ki Baat’ programme aired on July 26, 2020¹.

By acknowledging the efforts of the self-help groups (SHGs) in producing masks with Madhubani painting, Honourable Prime Minister also appreciated the gesture of the SHGs in protecting people’s health with their traditional skills. The traditional skill of Madhubani painting was also mentioned on a national platform.

Fortunately, SHGs of Bihar possess a wide range of traditional skills, crafts using Madhubani painting (also known as Mithila painting) being one of them. The land of Bihar is gifted with a rich legacy of handicrafts and handloom passed on from generation to generation. Madhubani painting, Sujani embroidery, Sikki craft, lac bangles, Bhagalpuri handloom silk are some well-known traditional weaves and crafts. This tradition became the basis for JEEViKA (Bihar State Rural Livelihoods Mission) to promote these skills as sustainable income-generation enterprises for poor rural women. Today, this small effort has taken a concrete shape in terms of *Shilpgram*, the small world of crafts nurtured by rural-artisan women of Bihar, who are determined to change their destiny with their skills and efforts.

1. The Patron

JEEViKA or Bihar Rural Livelihoods Project (BRLP) began as a rural poverty alleviation programme by the Government of Bihar with a support from World Bank. The core strategy of this programme is to create sustainable sources of income and financial inclusion through self-managed community level organisations (CBOs), particularly SHGs of women and their federations. JEEViKA is also the state implementation agency for National Rural Livelihoods Mission (NRLM). It is now better known as the face of women’s empowerment. Having begun with farm-based livelihood interventions, JEEViKA it gradually expanded its ambit and went on to include non-farm income generating activities in its livelihoods package for the poor rural women. Shilpgram is one

1. <https://www.youtube.com/watch?v=nBH14WqBK4A>

of the interventions under non-farm package striving for rejuvenation of handicrafts and handloom sectors of the state and empowerment of rural artisans through the medium.

Handicrafts and handloom together have the potential to provide an alternative means of income to a large chunk of poor population, especially landless population in rural areas of Bihar. The percentage of rural poverty in Bihar can be understood with the help of the following table:

Table1: Percentage of Poverty in Bihar

Year	Rural	Urban
2004-05	55.7	43.7
2011-12	34.1	31.2

(Source: Bihar Economic Survey 2018-19²)

The table shows that there is still a vast population in rural areas of Bihar who are under the clutches of poverty. As a matter of fact, majority of the poor households in rural areas of Bihar are landless and work as labourers. Even the small and marginal farmers lack means of employment in non-agricultural season. As per a study “the search for employment opportunities outside agriculture has been rising; be it through migration or commuting from the villages”.³ An organised and consistent practice of handicrafts/handloom can become a panacea for poor households in rural areas. It can act not only as a mean of alternative income, but also control migration from rural areas, which is one of the biggest socio-economic problem of Bihar.

2. Situation Needing Interventions

Prior to Shilpgram’s existence and its hands-on-experience with handicrafts and handloom; scenario of the twin-sector was pitiable. Traits like lack of collective approach leading to artisans’ poor bargaining power, negligible access to institutional credit, designs, lack of training opportunities, weak backward-forward linkages, poor promotion and absence of modernisation etc. were common. The sector had no charm for the artisans because it had lost its potential of becoming a sustainable means of livelihood for them. In a nutshell, the twin-sector was in jeopardy and almost on the verge of extinction. This was also a matter of concern for the rich cultural heritage of Bihar. With initiatives of non-farm sector under the umbrella of JEEViKA, has now got a new life.

3. Solution in Collectivisation

Producers’ Groups (PGs) have been formed under JEEViKA in order to develop sustainable and scalable models of livelihoods to empower the local people using local

2. <http://finance.bih.nic.in/Reports/Economic-Survey-2019-EN.pdf>

3. Source : *Social and Economic Change in Bihar and the Emerging Policy Framework*, Institute for Human Development, New Delhi (https://www.google.com/search?q=percentage+of+landless+households+in+rural+bihar&rlz=1C1EJFC_enIN865IN865&oq=percentage+of+landless+households+in+rural+bihar&aqs=chrome..69i57.14176j0j15&sourceid=chrome&ie=UTF-8)

resources and local skills. These groups bring like-minded people (artisans) together on the same platform. The PGs have their own requirements like capacity building of members, financial inclusion, adoption of upgraded technology, economies of scale, financial sustainability, need for a marketing platform, etc. Keeping in view the above objectives, an art and craft producers company called ‘Shilpgram Mahila Producers Company Ltd’ has been formed under Companies Act 2013 (formerly the Companies Act 1956) in October 2018 at Bahedi block of Darbhanga district. The company has been registered at zonal level to cater to the requirements of nearby districts- Darbhanaga, Madhubani and Muzaffarpur.

Initially, 13 Producers’ Groups, spread over three districts (various art and crafts PGs like Madhubani painting, Sikki craft, Sujani embroidery, stitching and lac bangles) were linked to the Company. This step collectivised 400 artisans as members under its umbrella. Its gamut was expanded in 2019 with the inclusion of handloom sub-sector. In a short span of time, strength of the company increased to 560 artisans spread across four potential districts. The company ensures that artisans move along with time. Its visibility on digital platforms⁴ is an example in this direction.

The enterprise has managed to earn ₹ 50 lakhs through sales of crafts and handloom products in the year 2019-20. As opined by E.F. Schumacher, a well-known economist in his book ‘Small is Beautiful: A Study of Economics As If People Mattered’, the initial amount earned by these artisans may be small, but it paves way for their economic betterment and for their better tomorrow.

Table 2: Present Coverage and Strength of Shilpgram

Type of Craft	Name of District Covered	No. of SHG/VO Members Engaged
Sikki	Madhubani Darbhanaga	100
Madhubani painting	Madhubani Darbhanaga	200
Sujani embroidery	Muzaffarpur	50
Lac bangles	Muzaffarpur	60
Stitching	Muzaffarpur Madhubani Darbhnaga	100
Handloom	Bhagalpur	50

4. The Brand

After the formation of a producers’ group a unique brand was created to provide an identity to the twin sectors. Various names were screened. Finally, *Shilpgram* was selected to capture the range of artefacts produced by artisans of this company. Literally meaning, an

4. <https://www.facebook.com/372804030249214/posts/shilpgram-is-a-initiative-of-jeevika-for-the-artisans-of-bihar-to-bring-them-und/444795483050068/>

‘art village’; the brand name symbolises the local art genres. Taking a step further, a logo was conceptualised considering socio-cultural and other factors of the state. The shape of a rainbow or half circle represents collectivisation and collective strength of the artisans. The creative representation of two women symbolises traditional skills as well as women’s empowerment; the ultimate goal of the company and the PGs under its patronage.



5. The Market

The increasing demand for the ethnic items has strengthened the market of Shilpgram. Regular fairs and exhibitions like Saras Mela⁵, provide excellent sales and promotion opportunity for Shilpgram’s products. Every year, two different Saras melas are held in the state capital, Patna that have become the talk of the town and are much awaited by the people of Patna and other districts in Bihar. One of the reasons for this frenzy, is the wide range of handicrafts and handloom available in festive locale. As the products are directly sold through the producers, these artefacts are also cheaper than those available in the open market. This is a win-win situation for producers and customers both because the customers get quality products at reasonable rates and the producers get good and hassle-free deal. There is no intermediary in between, therefore; there is no exploitation. The venture has a regular institutional clientele as well. Some of the regular clients are JEEViKA, South Bihar Power Distribution Company Limited, Commercial Tax Department, IIT-Patna, UNICEF and several other government bodies and other reputed institutions. The brand is also on the online marketing portals like GeM and Amazon apart from being on JEEViKA’ portal and also at shop.brlps.in, JEEViKA’s virtual shop. Besides fairs, malls are also gradually becoming popular retail points. These products are now available at Khadi Mall, Patna and Wellness Mall, Darbhanga.

5.1 Innovations for Promotion

Peter Drucker, father of management thinking says, “a business enterprise has two-and only two-basic functions: marketing and innovation. Marketing and innovation produce results.”⁶ Aptly said, without innovations, the products (in this case traditional skills and crafts) become inconspicuous and lose their market potential. Various innovations are tried and tested to make Shilpgram a common household name in and outside Bihar. Among such efforts **Craftwalk** deserves a special mention. The Craftwalk was organised for the first time in Bihar to highlight the traditional crafts of the state through a fashion show on December 14, 2019 at the Bihar Saras Mela. The five sister skills (Madhubani painting, Sujani embroidery, handloom silk, Babanbuti and applique work) were at display. The show was a big success and managed to pull a huge crowd. In this way, a large number of people became aware of Shilpgram. It is worth mentioning that multiple efforts of sales

5. Saras Mela is an effort of Ministry of Rural Development, Government of India to provide the rural artisans with a platform for sales of their produces. This is organised by the ministry twice a year in every state with a support from respective SRLM.

6. https://www.forbes.com/2006/06/30/jack-trout-on-marketing-cx_jt_0703drucker.html#6d98b89d555c

and promotion of these crafts from the platform of Saras Mela led to a sale worth ₹ 2.5 lakhs. The event was also an example of convergence because Shilpgram came together with many other prestigious organisations to achieve the common objective of displaying the traditional skills of Bihar in a contemporary way. Some of the organisations that helped Shilpgram in the task were National Institute of Fashion Technology and Footwear Design Development Institute as Knowledge Partner, Radio Mirchi as Media Partner and H2O salon-spa as Grooming Partner.

6. Helping Hand with Masks in COVID 19 Crisis

With the outbreak of COVID 19 pandemic in Bihar, there was an acute shortage of masks especially in the rural areas. Shilpgram came forward to produce masks on a large scale and supply to the local communities as a step towards protection from Corona virus. An exclusive stitching unit was established with 10 machines in order to cater to the rising demand. Apart from manufacturing, the members are actively engaged in distribution of these masks to the poor households. Within a short period, mask production centre under Shilpgram produced approximately 1.4 lakh masks leading to a business volume of ₹ 43.5 lakhs. In view of the economic conditions of the rural areas of Bihar, masks were made available at a very low rate of ₹ 15 to 20. The initiative not only helped mask producers to get livelihoods opportunities during the difficult time; it also enabled the end-users to protect themselves from infection. Thus, the initiative is a wonderful combination of profitability and social responsibility.

Apart from being supplied to the local communities; the masks were supplied to district administration, Prime Minister's Office, National Rural Livelihoods Mission and World Health Organisation. Later on, addition of Madhubani painting added further quality to these masks and also turned them as 'small brand ambassadors' of Madhubani painting. The innovation was noticed by honourable Prime Minister Shri Narendra Modi and he mentioned it in his 'Mann ki Baat' programme aired on July 26, 2020.⁷

A turning point for mask production in Bihar was, JEEViKA and IIT-Bombay coming together for a pilot called 'Duraprot Coating Technology'. Duraprot is a wash-resistant anti-viral and anti-bacterial coating developed by IIT- Bombay for textiles. The coating develops anti-bacterial and anti-viral properties on the textile's fibres through a simple dipping process. The coating is retained even after several wash cycles.

Subsequently, these safe chemical coating materials are applied on masks to improve their protective properties for safeguarding the users from infected droplets. With the help of IIT-Bombay, two centres were picked up for piloting the mask coating project, one is in Bihta block in Patna district and second one is in Lalganj block in Vaishali district with the initial target of stitching and coating 1000 to 1500 masks per day in each centre. As per the plan, a total of 1.25 lakh Duraprot coated masks will be available over next two months. Production may increase in near future on the basis of the results of the pilot and demand from market.

7. <https://www.youtube.com/watch?v=nBHI4WqBK4A>

The teams of these centres have received proper orientation and demonstration on 'how to use' technique through virtual platform. Archana didi, a member associated with mask production centre, Vaishali who was one of the participants of virtual training on mask coating, explains the process confidently, "Many people lost their livelihood because of Corona crisis. The small step of mask production has given them alternative means of income generation to sustain their families." A news story on Doordarshan News Bihar (Urdu) aired on September 04, 2020 informs that these special masks are much safer than the ordinary ones. Perhaps, this is the reason why, there were instructions from State Election Commission, Bihar to use such coated masks during Bihar Assembly Elections, 2020⁸.

It is true that there are various challenges for the coated masks like obtaining an acceptance at society level, competition from the established manufacturers etc. But the credibility and the hardwork of the artisans of Shilpgram will certainly be instrumental in making these special masks common and widely accepted.

7. Results and Outcomes

The efforts being undertaken by Shilpgram are beginning to yield meaningful results. The scattered artisans are now on the same platform. With their collective strength, their bargaining power has increased and so has the possibility of mutual learning and growing together. The skills that were getting lost are now upgraded and the artisans are getting ready to compete in a larger-organised market. This coming-together has enabled them to generate respectable business volumes. The quantum of sales and profit is expected to increase with many innovations and many new marketing channels opening up. The venture has created a source of income not only for the artisans but also for a large number of people engaged in backward and forward linkages for the enterprise. Moreover, the artisans mainly women and SHG members, have been able to share the financial burden of their families. Their new role of an entrepreneur has enhanced their mobility, as well as participation in decision-making in family and community.

With their children studying well and their families gradually moving towards a better socio-economic status; these women have emerged as the influencers of their destiny. The most significant impact of the venture is that the dying traditional skills has seen a reincarnation, and is now ready to contribute in the cultural legacy of Bihar.

8. A Representative Change Story- Golden Future with Golden Grass

Smt. Meera Devi, a member of Bhagbati SHG of Jhanjhnarpur block under Madhubani district is known for her craft skills using *sikeki grass* (also known as 'golden' grass), her creativity is reflected in her artefacts. Talking about her past, she narrates how she had to give up on her dreams due to limited resources in the family. She used to have sleepless

8. https://www.youtube.com/watch?v=OddtMmxY_vA&feature=youtu.be&ab_channel=BiharDDNews

nights thinking about her children’s education and their future. She was also not allowed to speak in family matters nor was she allowed to move anywhere. Shilpgram became the game changer of her life. Gift of Sikki skills helped her entry in Sikki Craft Producers’ Group in the year 2011. Several years association with this Producers’ Group made her technically sound and market-proficient. Today, she is a master trainer and a successful entrepreneur with a flourishing sikki enterprise and steady source of income. Meera is one of those rural artisans whose life have seen significant positive changes under Shilpgram’s guidance.

Meera says, *“This work has enhanced our importance in the family as the family members now realise that we take care of the household chores and also earn our livelihoods.”*

Another proud artisan associated with one of the PGs under Shilpgram is Smt. Adhira Devi of Rajnagar block in Madhubani district. She is known for designing JEEViKA’s logo using her dexterity of Madhubani painting. Adhira Devi says she visualised the design around women’s industrious and collective works for livelihoods. Her creativity was recognised when her design was selected as the logo of JEEViKA to symbolise the saga of women’s empowerment through their livelihoods promotion in Bihar. Adhira Devi is now a part of Shilpgram as a master trainer and entrepreneur of Madhubani painting. She says artisans of Shilpgram received handholding support in various forms like training, workshops, design upgradation and even the platforms like mela for sales and promotion. Working in the group has improved their productivity as they learn from one another.

Table 3: Results of Shilpgram at a Glance

Tangible Results	Intangible Results
<ul style="list-style-type: none"> • 560 artisans collectivised and being nurtured to produce high class artefacts • An additional means of income created for the artisans and others engaged in the backward and forward linkages • 06 traditional skills/crafts taken up for rejuvenation creating a path for more genres of skills and crafts • Shilpgram’s mask producers produced 1.4 lakhs masks during COVID-19 pandemic to ensure smooth supply and help people to protect themselves from infection 	<ul style="list-style-type: none"> • Participation in conserving cultural legacy of the community/region/state • Enhanced self-esteem of artisans • Relief from financial worries • Enhanced participation in decision-making • Enhanced exposure and learning • Upward mobility of the families with a means of alternative income • Better educational opportunities for their children

9. Challenges Faced

Bringing the artisans together has brought in a new synergy. As the market is highly dynamic, the products need consistent revamping and upgradation in terms of designs and quality. There is always a need to come up with customer-friendly products. Shilpgram is in a continuous process to train the artisans and their groups in order to enable them to address the challenges of market. The groups are still operating on a small scale. Due to small size and limited resources; it is difficult for these groups to invest for leveraging

backward and forward linkages on a larger scale. With above constraints, units of the cluster are compelled to produce low segment products. The support provided is not enough to propel the artisans to the next level of business activity in terms of scale, quality and product diversity to survive in the ever-changing market and fashion trends. Still, collectivisation appears to be the solution as well as most effective strategy to achieve the desired results in the years to come.

10. Sustainability and Scalability

Overwhelming responses from the market and producers is a sound rationale for ensuring sustainability of the venture. “For scaling-up increasing the number of artisans and craft genres is the first step planned”, says Ms Nupur, the nodal Young Professional at JEEViKA for Shilpgram. The sustainability plan for Shilpgram encompasses hiring of designers for introducing innovations in designing of the products, organisation of design-development workshops for new product range development, infrastructure upgradation to improve production and quality control, inclusion of some more skills and crafts, product diversification and liaising with institutional and corporate buyers for sustainable orders. The way forward also includes obtaining ISO Certification and Craftmark Certification for this range of products. Ensuring availability of a minimum of 50 products on at least five different e-commerce websites is also on the cards. Plan for expansion of marketing channels includes setting up a retail outlet by December 2020. There is also a plan to enhance the number of shareholders to 1000 by March 2021 for strengthening the structure of the company.

These steps are expected to be useful in tapping the sector’s potential and making it an important employer and also in turning the artisans into potential contributors of the economy. A SWOT Analysis of the venture 9 brings to fore the fact that a wide range of traditional skills and diversified culture coupled with collectivised efforts are the strengths of Shilpgram. JEEViKA’s mentorship is perhaps the greatest strength for it along with fame of Bihar’s crafts in the country. Limited resources for production, distribution/marketing and limited technological competence of the artisans form its weaknesses. The venture has several opportunities in terms of rising demands in domestic and national markets. Tie-up with new platforms like malls and digital marketing channels is another opportunity for expansion of volume of business. Various threats are also there like competition from cheaper alternatives, high freight costs associated with air cargo and shipment etc. Still, as the trends show, the weaknesses are expected to turn into new set of strengths and threats will turn into opportunities in due course of time thereby making Shilpgram a sustainable and profitable enterprise.

“A thing of beauty is a joy forever”, said William Wordsworth; the well-known English poet. The beautiful weaves and crafts of Bihar are part of its cultural legacy. Their utility has been enhanced with opening up of livelihood opportunities through this medium. The organised efforts from the platform of Shilpgram has brought in a new era of rural poverty elimination by going back to the roots. The venture is expected to give a new beautiful form to these skills and thereby add beauty to the lives of their practitioners.

9. *Strengths, weaknesses, opportunities and threats*

Empowering Tribal Women of Manipur through Microfinance and Forest Ecology

The Transformational Journey of Lamevi SHG

Marilyn Marine, Purvika Patel and Sauvik Dey

1. Context

Women of rural India fought hard to bring transformation through breaking the vicious cycle of poverty by bringing economic, financial, and social prosperity to their families. The policy framework ignored participative decision making, which paved the way for Self Help Groups (SHGs) as a vehicle of women upliftment. (Vanhangpui 2017). The prerequisites for successful SHGs are stable and robust leadership, group solidarity, clarity about the goals among the members, co-operation, Self Help Promoting Institutions (SHPI) support, and easy financial access. (Devidas, 2019)

The SHG concept in Manipur was introduced in 1999 with an inadequate institutional response to empower women in establishing themselves socially and economically through appropriate financial assistance (Devi, 2014). The state is classified broadly into valley (inhabited by Meitei) and hills (inhabited by the Naga tribe in the north and the Kuki tribe in the South). The forests play a crucial role in fueling livelihoods of tribal.¹ The forest products are either sold in local markets or transported to Imphal. The transportation is managed by the individual themselves in most cases. Thus, they need to arrange and pay for the transportation. Even though Imphal market's demand is higher than the local market (village), often tribal communities of the hills sell it in local markets due to myriad challenges such as difficult roads, problematic transportation, poor market linkage, shortage of raw materials, weak financial management, lack of stability and unity, etc.

The qualitative study was conducted using descriptive method of research. The primary data collection involved usage of personal interviews, records of SHGs and other relevant documents.

The Lamevi SHG, a group of 12 members, undertake credit and thrift activities. They collect and process the raw materials from the forest to their own benefit and also benefit of the society. They began by giving out loans to their members, and then extended their business by processing fruits collected from the forest. They then marketed the processed fruits (candies and juice) at the district headquarters in Senapati. In collaboration with Van Dhan Vikas Kendra (VDVK), they also marketed their products in various parts of the country. But due to information asymmetry and lack of proper communication, the SHG failed to provide VDVK with fruit candies that met the standard protocol of processed fruits, thereby incurring huge losses (about 50 percent from their previous batch).

1. The tribes live in villages surrounded by hills and forest, they collect different forest-based products such as wild mushrooms, bamboo shoots, wild berries, fruits and vegetables etc. Forests also provide raw materials for handicrafts and handloom products.

Moreover, the SHG could not tap other markets to sell their produce. The SHG are now facing huge losses, and faced with the question of whether to continue the business of processing fruits or not.

Tunggam is a village in Manipur which is divided into four sub-villages *i.e.*, Afi, Makhufii, Tunggam Khullen, and Paomata Center. Farming is the primary occupations but few are engaged in other occupations such as micro-merchants, and small traders. Access to formal financial institutions is limited, leading to cash crunch. Lamevi SHG wanted to improve their savings and leverage different government schemes available to them. So, a group of 12 women, came together and formed the Lamevi SHG. Lamevi is one of the six SHGs in Tunggam village under the Paomata Block Federation.²

Lamevi SHG was formed by the women of Paomata Center in October, 2017, and registered under the Manipur Societies Registration Act, 1989 in March 2018. Thereafter, the SHG took a term loan amounting to ₹ 60,000 at the interest rate of 11.5 percent p.a. from the Manipur State Cooperative Bank. The purpose of the loan was to invest in income generation activities. The profits earned were either deposited in the savings account of the group or re-invested in its business activities with mutual consent.

The SHG members have undergone various training workshops to build their knowledge base and gain exposure to alternative livelihoods. They attended workshops on low cost ecological farming methods conducted by Extension Officers in March, 2018; the second workshop was conducted on piggery in September 2018 the last workshop was on Kitchen Garden in July 2019 (see Table 6).

Support from different institutions shaped the standard operations of the Lamevi SHG - National Bank for Agriculture and Rural Development (NABARD), extending benefits of Self Help Group - Bank Linkage Program (SHG-BLP) by providing financial services using internal savings and lending mechanisms of SHG by partnering with local institutions; Apex Cluster Community Resource Development Society (ACCORDS) a local NGO conducting capacity building program for Lamevi SHG with the help of NABARD; and VDKV conducting awareness program in Tunggam village and encouraging tribal women to process forest-based fruits by providing technical assistance and facilitating its marketing across India. Lamevi SHG was contracted for order of processed gooseberry and wild berry candies.

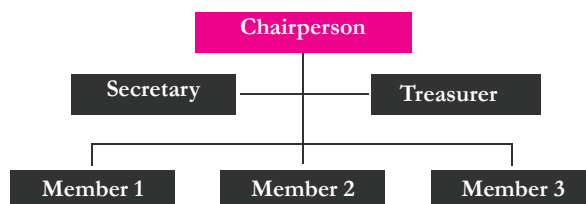
2. About Lamevi SHG

2.1 Structure of the SHG

The structure of the SHG can be seen in Figure 1. The Chairperson takes decisions in consultation with the members. The Secretary maintains the minutes of the meeting and loan documents, maintains records as well as other business documents like receipts and contractual orders. The treasurer maintains the cash related documents and also collects loan repayment from the members.³

² Paomata Block Federation comprises all the SHGs in Tunggam, Tunjoy and Saranamai Villages.

³ Debtors includes members and non-members taking loans from Lamevi SHG.



Picture 1: Organizational Chart of the Lamevi SHG

2.2 Activity Roadmap

The Lamevi SHG is engaged in several activities to diversify their risk and income sources. They engage themselves in processing fruits (gooseberry candy and juice, wild apple candy, turmeric powder, local fruit called *kishi* candy, and juice), earn wages by working in the paddy fields, and sell homemade products like detergents and dishwashing liquid.

a. Forest to Market Endeavors

The fruits collected are gooseberries, wild-apple, turmeric and Kishi. The most prominent fruit they collect are the gooseberries. During the peak season, from August to October, the members are able to collect as much as 200 Kgs per month. These collected fruits are separated for juice making and for candy making. The stages in fruit processing can be seen below:

- Collection of Forest based Fruits

The members collect fruits such as gooseberries, wild apple and Kishi and turmeric from the permitted forest areas. A date is pre-fixed for collectively going to the forest in batches (See Table 1).

Table 1: Fruit Collection Record of Lamevi SHG

Month of collection	Fruit collected	Quantity (in Kg)
11/12/2019	Gooseberries	60
	Wild Apple	10
3/01/2020	Gooseberries	80
10/02/2020	Gooseberries	60

Source: Record Maintenance Register of Lamevi SHG, Section- Dec., 2019-Feb., 2020, p.3

- Cleaning the fruits

The fruits collected from the forests are then brought home for further processing. The leaves attached to them are removed manually by members.

- Washing

This stage involves cleaning the fruits by washing them in water to remove the excess dirt and debris.

- **Blanching**

The washed fruits are put in boiled water for a few minutes. Thereafter, the boiled fruits are plunged into the cold water to retain their natural colour and also for easy peeling.

- **Peeling**

The seeds and outer skin are removed if necessary, depending upon the nature of fruit being processed. The fruits are cut into desired shapes and sizes to prepare them for the final stage of processing.

- **Soaking**

The fruit pieces are boiled in sugar syrup and soaked in it for about five days. The sugar syrup is replaced regularly with new syrup within two weeks. This retains the sweetness of the candies prepared.

- **Packaging**

In the end, the processed fruits are packed in containers that are provided by VDKV to be sold in the market (See Table 2)

Table 2: Packaging Details for the First Batch of Fruit Candies

Type of Packages		Weight per package (gm)	Cost per package (₹)	Number of packages	Cost per batch	Total Cost (₹)
Gooseberries	Batch 1	50	10	600	6000	7000
Wild Apple		50	10	100	1000	
Gooseberries	Batch 2	50	10	800	8000	8000
Gooseberries	Batch 3	200	100	80	8000	10,000
		50	10	200	2000	

Source: Record Maintenance Register of Lamevi SHG

The fruits are washed, and cleaned for juice making. Then fruits are kept in bottles for the fermentation process with water and sugar for about two weeks. They are then sieved through a muslin cloth and the juice is collected in bottles

The collected turmeric is washed and cut into small pieces. They are then ground into powder, after sundrying the pieces for a week. The powder is then packaged for final sale.

b. The Cycle of Thrift and Credit

The loan sanctioned at an interest rate of 11.50 percent p.a. is used for lending to the SHG members. ₹ 20 to ₹ 50 is collected from each member in every SHG meeting. The total deposit consisting of savings and external credit is lent to the SHG members at 3 percent interest p.m. and five percent interest p.m. to non-members respectively, with a maturity period of four months for non-members and six months for members.

The interest is to be paid by the 15 of every month. The SHG has the policy of fine imposition on the loan defaulters at ₹ 10-20 p.m. If the person (both member and non-member) further delays the repayment for more than one year, s/he is liable for penalty under the bye-laws of The Manipur Societies Registration Act, 1989. Under this bye-law, the office bearers of District Registrar of Societies (DRS) are authorized to make enquiries and seize the property of the defaulter in case they fail to repay. The seized property becomes the resource of the SHG.

However, before informing the DRS, the SHG women give a grace period of two or three months to the defaulter for arranging the repayment. Involving the DRS is only a last resort.

c. Training Programs

The Lamevi SHG requested NABARD and ACCORDS, for conducting training programs for alternative livelihood opportunities.

Table 3: Training Programs Conducted for Lamevi SHG

Sl. No.	Date	Type of training given
1.	March, 2018	Cost effective farming method
2.	September, 2018	Piggery
3.	January, 2019	Mushroom and Floriculture
4.	July, 2019	Kitchen Garden

Source: Record Maintenance Register of Lamevi SHG

Piggery is a crucial livelihood alternative for the village. Almost every household of Paomata bazaar has pigs at their homes for consumption. The aspects of piggery covered during the training include health, pig feed and usage of by-products like fertilizers.

Paomata Centre has a good climatic condition for cultivating mushrooms, and this was seen as an opportunity to open up a new source of earning for the community. The training covered orientation on the variety of mushroom to be grown, right methods to cut cost and ways to enhance yield.

Kitchen Gardening involved innovative farming methods to grow vegetables to enhance nutrition for the families of the members engaged. The cultivation can be collectively done on a farm owned by anyone of them or they can cultivate unused tract of land with the permission of the village head. The women are planning to acquire permission for the same and will work on it in near future.

d. Other Functions of the SHG

The group either deposits the profits earned in the SHG bank account or re-invests in some small-scale business activity (see Table 4). To buy the raw materials for preparing homemade detergent and dish washing liquid from the market, the chairperson assigns the task to members for raw material procurement. They work collectively on the final products which are sold to the villagers.

Table 4: Reinvesting Profits in Other Businesses

S No.	Type of Business	Profit for Reinvesting (in ₹)	Total Revenue (in ₹)
1.	Detergents	500	1100
2.	Dishwashing liquids	400	1000

Source: Record Maintenance Register of Lamevi SHG, dated 11 January, 2020, p.23

The SHG members are also engaged in paddy fields. The wages earned ranges from person to person⁴. When any member fails to come to the field, she pays a fine which is equal to the daily wages paid to them. The fine is not levied if the member has some health problem or some urgent family engagement.

2.2. Stakeholders Involved in the Functioning of Lamevi SHG

a. SHG Women Members

The SHG members have a clear understanding of their roles and responsibilities. The women members are actively engaged in agricultural activities, apart from managing their household chores. Mrs. Mary, the chairperson of Lamevi SHG, is a primary school teacher who builds upon her ability to communicate that is required for awareness generation activities.

Mrs. Therou Suzen, the secretary of Lamevi SHG, owns a *kirana* shop giving her an understanding of conducting transactions and maintaining records. Mrs. Alfina, the treasurer is a cook at the primary school in the village. Mrs. Visiirou is also working as a non-teaching staff at the primary school. All other members supplement their family income through trading goods brought from the city to village, in addition to farming. The processed fruits are either transported to Senapati district headquarter or sent

4. Varying from ₹ 200 to ₹ 300 per worker per day.

to VDVK⁵ in Delhi. The SHG funds are used to hire vehicle for reaching the district headquarters. The purpose of visit is usually buying raw materials for detergents or selling fruit candies and juice in the rural haats. They need to go to Imphal either to the bank for the purpose of any transactions, or to dispatch the candies to VDVK.

The members of Lamevi SHG have taken the responsibility for managing their own SHG without external intervention. They have created a market for their processed fruits and sold them to the community. They have also adopted alternative income opportunities like detergent making and piggery. All the women participate actively and voice their opinions. Collectively, they have strengthened their endeavors to grow economically, financially, and socially.

b. Promoting Institutions

The SHG Bank Linkage program enabled the creation of SHGs as units for extending microloans for rural development. NABARD in collaboration with a local NGO called ACCORDS designed and implemented skill -building training workshops for the SHG women to generate sustainable economic opportunities. Training programs for income generation activities such as piggery, mushroom cultivation and kitchen garden cultivation have been undertaken to provide the women of Lamevi SHG with livelihoods alternatives.

ACCORDS also train the SHG women in maintaining the register and records, as the members are barely literate, with no knowledge on how to maintain the book of accounts.

c. Other Partnerships

In October of 2019, VDVK conducted a meeting with the authorization from NABARD and ACCORDS for all the SHGs under the Paomata Block Federation. The meeting was conducted in the presence of the Credit Officer and the Women Coordinator of NABARD and the President of ACCORDS. VDVK offered to sell the fruit candies produced by the SHG in different parts of the country. The second batch was sent to VDVK in Delhi, but the candies did not meet the quality standards. As a result, the third batch of candies have found no market and still remain with the members in the village.

d. Other Business Associations

The Manipur State Cooperative Bank sanctioned a term loan to the SHG. The loan was disbursed in two installments, the first of ₹ 60,000 in February, 2018 and the second installment of ₹ 1,20,000 in September, 2018. In case there was a default in payment of installment, a penalty at two percent p.a. was levied on the due amount, required to be paid with the next installment. Additional interest at three percent p.a. on the default

5. VDVKs (Van Dhan Vikas Kendras) are an initiative by the Ministry of Tribal Affairs and TRIFED (Tribal Cooperative Marketing Development Federation of India) enhancing forest -based livelihood opportunities. Individual SHGs collect, process and package forest-based products and VDVK is responsible for marketing.

interest amount was also charged in case they failed to repay the interest amount within the due date.⁶

Rural-Haat, an outlet in the district headquarters provides an opportunity for organizations in the rural areas to sell their ethnic products. Rural-Haat has also helped Lamevi SHG in marketing their fruit candies and juice.

3. Challenges Faced by Lamevi SHG

3.1 Balancing Personal Engagements and Group Priorities

The members have their household chores, and cannot dedicate themselves solely to the SHG activities. In most of the meetings, at least one or two members are absent. Since the meetings are held twice a month, it becomes difficult to show 100 percent attendance especially during the planting season (June -July) and harvesting season (November-December).

Mrs. Mary, chairperson of Lamevi SHG recounts:

“While meetings were held with prior notice, many a times a number of women were still absent. Especially during festive seasons and paddy planting and harvesting seasons, the members are mostly engaged in their own paddy fields. Since the paddy fields are far away from the inhabited area, most of the time villagers sleep in the field to complete their work. During such a period, to synchronize everyone’s timing for the meeting was difficult.”

There are times when the members become demotivated and work just for the sake of completing the task without considering the quality of the outcome.

3.2 Market Linkage

a. Volume Constraints

The collection of raw fruits is seasonal. The peak season for collection of wild gooseberries and wild apple is during the month of October and November. The area permitted for collection is restricted to the geographical boundary provided for Tunggam village. During the off-season, due to shortage of fruit, the revenue from processed fruits remains quite low. The shortage of raw material supply consequently impacts the final stock of fruit-based products.

b. Distribution Channels Constraints

The market for processed fruits is competitive due to the presence of other SHGs and small enterprises in the village.

In order to send the candies to VDVK, they have to spend ₹ 5000 on hiring a vehicle to go to Imphal and also pay for the postal charges. They sent the packaged candies

6. Data collected from Loan Disbursement Document provided by the Lamevi SHG

to Delhi, but on receiving, some of them were found not to be meeting the quality standards. This made VDKV reject 70 percent of the consignment and pay the SHG only ₹ 3000, instead of the anticipated return of ₹ 8000. The sales variance for Lamevi SHG can be seen in Figure 2.

3.3. Post COVID 19 Scenario

Post pandemic scenario has increased the challenges multi-fold, with transportation being hampered with no connect to local markets. Lockdown also restricted the mobility of SHG members. The monthly meetings could not take place, and the individual savings were not collected. This limited the SHG deposit, income and economic activities. Till March 2020, the interest is paid on a regular basis to the bank, after which they could go to the bank to pay the monthly interest. However, the interest from members who borrowed the money is being collected on a regular basis.

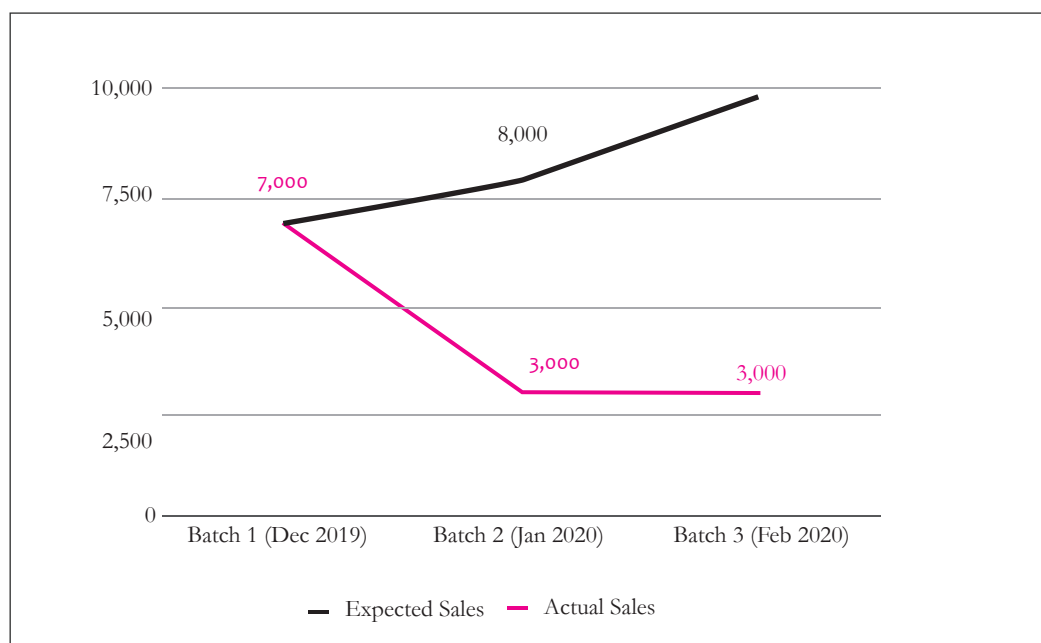


Figure 2: Sales Variance Analysis of Lamevi SHG for the Period of December, 2019-February, 2020.

4. Exploring the Paradigm of Change

4.1. Mapping Current Scenario

It is not easy to identify business opportunities that provide sustainable income in the long term. There is heterogeneity of perspectives, but SHG women considered factors such as profitability of livelihood activity; resource base; skill set; cohesion of members; and availability of market information while choosing the activities.

The collective participation of SHG members is evident in the manner of work division, conflict resolution, the efforts of the Chairperson and the Secretary to retain member interest, and motivation of the members.

However, members should know their small-scale supply chain and allied market conditions. The members require innovative distribution and information channels to widen their market. Currently, they sell through family, acquaintances and visitors. They need to tap new markets in Senapati and Imphal District. The contracting body needs clarity of contractual agreements by revealing the clauses before finalizing it to avoid confusion, misinformation and fraud possibilities. This requires the SHG to enhance their negotiation skills, understanding of risks and forge meaningful partnerships.

4.2. Dimensional Analysis

The Lamevi SHG used forest resources sustainably to make candies and juices. The environmental concern is revealed by their collective farming methods, kitchen gardening efforts and ecofriendly packaging of products. The SHG women drive Social Change visible by their efforts to supplement their family income, loan repayment mechanism and training of villagers. The Economic Motive is strengthened by diversifying activities and risks.

5. Conclusion

The journey of being associated with SHG, reveals numerous challenges, with women witnessing several failures, before becoming successful. It led to establishment of community institutions for transformation of grassroots by the people themselves. Here, the key actors are women members. The NGO, trainers and VDV's are just facilitators.

While the members Lamevi SHG have inculcated perseverance and forward-thinking through this experience, they could not forge high value market linkages for their produce. Competitive market for processed fruits, makes it more difficult for Lamevi SHG to sustain the business. Therefore, finding an institutional buyer is a priority for them.

The benefits of being a part of Lamevi SHG comes from collectivization of women, which enables them to form meet the challenges head on. Secondly Lamevi's product proposition is unique and diversified in the national and international market. Thirdly, the financial management practices by the members of Lamevi, is empowering for them. As an entrepreneurial SHG, Lamevi will be the torch bearer of many socio-cultural changes in their community. 'Make in India' concept does not get any better than this.

Threads that Bind

Kalyani C

1. Introduction

Government policies towards tribal population in India, while aiming to protect tribal culture and habitats, also try to integrate tribal people into the mainstream society. Policies towards the Toda tribal community in Ootacamund and its surrounding areas in Tamil Nadu are no exception. Though well intended, the goals of these policies are contradictory and consequently the outcome in terms of integration into mainstream society or preservation of tribal culture is compromised. This affects women in the Toda community more than it affects the men.

Women from the Toda community attempt to uphold traditional values of Toda culture more than men do. Yet, at the same time, Toda women also navigate the mainstream world to meet material needs of their family more than the men do. This contradiction between upholding tradition and transitioning into modernity is evident in Toda women's efforts to monetise their unique embroidery skills. While there is widespread appreciation and demand for the exquisite embroidery of the Toda community, the offerings not only face competition, but there are expectations in terms of discipline and efficiency in production and delivery. These market expectations are not consistent with the sedentary lifestyle of the Toda community that values traditional culture, spontaneity and fluidity.

Shalom, registered as a self-help group in 2005 in Ootacamund, Tamil Nadu helps mediate these contradictions for the women from the Toda community. The 15-year long partnership between women from the Toda community and Shalom has been largely successful, but it is not without challenges.

2. The Toda Community

The earliest records of the Toda community were made by the European missionaries in the seventeenth and eighteenth centuries. Colonial British officers built on these records in the nineteenth and early twentieth centuries and prepared systematic anthropological and linguistic studies on the Toda tribe. These studies reflect curiosity and scholarship but also an element of bias that is common to most colonial anthropological studies on the people of India.

The authors of colonial studies were captivated by the Toda tribe's departure from South Indian people in appearance, culture and to some extent language. To explain the differences, they favored biased theories that assumed a non-Indian (superior) origin for the tribe, for which they were not able to establish any scientific evidence. Later post-colonial studies on the Toda tribe by Indian scholars pointed out that the colonial researchers had

no knowledge of conditions prevailing in South India or of languages spoken there, which led them to some inaccurate conclusions. They failed to spot the strong linkages between Dravidian languages spoken in the South and the Toda language and some similarities in culture. But the colonial hypothesis that the Toda community may have ‘superior’ origin is strongly entrenched in the Toda people and this influences their interaction with other communities.

2.1 Geographic Identity

One reason for the exceptional nature of the Toda language, culture, customs and beliefs may be found in the geographical position of the people, which has to a large extent isolated them from the people that surround them. The plateau on which they live, broken by numerous hills and valleys, is at the meeting of the Eastern and Western Ghats. Some of the hills in this region, in the district of Nilgiris in Tamil Nadu are higher than the rest, above the general level of the plateau, which ranges from 1500 to 2500 meters above the sea. The plateau is so high that, though it is situated only about eleven degrees from the equator, the thermometer rarely rises above 25°C and in the nights of the cold season may touch the freezing point. The mountainous terrain and the climate are possible factors in their isolation from communities from the surrounding plains until the arrival of missionaries and colonial officials.

2.2 Livelihoods of the Todas

The lives of the Toda people have traditionally been devoted to their buffaloes, and the care of these animals, regarded as more sacred than the rest. The sacred animals are attended to by men who form the Toda priesthood, and the milk of the sacred animals is churned in dairies, which are regarded by Todas as temples. The ordinary operations of the dairy are a religious ritual and ceremonies of a religious character accompany nearly every important incident in the lives of the buffaloes. Butter churned from the buffalo milk was used extensively in the Toda cuisine and also as a hair conditioner by both men and women. Most colonial researchers mention the strong smell of rancid butter from their Toda subjects.

Almost all literature on the Todas including those from early independent India observe that as pastoralists, Todas did not have an inclination to indulge in agriculture or other labour intensive occupations. As the original occupants of vast areas of land in the hills of Nilgiris, Todas considered themselves as ‘Lords of the Soil’, who could levy tribute in kind from other tribes who used the land for agriculture. This was reportedly the only source of external income for the Toda tribe in the colonial period. In independent India, the Todas continued to live at subsistence level, but the channels for income generation were increased through government policy.

One was to allow cultivation of potatoes and other vegetables on land historically used for grazing. The other policy exclusively targeting women, was that of making marketable products using traditional Toda embroidery. Both have not succeeded to the extent

expected, despite nearly seven decades of effort by the government and by private charitable organisations. The case of monetising embroidery skills of Toda women has a long and interesting history.

2.3 Toda Embroidery

Early records of the Toda attire dating back to 1603 observed that both men and women wore a mantle known as “Poothukuli” made of thick white cotton cloth having one or two bars of colour, generally red, blue or black woven into it at the ends.

The cloth was obtained through barter trade with weavers in Coimbatore district or through other tribes who had trade relations with these weavers. Toda women embroidered geometric patterns along the coloured bars but available literature on the Todas does not dwell on the origin of the embroidery.

Nineteenth century photographs of the Toda people in their traditional attire reproduced in books by the colonial scholars do not have embroidery on them. Going by these pictures, it could be argued that embroidering may have originated in the later part of the nineteenth century through intervention by female missionaries from the Zenana Mission who were actively promoting Christianity among Indian women. These missionaries were the first to engage with the Todas and were familiar with the Toda language and customs. They were the primary translators and assistants of the officials of the East India Company who first documented their observations of the Toda culture.

Independent India initiated many programmes to promote Toda embroidery and generate an income for women from the community. In June 1958, the All India Handicrafts Board started a programme at Nirgachimund, a Toda village about 12 kilometres from Ootacamund. The goal of the programme was to revive what was a fast dying craft to improve the economy of the tribe. According to a 1961 census document, ten Toda women were provided with daily wage work in their traditional embroidery at ₹ 1.50 per day.

In the first three years, the centre provided work for 1,760 women-hours per month producing about ₹21,000 worth of goods which in today's money would be just over ₹15 lakhs (or about ₹1.5 million). On an average, every month, about 30 to 40 women were provided with part time or full time work. Annual production in 1962- 63 amounted to ₹5,000 (approximately ₹3.5 lakhs in today's money) and annual sales during the same period was ₹3,500 (₹2.5 lakhs in today's money), indicating that it was a loss making venture from the start. Though details of progress of this project in the next four to five decades is not available in the public domain, the thin evidence available suggests that success was limited.

As is often the case, private initiatives that involved people from the Toda tribe were far more successful in finding markets for Toda embroidery. A notable case is that of Evam Piljen, a Toda woman who converted to Christianity. She trained in England as a nurse and on her return actively promoted health care among the Toda community for over five decades.

She also worked with women and found markets for Toda embroidery outside India. After her time, Toda women continued their association with the Government programme to market their embroidery but they also occasionally found commercial buyers for a few pieces from traders in the Ootacamund bazar who also marketed other items associated with the Todas such as jewellery. Shalom became a buyer of Toda embroidery in the early 2000s quite by accident.

3. Shalom

3.1 Early Years

Shalom began life as a one woman operation of its founder Sheela Powell, a resident of Ootacamund who engaged in making quilts, cushions and other household furnishings in the early 2000s primarily to supplement income for her own family. As demand for the products grew, women were trained in tailoring to assist with production. Most of the women who worked with Shalom were looking for opportunities to supplement family income, while also running a household. Many of these women were married before they could complete formal education that would have qualified them for a formal job.

They also had no training in skills such as tailoring that Shalom required. This often meant that Shalom first trained them in basic tailoring skills before employing them. This model attracted many women for whom this was a life changing opportunity not only to supplement family income but also to be part of a new circle of friends. As Shalom provided the necessary collateral, the women were able to access credit from banks to meet emergency needs of the family. Shalom's quilts and other furnishings found a niche market among people who were looking for alternatives to mass produced items. Shalom started participating in small fairs and exhibitions in and around Ootacamund, to expand markets for its products.

In 2005, Shalom registered as a self-help group under a government programme. This enabled Shalom to gain access to a small stall in a government marketing premises constructed in Ootacamund for women headed self-help groups. Shalom used this stall as both a workshop and a show room where it displayed its products. By this time Shalom had not only developed networks to source cloth for their products directly from textile manufacturers in Karur, a textile town about 200 kilometres from Ootacamund but also gained access to credit through banks.

3.2 Bond with Toda Artisans

It was in the government marketing premises that Shalom came across Toda women's groups. Toda women also had exclusive stalls to market their embroidery work, but the products consisted mostly of their traditional shawls. Sales were slow even in the height of the tourist season. Initially Shalom, helped the Toda women by tailoring the embroidered fabric into products such as purses and cushion covers purely out of a sense of comradery in the marketing complex. The women were often very poor and illiterate, which limited

their ability to identify opportunities and communicate with customers. As the bond between Shalom and the Toda groups strengthened, Shalom connected Toda women's groups with its sources of credit and with suppliers of cloth. At a more personal level, Shalom also helped some of the women financially and assisted them in finding appropriate medical care.

Shalom's association with Toda women and their work meant that Shalom inadvertently became the primary channel for the Toda women to communicate with customers and government officials. As time went on, Toda artisans preferred to collect pieces of specifically sourced fabric from Shalom that was cut for specific products such as purses, cushion covers and bed spreads by Shalom staff rather than buy fabric for their work. They worked on the fabric at their own pace and returned with the embroidered cloth to Shalom. They were instantly compensated with wages for their labour, based on the intricacy and scale of the embroidery.

This process reduced transaction costs¹ for the Toda artisans considerably, and in addition, offered the flexibility that the artisans needed to accommodate their fluid schedules. The artisans did not have to invest in fabric, nor did they have to bear the sale risk of their embroidery. The wages they instantly received for their labour, made their weekly trip to the Ootacamund town worthwhile, as they could use it for purchases in the town before returning to their villages.

The cost of holding inventory to serve clients' unexpected needs was transferred to Shalom. This was necessary because sourcing embroidery from tribal artisans at short notice was almost impossible. Shalom also shouldered market risk which was managed and mitigated by supplementing sale through its show room, with participation in a number of handicraft exhibitions around the country. In addition, Shalom also cultivated a number of regular clients such as handicrafts show rooms in big cities so that it is not over-dependent on exhibitions which were few and far between. It also marketed its products online and shipped products to clients within and outside the country.

The competence of Shalom in producing items for everyday use decorated with authentic Toda embroidery that helped in rapidly expanding the market. Moreover, marketing these thoughtfully designed and well-made products in exclusive handicraft exhibitions and show rooms around India, increased the value of these products substantially. This enabled Shalom to market Toda embroidered products for five to ten times the price at which the government sales outlet sold products with the same scale of embroidery.

Most of the increase in sale value of the products was returned to the Toda artisans in the form of higher wages for their labour. For example in FY 2019-10 almost a quarter of the income generated was disbursed in wages for the artisans (Figure 1). This attracted more Toda artisans who favoured Shalom as their preferred buyer. Going to Ootacamund town to "get fabric" from Shalom became part of the weekly ritual for many these women artisans.

1. Cost of time, effort and money spent in acquiring cloth, getting the embroidered fabric tailored in to products and so on

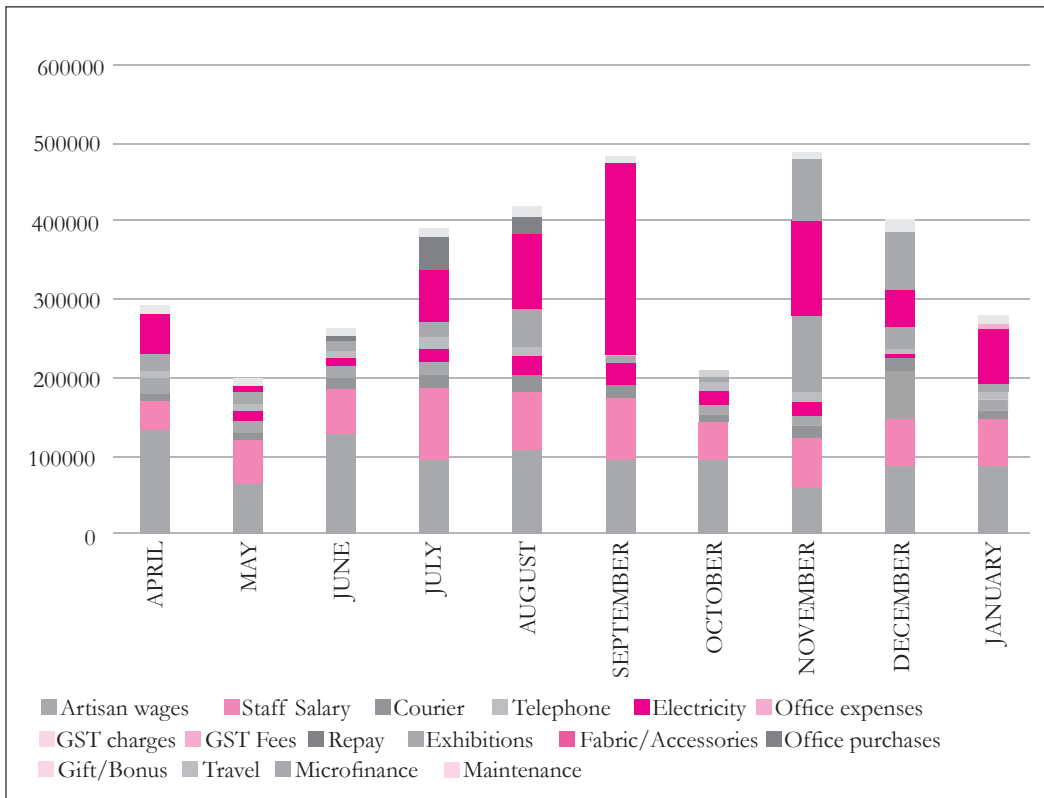


Figure 1: Expenditure Break-up for Financial Year 2019-20

The division of labour of the tasks of embroidering, stitching and marketing among groups of women proved to be so successful that Shalom received support from a number of government and non-governmental organisations. Notable among these were the support of the All India Artisans and Craft-workers Welfare Association (AIACA) and the Corporate Social Responsibility (CSR) programme of the Royal Bank of Scotland that lasted for about four years.

With technical and administrative assistance from these projects, Shalom was able to recruit regular staff and implement professional management and marketing practices. This pushed the annual turnover of Shalom to about ₹100,000 (₹1 lakh) by 2013. Not surprisingly, the success of Shalom in bringing together women from diverse marginal communities and enabling them to generate an income drew the attention of the Central Government run Tribal Cooperative Marketing Development Federation of India (TRIFED) that offered skill development training programmes for women associated with Shalom. TRIFED eventually became a major purchaser of products from Shalom with current annual orders worth over ₹2 million (₹20 Lakhs). Today Shalom with an annual turnover of over ₹5 million (₹50 lakhs) provides employment for ten women working full time and also has generates regular income for over 250 women artisans from the tribal community.

As Shalom's visibility increased through its participation in national and local exhibition and sales initiatives, it was only natural that in 2018, it caught the attention of Women on Wings (WOW) an international organization that aims to co-create jobs that would lead to economic autonomy for women in India. With support from WOW, Shalom aims to widen the scope of its platform and diversify beyond embroidery and tailoring, so that it can offer hundreds of women with little or no education the opportunity to work together to generate stable incomes for themselves and their family. Shalom's key competence is the ability to accommodate the demanding schedules of women who run large households, as well as the fairly ad-hoc schedules of Toda artisans, and yet meet the demands of a challenging commercial environment. The success of Shalom is not without challenges, some it can overcome and some it cannot.

4. Knots in the Thread

Shalom's role as an intermediary between the tradition of Toda culture and the commercial market has created enormous value for women from Toda and other communities. The women who are currently part of Shalom's full time employees as tailors have moved up in the family hierarchy as they are now bread winners for their respective families. The Toda women artisans are to a large extent protected from the demands of the commercial market and yet benefits from the market in the form of higher value for their labour is passed on to them. Though this sounds ideal, it is not without challenges.

4.1 Scalability

Scalability is an important factor in expanding livelihood opportunities for women. The limit to scalability in marketing Toda embroidery arises from the fact that the number of Toda artisans who have a long term interest in embroidery is dwindling.

This is partly because the size of the Toda population has more or less stabilised, and partly because of a lack of interest among the younger generation of Toda women to pursue traditional culture.

In addition, the Toda community is very protective of their craft and are hostile to the idea of passing on the skill to non-Toda women, even if they have lived in the same Toda villages (mandhs) for decades. While the protective sentiment over their traditional skill may be understandable, it may eventually prove to be single biggest factor that undermines the survival of the skill. For example, Shalom, one of the largest value creators for Toda embroidery is looking for alternative avenues of expansion.

One of the areas it is currently investing in, is the many forms of hand embroidery such as smocking on children's and ladies garments. Hundreds of women can be trained in standard embroidery and tailoring skills which will supplement income for hundreds of families.

4.2 Authenticity

The popularity of traditional embroidery of indigenous people including, but not limited to the Todas, has given rise to many imitators. Some of these imitators are large corporate fashion labels that use mechanized form of the embroidery for mass production of their fashion garments. These retail at mega outlets at a fraction of the price at which hand embroidered furnishings and garments are sold. This undermines the viability of marketing genuine hand-embroidery through small dedicated outlets. It is difficult for small enterprises like Shalom to take on these large corporates. One of the ways in which Shalom addresses this problem is by promoting its story of authenticity through online and offline media platforms. This message appeals to customers who are willing to pay the right price for authentic hand-made products.

4.3 Perception

The Toda community takes pride in its perceived superior origin and culture. This perception influences their approach and often comes in the way of building a healthy relationship with stakeholders. For Shalom, Toda embroidery is only a means to generate livelihoods for women; for the Toda artisans it is almost a part of their identity that they part with as a favour to buyers including Shalom. This attitude is captured in early writings on the Toda community that observe that they expected monetary compensation to become subjects of anthropological studies or to orally narrate stories of their culture and beliefs to the scholars. This approach undermines the proposition of co-creating value as it introduces an imbalance in the relationship. Shalom's door remains open to Toda artisans but Shalom now insists on a more balanced relationship.

4.4 Geography & Business Climate

Operating as a business entity in Ootacamund which is isolated from thriving textile and trading towns is a challenge that Shalom shares with other business entities. Though infrastructure such as roads and telecommunication lines have vastly improved over the last few decades, the harsh weather limits ability to stay connected throughout the year. It also interrupts routine function of business activities. In addition, the general slow-paced lifestyle of the people in the hills, possibly influenced by frequent cold and rainy weather generally slows down business operations.

4.5 Pandemic Shock

The corona pandemic has affected Shalom, like it has almost all business entities. For Shalom whose products are mostly not-essential items, demand has almost dried up under the lock-down. Restrictions on travel and tourism has reduced tourists who are among key patrons of Shalom's products.

Despite these challenges Shalom did not lay off even a single full time employee. Shalom managed to swiftly move into the new market for face masks with a wide range of options; from plain masks that even the poorest could afford, to masks that sported exquisite

embroidery for the discerning were made and marketed by Shalom. In the early days of the lock down when commercial masks were not available, Shalom freely distributed masks made from discarded fabric.

Shalom is awaiting a bounce back of the market in the festive season with return of its loyal customers. But Shalom cannot rest on hope alone. It is trying to invest in alternative channels of marketing such as electronic platforms. It is also cutting costs and investing in efficiency in all its activities.

5. Way Forward

Shalom is planning for the post pandemic future through diversification of strategies that will not only facilitate scaling of its activities to touch many more women, but also reduce its exposure to volatile markets. Developing alternative channels for income generation will take time but Shalom is familiar with the path that leads to success. It requires passion, hard work and patience, all of which marginalised women who are Shalom's key resource have in abundance.

Weed to Wealth

Generating Livelihood from the Aquatic Weed Water Hyacinth

Assam State Rural Livelihood Mission (ASRLM)

1. Background

Water Hyacinth, scientifically known as *Eichhornia crassipes* is a free floating aquatic plant that can live and reproduce floating freely on the surface of fresh waters or can be anchored in mud. The plant originated in the Amazon Basin and was introduced to many parts of the world as an ornamental garden pond plant due to its beauty. It can cause a variety of problems when its mat like proliferation covers areas of fresh waters. Some of the common problems are:

1. Hindrance to water transport
2. Clogging of intakes of irrigation, hydropower and water supply system
3. Micro habitat for a variety of disease vectors
4. Problems related to fishing
5. Reduction in bio-diversity

Water Hyacinth locally known as *Pani Meteka* is a widely distributed species in Assam. Growing abundantly in the plain areas of the North-Eastern Region (NER) of India, it is a menace to aqua bodies. Way back in 1926, Assam Water Hyacinth Act was introduced to restrict proliferation of the aquatic weed. Assam State Rural Livelihoods Mission (ASRLM) has designed and implemented an innovative programme, utilising this natural resource and making beautiful craft out of it.

2. Rationale

Countries like Thailand, Malaysia and Indonesia are producing beautiful craft products from water hyacinth that have a niche market because of its natural fiber base. The ASRLM believes that the same water hyacinth which creates many difficulties has many practical applications. Various applications of water hyacinth have been explored including its use in manufacture of paper, fiber board, yarn and rope, basket work, charcoal briquetting, biogas production, animal fodder, fertilizer, fish and pig feed etc. Based on its feasibility, ASRLM has introduced water hyacinth craft as a source of sustainable livelihood in rural areas, primarily targeting women beneficiaries for their economic empowerment.

2.1 Emergence of Water Hyacinth Craft in North-East India

Water hyacinth grows abundantly in the plain areas of North Eastern region especially in the Brahmaputra valley and other wetlands. Traditionally people have used the dried stems to cover the agriculture land for prevention of moisture loss from the soil as well as fertilizers. Use of Water Hyacinth in handicraft products provides the following benefits:

- a. Maximum value addition in comparison to the other options available for its use, in terms of quantity of the raw material used and value of the finished product
- b. It facilitates an opportunity to provide sustainable livelihood in rural areas
- c. It helps to clean water bodies thus facilitating a better environment.

2.2 Rationale for taking up the Water Hyacinth Project

- a. Abundance of raw material
- b. It can compete with and replace jute, cane and bamboo
- c. Artisans experienced in braiding and weaving work can easily pick up the trade upon being provided with training
- d. Availability of the technology suitable for adoption the practice in rural areas
- e. It is a women friendly activity

3 The Project

3.1 Technical Support Agency

North Eastern Development Finance Corporation Limited (NEDFi) was chosen as the technical support agency for the project, since they have already introduced water hyacinth craft to the region as a means of sustainable livelihoods. The initiatives taken by NEDFi for introduction of the craft can broadly be categorized as follows:

a. Technology Development

- The Pilot Stage (Year 2008 & 2009): The first workshop of 21 artisans was conducted by NEDFi at its Training Centre at Khetri, Assam in 2008 with the resource person from Industree Crafts, Bangalore. Products like lampshades, laundry bins, dustbins, mats, coasters etc were developed during the programme and were exhibited for test marketing in an exhibition held in NEDFi Haat.
- Expertise of NID, Ahmedabad (Year 2010 & 2011): The urge to improve, led NEDFi to approach National Institute of Design, Ahmedabad, the premier design institution of India. NID had earlier worked on banana fibre and sea grass but not on water hyacinth. The 1st workshop on Integrated Design Intervention was held at NID Ahmedabad in 2010. 25 artisans working in the field attended the programme, that helped come out with better design and improvised techniques. Introduction of thermocol mold was another innovation to standardize the

products. The second training programme at NID was held from in 2011, leading to various braid design and surface development.

- Introduction to Thai Technology (Year 2012 to 2013): Since the first visit of NEDFi Official to Thailand in October 2007, various efforts were made to bring in the Thai Technology. The linkage with Thailand was established when Ms. Ayumi Fujino, UNIDO Representative in India and Head of South Asia Region visited the Water Hyacinth Craft Gallery at Guwahati in 2011 and facilitated the linkage. It helped to get a team of Thai trainers to Guwahati and the much awaited training programme on preparing bags, basketry and accessories with Thai Technology was organized at the Common Facility Centre in Khetri, Assam. Since then the organization has been giving training with help of the Thai trainers.

b. Capacity Building

- a. Organized and conducted 24 Skill Development Programmes - 600 beneficiaries have been trained till date
- b. Organized and conducted 2 Advanced Training Programmes - 60 beneficiaries have been trained
- c. Organized and conducted 6 Product Specific Orientation Programmes at Village level Custom Hiring Centre - 150 beneficiaries have been trained

3.2 Common Facility Centre (CFC)

Various tools and machinery required by the artisans include moulds, flattening machines, looms, various types of stitching machines, skiving machines etc. To facilitate these under one roof, the Common Facility Centre (CFC) has been set up in a location which is centrally located with respect to 100 beneficiaries. The CFCs can be termed as the heart of the project for technology dissemination, training, maintaining infrastructure for production as well as materials and methods for quality control.

a. Tools, Machineries and Infrastructure for CFC

The infrastructure in the CFC includes tools, machineries, equipment and fixture as per the requirement of the proposed project initiatives. Procurement of items required in the CFC has been made by adopting NEDFi's Policy on Acquisitions and Disposal. A purchase committee has been constituted to execute the procurement process, approved by ASRLM authority. Estimated cost of establishment of individual CFC is ₹ 4,02,000.

b. Management of CFC during the Project Period

Efficient management of CFC is vital for successful implementation of the project and its sustainability. During the project period, NEDFi has run the CFCs with the help of mentors for management of CFC activities. One mentor is nominated for each cluster of artisans. The mentor is an experienced master trainer with leadership qualities, providing guidance on quality and design by visiting artisan home and sourcing of

finished products on behalf of the craft gallery for marketing. Any new development in technology or product design is passed on to village level artisans through these mentors. This has enabled quick introduction of new technology and latest products in the clusters.

c. Management of the CFC after the Project Period

ASRLM has taken up the responsibility of managing the CFC, besides ownership of plant and machinery, furniture, fixture etc. after completion of the project. ASRLM has also taken up the services of the mentors, making the services payable for them from the profit that s/he is able to generate for the CFC. In the meanwhile, ASRLM is capacitating the community members to be able to run the CFCs on their own.

d. Introducing Raw Material Bank

Although water hyacinth is abundant in NER, it is seasonal in nature. Quality raw material of desired stem length is available between the months of May to November, but it starts drying off in the month of December. However, most exhibitions are held during the winter season, hence the demand for products as well as the raw material is high then. To meet this gap, the concept of Raw Material Bank was introduced in the project. This ensures continuous supply of raw material bank in their villages to meet the shortages during the peak season. The concept has become so popular that the artisan groups are creating their own raw material banks in their respective localities.

3.3 Market Linkage

Market linkage is considered to be the most critical factor for making such a project sustainable. The biggest advantage of the water hyacinth craft is its capacity to produce as per the market demand. The experience says that the craft has become sustainable in rural areas because of the availability of a large rural market. Low value products like coin purse, mobile bag, handbag, cap and decorative items within the price range of ₹ 50 to 700 has a local market. While providing the handholding support, the artisans were encouraged to promote their products in their respective villages by presenting the same in the festivals like puja, bihu etc. This also helped in creating awareness on the products and gaining the confidence of customers.

The marketing initiatives under the project included the following:

a. Product Development, Standardization, Branding and Labeling

Under product development initiative, apart from standardization of products through product specific training programmes mentioned earlier, the project created synergy between various clusters through fusion of different crafts, thereby leading to development of unique designs. This leads to value addition in water hyacinth crafts. One such innovative strategy was integration of handloom motifs into various lifestyle products made of water hyacinth. In this regard, the artisans of Kachugaon block were engaged

in production of traditional Bodo and Rabha motifs which were incorporated on water hyacinth bags. Similarly, varieties of new designs were also introduced in baskets. The products received encouraging response in the market. For improving the brand equity, products were standardized in terms of size, colour, texture and quality of accessories.

The products under the project were promoted in the market under the umbrella brand ASOMI – the trademark certified brand owned by ASRLM. The brand labels developed carried a story line that highlighted the initiative of ASRLM on promotion of SHG products, sustainable livelihoods, women’s empowerment and eco-friendly water hyacinth craft products.

While displaying the products in an exhibition, it was observed that people passed by just considering it as any other natural fiber. Being a new craft, it was essential to inform the customers that the products were made from water hyacinth. Most people in India are aware of water hyacinth but they are unaware of its potential to create craft products. To address this issue banners were prepared with photographs of water hyacinth along with its name in major vernaculars. This helped in attracting customers, who out of curiosity would spend more time interacting with the artisans in the exhibition stalls.

b. Product Catalogue

A product catalogue was developed as a part of the marketing initiative, which was distributed among the artisans for onward circulation to visitors at exhibitions as well as other customers. The catalogue includes products in three categories viz. eco-friendly bags, office accessories and home décor and lifestyle products. Each product was assigned a particular code for helping the customer in product query as well as order placement. The catalogue also portrays the ‘Weed to Wealth’ initiative of ASRLM which has successfully empowered rural SHG groups of Assam.

c. Exhibition

Exhibitions provided the beneficiaries with opportunities of exposure, learning of soft skills, understanding the market demand and competitiveness and also a wider pan-India market. The SARAS fairs organized by the Ministry of Rural Development, Govt. of India encouraged the participants by giving special focus on this new and innovative craft. The project beneficiaries participated in more than 25 state, regional and national level exhibitions.

d. B2C Sales Through Retail Outlets of NEDFi

Craft products produced by the beneficiaries were provided market linkage through the permanent showrooms facilitated by NEDFi. These showrooms are managed by the NE-SHILP, a society promoted by NEDFi for marketing of craft products of all the 8 states of NER. The showrooms are located as follows:

- a. Craft Gallery, NEDFi House, GS Road, Dispur, Guwahati, Assam
- b. Craft Showroom, NEDFi Craft Incubation Centre, Khetri, Kamrup Metro, Assam

- c. North East Mart, B-09/02-14, First Floor, Main Mart, Plot No 25,27,28,29, India Expo Mart, Greater Noida, Knowledge Park II

In addition to retail sales, these outlets also functions as B2B platforms and transit hubs for online shipments. Further, under the project, an outlet was inaugurated at Banashree Resort in 2018 near Dibru Saikhowa National Park, Tinsukia for providing market linkage to the products crafted by the project beneficiaries.

e. B2B Sales

Market linkage was established for with various craft outlets located at Kajiranga National Park as well as with online portals. NEDFi utilized the services of North-East Society for Handicraft Incubation and Livelihood Promotion (NE-SHIP), a society promoted by NEDFi, for facilitating market linkage for craft products. NE-SHIP undertook both B2B and B2C sales of the craft products under the project.

During the project period, NE-SHILP executed significant numbers of B2B orders with various Government and private agencies. One such noteworthy business order was production and sales of 3365 numbers of water hyacinth yoga mats during the International Yoga Day 2019.

f. E-Commerce Platforms

In addition to the aforesaid marketing channels, the project also adopted modern marketing channels such as promotion of products on e-commerce platforms. Under the project, a dedicated e-commerce portal was developed with the domain www.asomi.biz. The website is currently dedicated to water hyacinth products only. However, in the long run, it will also be used for marketing of other craft products of ASRLM beneficiaries under the umbrella brand of ASOMI. In addition, 7 products are also hosted at the Government e-Marketplace (GeM), an online platform for public procurement, launched by the Commerce Ministry, GoI.

Asomi.biz is an e-commerce platform which is a hybrid model, based on mix of inventory based and market place based model. Inventory is maintained centrally at Guwahati, from where products are dispatched to customer on receipt of order. Simultaneously, the CFC producing any particular product is also linked to the website, which help customers reach a specific production centre directly.

A CFC attendant keeps all the records of activities and stocks. Good quality water hyacinth is normally available during the summer months and dries during the winter months. Therefore, a raw material bank has been created at the CFC for storage of dried water hyacinth, so that in case artisans do not prepare their own raw materials, they have the option for purchasing it from the CFC. Artisans gets their stitching, finishing and other activities done at CFC. Costs are generally recouped against the consumables and the extent of labour utilized, so that the centre can become self-sustainable. The mentor takes the orders and gets it executed through the CFCs.

The SHG members/beneficiaries are provided with trainings on processes as well as designs as a part of the training programmes. In addition to this, based on the market

requirements, as many additional designs as may be required, are provided to the artisans.

The weaver community has been able to buy raw materials from the CFC, procure dye and other accessories and fittings for finishing of their products. In addition, they are able to get their products stitched so that they can market the finished products directly. The mentors, during artisan visits, provide further guidance on utilizing the facilities of the CFC. It has been observed that artisans near to CFCs, prefer coming to the CFC for carrying out routine production, rather than working from their homes. Such group activity keeps them motivated and facilitates better quality control, as work is done under the supervision of experienced master artisans including the mentor.

4. Work Accomplished

The total number of the beneficiaries under the Water Hyacinth project is 600 (100 per district in 6 districts). Moreover, the project has provided indirect employment opportunities for another 250 beneficiaries by means of associated activities such as engagement in raw material collection, marketing activities etc. It is also expected that additional benefit will accrue to artisans trained to act as technology disseminator of Water Hyacinth craft to a new group of villages in the project area.

The water hyacinth craft of the ASRLM has achieved the following:

1. Identified potential areas based on availability of raw material for water hyacinth crafts as well as other key factors
2. Formulated capacity building programme specific to the requirement of the artisan on water hyacinth craft. The capacity building programme has been taken up in following three modules:

Box 1. International Yoga Day Day 2019

Ministry of Rural Development (MoRD), Govt. of India made a request to ASRLM for preparation of 2000 pieces of yoga mats on 16 May, 2019, to be supplied to the Ministry of AYUSH, Government of India.

The project received the intimation on 17 May, 2019 which gave a window of 1 month to the weavers for executing the task, that involves a chain of activities including raw material collection, weaving, cutting, stitching, varnishing, packaging and stenciling. This required proper planning and target based work schedule for all the people involved in the project.

Executing such a bulk order within a short span of time require centralized coordination between all the water hyacinth project blocks. NE-SHILP was also

permitted by NEDFi to use the corpus fund of ₹ 25 lakhs for the execution of work as it involved collection of raw material, payment to weavers and all other associated work for production. The production plan included assessment of available raw material and collection and distribution to production centres for weaving. It was decided that while the weaving will be done at block CFC level, the other works which demand precision such as cutting, stitching, varnishing, packaging and stenciling will be undertaken centrally at the CFC to ensure uniformity and quality. Five projects blocks, except Guijan block took part in this activity. Guijan could not take part due to its commitment to local market.

At the block level, weaving was coordinated by the mentors and CFC assistants. The artisans worked very hard to meet this order and in many instances, they voluntarily worked even at night. Against the initial plan for 2000 yoga mats, additional order for 1000 yoga mats from Directorate of AYUSH, Government of Assam was also received in May end. Production plan was accordingly modified in the last week of May to involve more craftspeople with a target of production of 3500 yoga mats in total, for supply against any last minute orders. Meanwhile, as per guidance of Ministry of Rural Development, registration with GeM, a government e-marketing platform was also executed by NE-SHILP. In spite of regular follow ups by MoRD with Ministry of AYUSH, the order for mats from was not received till June 16, 2019. Meanwhile ASRLMS received intimation for celebration of International Yoga day in the state of Assam and therefore Block Project Managers decided to procure 10 yoga kits each for all the 219 blocks. The yoga kit included *Gamocha* prepared by ASRLM SHG members as well as the yoga mats. NE-SHILP coordinated all the procurement and facilitated its supply to each district headquarters by June 19, 2019. This required hiring of around 8 vehicles to reach all districts of Assam within such a short span. Thus 2190 yoga mats were supplied to 219 ASRLM blocks of Assam and 1000 yoga mats to Directorate of AYUSH, Govt of Assam.

In addition, the North East Handicraft and Handloom Development Corporation (NEHHDC) procured 100 yoga mats, Chittaranjan Locomotive Works procured 25 pieces and office of the Deputy Commissioner, Nalbari District procured 50 pieces. The cumulative order stood at 3365 numbers of yoga mats. The kits were used in various platforms by the people on the International Yoga Day, noteworthy among them is the use by Hon'ble Chief Minister of Assam for the central event held at Guwahati on June 21, 2019. The use of water hyacinth mats on International Yoga Day grabbed the attention of media, and the story published through various print and electronic media.

- a. Skill development programme at village level: To provide basic skills for water hyacinth craft products (10 days duration covering a batch size of 25 beneficiaries)
 - b. Advanced training programme: 12 days duration covering 25 skilled artisans
 - c. Product specific orientation programme at village level CFC: Developed village specific products by providing specialized training in order to achieve bulk production capability
3. Infrastructure for production and quality control : A CFC has been set up in each project location. The CFC has facilitated establishment of raw material bank, made available tools and machinery besides facilitating production, aggregation, quality control of the craft products
 4. Provided market linkage: The products have a market in rural as well as urban areas. Artisans have been encouraged to develop products which can be marketed in their local areas as well as nearby urban centres. The aggregated products of the CFC has been linked with existing marketing agencies, and also sold through participation of crafts persons in exhibition both at the regional and national level as also through online portals
 5. Documentation and impact assessment: Various craft development processes including success stories have been documented to create knowledge on similar livelihoods initiatives

Dedicated to Late Sitaram Rao, mentor and guru of Indian microfinance and livelihoods movement, the Case Study Competition aims at bringing together the collective intellect of the sector and assimilating innovative solutions, breakthroughs, good experiences and best practices that help in learning from diverse sector experience and impact poverty reduction. The Competition was instituted as a pioneering initiative by ACCESS in 2009 as a tool to identify and collate models and practices that have significantly contributed to livelihoods promotion of the poor in India.

The theme for Sitaram Rao Livelihoods India Case Study Competition 2020 was **Sustainable Community based Enterprises in the Non-Farm Sector**. The compendium covers 10 best case entries to the competition from across the country that show evidences of sustainable impact through promotion of community based enterprises in the non-farm sector.

Technical Partner

