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Livelihoods India  
**CASE STUDY COMPETITION**  
documenting and disseminating knowledge  
An ACCESS initiative

**Scaling Up Women's Enterprises**  
Incubating Upscaling Empowering...



## **ACCESS Development Services**

ACCESS Development Services, a livelihood support organization headquartered in New Delhi, was founded with support from DFID (Govt. of UK) in 2006. 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 policies. Currently, we work on different programmes spread across 14 states of the country and have worked with around 410,000 smallholder farmers, artisans, weavers and microenterprises. ACCESS focuses its efforts in the under-served regions of the country, working with vulnerable communities like tribal, minority groups, small and marginal farmers and others working across both farm and non-farm livelihoods.

The core focus of ACCESS is also working towards women's economic empowerment across our projects. The programming strategy of ACCESS is in building 'inclusive value chains' and helping the primary producers to accrue higher benefits of the value chain dynamics. ACCESS also engages in ecosystem and policy-level initiatives through two large flagship platforms – Livelihoods India and Inclusive Finance India - both aimed at creating global forums for the exchange of learning and supporting policy on several themes.

**Livelihoods India  
Case Study Compendium 2023**

**Scaling Up Women's Enterprises  
Incubating and Empowering**

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# Foreword

This is the 13<sup>th</sup> edition of the Livelihoods India Case Study Competition, an initiative of ACCESS Development Services to bring together the collective intellect of the sector for assimilating innovative solutions, breakthroughs, and best practises that help in learning from diverse sector experiences to integrate strategies that help in impacting poverty reduction. Over the years, the Case Study Competition initiative has succeeded in creating a rich repository of models and practices that have significantly contributed to the livelihoods promotion of the underprivileged in India. A few important themes on which the Case Study Competition has been conducted in the past are Climate Resilient Livelihoods Models, Empowering Women in Agriculture, Sustainable Community based Enterprises in the Non-Farm Sector amongst others.

The need to bridge the gaps in access to market, finance and skilling and reskilling opportunities for women and address gender-based constraints is crucial for advancing women's labour force participation, enabling them to set up sustainable enterprises, and increasing their contribution to the national GDP. With several efforts made to advance women's entrepreneurship in recent years, this is perhaps a good time to engage in efforts to collectively work to support and strengthen ongoing efforts to integrate more women into the mainstream economic landscape for fostering inclusive and equitable growth. Appropriately, the Livelihoods India Case Study Competition for 2023 was announced with the theme Scaling up Women's Enterprises-Incubating and Empowering.

Overall 143 entries were received in this round. The cases were put through a rigorous evaluation process and were assessed by an eminent jury comprising Archana Vyas from Bill and Melinda Gates Foundation, Emma Stanton from Mastercard's Centre for Inclusive Growth, Amit Kumar from UNDP India, Ashwini Saxena from JSW Foundation and Dr. Yamini Atmavilas from the Udaiti Foundation , who adjudged them and decided on the top 3 winners. The Jury Members took time off from their extremely busy schedules to spend several hours with the authors, scanning the cases, deliberating upon their presentations and collating the final list. On behalf of ACCESS, I express my sincere thanks to the Jury Members for their time and efforts to select the winner.

I take this opportunity to profusely thank all the stakeholders who have helped in bringing out the Report. I would like to thank Bill and Melinda Gates Foundation for their support to the the effort under the larger umbrella of Udhya Mahila initiative. As Technical Partner, IRMA and Prof. C Shambu Prasad, have continued to significantly help us in narrowing down the best 10 cases. This continued association with IRMA, has no doubt helped bring rigour to the entire process. I would also like to thank all those who have shown their interest in the case study competition and submitted their cases.

Finally, of course, I take this opportunity to thank my team at ACCESS that worked closely with the authors and editor in bringing the Compendium out in time for launch. Parul who supported this effort throughout – engaging with the case study authors, coordinating with the editor and printer and organising the Jury Meeting. Shilpa, only a few months old in ACCESS, tried her best to provide logistic support and facilitated the Jury Meeting in a seamless manner. The whole process was ably organised under the leadership of Puja Gaur, Head- Livelihoods India and Meenakshi Rathore, Gender Head. Well done, team.

I hope this compendium will prove to be a useful resource, that will help prioritize actions and recommend strategies that will help push the envelope for a more comprehensive, scalable, and sustainable response to promoting and scaling of women owned and run enterprises.

Happy reading!



Vipin Sharma  
CEO

# Preface

The under-representation of women in leadership roles in corporations is well documented, with estimates suggesting that these numbers are as low as 5% at CEO levels worldwide, having come down during the pandemic. The World Economic Forum's Global Gender Gap Report 2022 indicated that it might take 132 years to close the global gender gap, up from a 100 before the pandemic<sup>1</sup>. While women played a key role in saving lives during the pandemic their role in shaping enterprises and strengthening local livelihoods continue to be underappreciated. A case study competition on scaling up women's enterprises in a year when there is a sobering realisation that nations have been missing most of the Sustainable Development Goals (SDG) targets is timely. Investing in women-led enterprises could be the key to the faster realisation of many SDGs simultaneously, but they need to be nurtured, catalysed and incubated.

Women own only 20% of all enterprises in India. Of these, 82% are micro units, and run as sole proprietorships in the informal sector. These numbers are lower in rural India, with women comprising only 14% of the total entrepreneurs in rural India, i.e., 8 million out of the 58 million entrepreneurs. Female entrepreneurs face limited access to credit, lack of information, absence of networking, and low market linkages. These challenges are compounded by regressive social norms thus adversely impacting their entrepreneurial ambitions and aspirations.

Do women-led enterprises show the same characteristics as men-led ones, or as a recent study has shown, they favour stability over faster growth? What are the challenges in incubating and empowering these enterprises? Do they take longer? Would mere proportional representation help, as is often discussed in the political sphere? Do women approach markets differently, how do they embed ecological sustainability in their ventures? Would greater digitisation of finance and platforms increase both access and success for women-led enterprises such as the recent initiative of NITI Aayog (e.g., Women Entrepreneurship Platform), likely to reverse some of these trends? What are the reports from the ground suggesting? How can the ecosystem for women's enterprises be enhanced?

The ten cases in the compendium, including the winners, are inspiring and insightful stories of change. They reiterate the need for planners to listen to voices from the field of changemakers and the promoting institutions that have incubated them. These stories are precursors for the newer kind of metrics that will have to be used for understanding women-led social enterprises. This is all the more important with the Social Stock Exchange in India becoming operational, and the demand for newer metrics to support and finance more such initiatives is constantly on the rise.

The case of Haritha Karma Sena (HKS) offers the possibilities of generating newer metrics based on sustainability, social empowerment and financial wellbeing through its innovative

<sup>1</sup> See <https://www.weforum.org/agenda/2023/01/women-leaders-power-davos2023/>

network of women-led enterprises focussing on waste management. This initiative took shape in 2016, when the Government of Kerala announced 'Haritha Keralam Mission' to address pressing environmental issues through community-based participatory approach. Thus, instead of trying to enforce top-down policies, the government allocated responsibility to Local Self-Government Institutions (LSGIs), which in turn partnered with Kudumbashree in the recruitment and skill development of the HKS workforce. The Haritha Keralam Mission extends comprehensive support through technological expertise, managerial guidance, campaigns, monitoring mechanisms, and coordination efforts. This multifaceted approach empowers stakeholders to address waste-related issues and environmental degradation synergistically. These arrangements have helped communities understand that these women are entrepreneurs of waste management, instead of the derogatory common perception of 'rag-pickers'. As per reports, the state has 34,851 HKS members in 1,034 local bodies. The highest monthly income earned by an HKS member can go up to ₹ 50,000, depending on the amount earned from selling the waste for recycling to various private agencies. As HKS aims to scale up further and reach more wards, the initiative offers crucial insights into the conception and implementation of grassroots networks, and the potential to leverage digital technologies to support transparency and accountability.

Entrepreneurship amongst the ultra poor is considered one of the most difficult. JEEViKA's Satat Jeevikoparjan Yojana (SJY) in collaboration with Bandhan where ultra-poor households belonging to the Turi community (Scheduled Castes) in Kareli and Saradhi villages were formed into a Vishwakarma Women Bamboo Producer Group. Within two years the cumulative assets of these households witnessed an income increase from 10,000 ₹ to 16,000 ₹ with a net 67% increment in the asset value. The annual sales of the cluster (FY 2022-23) was an impressive ₹ 1,14,73,000 with a cumulative profit of ₹ 48,60,000.

The Annapoorneshwari Uthpadaka Sangha (APUS) in Marasarahalli, Ramanagara district of Karnataka, that began with only 13 small and marginal women in 2014 has grown through the support of the GREEN Foundation, and the Mahila Kisan Sashaktikaran Pariyojana (MKSP) of the livelihood mission, has innovated by introducing the Participatory Guarantee Scheme (PGS) and currently works with a market facing Janadhanya Farmer Producer Company, milling 17,500 kilos of ragi along with other masalas. They aim to, and are well on the path to achieve a turnover of ₹ 1 crore.

The Gangpur Nahari run by the women of Jai Ambe Mahila Mandal has set a benchmark for women-led enterprises in the remote tribal regions of Dang. Apart from consistent economic gains through their nutritious food service, the women have overcome social taboos, prejudices and revived indigenous knowledge regarding food which was gradually eroding away. Emboldened by the success of the Gangpur Nahari, other women's SHGs have also come forward to initiate their own Nahari which have the potential to be developed as a chain of Naharis in the future.



The story of Frontier Markets delves into the attempts made to close the gap between rural and urban areas in terms of opportunities and access to services. As a social commerce platform, FM is able to provide local access to quality and gender-inclusive products and services while at the same time investing in rural women entrepreneurs as the connector to rural communities. Their rural-friendly “Meri Saheli” digital platform bridges the rural digital divide by enlisting rural women entrepreneurs as “Saral Jeevan Sahelis.” These Sahelis use the platform to gather market insights, educate consumers, and offer quality solutions. FM collaborates with suppliers to design gender-inclusive solutions showcased on the platform, where women serve as influencers and providers. With over 20,000 Sahelis reaching 1 million rural families across 5,000 Indian villages, FM has delivered 50 million solutions, allowing all users to “learn, earn, and access solutions” while generating income. This approach is changing the way business is done across the rural areas by building a sales force of women who have rich consumer insight. The case thus provides a fascinating account of social innovation and partnerships to enable market linkages hinge on rural empowerment.

Collectively these inspiring stories encourage us to rethink enterprises and the need to engender them. They are fireflies of social change that have through their entrepreneurial activities ensured not only their profits but have contributed significantly to the local economy and livelihoods. These cases need longer term studies of impact assessment and change and we hope that the collection of case studies will encourage many academic institutions and development practitioners to scout, document and capture many more stories of change across the length and breadth of India. Women hold the key to creating and nurturing sustainable enterprises and need to be incubated through social innovations.

Prof. C Shambu Prasad  
Professor IRMA



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# Haritha Karma Sena The Green Army on the Frontlines of the War Against Waste

Anjana Sahu

*'Pollution is nothing but the resources we are not harvesting. We allow them to disperse because we've been ignorant of their value.'*

R. Buckminster Fuller

## Abstract

India, with over 1.4 billion people, is the most populous country in the world. The ever-increasing population, rapid urbanization, economic growth, and higher rates of urban consumption have led to a notable surge in municipal solid waste (MSW) production in the country. According to a 2021 report by The Energy and Resources Institute (TERI), India generates over 62 million tonnes (MT) of MSW annually. Of this, only about 75-80% is collected and 22-28% is processed and treated. The remaining MSW is deposited at dump yards. MSW generation is projected to increase from 165 MT by 2025 to 436 MT in 2031. This rapid increase in MSW generation is creating a significant challenge for waste management in India. An inefficient municipal solid waste management can create severe negative environmental impacts such as infectious diseases, land and water pollution, drain obstruction, and biodiversity loss.

## 1. Background

Solid waste management has traditionally been viewed as the responsibility of municipal authorities or urban local bodies (ULBs). In India, solid waste management can be divided into five stages: collection, segregation, transportation, treatment, and disposal. Due to inadequate collection and transportation infrastructure, most of the market is dominated by collection, segregation, and transportation segments. Moreover, only a few municipal authorities have proper waste processing centres, while even fewer have adequate waste disposal facilities. Most municipal authorities in India are still struggling to manage the solid waste generated due to poor financial resources and a lack of scientific and technical knowledge of waste management. An inefficient municipal solid waste management can create severe negative environmental impacts such as infectious diseases, land and water pollution, drain obstruction, and biodiversity loss.

The waste management crisis in India is a complex problem, but it can be solved. Suitable investments in waste management infrastructure and awareness about the importance of waste segregation, recycling, and composting can regulate the informal sector and lead to increased funding for similar initiatives. The treatment and disposal segments are expected to grow significantly in the near future due to an increased focus on sustainable waste management practices.

## 2. Context

In the past, Kerala has faced severe distress due to the mismanagement of waste. Kerala's geography, population density, and terrain gradient posed unique challenges to waste management. The state had no proper plan in place to handle waste, which led to piles of rotten garbage on roadsides, canals, and drains. During monsoon, these drains and other waterbodies became fertile grounds for mosquitoes and flies to breed, leading to many diseases.

To deal with this mounting complex problem, the state government conceived the system of segregating and processing waste at source to the maximum extent possible and later at the community level. To achieve this, it realized that citizens needed to participate in the initiative actively. The state government undertook massive awareness drives that explained how the state and city's water bodies could not survive without successful segregation of waste at source. In order for the message to reach all strata of the society, different forms of IEC (information, education, and communication) were designed. The Government of Kerala initiated a visionary endeavour in 2016 known as the 'Haritha Keralam Mission', signifying the aspiration for a verdant state. Kudumbashree's Haritha Karma Sena, a trained team of women entrepreneurs providing technical services and solutions on waste management, was given the responsibility of collecting waste from door to door. The state hoped that this decentralized model would be sustainable and financially viable and help improve waste collectors' lives and working conditions. Further, it would contribute to keeping the environment and society clean while at the same time making the waste collectors financially independent.

## 3. Mission and Institutional Framework

### 3.1 Haritha Keralam Mission

Haritha Keralam Mission's core objective is to cultivate a state characterized by cleanliness and environmental sustainability, achievable through well-structured waste management practices, promoting organic farming, and safeguarding water resources. The success of this mission hinges on active engagement and collaboration with the people of Kerala by adopting a community-based participatory approach to drive change. The Local Self-Government Institutions (LSGIs) are the primary service delivery and enforcement agent. An agency called 'Suchitwa Mission' was entrusted with furnishing technical expertise and financial support to LSGIs to enhance the effectiveness and efficiency of the waste management services. The Kudumbashree recruits and develops skills of the 'Haritha Karma Sena'. Their efforts contribute significantly to the hands-on realization of the mission's goals. Another key player in the mission's machinery is the 'Clean Kerala Company,' that undertakes commercial handling of non-biodegradable waste. Figure 1 presents the institutional stakeholders in this initiative.

The Haritha Keralam Mission extends comprehensive support through technological expertise, managerial guidance, campaigns, monitoring mechanisms, and coordination efforts. This multifaceted approach empowers stakeholders to address waste-related issues and environmental degradation synergistically. This transition to decentralized solid waste management (DWSM) with this kind of institutional framework has helped in behavior change in people's waste management habits.

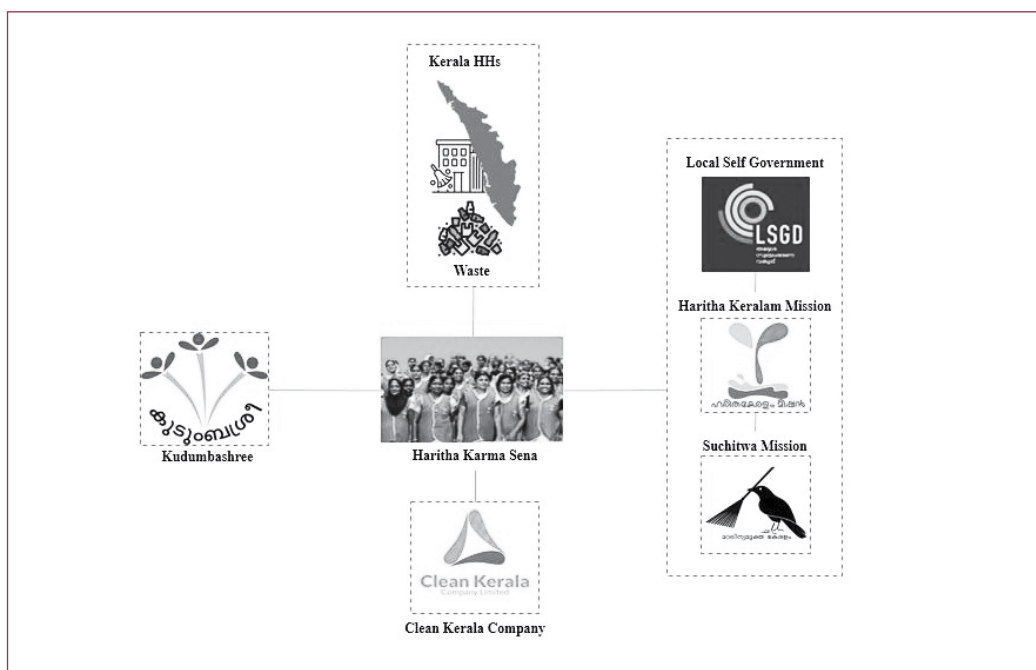


Figure 1: Institutional Stakeholders

### 3.2 Kudumbashree

Kudumbashree, which translates to ‘prosperity to the family’ in Malayalam, is a women empowerment and poverty eradication programme initiated by the State Poverty Eradication Mission (SPEM) in Kerala. Established in 1997 under the Travancore Cochin Literary, Scientific and Charitable Societies Act, 1955, it operates with the mission to eliminate absolute poverty within a decade through collaborative community efforts led by local governments. This involves organizing the poor and combining combining self-help approaches with demand-driven coordination of services and resources to address the diverse dimensions of poverty comprehensively. The programme functions as a comprehensive community network spanning across Kerala and operates with a three-tier structure (see Figure 2).

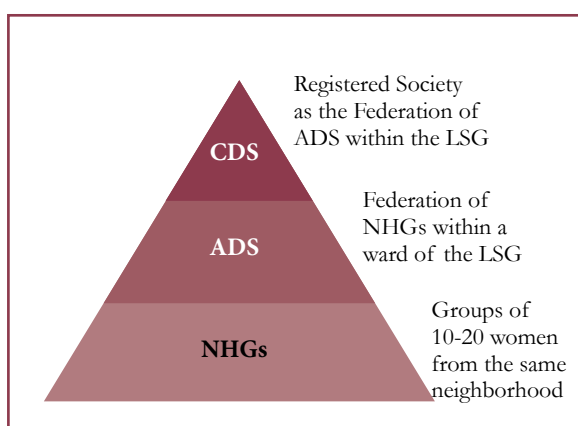


Figure 2: Three-tier Structure of Kudumbashree

1. **Neighbourhood groups (NHGs):** These are the foundational units of the Kudumbashree community organisation. NHGs initiate activities like thrift programmes and lend among members using pooled savings. Once qualified, NHGs can access bank linkage for loans, with the Kudumbashree mission offering matching grants.
2. **Area development societies:** These operate at the ward level and connect NHGs, and facilitate their activities.
3. **Community development societies:** At the local government level, community development societies form the apex of the structure. It further supports and coordinates the activities of NHGs and ADS.

Kudumbashree's programme revolved around three main domains as follows that is further detailed in Table 1.

Table 1: Key Programmes by Kudumbashree

Economic Empowerment	Social Empowerment	Women Empowerment
Envisage helping the women members and group start and run enterprises as they play a critical role in local economic development	Take steps towards ensuring the inclusion of the poor who are left out of the fold of development	Aim at transforming the community network into an agency of women for their overall empowerment and development
Key Programmes		
Micro Finance	Destitute identification and rehabilitation	Gender self-learning modules
Collective Farming		
Livestock Farming	Rehabilitation of mentally challenged persons	State Gender Centre
Micro Enterprise		Collectives and consortium
Market Development	Bal Sabha	
Value Chain-Based Strategies		

#### 4. Haritha Karma Sena

Established in 2016, the Haritha Karma Sena (HKS) stands as a crucial element in developing a sustainable waste management system in Kerala. This initiative is characterized by a women-led and women-owned network of micro-enterprises. Their primary responsibilities encompass collecting waste from residences, institutions, and various sources through door-to-door efforts. Additionally, it engages in waste segregation and storage tasks at Mini Material Collection Facilities (MCFs), thus preparing waste for subsequent treatment.

This systematic segregation involves categorizing waste based on distinct characteristics.



These encompass a range of materials such as H.M White, P.P, H.M, LDPrint, Bajar, Ganny, Bulb, PVC, steel, tubes, bottles, E-waste, LD (Glucose), bottle caps, spray bottles, and more. Notably, these enterprising women predominantly emerge from the NHGs under the Kudumbashree framework. Selection for HKS membership occurs under the guidance of Kudumbashree. Subsequently, these members receive training to join Haritha Karma Sena and effectively constitute a workforce, specifically woman-powered, recruited to offer technical expertise and solutions within waste management initiatives (Figure 3).

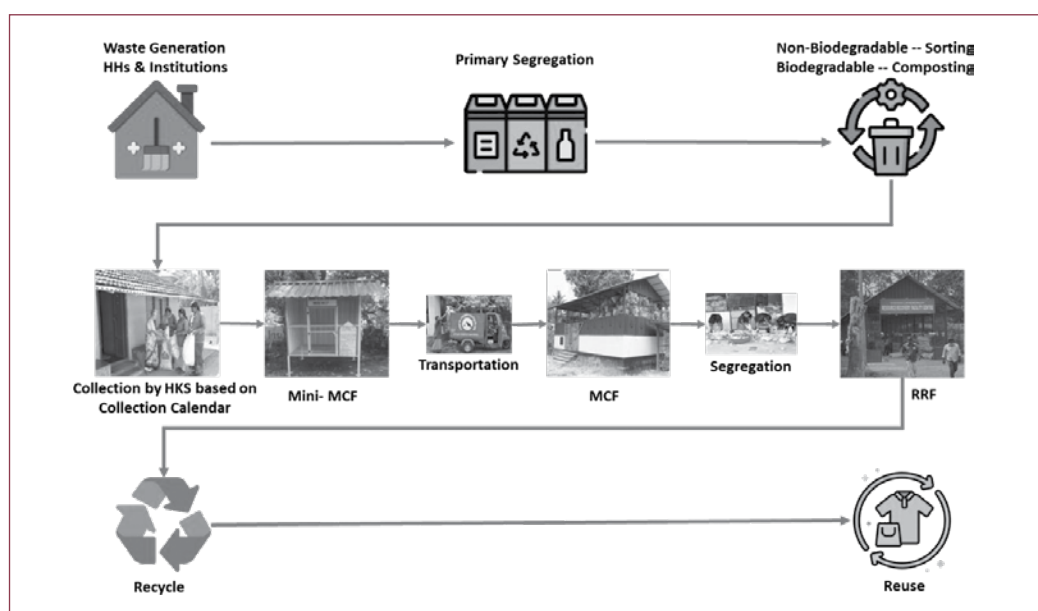


Figure 3: Process Flow

Table 2: Non-biodegradable Waste Collection Calendar

Month	Type of Waste
January	E-waste
February	Medicine strips
March	Hazardous E-waste
April	Glass waste
May	Shoes, Bag, Chappals, Thermocol
June	Cloth waste
July	E-waste
August	Glass waste
September	Medicine strips
October	Cloth waste
November	Shoes, Bag, Chappals, Thermocol
December	Glass waste

*Note: All types of plastic waste and paper are collected every month*

## 4.1 HKS Model

The structural framework of Haritha Karma Sena adopts a bottom-up approach to ensure women's active participation at all levels of the programme. At the foundational level, women are enlisted by Kudumbashree based on criteria such as their approachability, entrepreneurial interest, and enthusiasm to engage in social enterprises within their NHGs. The chosen individuals then undergo training to become HKS members.

Typically, in each ward, a team of two members is recruited. However, additional factors such as geographical features, household count, and population density also influence the team size. Based on these factors, the number of members per team may vary. The overarching objective is to allocate a minimum of 250 households to each HKS member for delivering services.

The Haritha Karma Sena can be classified into:

- Haritha Karma Sena Micro Enterprise
- Haritha Karma Sena Consortium

### 4.1.1 Haritha Karma Sena Micro Enterprise

A microenterprise is established by grouping 1 to 3 wards, which forms a unit that includes 4 to 10 HKS members. These microenterprise units are structured in alignment with the directives of Kudumbashree RME. Within each microenterprise, a president, secretary, and treasurer are appointed, who oversee all operational aspects and ensure seamless functionality. These units adhere to enterprise guidelines in their operations.

The functions of these units are as follows:

- Conduct surveys to assess waste management needs at household and institutional levels
- Perform door-to-door collection of clean, non-biodegradable waste such as paper, plastic, and tablet strips at scheduled intervals
- Oversee the installation of source-level solid waste management systems at homes and institutions
- Manage the facilities such as Mini-MCFs, MCF, RRF, and handling shredding units.
- Visit houses and institutions with biodegradable waste management systems to inspect and offer assistance every two weeks
- Provide support for composting, including monthly inoculum supply
- Offer guidance on Green Protocol activities
- Collect user fees set by local bodies for HKM services
- Arrange awareness programmes by Haritha Keralam Mission plans

- Sell value-added products crafted from non-biodegradable waste through Clean Kerala Company Ltd. or other relevant agencies
- Collaborate with consortiums and adhere to consortium instructions

#### 4.1.2 Haritha Karma Sena Consortium

The consortium is an organization formed by HKS Micro Enterprise Units at the local government level. It provides direction and control for the day-to-day activities of Haritha Karma Sena. The consortium is the organized power of the members to do everything for the welfare of Haritha Karma Sena members. The consortium opens a joint bank account with the members to handle all the transactions. Table 3 presents the structure of the HKS consortium.

Table 3: Haritha Karma Sena Consortium Structure

Level	Description
General Assembly	Made up of all the HKS members working under the panchayat/ municipalities
Executive Committee	Made up of 5 to 15 members elected from each ward representing a local government
President	Elected from the executive committee
Secretary	Elected from the executive committee
Treasurer	Elected from the executive committee

The functions of the HKS consortium are as follows:

- Coordination with various local self-government bodies, government offices, and non-government agencies
- Mobilization of resources, redressal of grievances, taking a stand for a safer work environment, and required infrastructure for the HKS members
- Helping enterprise groups in collecting non-organic waste from commercial establishments, marriages, private parties, festivals, and government and
- Non-government programmes in the area
- Providing necessary HKS members or entrepreneurs for the management of RRF
- Acquisition of viability gap funds from the local bodies
- Account keeping and settling accounts for different micro enterprise units promptly
- Conducting executive committee meetings every month and convening a general assembly once every three months

### 4.1.3 Sources of Income

The Haritha Karma Sena's sources of income are as follows:

- User fees collected from households, institutions, local celebrations, festivals, any events, etc.
- Revenue from the sale of non-biodegradable waste
- Buyback of organic waste compost (selling it further to farmers through farm projects at the local self-government (LSG) level)
- Income from other services that the microenterprise units plan for themselves.

The user fee for biodegradable and non-biodegradable waste is generally fixed by the LSGIs for the houses and institutions in the area. It is one of the most critical components for the sustainability of the HKS model, as the income of HKS members and the profitability of units depends on it.

However, in most LSGIs, biodegradable waste is left to the generator to handle. The Gram Panchayats have yet to set user fees for biodegradable waste in 95 percent households. The situation is somewhat the same for municipalities too, with 77 percent not having fixed user fees. The situation is considerably different for non-biodegradable waste.

The HKS members collect the user fee and deposit it in the Consortium Joint account at the month's end. The profit is distributed to the units as per their contribution after deducting 10%, which is kept for emergencies. After this, the balance amount is distributed as salaries to the HKS members as per their contribution. The consortium members have access to loans from the corpus, which makes up 10 percent of the total contribution. In the event of a financial emergency, a member may obtain 60 percent of their share from the corpus at an affordable interest rate.

## 4.2 Capacity Building

### 4.2.1 Training

A comprehensive three-day residential training programme has been designed for women enrolling in the Haritha Karma Sena initiative. This training is a collaborative effort involving the expertise of the Sanitation Mission, Haritha Kerala Mission, Kudumbashree, and Clean Kerala Company. Both at the district and panchayat levels, the HKS members are trained as per the training module. The programme encompasses a mix of presentations, field visits, and engaging in group activities. The training programme is given in three phases:

**First Phase:** Participants gain a foundational understanding of the initiative's objectives and operations in this phase.

**Second Phase:** The second phase is dedicated to familiarizing members with diverse business prospects within the Haritha Karma Sena framework. This encompasses training in effective waste segregation techniques, adopting eco-friendly protocols, establishing swap shops, essential repair skills, entrepreneurship development, accounting and bookkeeping practices, and fostering personality development.

**Third Phase:** The final phase sheds light on prospects in the organic agriculture sector, water conservation, solar gardening, and terrace farming. Participants have the knowledge and skills to engage in these environmentally conscious practices.

Delivered at the grassroots level, these training sessions are conducted under the leadership of Kudumbashree training groups and expert resource persons (RPs). A well-rounded approach is adopted in this training module wherein both theoretical insights and practical hands-on experiences are integrated. This equips participants to effectively shoulder their responsibilities within the Haritha Karma Sena initiative. Beyond technical skills, participants are also nurtured in various personal and interpersonal competencies. They learn valuable abilities such as goal setting, self-discovery, effective problem solving, adept time management, proficient communication skills, and soft skills essential for collaboration. Additionally, the training imparts resource mobilization strategies, leadership qualities, and stress management techniques, collectively empowering Haritha Karma Sena members to excel in their roles and make significant contributions to the programme's success.

#### 4.2.2 Infrastructure

Local government institutions bear the responsibility of furnishing essential infrastructure to facilitate the seamless operations of the HKS. This includes allocating appropriate spaces, furnishing facilities, and supplying necessary machinery to enable the efficient functioning of the HKS teams.

**Protective gear and equipment:** The Government of Kerala has mandated that HKS members be equipped with uniforms, personal safety gear, and protective equipment such as gloves, safety glasses, footwear, ear protection, helmets, and full-body suits. These are provided by the concerned LSG authorities to ensure the safety of HKS members while they engage in waste collection, storage, and segregation activities.

**Mini-MCF, MCF, and RRF:** These three integral components form the backbone of a systematic and sustainable waste collection system within each LSG jurisdiction. The effective functioning of all three components is imperative to maintain the integrity of the waste management system. Mini- MCFs act as interim storage units at the ward level, alleviating the burden on women in HKS units by managing waste collection within their respective wards. MCFs are established at the LSG level and are dedicated to storing segregated non-biodegradable waste. As per the guidelines of the Suchitwa Mission, at least one MCF unit must be present in each LSG area. Resource Recovery Facilities (RRFs) are strategically positioned at the cluster or block level. They are pivotal in the modern waste

management paradigm, focusing on resource management. RRFs facilitate secondary sorting after the initial sorting at the MCF level. These facilities have the necessary infrastructure, tools, and workforce to channel recyclable waste for recycling purposes, while non-recyclable plastics are processed for road construction. Adequate facilities, such as restrooms, bathrooms, and rest areas, are also within the purview of the concerned LSGIs. These amenities contribute to providing a conducive working environment for HKS members.

Every component within this waste management system holds significance. A potential overload at the MCF level could lead to waste overflow, necessitating more frequent collection by HKS teams. Additionally, the absence of proper sanitation facilities and equipment can undermine the overall operational efficiency. Therefore, it is essential to recognize that each unit in this ecosystem must function optimally to ensure the overall effectiveness of the waste management process.

### 4.2.3 Technology

The Kerala government plans to roll out a smart garbage monitoring system called Haritha Mitram. The system will use technology to track the entire waste management process, from its generation to transportation and disposal (Figure 4). The system will be based on a mobile application available for download on the Google Play store. The app will allow users to report garbage-related issues. It will also provide information on the waste collection schedule and the location of the recycling centres.

The government will also install GPS trackers in garbage trucks to track their movement. This will help to ensure that the trucks are not illegally dumping waste. Keltron, a state-owned electronics company, is developing the system. It is expected to be rolled out in phases, starting with the major cities in Kerala. It is expected to be fully operational by the end of 2023.

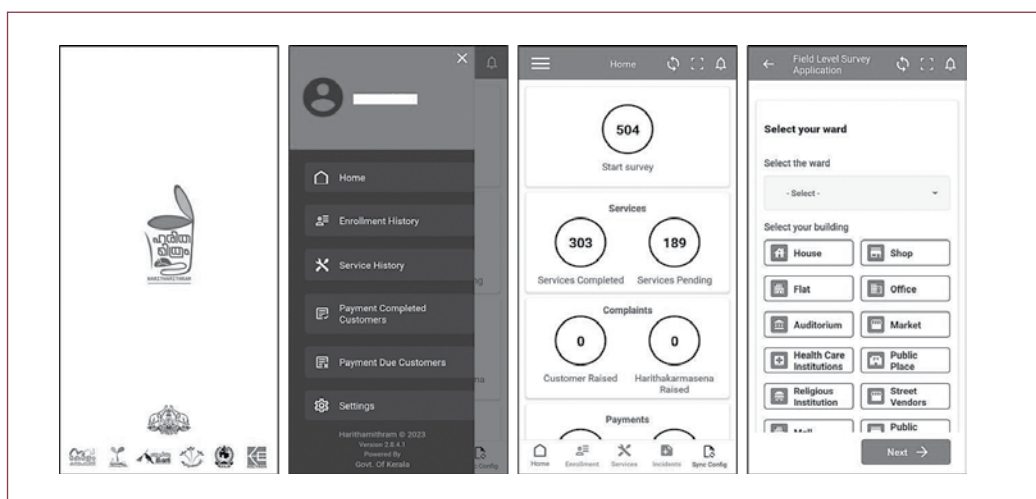


Figure 4: Snippets of Haritha Mitram App

The GPS tracker is a technologically advanced solution that has the potential to make a significant impact on waste management in the state. The system is expected to help improve the efficiency of waste collection and disposal, and it will also help in reducing illegal dumping. The system will provide users with information on waste management, which will help raise awareness on the issue. The Haritha Mitram system is a positive step towards a cleaner and greener Kerala. It will help the HKS members track each household's waste collection schedule and user fee collections by scanning the QR codes (Figure 5) on households and institutions.



Figure 5: QR Code Outside a Household in Vakathanam Gram Panchayat, Kottayam

## 5. Ward Council: The Next Steps

The HKS faces a few challenges that warrant prompt attention. The primary hurdle is the imperative need for behavioral change among the citizens of Kerala. Of particular concern is the pressing necessity for households and institutions to grasp the indispensability of contributing user fees for availing the rendered services. Presently, merely 72 percent institutions spanning various LSGIs are adhering to user fee requirement, and anything lower than 100 percent is ideally not acceptable as it means that women are servicing the institution without pay, which is not only unsustainable but exploitative. The user fee levied on the houses and institutions forms a major source of revenue for these HKS ME units. Another source of revenue for the HKS ME units is the money that accrues to them through the sale of non-biodegradable waste. In 2020-21, ₹ 65,933,886 was credited to HKS from the revenue generated by the sale of non-biodegradable waste as per the assessment. However, a major issue to be resolved in this regard is the frequency at which the amount is credited by the LSGIs. Table 4 presents the payment status of institutions.

More than 43% of the LSGIs do not credit the amount generated through sales to the HKS member's account regularly. The mandate of HKS is to collect non-biodegradable waste from households and institutions. Nearly half (47 percent) of the households in LSGIs across Kerala give their non-biodegradable waste to HKS. Thiruvananthapuram and Thrissur lag with just 27 percent and 35 percent of coverage, but Kannur covers 70 percent. Things are different in the case of institutions. While Thiruvananthapuram performs exceptionally with 92 percent, Kannur covers only 12 percent. Refer to Tables 5 to 7.

Table 4: User Fee Payment by Institutions - Overall Status

Sr. No.	Districts	Corporation			Grama Panchayat			Municipality			Grand Total		
		No. of Institutions from where Non-biodegradable Waste is Collected	No. of Institutions Paying User Fee	%	No. of Institutions from where Non-biodegradable Waste is Collected	No. of Institutions Paying User Fee	%	No. of Institutions from where Non-biodegradable Waste is Collected	No. of Institutions Paying User Fee	%	No. of Institutions from where Non-biodegradable Waste is Collected	No. of Institutions Paying User Fee	%
1	Alappuzha				12,321	9,312	76%	1,140	646	57%	13,461	9,958	74%
2	Ernakulam	10,191	10,191	100%	11,581	9,358	81%	11,499	10,811	94%	33,271	30,360	91%
3	Idukki				14,243	9,565	67%	2,038	695	34%	16,281	10,260	63%
4	Kannur	736	150	20%	24,173	17,898	74%	4,180	4,370	105%	29,089	22,418	77%
5	Kasargod				11,575	9,830	85%	2,415	2,415	100%	13,990	12,245	88%
6	Kollam	6,877	6,800	99%	23,760	14,582	61%	3,557	2,806	79%	34,194	24,188	71%
7	Kottayam				25,344	9,405	37%	1,064	453	43%	26,408	9,858	37%
8	Kozhikode	6,212	6,212	100%	34,921	27,289	78%	9,089	8,982	99%	50,222	42,483	85%
9	Malappuram				28,113	17,487	62%	5,393	1,993	37%	33,506	19,480	58%
10	Palakkad				35,060	34,228	98%	5,304	3,494	66%	40,364	37,722	93%
11	Pathanamthitta				14,122	2,124	15%	2,021	682	34%	16,143	2,806	17%
12	Thiruvananthapuram	17,382	17,382	100%	26,158	20,785	79%	4,206	2,686	64%	47,746	40,853	86%
13	Thrissur	10,440	10,440	100%	22,859	8,513	37%	6,189	6,189	100%	39,488	25,142	64%
14	Wayanad				10,269	6,148	60%	2,825	914	32%	13,094	7,062	54%
	<b>Grand Total</b>	<b>51,838</b>	<b>51,175</b>	<b>99%</b>	<b>294,499</b>	<b>196,524</b>	<b>67%</b>	<b>60,920</b>	<b>47,136</b>	<b>77%</b>	<b>407,257</b>	<b>294,835</b>	<b>72%</b>

Source: The State of Decentralised Solid Waste Management in Kerala Report (2021)



Table 5: Number of Institutions from where Non-biodegradable Waste is Collected - Corporations

Corporation	No. of Institutions in the Corporation	No. of Institutions from where Non-biodegradable Waste is Collected	Percentage of Coverage
Kochi	18,706	10,191	54%
Kannur	6,100	736	12%
Kollam	9,824	6,877	70%
Kozhikode	31,000	6,212	20%
Thiruvananthapuram	18,882	17,382	92%
Thrissur	13,278	10,440	79%
<b>Grand Total</b>	<b>97,790</b>	<b>51,838</b>	<b>53%</b>

Source: The State of Decentralised Solid Waste Management in Kerala Report (2021)

Table 6: Total Number of Households from where Non-biodegradable Waste is Collected at District level

District	Total No. of Households in the LSG	Total No. of Households from where Non Bio-degradable Waste is Collected	Percentage of Coverage
Alappuzha	6,42,082	2,85,478	44%
Ernakulam	10,31,547	3,96,238	38%
Idukki	3,47,860	1,78,262	51%
Kannur	7,17,866	5,00,068	70%
Kasargod	3,63,721	1,76,386	48%
Kollam	8,51,160	5,41,027	64%
Kottayam	5,89,718	2,51,228	43%
Kozhikode	8,56,188	5,16,694	60%
Malappuram	11,57,451	4,54,303	39%
Palakkad	8,38,302	4,64,724	55%
Pathanarnthitta	4,15,507	2,63,725	63%
Thiruvananthapuram	11,62,404	3,11,749	27%
Thrissur	9,37,692	3,25,441	35%
Wayanad	2,40,584	1,29,179	54%
<b>Grand Total</b>	<b>1,01,52,082</b>	<b>47,94,502</b>	<b>47%</b>

Source: The State of Decentralised Solid Waste Management in Kerala Report (2021)

Table 7: HKS Units, Consortium, and Members Count

District	No. of Registered HKS Consortium ME Units in District	No. of Registered Ward level HKS ME Units in the District Waste is Collected	No. of Active HKS ME Unit Members
Thiruvananthapuram	170	146	2357
Kollam	58	277	3665
Pathanamthitta	116	120	1446
Alappuzha	46	192	2005
Kottayam	118	284	3969
Idukki	57	495	1611
Ernakulam	76	214	2444
Thrissur	53	175	2297
Palakkad	133	129	3160
Malappuram	109	422	3422
Kozhikode	78	180	2627
Wayanad	47	214	1388
Kannur	69	157	1894
Kasaragod	68	314	1924
<b>Total</b>	<b>1198</b>	<b>3319</b>	<b>34209</b>

Source: Kudumbashree website

At present, a total of 34209 HKS members are employed under Haritha Karma Sena. However, Kerala has 21900 wards. Hence, there is scope to employ an additional 9591 women under Haritha Karma Sena.

## 6. Impact

Haritha Mitram's system holds various meanings for different people. It can be seen as a poverty eradication initiative, a platform for women's social engagement, or even associated with waste collection services provided by women in uniform. It appears as food to the hungry, medicine to the sick, and a helping hand to the ailing. It carries different connotations across different contexts and perspectives, symbolizing different facets of community empowerment and development

### 6.1 Social Impact

- **Women's empowerment:** The initiative has predominantly involved women in waste management activities, providing them employment opportunities and enhancing their socio-economic status

## Box 1: Story of Vidhya

Vidhya is a 36-year-old woman from the Keezhattur Panchayat in Kerala. She has completed her education upto 10th standard. She is a mother of two daughters and a wife to a farmer. However, as her children grew and aspirations soared, she realized she could do more for herself and her family. In 2020, she joined the Haritha Karma Sena, a microenterprise initiative that empowers women through waste management. She underwent training on diverse aspects, such as personality development, entrepreneurship, waste management, and team coordination. This transformed her outlook, and she saw not just a job but an entrepreneurial opportunity. Vidhya was assigned to Ward Number 7, which has over 500 households. With dedication and meticulous planning, she collected, segregated, and sold solid waste. In July, she earned ₹ 60,000, an impressive leap from her average income of ₹ 40,000. This newfound financial independence allowed her to pay professional taxes and kindled her dream of seeing her daughter become a doctor.

Vidhya is humbled to be part of a team that embodies hard work and determination. Their collective efforts led to the collecting of around 1300 tonnes of waste and revenue of ₹ 80 lakhs (approx.) over the past three years. This initiative is more than just a job; it's a ladder to self-reliance, a platform for women like her to redefine their roles, and a way to contribute to their community. Vidhya is an inspiration to many women in her community. She is a role model of how determination, skill development, and a supportive community can catalyse transformation, regardless of one's background. Through this platform, she learned that every individual can make a difference and every woman can become an inspiration.

- **Skill enhancement:** The training provided to Sena members has equipped them with a diverse skill set, ranging from waste segregation techniques to entrepreneurship development. This has enhanced their employability and self-reliance
- **Behavioral change:** The initiative has played a role in changing citizens' attitudes towards waste disposal and environmental conservation, fostering a culture of responsible waste management and reducing littering
- **Community engagement:** Haritha Karma Sena's activities have encouraged community participation and collaboration, reinforcing a sense of collective responsibility towards maintaining a clean environment

## 6.2 Environmental Impact

- **Waste reduction:** Effective waste segregation and management have minimized the amount of non-biodegradable waste entering landfills, thus reducing environmental pollution and potential health hazards
- **Resource recovery:** Through recycling and sale of non-biodegradable waste, the initiative has contributed to resource recovery and reduced raw material consumption, lessening the strain on natural resources

- **Biodiversity conservation:** By preventing improper waste disposal, the initiative indirectly protects ecosystems and wildlife from the harmful effects of pollution and contamination

### 6.3 Economic Impact

- **Revenue generation:** The user fees collected from households and institutions, along with the income generated from the sale of non-biodegradable waste, have provided a significant source of revenue for the Haritha Karma Sena units, supporting their operations and sustainability and providing financial independence
- **Cost savings:** Proper waste management practices have potentially reduced the financial burden on local governments by minimizing the need for costly landfill management and waste cleanup
- **Economic opportunities:** By training individuals in skills related to waste management, the initiative has created new avenues for employment and entrepreneurship, potentially boosting local economies

#### Box 2: Story of Mrs Ginu Philips

Ginu Philip resides in Vakathanam village, Kottayam, and is a devoted mother to her two sons, aged 11 and 9. Despite holding a nursing diploma, she focused on nurturing her children during their formative years. Ginu's desire to contribute financially grew stronger as her children grew older. Her search led her to discover the Haritha Karma Sena initiative, which marked a pivotal moment in her life. Initially, she was apprehensive about wearing the uniform and interacting with others, but Ginu's self-confidence flourished over time. She now holds the esteemed position of President within the Vakathanam consortium, skillfully overseeing four microenterprises: Oruma, Haritham, Thelima, and Navodhaya. In this role, she adeptly manages the entire team, ensuring the seamless execution of waste management activities. Beyond her managerial duties, Ginu mentors other women in the consortium, offering guidance, and nurturing their potential. She values the opportunity to give back to her community and respects her consortium peers, propelling her determination to effect significant change. Ginu's journey serves as a testament to her accomplishments. Notably, she recently achieved a remarkable financial milestone, earning ₹ 25,000 last month, surpassing her average monthly income of ₹ 20,000. With newfound confidence and financial independence, she is poised to realize her aspirations. Her achievements highlight how waste management can pave the way for empowerment and opportunities for women. Ginu's narrative resonates as an inspiration for those aiming to foster positive change in their communities. It underscores that unwavering determination, skill enhancement, and collaborative efforts can lead to transformative outcomes.

## Annexure

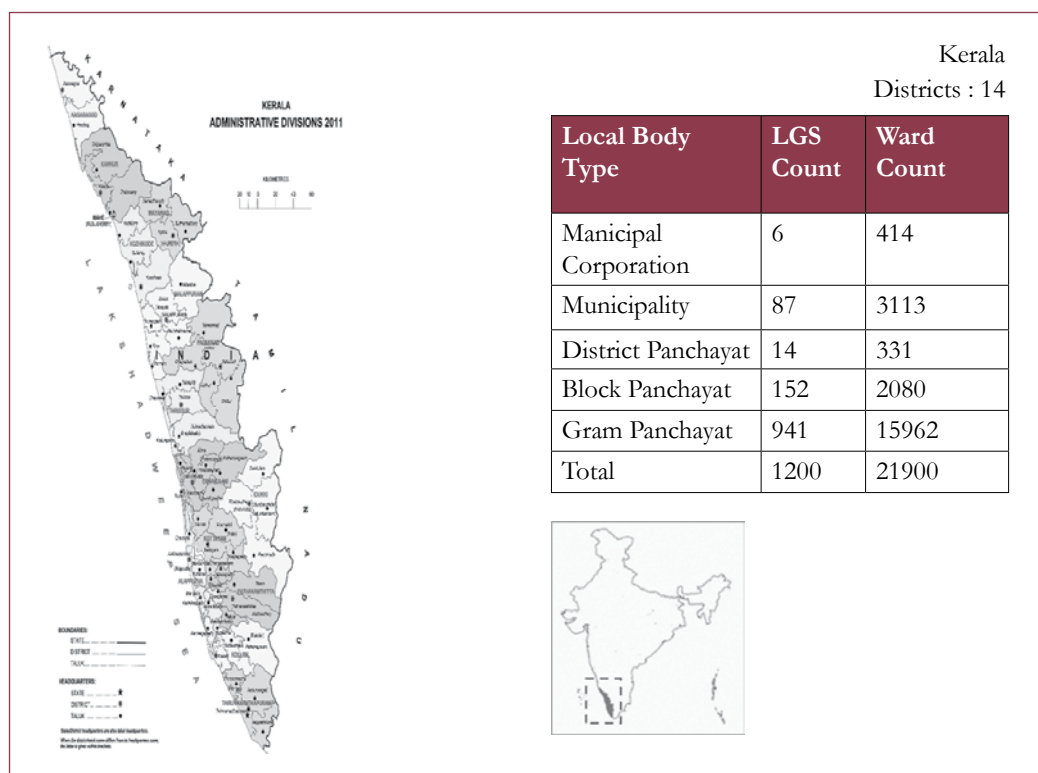


Figure 6: Area of Operation of HKS

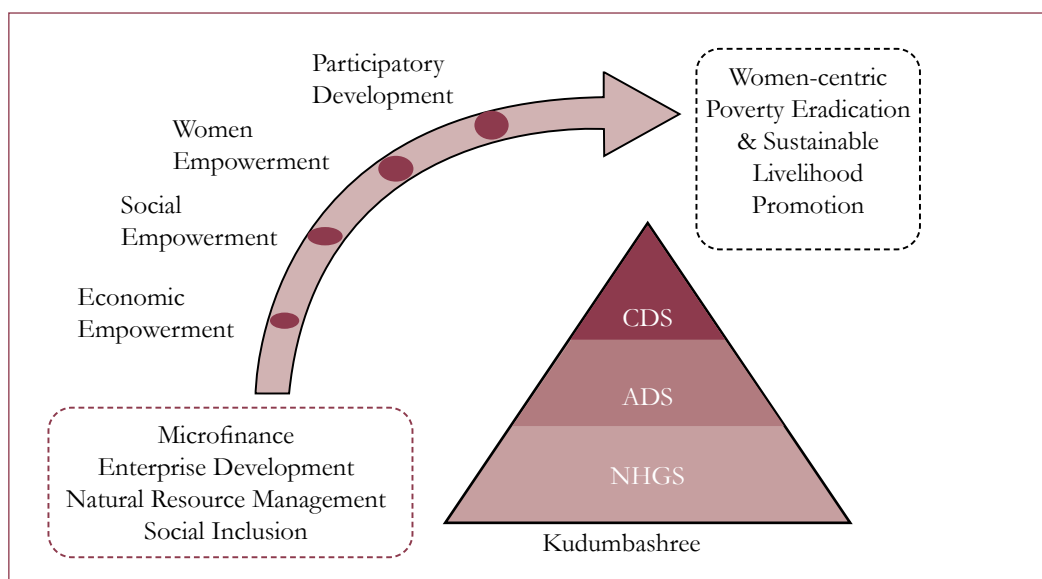


Figure 7: Theory of Change of Kudumbashree

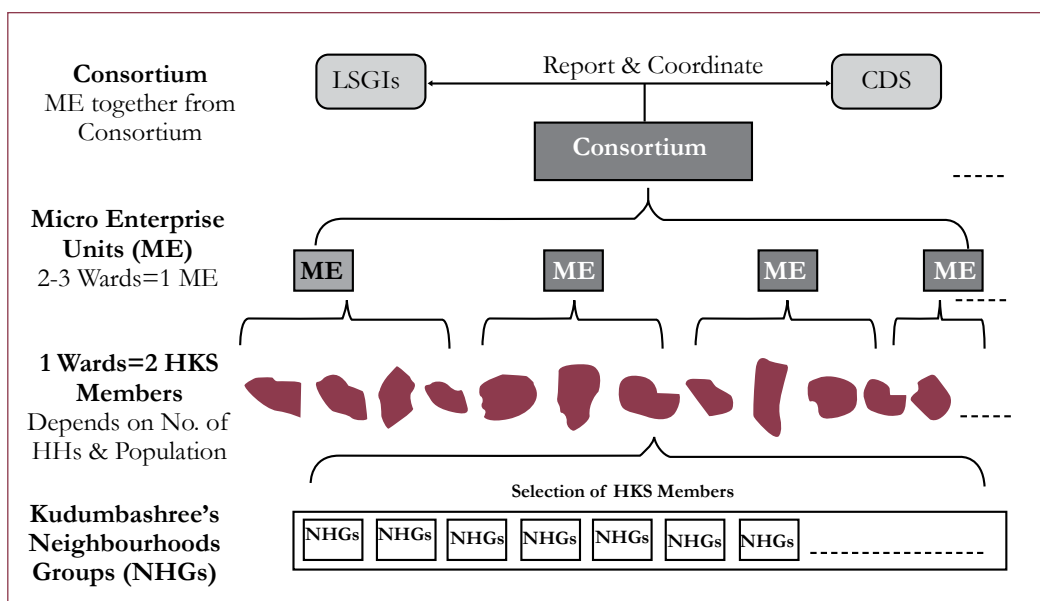


Figure 8: HKS Model

Table 8: Income for HKS Members

Nature of LSGs	No. of LSGs	Monthly Income of a HKS Member on an Average (₹)
Municipality	87	10,343
Corporations	6	8,583
Panchayat	941	3,766

Table 9: Panchayats Without MCFs

Districts	No. of Panchayats	Percentage of Panchayats without MCFs
Thiruvananthapuram	14	19%
Thrissur	24	27.9%
Alappuzha	5	6.9%
Kottayam	4	5.6%
Ernakulam	25	30.4%
Malappuram	11	11.7%
Konhikoda	16	22.8%
<b>Total</b>	<b>99</b>	<b>10.5%</b>

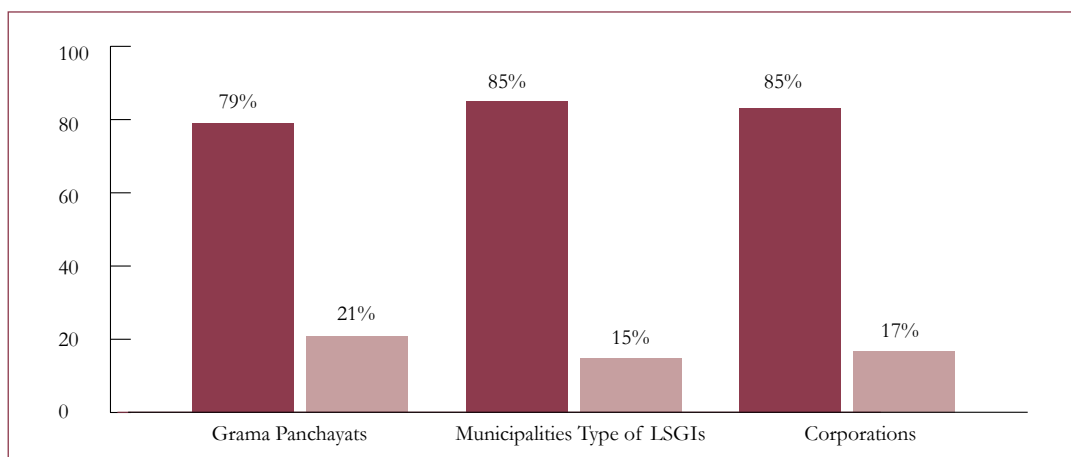


Figure 9: PPE Kit and Equipment Provided to HKS Members

Table 10: Installation of MCF Status

S. No.	Districts	No. of Corporations	No. of MCFs Installed	No. of Municipality	No. of MCFs Installed	No. of Grama Panchayat	No. of MCFs Installed	Total LSGs	No. of MCFs Installed
1	Alappuzha			6	7	72	67	78	74
2	Ernakulam	1	4	13	18	82	57	96	79
3	Idukki			2	3	52	53	54	56
4	Kannur	1	2	9	11	71	71	81	84
5	Kasargod			3	3	38	117	41	120
6	Kollam	1	7	4	3	68	78	73	88
7	Kottayam			6	6	71	67	77	73
8	Kozhikode	1	2	7	8	70	54	78	64
9	Malappuram			12	14	94	83	106	97
10	Palakkad			7	6	88	88	95	94
11	Pathanamthitta			4	2	53	53	57	57
12	Thiruvananthapuram	1	57	4	4	73	59	78	120
13	Thrissur	1	6	7	10	86	62	94	78
14	Wayanad			3	2	23	24	26	26
	<b>Total</b>	<b>6</b>	<b>78</b>	<b>87</b>	<b>97</b>	<b>941</b>	<b>935</b>	<b>1,034</b>	<b>1,110</b>

Table 11: Segregation Facility at MCF - Overall Status

Sr. No.	Districts	No. of Corporations	No. of MCFs where Segregation Facility is Available	No. of Municipality	No. of MCFs where Segregation Facility is Available	No. of Gram Panchayats	No. of MCFs where Segregation Facility is Available	Total LSGs	No. of MCFs where Segregation Facility is Available	% of MCF where Segregation Facility is Available
1	Alappuzha			6	2	72	53	78	55	74%
2	Ernakulam	1	1	13	11	82	44	96	56	71%
3	Idukki			2	3	52	37	54	40	71%
4	Kannur	1	2	9	7	71	44	81	53	63%
5	Kasargod			3	3	38	102	41	105	88%
6	Kollam	1	1	4	2	68	53	73	56	64%
7	Kottayam			6	6	71	43	77	49	67%
8	Kozhikode	1	1	7	5	70	46	78	52	81%
9	Malappuram			12	13	94	72	106	85	88%
10	Palakkad			7	4	88	68	95	72	77%
11	Pathanamthitta			4	1	53	39	57	40	70%
12	Thiruvananthapuram	1	57	4	4	73	40	78	101	84%
13	Thrissur	1	6	7	8	86	54	94	68	87%
14	Wayanad			3	2	23	17	26	19	73%
	<b>Total</b>	<b>6</b>	<b>68</b>	<b>87</b>	<b>71</b>	<b>941</b>	<b>712</b>	<b>1,034</b>	<b>851</b>	<b>77%</b>



Table 12: MCFs Where the Segregated Storage Facility is Available

Sr. No.	Districts	No. of Corporations	No. of MCFs where Segregation Facility is Available	No. of Municipality	No. of MCFs where Segregation Facility is Available	No. of Gram Panchayats	No. of MCFs where Segregation Facility is Available	Total LSGs	No. of MCFs where Segregation Facility is Available	% of MCF where Segregation Facility is Available
1	Alappuzha			6	2	72	53	78	55	74%
2	Ernakulam	1	1	13	11	82	44	96	56	71%
3	Idukki			2	3	52	37	54	40	71%
4	Kannur	1	2	9	7	71	44	81	53	63%
5	Kasargod			3	3	38	102	41	105	88%
6	Kollam	1	1	4	2	68	53	73	56	64%
7	Kottayam			6	6	71	43	77	49	67%
8	Kozhikode	1	1	7	5	70	46	78	52	81%
9	Malappuram			12	13	94	72	106	85	88%
10	Palakkad			7	4	88	68	95	72	77%
11	Pathanamthitta			4	1	53	39	57	40	70%
12	Thiruvananthapuram	1	57	4	4	73	40	78	101	84%
13	Thrissur	1	6	7	8	86	54	94	68	87%
14	Wayanad			3	2	23	17	26	19	73%
	<b>Total</b>	<b>6</b>	<b>68</b>	<b>87</b>	<b>71</b>	<b>941</b>	<b>712</b>	<b>1,034</b>	<b>851</b>	<b>77%</b>

Table 13: MCFs where Toilet and Washroom Facility is Available

Sr. No.	Districts	No. of Corporations	No. of MCFs where Toilet & Washroom Facility is Available	No. of Municipalities	No. of MCFs where Toilet & Washroom Facility is Available	No. of Gram Panchayats	No. of MCFs where Toilet & Washroom Facility is Available	Total LSGs	No. of MCFs where Toilet & Washroom Facility is Available	% of MCFs where Toilet & Washroom Facility is Available
1	Alappuzha			6	4	72	36	78	40	54%
2	Ernakulam	1	4	13	13	82	38	96	55	70%
3	Idukki			2	2	52	35	54	37	66%
4	Kannur	1	2	9	9	71	48	81	59	70%
5	Kasargod			3	2	38	101	41	103	86%
6	Kollam	1	-	4	1	68	34	73	35	40%
7	Kottayam			6	4	71	27	77	31	42%
8	Kozhikode	1	1	7	5	70	37	78	43	67%
9	Malappuram			12	11	94	54	106	65	67%
10	Palakkad			7	3	88	57	95	60	64%
11	Pathanamthitta			4	-	53	32	57	32	56%
12	Thiruvananthapuram	1	-	4	3	73	34	78	37	31%
13	Thrissur	1	4	7	6	86	49	94	59	76%
14	Wayanad			3	2	23	11	26	13	50%
	<b>Total</b>	<b>6</b>	<b>11</b>	<b>87</b>	<b>65</b>	<b>941</b>	<b>593</b>	<b>1,034</b>	<b>669</b>	<b>60%</b>

Table 14: HKS Monthly Turnover Mapping and IEC

Districts	No. of ME units where monthly turnover mapping system established	No. of LSGIs WHERE IEC/awareness programme conducted among NHG members in 2020-21
Thiruvananthapuram	0	0
Kollam	4	43
Pathanamthitta	0	25
Alappuzha	49	62
Kottayam	188	144
Idukki	109	54
Ernakulam	0	0
Thrissur	0	94
Palakkad	56	178
Malappuram	256	141
Kozhikode	0	0
Wayanad	57	24
Kannur	0	0
Kasaragod	0	0
<b>Total</b>	<b>719</b>	<b>765</b>

# **Harnessing the Unearthed Potential A Case Study on Scaling-up Ultra-Poor Women's Enterprise under Satat Jeevikoparjan Yojana (SJY)**

**Bihar Rural Livelihoods Promotion Society (BRLPS), JEEViKA**

## **Abstract**

In JEEViKA's quest to reach the most vulnerable sections of the society, the implementation team identified the potential for livelihoods enhancement through enterprise development of bamboo weaving community. The bamboo cluster in Munger district formed under Satat Jeevikoparjan Yojana (SJY) comprises 45 ultra-poor women. They belong to the Turi community, categorized under Scheduled Castes. Their inclusion under SJY in 2019 has brought about monumental changes in their lives by empowering them socially and economically. These women have gained technically advanced skills and learned machine usage in bamboo craftsmanship, providing them with the strength to unleash their hidden potential as bamboo weavers. These ultra-poor households now earn a monthly income of more than ₹ 7000 and accumulate productive assets.

## **1. Background**

Amidst the mesmerizing scenic beauty of the Bhimbandh Mountains of Vinadya range in the Dharhara block of Munger district in Bihar, lie Kareli and Saradhi villages. In these villages, 80 percent of the population belongs to Scheduled Castes (SC) and Scheduled Tribes (ST). Among the SC, the Turi community (categorized as Schedule Castes) has the largest population. This community is placed at the lower strata of the society. Traditionally, this community has been involved in bamboo basket weaving. Lack of awareness and innovation, absence of direct access to the market, flooding of the market with industrialized plastic products, and lack of access to government entitlements have been the major causes of the extreme socio-economic marginalization of the Turi community. Despite sustainable economic inclusion programming and interventions by JEEViKA, bringing the poorest of the village population into formal lending mechanisms seemed like a distant dream, until in 2019, Satat Jeevikoparjan Yojana (SJY) brought a beacon of hope for these ultra-poor households.

Over decades, the Turi community made bamboo products and sold them to the middlemen at dismal profit margins. This case study shows how the bamboo cluster, as a part of networking the ultra-poor families to the livelihoods cluster under SJY, has made sustainable and significant changes in their lives. It also reflects that despite several challenges faced by the community and implementation team, there has been a constant effort to develop a common understanding towards a shared vision of the clusterization approach under SJY.

This narrative exemplifies how a community's livelihoods from traditional art can be advanced through system strengthening and structural support, ensuring an equitable outcome for all. It demonstrates that even in the most disadvantaged communities, a successful sustainable enterprise is achievable, provided everyone involved is deeply committed, and the community shares a common vision for its development.

## 2. The Ultra-Poor Households of Bamboo Cluster

The two villages, Karaili and Saradhi, have a total population of 1023 and 722 respectively, with an average literacy rate of 50.38 percent. Limited market access, lack of product innovation, rising input costs, and high-end competition from plastic products have adversely affected their occupation and compelled many to work as agricultural labourers, leading to structural unemployment. Due to a lack of resources to make ends meet, most houses were kuccha, made of mud and cow dung. Owing to its remoteness and being a conflict-prone zone because of left-wing extremism<sup>1</sup>, access to government entitlements and safety net were a problem. The community did not have access to safe drinking water, sanitation, and safe and secure houses. The residents lacked access to entitlements and social security schemes such as widow pension, old age pension, and life insurance scheme (PMJJY and PMSBY).

### 2.1 Deficient Nutrition Intake

With an average family size of five to six members and lack of sustainable livelihood options, the households could not afford the required nutritional intake, leading to malnourishment in the community. Despite eligibility, access to PDS was largely absent.

### 2.2 The Ultra Poor Graduation Approach

With a dismal income and the burden of feeding an average of five to six family members, the community members did not have any savings. This forced the Turi community to take credit from *Mahajans* or middlemen who procured their bamboo products in bulk. Also, they were forced to sell their products at minimal prices to repay the amount.

## 3. The Ultra-Poor Graduation Approach

In 1986, Michel Lipton, a British economist, coined the term 'Ultra-poor'. He defined it as 'a group of people who eat below 80 percent of their energy requirements despite spending at least 80 percent of their income on food,' majority of this group tending to be landless rural poor (MacMillan, 2015). The Annual Report 2007-2008 of the International Food Policy Research Institute (IFPRI) highlighted the adverse consequences of transformations in the food system on the poor, particularly ultra-poor. Through policy consultation, IFPRI defined ultra-poor as those who lived on less than \$0.50 a day (IFPRI, 2008). In April 2013, World Bank President Jim Yong Kim announced 2030 as the global

<sup>1</sup> Munger is identified under Left-Wing Extremism by the Govt. of Bihar. Left Wing Extremism is an umbrella term referring to violence committed by extremist groups that follow the ideology that the solution to social and economic discrimination is to overthrow the existing political system.

target date to end ‘extreme poverty’, defined as living on or below the equivalent of \$1.25 per day (BRAC, 2013).

Bandhan-Konnagar has been a pioneer in testing, designing, and intensifying the ultra-poor programme in India with the support of diverse donors. The impact-driven and intensively measured model of Bandhan’s Targeting the Hardcore Poor (THP) Programme has successfully graduated the ultra-poor households to sustainable livelihood levels since 2006-08, in India. Bandhan’s impact model has been tested independently and rigorously 5 to 10 years post-project closure. Since 2018, Bandhan has been working with JEEViKA as a Technical Support Partner for the SJY, where its core role is to transfer technical details of the implementation of the ultra-poor graduation programme and build the capacity of the implementation team at JEEViKA.

## 4. Satat Jeevikoparjan Yojana

Through evidence-based findings in the Bihar *Transformative Development Project Process Monitoring Report* (2017) of the Bihar Rural Livelihoods Promotion Society ‘JEEViKA,’ ground breaking facts surfaced for reasons of exclusion of households from the SHG fold, with 18 percent of the excluded households stating the main reason as their incapability

### Box 1: JEEViKA

Bihar Rural Livelihoods Promotion Society (BRLPS), also known as JEEViKA under the aegis of Rural Development Department is India’s largest state-level women’s socio-economic empowerment program. JEEViKA is focused on deepening women empowerment and livelihoods promotion by leveraging the platform of community-based organizations (CBOs). These CBOs offer capacity building to women collectively and allow them to better access finance, public services, and direct links to markets.

to contribute towards mandatory savings. As a result, the poorest of the poor and most vulnerable sections could not engage with JEEViKA’s intervention activities mandated through SHGs. Thus, alleviation of extreme poverty at the household level in Bihar required a customized model. To address this newly discovered challenge in rural Bihar, the Government of Bihar in 2018, with JEEViKA as the nodal agency, launched the Satat Jeevikoparjan Yojana based on the globally recognized ultra-poor graduation approach (UPGA).

Through this programme, for the first time, UPGA has been adopted and implemented by the government agency towards ending extreme poverty on a large scale. First, the Bihar government targeted reaching 2 lakh ultra-poor residing in the state. The

program has endorsed more than 1.6 lakh ultra-poor households till date through providing them with sustainable livelihood opportunities, their financial inclusion, and a robust social support system. Within JEEViKA’s broader economic inclusion programme, SJY is a graduation approach that adapts all key components of graduation. The programme is integrated into the larger institutional economic inclusion ecosystem of JEEViKA.

Under SJY, key elements are identified that are fundamental to achieving the graduation of ultra-poor households and breaking the poverty trap on a sustained basis. These include increased household income, food security, inculcated savings, growth in productive assets, safe and secure housing, child immunization, access to social security schemes (such as insurance and pension schemes), and access to safe drinking water and sanitation.

## 4.1 Program Implementation

The implementation design of the SJY is integrated into the existing community institution structure and financial inclusion infrastructure of JEEViKA. Under the programme, SJY Didi is identified through a participatory process and overseen by the VOs.<sup>2</sup> The selected SJY Didis are then provided with productive assets<sup>3</sup> with the support of the VO. SJY Didis are encouraged to diversify their income sources to ensure long-term sustainability or persistence of gains.

## 5. The Problems

### 5.1 Acutely Low Literacy Rate

Educational background and literacy skills play significant roles in determining the livelihood opportunities of any individual or community. During the enterprise selection phase, the SJY Didi identified with the Turi community were asked about their schooling and literacy levels. The findings were reviewed during enterprise selection to support SJY

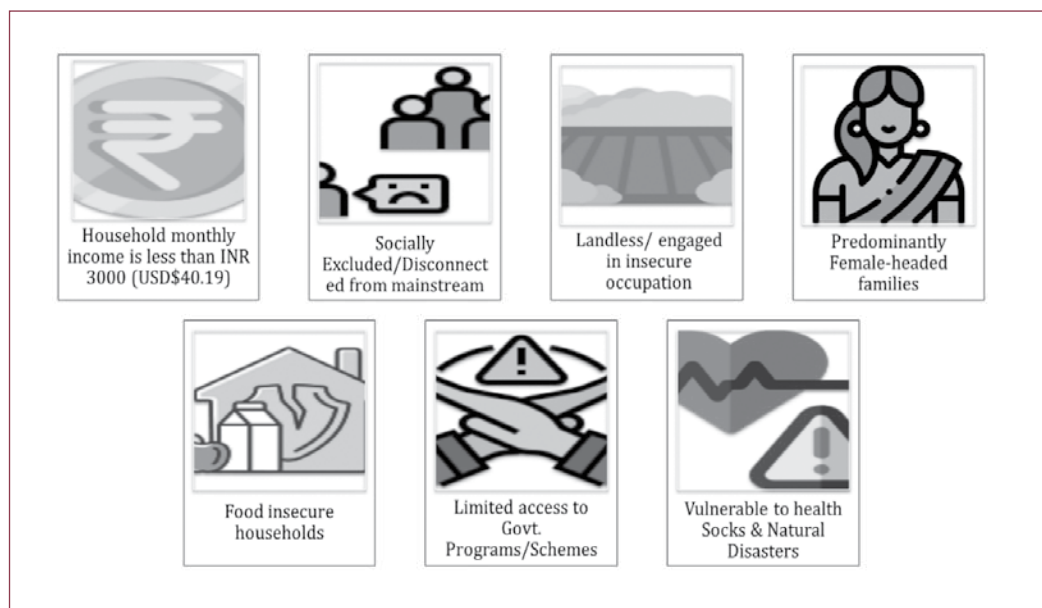


Figure 1: Challenges faced by ultra-poor households

<sup>2</sup> VOs – The village Organization is a primary confederation of 12-15 Self Help Groups (SHGs) under JEEVIKA.

<sup>3</sup> Productive Asset in the form of micro-enterprise, livestock, agriculture, etc. is transferred to the individual Ultra-poor households.

Didis with suitable livelihood options as per their skills, interests, and market demand. Overall, 86.7 percent of SJY Didis said they had never attended school and were illiterate. Only 8.9 percent of the SJY Didis said they had attended school but not completed Class X. Further, only 4.4 percent of SJY Didis said they had completed Class X, which is the highest level of education among SJY Didis of the cluster. As per the available data, SJY Didis were married at an early age due to the poor socio-economic conditions and spatial issues, which is one of the primary reasons for their high levels of illiteracy. Illiteracy has acted as a roadblock with regards to employment opportunities, limiting the scope to earn a livelihood among the Turi community.

### 5.2 Recent Trends in Availability of Resources

The livelihood security of the Turi community has been under threat due to a number of factors. Depletion of usable bamboo resources in the vicinity of the village and the long harvesting period of the bamboo plant have played a key role in determining the livelihoods of the SJY Didis from the bamboo cluster, in terms of raw material availability, volume and quality of production, profit margin, etc. During interactions with the community, it was found out that due to over harvesting of bamboo from the nearby areas, the usable resource in the vicinity of the village is minimal; therefore, the households have been completely dependent on *Banyati* (one who collects bamboo from the forest) for raw materials (bamboo) available at the rate of ₹ 400 to 500 for a clump of 30 bamboos. Due to a lack of capital, the households were forced to take loans from the money lenders (mahajans/middlemen) to buy the raw material.

### 5.3 Wrath of the Middlemen

During stakeholder analysis, it was found that the Mahajans (who acted as middlemen) exploited the community. Due to extreme poverty, the bamboo craftsmen had no money to purchase the raw material (bamboo). Therefore, they took credit from middlemen, who forced the artisans to sell back their products at extremely low prices. This inevitably led to low stake of the community in their products. Thus, for these ultra-poor households, indebtedness begets more indebtedness.

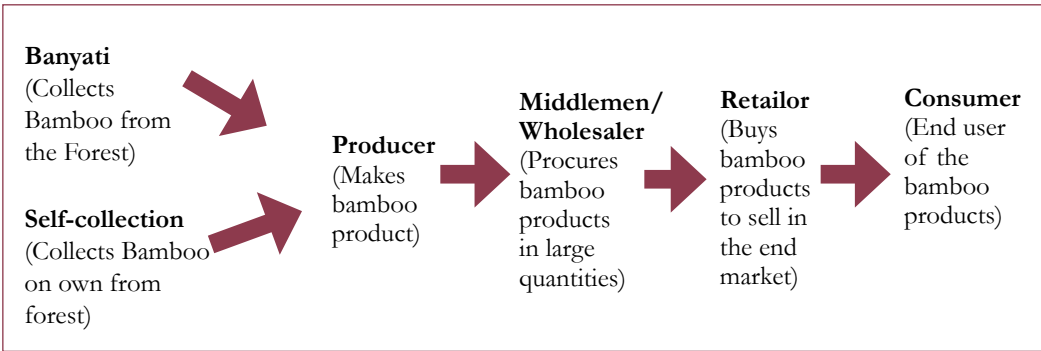


Figure 2: The Value Chain of Bamboo Products



## 6. The Process

In 2019, Aashish JEEViKA Village Organization identified and endorsed 62 ultra-poor households under SJY. Once 62 households were endorsed from the Turi community based on a homogeneous enterprise activity and need assessment by the SJY implementation team, the SJY Didi's involved in bamboo weaving were mobilised to form a bamboo cluster. After identifying households as ultra-poor, continuous handholding support for 24 months was provided to help them start a productive self-employment activity. The idea was to provide a big push in a hope to unlock the poverty trap. Building on the lessons, best practices and understanding regarding the impact of the graduation approach, JEEViKA has customized the approach in the context of Bihar to design the SJY.

### 6.1 From Individual Activity to Group-Based Enterprises

Linking ultra-poor families to market-led business opportunities (livelihood cluster) is a pathway to greater income generation, and this needs a larger upfront investment for skill enhancement, market linkage, and specific expertise for business development. With experience of commodity-based group enterprises or producer groups in JEEViKA, yet another avenue to ensure SJY Didi's economic empowerment has been designed as group-based enterprise (livelihoods cluster approach). The objective of this is to develop scalable models in the areas of productivity enhancement, value chain development, and enterprise promotion.

To enable sustained income to ultra-poor families, the programme has developed models of commodity-based group micro-enterprises for SJY participants across different local household industries such as dairy, broom, bangle, bamboo, handicraft, and manufacturing. This is done through access to regular, weekly, and well-designed coaching support and to gain skills to run a sustainable livelihood. See Table 1.

In its incubation stage, the process for group (cluster) formation focuses on (i) skill building, (ii) capital rotation, and (iii) linkages to marketing channels and value chains. The aim is to develop a habit of enterprise and business management and to eventually graduate to a more formal system, or accelerated form, of commodity-based producer groups as per the JEEViKA programme. This will further enable and strengthen the connection between SJY participants and CLFs, ensuring continuous skill development and long-term enterprise sustainability. The steps involved in the group enterprise formation have been divided into the following different stages<sup>4</sup>:

- Pre-incubation stage covers (i) scoping or landscaping study, followed by (ii) identification of a group/cluster and (iii) business plan development.
- The incubation stage covers (i) skill training, (ii) seed money collection, (iii) formation of an enterprise group, and (iv) production and market linkages.

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<sup>4</sup> For the purpose of making a distinction between the formal producer groups that are prevalent under JEEViKA programming, the authors refer to acceleration in the context of producer groups that have access to loans and run independently with the support of CLFs.

Table 1: SWOT Analysis of SJY Bamboo Cluster

<p><b>Strength</b></p> <ul style="list-style-type: none"> <li>• Skilled artisans have a long history of producing bamboo despite their concentration in the local market.</li> <li>• A dependable supply of raw materials throughout the year, albeit not in consistent quantities.</li> <li>• Rural and local markets have a demand for bamboo utility products.</li> </ul>	<p><b>Weakness</b></p> <ul style="list-style-type: none"> <li>• Low adoption of technology, mechanization, and reliance on conventional techniques.</li> <li>• Lack of present-day management techniques, particularly about quality standards</li> <li>• Producers' inability to determine market trends in demand and preference for domestic and foreign markets.</li> <li>• Financial institutions' lack of interest in financing the bamboo industry.</li> <li>• Vulnerability of the craftsman and low risk-taking capacities.</li> </ul>
<p><b>Opportunities</b></p> <ul style="list-style-type: none"> <li>• Demand for eco-friendly products is rising in both domestic and international markets.</li> <li>• Support from national and state level government organizations and programmes (such as TRIFED and the National Bamboo Mission)</li> <li>• Efficiency benefits from technology adoption boost competitiveness at the cluster level</li> <li>• ICT platforms provide access to distant markets and developing trends.</li> </ul>	<p><b>Threat</b></p> <ul style="list-style-type: none"> <li>• Substituted with less expensive alternatives like plastics for low-income homes that still utilize bamboo for utilities</li> </ul>

- Pre-acceleration phase covers the distribution of profits and reinvestments. The group intentionally is not provided access to loans as it is too early in their journey, and they need to develop good credit habits.

## 7. SJY Interventions for Ultra-Poor Women under Bamboo Cluster

Overcoming the challenges of underdevelopment due to differences between state and non-state actors in the region, 45 ultra-poor households engaged in making traditional bamboo products have been organized into the bamboo cluster under the SJY. The households have started the group-based enterprise to ensure productivity and regular income generation. The enterprise activity has eliminated middlemen and enabled innovation. These ultra-poor households have also managed to break the debt trap created by the intermediaries of bamboo product aggregators, leading to a vicious cycle of poverty. This has enabled capacity-building for women collectively and allowed women to better access finance, public services, and direct links to markets.

### 7.1 Training for Capacity-Building and Advanced Skill Training

Field assessments revealed that designs and product range being produced by ultra-poor households were mostly traditional, and their productivity and quality were generally low. As a result, the households were provided capacity-building training, which was divided into three stages:

- **Confidence building and enterprise development training:** Participating women underwent confidence-building sessions to develop their entrepreneurial skills. These women were also provided with enterprise development training for enhancing their entrepreneurial skills, once the micro-plan was developed based on the nature of the enterprise.

#### Stages of Intervention

- **Selection and Confidence Building:** The selected ultra-poor households with income less than ₹ 3000 and limited access to government entitlements. These identified households are then provided confidence building training.
- **Livelihood Mapping and Enterprise Selection:** The Master Resource Person then generates micro-plan to facilitate the enterprise selection.
- **Enterprise Development Training:** The endorsed households then receive CB&ED training to facilitate them to acquire skills and necessary capabilities for role of an entrepreneur.
- **Livelihoods Financing:** The endorsed households under the SJY receives financial assistance through VO in the form of Livelihoods Investment Fund (LIF), Special Investment Fund (SIF) and Livelihoods Gap Assistance fund (LGAF of ₹ 1000 per month up to seven months).
- **Producer Group Formation:** The households with similar kind of economic activities are identified as a livelihood cluster in SJY.

- **Refresher training:** Once the asset was transferred, the women were provided with regular refresher trainings. These trainings were conducted at intervals of three months till the completion of 24 months.
- **Graduation training:** Before the declaration of graduation<sup>5</sup>, the participating women, between 18-24 months, were imparted graduation training. The purpose was to review the status of graduation of the ultra-poor households towards mainstream and chalk out the future plan of action for business development. Till date, all selected participants under the bamboo cluster have received confidence building and enterprise development and refresher training in four phases. Overall, 91.1% of the participants (41 out of 45) have received graduation training and have been declared as graduated households by the *Saksham JEEViKA* cluster-level federation.

Under SJY, to upskill the ultra-poor bamboo artisans and add value for better pricing, two rounds of capacity-building training of 10 days each were imparted by national-level trainers with 20 years of experience in bamboo craft training. The purpose was to generate awareness on machineries and introduce a modern, innovative bamboo product line.

## 7.2 Enterprise Selection

Identifying sustainable enterprises for SJY participants based on their skills, knowledge, and availability of resources has been a crucial approach to the programme. As data during the baseline survey indicates, though the majority of households were illiterate, they possessed knowledge and skill sets as bamboo artisans. The households needed support with advanced skill development training and market linkages. Therefore, the SJY intervention focused on supporting 45 households who selected the bamboo weaving enterprise. This has not only improved the income generation of the households, but also provided the community with a platform to preserve and expose traditional craftsmanship.

## 7.3 Livelihoods Financing for Bamboo Cluster

45 ultra-poor households have cumulatively received ₹ 16.65 lakhs under SJY. Moreover, the producer groups have received fund support of ₹ 2.50 lakhs for training, operational expenses, and working capital. Under system strengthening investment for SJY, the partner agency Bandhan Konnagar has ensured the installation of modern machines worth ₹ 4 lakhs at the common facility centre at MGNREGA Bhawan.

## 7.4 Diversification

Livelihoods support of rural households is closely linked with environmental conservation. Rural economists suggest that ‘security’ is often combined with the concept of sustainability of natural resources, implying sustainability against shocks and stresses. Bamboo weaving being the primary livelihood for the participants, the enterprise selection pattern shows that 41 out of 45 participants have diversified their livelihoods through livestock as their secondary source of income. Similarly, 25 out of 45 participants have also

<sup>5</sup> Under SJY graduation declaration is celebrated in the form of ‘Swavalamban Diwas’ where the CLF acknowledges the accomplishments of the SJY households and the women participants are certified upon progressing out of extreme poverty.

leased land for agriculture. One of the major reasons behind this is dependency on and availability of natural resources, such as agricultural land, attainment of self-sufficiency in food, and fulfilling the need to maintain livestock. Accordingly, three households have engaged in cattle rearing, one has started a cosmetics shop, and another has started an eatery joint. Under SJY, livelihoods are being diversified to create sustainable opportunities and improve the standard of living of ultra-poor households.

## 7.5 Convergence

Under the convergence component of the programme, these households have access to various government entitlements such as access to PDS and insurance (Pradhan Mantri Jeevan Jyoti Bima Yojana and Pradhan Mantri Suraksha Bima Yojana). All eligible participants have access to widow pension, job card under MGNREGA, access to toilet, and PM Awas Yojana. Several poverty alleviation government schemes are in place with the objective of reducing the rate of poverty by providing access to food, monetary support, and other essentials to households. While 42 households have access to the Public System Distribution Card, the application is under process for the rest of them.

## 7.6 Building Digital Infrastructure for Business Support

Under the cluster approach, a dedicated Management Information System (MIS) has been developed to track real-time progress of the cluster. To track the progress and performance assessment of the activities of the livelihoods cluster, a comprehensive M&E (monitoring and evaluation) framework has been developed. The backbone of this framework is the SJY-MIS, a mobile-enabled system for the customized data collection on programme participants. SJY-MIS is strengthened, enabling the cluster-level federations to track the household-level progress and monitor the master resource person (MRP) services. The system is complemented by the SJY dashboard, a web-based interface that caters to state, district, and block level management and informs them of the progress in their respective geographical domains.

Robust real-time monitoring for each cluster enables the SJY implementation team to review the profile of each cluster through the MIS. A dedicated monthly reporting section has also been introduced, as well as the financial health status of each cluster is monitored through it.

## 7.7 Master Resource Person (MRP) Support

The MRPs provide handholding support, mentoring and coaching, designing micro-plan, progress tracking, livelihood support, asset assessment and weekly home visits to each ultra-poor household of the bamboo cluster.

## 7.8 Market Linkages

The collectivization of 45 ultra-poor bamboo artisan households has strengthened their market position vis-à-vis other individual players and enabled them to explore strategic

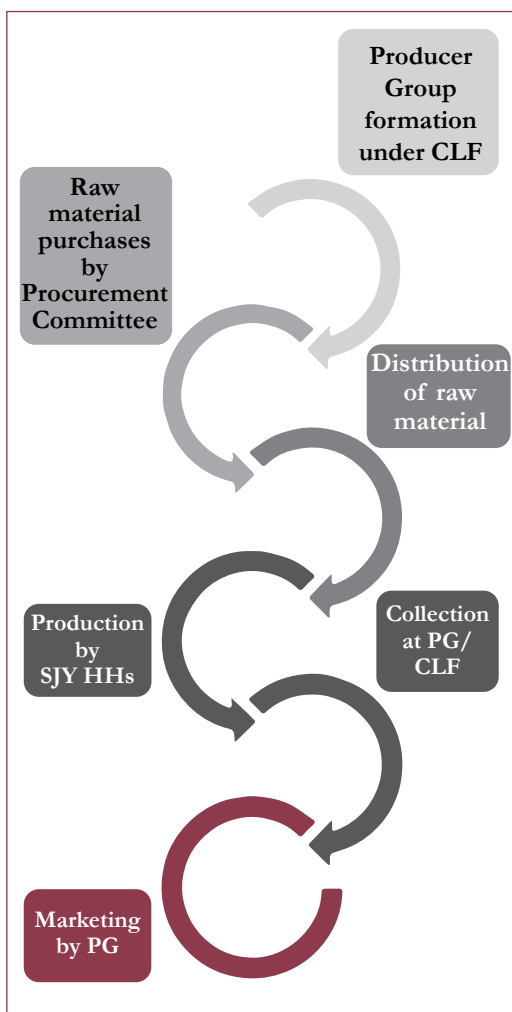


Figure 3: Cluster Business Process Activities

products from bamboo to showcase at state level exhibitions/events and direct access to the market through collective, has opened up a wide range of opportunities for the producer group.

- **System Strengthening for Enterprise Development:** Integration of these households into community institutions through commodity-based enterprises has made available the benefits of collectivization and strengthened the women's entrepreneurial journey by unlocking a more equitable economic development.
- **Income Enhancement:** The households now earn an average of ₹ 9000 per month from bamboo-based enterprises. Eliminating the middlemen and introducing innovative bamboo products has led to higher income for these artisans. Earlier, profit was approximately ₹ 80-90 per day, which has now increased to ₹ 250-350 per

options. There are two channels for selling the products. The first is to supply to wholesalers through bulk orders to ensure secure, steady demand and ensure continuity of business. The second is through direct retail, supplying the products to local markets, and exhibiting at district and state events like Bihar Saras Mela, Shravni Mela, Munger Mahotsav, etc., thus allowing greater control over the pricing. Most households use a mix of the two approaches, which maximises their income-earning opportunities.

**Sravan Mela 2023:** To leverage the opportunities during festive events, such as Sravan Mela 2023, two products have been developed for marketing in the Sultanganj-Deoghar region. A turnover of ₹ 18.41 lakhs is expected from this intervention, of which sales of ₹ 7 lakhs have already been accomplished.

## 8. Outcomes

- **Skill Enhancement:** In the trainings, with the help of theoretical and practical knowledge, artisans from ultra-poor households were exposed to modern tools and equipment.
- **Market Exposure:** The manufacturing of highly finished utility and decorative

day. Within two years, the cumulative asset value of these households has witnessed an exponential growth from ₹ 10,000 to ₹ 16,000 with a net 67 percent increment in the asset value. The productive asset value of 42 households is between ₹ 1 lakh and 2 lakhs, and three households have a value above ₹ 2 lakhs, which showcases exceptional progress over four years through SJY intervention.

- **Financial Empowerment:** The clientele of the bamboo cluster is now expanded. Sales and profit are gradually stabilizing, and so is the income of these ultra-poor households. The annual sales of the cluster (FY 2022-23) were ₹ 1 crore 15 lakhs, with an annual cumulative profit of ₹ 48.60 lakhs. The cumulative profit represents a positive beginning, and with consistent sales, it is expected to increase in the future.
- **Strengthening Stake in Bargaining Power:** With financial support, capacity building and enterprise development training, advanced skill training of households, and market exposure, the SJY participants were empowered to strengthen their bargaining power with the middlemen, intensify price negotiations, and independently chose the seller.
- **Realizing the Intrinsic Value of Education:** Though the majority of participants are illiterate and have never attended school, with the support of SJY intervention, the households have been able to break this barrier for the next generation. As per the data collected, only 17.8 percent of the households could send their children to school before the SJY intervention. There has been a significant transition post-SJY intervention, with 80 percent of the households sending their children to school.
- **Improved Access to Health Facilities:** Availability of primary health centres and immunization status of children in an area are considered as major indicators for access to primary health services. Through sustained intervention, 91 percent of children from the households have been immunized. SJY resource person ensures immunization by encouraging households to take children to VHSND sessions. The SJY resource person also enables home visits of ASHA workers who come for VHSND sessions to ensure 100 percent vaccination. Also, under the convergence component of SJY, 28 participants have been enrolled under the Ayushman Bharat Yojana, and for the remaining 17 participants, the application is under process.

## 9. Way Forward

The clusterization component under SJY has given strength to bamboo artisans whose livelihoods were challenged due to a lack of advanced skills and financial support. The institutional platform offered by JEEViKA has enabled households from the poorest areas of rural Bihar to become part of the mainstream society. The artisans are improvising their products and widening their market horizons. There is a scope for replicating and upscaling the model in other commodity-based clusters.

The opportunities made available due to clusterization of Bamboo artisans in Munger has led to an ambition for further scaling up of the enterprise within the same market. This has been made possible through upskilling the women bamboo artisans, enhancing raw material



availability through inter/intra state bamboo resources and strengthening the operations at CFC. The cluster plans to expand horizontally, increasing the number of primary processing units as well as vertically by upgrading the CFC to an incubation centre that will focus on bamboo product innovation, hiring staff to facilitate collective transportation and marketing, and serving a larger customer base. Scaling up will help achieve economies of scale, help in creation of a brand and deepen the impact in targeted ultra-poor communities. However, scaling up also requires significant investment, management, coordination, and overcoming challenges such as maintaining a social value proposition, adapting to changing customer needs, and dealing with competition.

To address the availability of bamboo outside the forests, the community plans to start captive plantations linked to industries, riparian buffers, agroforestry systems, and windbreaks and the silviculture of bamboo will be the focus by raising separate plantations for poles under different silviculture systems.

SJY Didis have expressed their desire to expand the product base by registering their presence in high-end markets and e-commerce platforms. The SJY implementation team plans to organize another round of training on developing products such as bamboo water bottles, barbeque skewers, straws, and office utility products, including paper bins, magazine holders, and bamboo furniture.

Today, SJY Didis are enthusiastic about new avenues of entrepreneurial growth. They are happy with the social and economic changes in their lives. They aspire for better education for their children and quality life for their families.

Through a carefully planned cluster approach under SJY interventions, the ultra-poor bamboo artisans are being lifted out of poverty. With the robust cluster intervention aimed at impactful changes in the lives of ultra-poor women, the SJY programme seeks to contribute towards many Sustainable Development Goals (SDG) under the ‘2030 Agenda’<sup>6</sup> such as no poverty, zero hunger, good health and well-being, gender equality, clean water and sanitation, and industry, innovation, and infrastructure.

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6. *The 2030 Agenda for Sustainable Development, adopted by all United Nations Member States in 2015, provides a shared blueprint for peace and prosperity for people and the planet, now and into the future.*



# Nahari

## Enterprising Tribal Women Popularise Indigenous Cuisine

BAIF Development Research Foundation

### Abstract

Across India, women face the problem of being underemployed. They work through the day, from dusk to dawn, with little to no remuneration. The problem is even more acute in tribal areas where women have limited opportunities to explore their abilities, be it education or employment. This results in multiple deprivations, including poor nutrition, ill health, and limited agency, among others.

As part of a landmark project by the BAIF Development Research Foundation in the early 2000s, it emerged that the tribal belt of Gujarat had a treasure trove in terms of wild edible plants. Moreover, the women had rich knowledge regarding indigenous foods and recipes. However, this knowledge was diminishing under development pressures and as more people resorted to distress migration.

To create pride in indigenous cuisine and boost the confidence of these tribal women, some enterprising women's Self-Help Groups (SHGs) were encouraged to sell catered meals at food festivals, a major tribal festival at Dang the 'Dang Darbar,' and other local fairs. Buoyed by the success of their maiden ventures, the SHGs were encouraged to set up permanent stalls called *Nahari*, aimed at serving traditional food and cuisine influenced by the culture and traditions of the region. *Nahari* means 'food' in the Kukna dialect, which is spoken locally in the tribal belt of South Gujarat. Starting from one *Nahari* in 2006, today, there are 12 such outlets spread across different districts of Gujarat. Located at strategic locations, they are managed by tribal women SHGs.

### 1. Background

Gujarat, situated on the Western Coast of India, has among the largest gross state domestic products (GSDPs) in the country. Combined with a large concentration of impoverished tribal population, the state's growth journey presents a picture of dichotomy. As per Census 2011, around 15% of the population (totalling over 8,917,000) are Scheduled Tribes (ST). This population is mainly spread across the tribal belt, ranging from Banaskantha in the north to Valsad district bordering Maharashtra in the south. The Tribal Sub-Plan (TSP) area constitutes 18% of the state's geographical area.

This significant percentage of the population ‘bears a disproportionately high burden of poverty and multiple deprivations’. As per a study conducted by A. Shah in 2008<sup>1</sup>, even in tribal talukas, a huge disparity exists between ST and non-ST households. Additionally, the incidence of poverty among tribals is both severe and multi-dimensional in nature. The study found that the ‘shortage of food in tribal households is severe in 43 tribal-dominated districts compared to non-tribes’. This raises concerns for the food security of these households as well as the status of health and nutrition of family members, particularly women.

A socio-economic survey conducted a few years earlier had found that ‘more than half of the tribal households (57.65%) have very small landholding, i.e. less than 1 hectare of non-irrigated or up to half a hectare irrigated land’. These small landholdings are often found to be unproductive, which is further exacerbated by a lack of irrigation. To sustain themselves during dry months, the tribal population is thus forced to migrate to nearby industrial areas. Shah states, ‘almost half of the tribal households (47.9%) reported having migrants either as casual labourers or seasonal workers as against one-quarter of non-migrant (25.86%) households among the 43 tribal-dominated talukas in the state.’

## 2. About the Organization

BAIF Development Research Foundation (hereafter referred to as BAIF) is a grassroots organization dedicated to sustainable rural development. Established by Dr Manibhai Desai in 1967, BAIF prioritizes the most marginalized sections of society, particularly tribal areas. The organization focuses on livestock improvement, water-centric livelihood and agri-horti-forestry programmes integrated with community health and women-centric development. The agri-horti-forestry programme was pioneered in South Gujarat in the early 1980s on small, degraded parcels of land as a means of reducing distress migration that the tribal households undertook.

## 3. Laying the Foundation

In the early 2000s, the BAIF Development Research Foundation was implementing a five-year project, ‘*Swayamsiddha*’ to foster and strengthen gender-responsive development processes. Supported by the Canadian International Development Agency (CIDA) and International Development Research Centre (IDRC), the project was a multi-institute initiative. It was implemented in nine locations across six states in India.

An Ecohealth<sup>2</sup> study was conducted as part of the Swayamsiddha project. Dialogues with the local community, particularly elderly women, revealed that a variety of food items available from nearby forests, which were once consumed and believed to be nutritious, were rapidly vanishing. This could be attributed to a number of factors, such as dwindling forest resources and a lack of knowledge among new generations. It also emerged that food habits were evolving with the penetration of fast foods like *vada pav* and packaged food

1. Shah, A. (2008). *Poverty and livelihood among tribals in Gujarat: Status, opportunities and strategies*. GIDR Working Paper Series, 187.

2. Ecohealth is a field of research, education, and practice that adopts systems approaches to promote the health of people, animals, and ecosystems in the context of social and ecological interactions. Health is seen as encompassing social, mental, spiritual, and physical well-being and not merely the absence of disease.

products. The change in food habits resulted from the tribal families migrating to the cities, where they had to survive on readily available, cheap food in local food joints. As per the tribal communities, these changes had increased the incidence of disease and malnutrition among them. In addition, the women were of the opinion that environmental deterioration was concurrent with losing traditional knowledge about food and food diversity.

## 4. Food Festivals and Early Success

During 2005, several food festivals were organized with the objective of creating pride in indigenous cuisine and boost the confidence of tribal women. Another objective was to popularize the indigenous food items that had begun to fade away from the public's memory. The first such festival was organized in January 2005 to welcome guests from the *Swayamsiddha* team and IDRC. SHGs formed as part of the project were encouraged to cook and serve their traditional food. The SHG members cooked and served Nahari (tribal cuisine), which the visitors liked well. Another successful expedition was in Kaprada, Valsad district. It saw attendance by the Secretary, Ministry of Tribal Affairs, Government of India and Chief General Manager, NABARD, and gave a fillip to the women's spirit.

The SHG women were further encouraged by the BAIF team to set up a Nahari food stall at the Shabari Kumbh Mela held in the Dang district in 2006. However, they did not receive encouragement from their community and were instead derided and mocked. Undeterred, the women went ahead and opened a stall as planned. The first day was dedicated to advertising the tribal cuisine. This created an interest among the public, and the second day saw bumper sales, with all the inventory being sold out. This prompted the women to think on their feet, and the SHG members sourced all the inventory from their surroundings and continued to operate the stall even on the third day. The visitors preferred the nominally priced thali over the free food arranged by the organizers. Having sold 1200 thalis in two days, the SHG earned ₹ 12000 from their stint. Triumphant from this success, the idea of a permanent Nahari stall began to take root among the SHG members.

## 5. Setting Up the First Nahari

Although there was much enthusiasm for the idea, there were several challenges at hand before the plan could see the light of the day. The women had no formal training in running a restaurant professionally, which involved a range of activities other than cooking. From procuring inputs to taking orders to serving food and maintaining hygiene standards were all unheard-of concepts for the women. While the women were adept at handling domestic finances, managing finances on a large scale on their own was another challenge for them. Infrastructure for the Nahari was a pressing question that needed to be addressed. Coupled with the lack of financial resources, the idea seemed like a dream at best.

The initial response from the women was also not encouraging. Their engagement in agriculture, livestock management, and daily household chores deterred them from opening

the food stall. Lack of support from their families was another hurdle that these women faced. Moreover, there was a degree of apprehension about whether their traditional cuisine would appeal to an urban clientele. Thus far, they had only catered successfully to a select audience, so the fear of failure was paramount. Nevertheless, the BAIF team started motivating the women and honing their skills. With BAIF's persuasion, the members of Jai Ambe Mahila Mandal of Gangpur village agreed to operate a permanent Nahari food stall.

A proposal was thus submitted to the Tribal Development Department to open a Nahari food joint at Vansda taluka of the Navsari district of South Gujarat. The proposal was sanctioned, and a decision was made to open a Nahari food stall at Gangpur. Located on the state highway near the Valsad district, a mere 7 km from Vansda taluka, Gangpur was ideally situated to attract travellers.

A grant support of ₹ 2.5 lakh was obtained from the Integrated Tribal Development Project (ITDP). This grant was given on the condition that the community will make 25 percent of the contribution. To kick-start the initiative, BAIF initially provided ₹ 30,000 towards community contribution. This amount was recovered later from the Nahari's profits. One of the major constraints was resolved when Somiben, a member of the SHG, offered land adjacent to the roadside to set up the permanent Nahari stall. The SHG contributed a working capital of ₹ 10,000 towards purchasing ingredients such as finger millet, lentils, and spices. Simultaneously, BAIF undertook the responsibility of building the capacity of women in different aspects of restaurant operations and management. BAIF provided continuous handholding on fiscal matters, too. The SHG members were provided training on cooking and ancillary aspects to ensure uniformity of taste. Further, all the SHG members were given same sarees to wear. It was hoped that this will induce a sense of professionalism and solidarity. The interiors of the Gangpur Nahari were designed with Warli paintings on the walls to bring alive the quaint village lifestyle. With the consolidation of all these efforts, the Gangpur Nahari was inaugurated in November 2006.

### **Box 1: Jai Ambe Mahila Mandal**

Jai Ambe Mahila Mandal is a 17-member Self-Help Group situated in the village of Gangpur. Formed in 2005, they belong to the Kukna/Kokna tribe. All the SHG members are literate and some of them have even completed Class X. The SHG members were earlier mostly engaged in agriculture and rearing livestock. Some of the members would even seek work as seasonal labourers. At the outset of their journey, the members were between 40 and 50 years of age and had children and household responsibilities to take care of. The SHG was newly formed and had never been involved in any kind of income generating activity as a group. Seventeen years later, the SHG members are all above 50 years of age and seasoned professionals.

## 5.1 Functioning of the Nahari

The Gangpur Nahari is operated by the women in three sub-groups of six, six, and five women. Each group works thrice a week on rotation. Three women are tasked with cooking, while one manages the counter. All the cleaning is handled entirely by one woman, and miscellaneous tasks by one group member. Each sub-group has two members responsible for the accounting to be done daily.

The Nahari operates from 9 a.m. to 10:30 p.m., serving two meals a day. In the afternoon, the Nahari serves an authentic thali meal comprising *nagli rotla* (bread made of finger millet), rice *bhakri* (rice pancake), *urad dal*, curry made of local seasonal wild vegetables, bamboo pickle, and chutney of green and red chilies. In the evening, a similar meal is served with the curry replaced by *saag bhaji* (dry vegetable preparation). The food is freshly prepared with locally sourced ingredients from the markets of Vansda and local village *baat*.

Over the years, Nahari has managed to establish a steady clientele for itself, consisting of both local travellers and urban food enthusiasts. One of the key driving factors is the high customer retention rate by the Gangpur Nahari. People who eat at the food corner are impressed by the food quality and spread and so choose to revisit the place over and over. The Nahari remains open throughout the year, doing steady business. During winter and summer, the average daily footfall increases, and the demand increases even more. This can be attributed to the growing number of tourists, particularly in winter, as can be seen in Table 1.

Table 1: Season and customer footfall

Season	Average Daily Footfall	Type of Customers
Spring	50	Outsiders
Summer	80	Outsiders
Monsoon	40	Outsiders
Winter	100	Outsiders, Regional

## 5.2 Income and Revenues from the Nahari

Although the price of the *thali* has increased in recent years, it is still a nominal amount to ensure affordability for a large number of people. All the women running the Nahari take home an average monthly income of ₹ 10,000. Concerning annual profits, the SHG members decide on a fixed amount to be saved in their bank account, while the rest is distributed equally among the members. All such decisions are made jointly in the SHG meetings. Similarly, any conflict is resolved in the SHG meeting headed by the group's President.

Figure 1 presents a snapshot of the number of *thalis* sold by the Nahari over the years. It can be seen that in the first decade of operation, the average number of *thalis* sold remained more or less consistent. After the ten-year mark, there has been a sharp rise in the number of *thalis* sold by the Nahari. This can be said to be the time when the business had firmly established itself. It is pertinent to note that the business broke even after 1.5

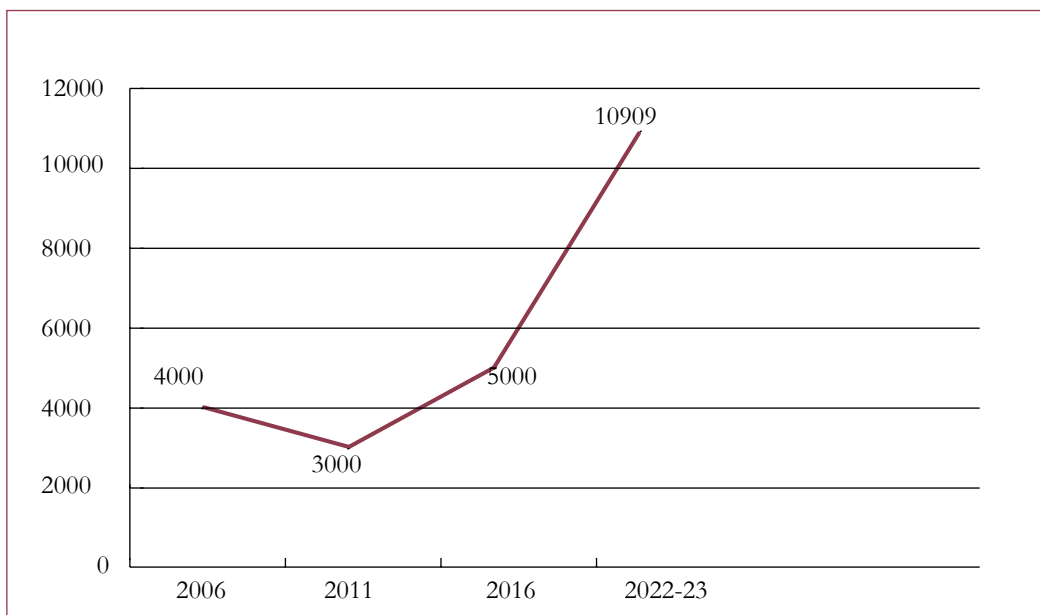


Figure 1: The number of thalis sold by the Nahari over the years

years of operation and started earning net profits. This can be further gauged from the income and profit details shown in Figure 2. There is a concurrent increase in income and profit during this period. What is striking about the Nahari is their near-zero expense on

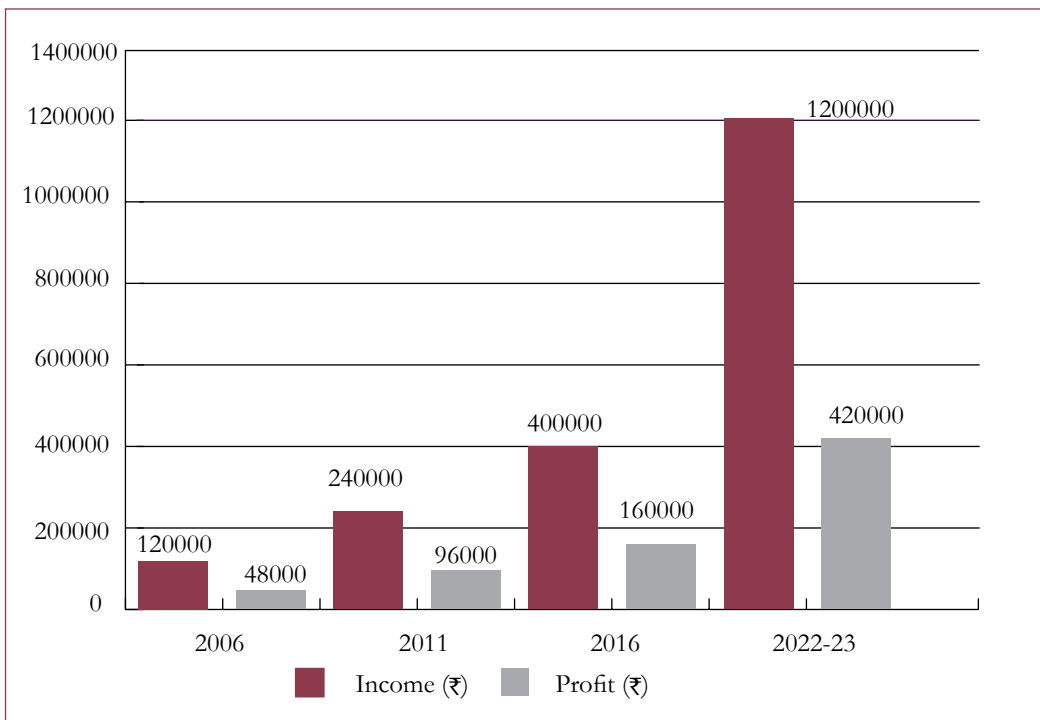


Figure 2: Increase in income and profit between 2006 and 2023

advertisement. They have only a single signboard near the highway guiding people towards the food stall. Other than that, they rely entirely on word of mouth and the mouth-watering aroma wafting from the kitchen.

## 6. Impact of Nahari

The Nahari has provided the women not only with a dignified means of livelihood but also with a steady source of round-the-year income. This is in stark contrast to the earlier situation wherein most of the women were seasonally employed at best and often did not have any disposable income of their own. Since the Nahari is established near their village, the women are not dislodged from their daily routines and can pursue their entrepreneurial ambitions near their homes. At the individual level, the SHG members have used the earnings by and large for domestic needs such as agriculture, medical emergencies, and children's education. The earnings have also enabled the women to fulfil their wish to go on pilgrimages as a group. Further, the extra household income from running the Nahari has been used for acquiring agricultural assets and building pucca houses and vehicles.

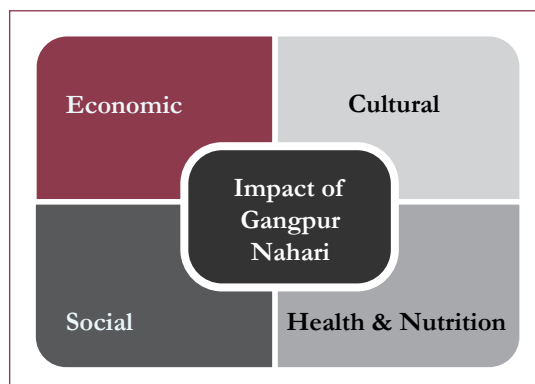


Figure 3: The Multifold Impact of the Nahari

One of the major contributions of this indigenous cuisine corner has been the revival of use of traditional foods and vegetables. This has been done by incorporating locally available wild vegetables and tubers into the Nahari's menu. The food items are also cooked using traditional recipes in a clay oven. This is another factor that has led to the popularization of these foods among the rural tribal consumers who were gradually shifting away from these foods. It has also introduced urban consumers to these healthy and delectable options. Overall, the revival of indigenous food items coupled with higher disposable income for the womenfolk has resulted in better health and nutrition for the households.

The Gangpur Nahari has been a trailblazer and can be credited with bringing about a major change in people's perception of women entrepreneurs in the area. The women were earlier derided even by their family members, and their aspirations were belittled. Witnessing their success, their families have come on board and helped them with household chores. The support from their families has given them further impetus to move forward. The Nahari's success exemplifies the grit, determination, and skills that women can bring to the fore.

## 7. Replication and Innovation

The success and popularity of Nahari as a model for women-led enterprise has led to the establishment of 11 more Naharis in the succeeding years. These Naharis are functional in the tribal districts of Navsari, Valsad, and Dang in Gujarat. Located in the geographically remote area of the Dang district, an innovative concept called 'Nahari on Wheels' has been introduced, wherein a fully equipped and customized caravan ensures seamless mobility for the group to cater to demands at multiple locations. This caravan is operated entirely by the women, thereby challenging and crushing numerous stereotypes at once. Unhindered by concerns about mobility, the groups can now cater for weddings and other functions in different areas.

## 8. Conclusion

The Gangpur Nahari, successfully run by the women of Jai Ambe Mahila Mandal, has set a benchmark for women-led enterprises. In 17 years of the Nahari's existence, the women have managed to answer every criticism with their work. Today, their enterprise is earning handsome profits, allowing these women to earn a steady yearly income. However, defining their success simply in economic terms alone would be an injustice to the enormous scope of impact they have managed to attain. They have overcome social taboos, prejudices, and ridicule on their path. Their journey is unique as it has also led to a revival of indigenous knowledge regarding food, which was gradually eroding. Not only have they revived the food among the tribal population, but they have also introduced and created a niche audience among the urban population. Emboldened by the success of the Gangpur Nahari, other women SHGs have also come forward to initiate their own Nahari, which has the potential to be developed as a chain of Naharis in the future.



# A Story of Resilience and Transformation Catalysing Livelihoods and Energizing Communities Through Women's Entrepreneurship\*

Hareesh BS, Sandip Pattanayak & Rema Sundar

## Abstract

In the serene village of Marasarahalli, within the Ramanagara district of Karnataka, an inspiring story of resilience, transformation, and empowerment has unfolded. This story dates back to 2014 when 13 small and marginal women farmers struggled to make ends meet. It is not unique, as this is something that one can find anywhere in India.

Through their immense dedication and commitment to transforming their lives, the same group of women in 2023 are steering a producer group called Annapoorneshwari Uthpadaka Sangha. They have their building where they run their ragi flour mill and produce a range of value-added products that cater to not just their locality but also cosmopolitan Bengaluru.

The transformation of Marasarahalli's women farmers is a testament to the power of collective action and the resilience within rural communities. Their journey echoes a universal truth - that even amidst the ordinary, extraordinary stories of change can take shape. From the challenges of 2014 to the triumphs of 2023, their narrative inspires us to believe in the potential for progress, even in the face of adversity.

## 1. About Marasarahalli

Marasarahalli is a small hamlet in Kanakapura taluk of the Ramanagara district. It is situated 20 km from Kanakapura and 50 km from the district headquarters Ramanagara, a town situated along Bengaluru-Mysuru State Highway No.17 at a distance of 50 km from Bengaluru.<sup>1</sup> As per the 2011 Census, the total population of the hamlet is 548, including 281 males and 267 females. Kanakapura is the nearest town to Marasarahalli for all major economic activities and is approximately 20 km away. The nearest railway station is more than 10 km away. Even though public bus service is available in the village, the frequency of the service is limited. The nearest private bus service is 5 km away<sup>2</sup> (Table 1).

Agriculture remains the major occupation of the villagers in the region, with nearly 50% of women participating in the sector as cultivators (owners or co-owners). Ragi, or finger millet, is the major crop and the primary source of nutrition. Being rainfed, it is cultivated only during the Kharif season. Mulberry is also cultivated by those fortunate enough to have their own irrigation system.

\* Please note that the consent form taken from the members of the APUS on 28/8/2023 bears the earlier title 'Women entrepreneurship transforms livelihoods, energizes the community'. We have changed the title to 'A Story of Resilience and Transformation: Catalysing Livelihoods and Energising Communities Through Women's Entrepreneurship'

1 <http://e-krishiuasb.karnataka.gov.in/ItemDetails.aspx?DepID=14&cropID=0&SubDepID=29>

2 <https://villageinfo.in/karnataka/ramanagara/kanakapura/marasarahalli.html>

Table 1: About Marasarahalli

Particulars	Total	Male	Female
Total No of Houses	165	-	-
Population	548	281	267
Child (0-6)	45	28	17
Schedule Castes	18	10	8
Scheduled Tribes	0	0	0
Literacy	51.49 %	66.01 %	36.80 %
Total Workers	356	186	170
Main Worker	174	-	-
Marginal Worker	182	13	169

Source: <https://www.census2011.co.in/data/village/626417-marasarahalli-karnataka.html>

## 2. Genesis

It is estimated that nearly 75% of the full-time workers on Indian farms are women. Yet, their role in sustaining the country's agriculture is underestimated, and social and economic inequalities hinder their progress. The same struggle characterized the lives of these women of Marasarahalli, as especially the small and marginal women farmers had a hard time negotiating the demands of life. Agriculture gave them a meagre and unsteady income, and the women had no clue how to take their life ahead.

A ray of hope came from the women's economic empowerment in the form of Streeshakthi Scheme of the Karnataka government. The aim of the scheme is to inculcate the habit of savings among women below the poverty line (BPL). The Sthree Shakti programme, launched in 2000-01, has been implemented throughout the state and aims to make women self-reliant. The programme has brought together 15 to 20 women from diverse backgrounds, including BPL families, landless agricultural labourers, and SC/ST women. Facilitated by Anganwadi workers, these Stree Shakti groups have been meticulously formed to enhance the economic progress of rural women while fostering an environment conducive to societal transformation.

Each SHG is connected to a Anganwadi centre, and the Anganwadi teachers/workers are entrusted with extending support to the SHGs. The SHG leaders share their developments in SHGs with Anganwadi teachers once a week while the teachers maintain the records of their progress. These progress updates are further shared by the Anganwadi teachers to their supervisors every month, who in turn submits the updated information to the Women Welfare Officers every month.<sup>3</sup>

<sup>3</sup> <https://journals.christuniversity.in/index.php/ushus/article/download/1220/1042/2517>

The beginning of Annapoorneshwari Uthpadaka Sangha (APUS) can be traced back to the SHGs that the Sthree Sakthi Scheme promoted. Under the impetus given by the scheme, women members from the locality got together to form SHGs named Sri Bairaveshwara Sthree Shakthi Swa Sahaya Sanga and Maramma Sthree Shakthi Swa Sahaya Sangha. Subsequently, another group called Mutturayaswamy Sthree Shakthi Sanga was formed. Interested members from these groups came together to form Annapoorneshwari Uthpadaka Sangha. The women were further encouraged to take up credit and savings. They were also empowered to take up livelihood enhancement activities and decision-making.

Under the scheme, the Anganwadi worker/teacher would identify 15-20 women who would meet on Sundays and collect ₹ 10 per person, which would go into a common pool. The activities and the minutes of the meeting are recorded in a physical notebook, and each member is given a passbook that records their contribution to the group. When the savings reached a threshold, the group would lend money to the individuals who required it the most. The group later created a joint account in the bank to keep their savings. The bank would lend to the group after verifying their accounts, books, and records of the weekly meetings, and the loan amount would be based on their savings in the bank account<sup>4</sup>.

The APUS members, who are also members of Mutturayaswamy, Bairaveshwara, and Maramma SHGs, adopted the same process of getting together, collecting ₹ 10 per week, and maintaining records of their transactions. Another critical component of the scheme, which bears a direct connection to the birth of the APUS, is following income-generating activities and financial stability through facilitating bank linkages. The SHGs opened an account with Canara Bank. The bank also lent them money for setting up income-generating activities.

The sustainability of the SHGs is a major facet of getting steady loans from banks. It is noteworthy to mention that the APUS women demonstrated strict financial discipline right from their initial days and maintained a creditworthiness track record that made them eligible candidates for loans from the bank. This is evident from the fact that they enjoyed increasing loan amounts at different periods of their evolution, and the loans were primarily used for setting up agri and allied enterprises, besides household needs.

### 3. Green Foundation as an Ally

In 2012-13, GREEN Foundation conducted a field sensitization programme on sustainable agriculture practices in Marasarahalli. The sensitization also covered options for improving livelihoods through income diversification avenues. The Genetic Resource, Ecology, Energy and Nutrition (GREEN) Foundation was formed on 13 February 1996 in Tamil Nadu as a public charitable trust to empower communities, with a vision to build 'A well-preserved, diverse ecosystem that will sustain the rural livelihoods of the present generation without eroding the resource base of the future.'

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<sup>4</sup> <https://medium.com/91-labs/stree-shakti-sangha-part-i-cffbfa918e1a>

It is significant to iterate here the two aspects that were crucial in nourishing the entrepreneurial streak of these rural women. One, they could successfully manage the nuances and intricacies of an association with an SHG while balancing family needs and pressures. Second, the enterprises gave the women a steady income, further cementing their inclination towards entrepreneurship.

The organization's activities initially centred on seed production, distribution, and storage activities to enrich biodiversity through in-situ conservation. By 2006, the network of the GREEN Foundation had spread to Karnataka, Andhra Pradesh, and Kerala, and a farmer's society named Janadhanya Federation, which works with a service orientation was also formed in the same year.

Incorporating the overarching vision of the Foundation, the Janadhanya Federation aims to build a strong, mutually beneficial network of relationships within farming communities that will benefit future generations to come through activities, such as market linkages for local indigenous seeds and farmer produce, promotion of organic farming and sustainable agriculture, promotion of producer groups to build the trustworthiness of the farmer's produce in the consumers, and alternative income-generation programmes through producer groups. It was the Janadhanya Federation that conducted the aforementioned field sensitization programmes for the Marasarahalli residents.

In regions like Kanakapura, which has a relatively low annual rainfall of ~750 mm and where the majority of farmers have no irrigation facility, only a single crop is possible in a year, resulting in farmers being unemployed throughout the year. Having additional employment avenues was an expressed need of farmers and addressing this need, GREEN Foundation, along with the Janadhanya Federation, initiated several producer groups (PG) engaged in small-scale agro-processing or agro-input services or value addition and marketing.

The most significant aspect of these group enterprises is that the members can choose their share of work at their convenience to suit their other household or farming responsibilities. These small-scale grain processing units contribute towards the income avenues and also help the local community for self-consumption. This is because in today's mega-scale operations (of the order 4 tonnes/h capacity), farmers cannot get small quantities (of dal or oil or rice) processed for themselves, they have to sell their grains and buy the processed product from the urban market.<sup>5</sup>

Another significant milestone that has a bearing on this story is the introduction of the Participatory Guarantee System (PGS) by the GREEN Foundation in 2007-08. The PGS is a quality assurance initiative that is locally relevant, emphasizes the participation of stakeholders, including producers and consumers, and operates outside the framework of third-party certification. PGS benefits small-scale and marginal farmers who cannot afford

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<sup>5</sup> <https://bangaloreinternationalcentre.org/bcause/nonprofits/janadhanya-federation/>

expensive third-party certification.<sup>6</sup> Certification in organic farming greatly strengthens farmers' economic security as they can fetch higher prices for their produce in competitive markets<sup>7</sup>.

## 4. Formation of Producer Groups

Before delving into the activities of the producer group APUS, it is prudent to understand the concept of producer groups, the methodology of group formation, and how and why the Janadhanya Federation facilitated the producer group formation

Producer groups or rural entrepreneurs play a crucial role in shaping the rural economy, agriculture, and overall rural development and pave the way for producers to overcome many agricultural production and marketing constraints. The producer groups help producers achieve more than they could individually. They also help in collective production and marketing for their products, fetching premium prices, among other things.<sup>8</sup>

Producer groups are predominantly small and unregistered entities and usually organized as a Common Interest Group. They have little scope for significant business transactions, and a few of them engage in localized marketing activities catering to the local demand and supply situations. Their business model is primarily based on economies of aggregation and, thus, aimed at reducing individual transaction costs. Their target markets are also local and usually fall within a short radius.<sup>9</sup>

To summarize, producer groups are envisaged as business organizations owned and governed by the poor, marginal producers, and small entrepreneurs for their mutual benefits, enhanced ability to access resources, services, markets and other facilities, reducing the transaction cost to market their produce, improved livelihood capabilities, and enhanced income. The producer groups continue to have organic links with the community institution architecture of SHGs and federations. Still, they will focus more on creating value for small farmers and producers by enabling direct market linkage through aggregation and primary value addition.<sup>10</sup>

GREEN Foundation was one of the partner organizations for the implementation of the Mahila Kisan Sashaktikaran Pariyojana (MKSP) under the Government of India's Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM). The idea of forming a producer group is to create a platform for poor producers that will enable them reliable and affordable access to livelihood support services and market linkage at the village level.<sup>11</sup> The Janadhanya Federation informed the women of the opportunity to form producer groups to start small businesses through an information session in their SHGs. Janadhanya took well-planned steps to form the producer groups, such as identification of members, feasibility study, preparation of business plan, orientation training for selected members, and then the formation of the producer group.

6 [https://agricoop.nic.in/Documents/Jaivik\\_Kheti\\_Guidelines.pdf](https://agricoop.nic.in/Documents/Jaivik_Kheti_Guidelines.pdf)

7 <https://greenfoundation.in/journey-so-far/>

8 [https://greenfoundation.in/wp-content/uploads/2023/02/GREEN-Foundation-Bi-Annual-Report\\_2012-14.pdf](https://greenfoundation.in/wp-content/uploads/2023/02/GREEN-Foundation-Bi-Annual-Report_2012-14.pdf)

9 [https://mksp.gov.in/images/Guidelines\\_PE\\_DAY\\_NRLM.pdf](https://mksp.gov.in/images/Guidelines_PE_DAY_NRLM.pdf)

10 [https://mksp.gov.in/images/Advisory\\_on\\_promotion\\_PG.pdf](https://mksp.gov.in/images/Advisory_on_promotion_PG.pdf)

11 <https://srlm.mizoram.gov.in/storage/uploads/5e9fdcf5be096.pdf>

Once the producer groups were formed, they were given training programmes on managing finances, establishing the procurement system and production centre, establishing the processing and packing system, marketing procedures, and maintaining accounts.<sup>12</sup> Entrepreneurial activities were introduced to SHGs after achieving their financial inclusion. Janadhanya Federation promoted producer groups from the SHGs. It is pertinent to mention here that not all SHG members form producer groups, and producer group members need not all be from the same SHG.<sup>13</sup>

## 5. Birth of APUS

As mentioned above, the APUS was formed with the support of the Government of India's Mahila Kisan Sashaktikaran Pariyojana (MKSP). Considering that producer groups are typically organized only when there is an opportunity for collectivization, aggregation, value addition, and marketing of farm and non-farm commodities, the Federation highlighted various feasible business opportunities. The group members were all part of SHGs to save a small part of their income. Their primary source of income was through farming, which was enhanced with other activities such as sericulture, dairy, sheep, and goat rearing. Some of the members even worked as an agricultural labourer. But, income from these sources plus SHG savings were not enough, and the women had been harbouring an idea for earning additional incomes.

Concurrently, two lines of thought converged. Women members of three SHGs- Bairaveshwara, Maramma, and Mutturayaswamy-volunteered to set up an enterprise and zeroed in on a ragi flour mill. The Janadhanya Federation helped them come together as a producer group, and they collectively named the group Annapoorneshwari Uthpadaka Sangha or APUS, which was formed on 21 February 2014 with 13 members. The APUS women had clear reasons for their choice. First was the general inflationary pressure that necessitated further avenues for income supplementation. The second was that ragi was their staple food, and they needed finely ground flour to make 'Ragi Muddhe' (finger millet ball). The nearest mill was in Maralawadi, about 3 km away. Without sufficient public transport, getting ragi ground was a repeated chore that the women could do without, and a mill in the locality would be an asset to the entire community.

The total venture cost was ₹ 253,600. It included a grant of ₹ 190,200 from Mahila Kisan Sashaktikaran Pariyojana (MKSP) and the remaining ₹ 63,400 came from member contributions. The group started its commercial activity from a rented building of 120 sq. ft on a monthly rent of ₹ 700.

The formation of the Janadhanya Farmers Producer Company Ltd (JFPCL), promoted by the GREEN Foundation on 18 February 2016, significantly impacted the growth of the Annapoorneshwari Uthpadaka Sangha. The goal of the JFPCL is to build a strong, mutually beneficial network of relationships within farming communities that will benefit future generations to come through (a) market linkage for local indigenous seeds and

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<sup>12</sup> *Ibid* 9

<sup>13</sup> <https://www.3ieimpact.org/sites/default/files/2020-07/WP36-NRLM-SHG-Qualitative-Study-Report.pdf>

farmer produce, (b) promote organic farming and sustainable agriculture practices, (c) promote participatory guarantee system to build trust-worthiness of the farmer produce in the consumers, and (d) alternative income-generation programmes through producer groups.

There are essentially two types of producer groups. Type 1 is when the producer group is linked with the producer organization (PO), where the producer group acts as a member supplier of PO and also the recipient of PO services who prepares their activity plan. APUS falls into this category, and the producer group was linked with JFPCL to benefit from market linkages and other farm-related services. The producer group supplies its products to JFPCL, which markets them to large retailers and businesses in metropolitan areas. JFPCL leverages its collective strength to sell to businesses in Bengaluru and Chennai and also arranges fairs and melas in the metros. It plays a vital role in linking the producer groups to the NRLM and panchayats for loans, access to government schemes, and marketing interventions undertaken at a community level. JFPCL receives orders and places these with the producer groups. It is responsible for ensuring that quality standards are met for all orders. JFPCL also negotiates wholesale prices.<sup>14</sup>

It is worth applauding the determination of these women who started the producer group without apparent knowledge of business management. They took the risk of investing their money painstakingly saved from the SHG activities, and the business in the first year of operations was anything but satisfactory.

## 6. Growth Journey

The group started their operations with a ragi pulverizer and a density grader. Ragi was procured from shareholder members of JFPCL at a higher price than the market rate and mill on demand to cater to the demands of the local people. It must be highlighted here that ragi is procured only from farmers authenticated under the Participatory Guarantee Scheme (PGS). As explained above, PGS represents an alternative to third-party certification, especially adapted to local markets and short supply chains.<sup>15</sup>

Among the other products and services included was the milling of sprouted ragi. To make sprouted ragi powder, the ragi is soaked in water for one day, drained, and then filled in a gunny bag for one more day. The ragi that completes this process is dried, stored, and milled on demand.

Construction of the building started soon thereafter. But the progress of construction was not without thorns. The contractor whom the women trusted duped them, leading to unnecessary delay. The construction activity that would have ideally been completed in six

<sup>14</sup> <https://www.3ieimpact.org/sites/default/files/2020-07/WP36-NRLM-SHG-Qualitative-Study-Report.pdf>

<sup>15</sup> [https://en.wikipedia.org/wiki/Participatory\\_Guarantee\\_Systems](https://en.wikipedia.org/wiki/Participatory_Guarantee_Systems)



A streak that is appreciable among all the women members of APUS is their passion for self-sustainability and self-sufficiency. A casual conversation about saving the rent money led them to a major milestone of purchasing land of their own. There was another reason for purchasing the land. The rented place was becoming too crammed and stuffed with products, leaving them hardly any space for movement. The new place was much bigger; the space gives them the room to store their products and for their customers to come and interact.

months took two years to finish. The APUS women got a loan of ₹ 1.5 lakhs from JFPCL, which was used for constructing the building.

Meanwhile, the women members faced opposition from their family members who were against branching out on their own. The family members questioned the necessity of setting up a producer group, renting out a space, buying, and even constructing their building. But little by little, the women members convinced their family members to start recognizing the importance of additional income to the family. From total opposition initially, the women were able to have the support of the male members of their families as their enterprise grew.

The new building was inaugurated in 2019. By then, the women members had gotten into a system of managing the mill and their domestic commitments. As the mill is situated near a school, so the women refrained from milling during school hours. They would start at 4 pm in the evening, spend two to three hours, go back to their home, finish dinner chores, and then resume milling.

The going was without consequence, and, in a sense, the women had fallen ‘into a routine’. It was then that the unprecedented COVID-19 struck, leading to lockdowns. Businesses across nations and continents suffered, and these women were no exception. ‘It was going back to the days of struggle,’ the women often said. JFPCL and its management team were significant moral support during these troubled times. They provided the much-needed counselling and convinced the APUS women that all would be well.

JFPCL provided services from farm advisory to post-harvest techniques to the women to continue their agricultural activities. Whatever was produced on their land was used for domestic consumption. The market linkages provided by JFPCL also helped APUS to overcome its financial woes. JFPCL utilized the lean COVID-19 days to build capacity in various areas, including financial and digital literacy. Mention must be made of financial and digital literacy because this training helped the APUS women streamline their accounts and other processes.

As the COVID-19 restrictions relaxed, JFPCL encouraged the women to restart their enterprises. Sensing the demand for good quality masala powders in the market, JFPCL mooted the idea of diversifying their operations and thus was born the masala unit in 2022. Along with ragi cleaning and milling, APUS made chilli powder, sambar powder, coriander



powder, and the like. JFPCL's suggestion was also based on the fact that another mill had started operations in the village, and, hence, it would not make business sense for APUS to continue doing the same activity in the wake of competition.

Apart from diversification, 2022 is significant in the growth trajectory of APUS for another reason as well. In 2022, APUS built a partnership with the community-based organization called Swathi Mahila Sangha. It works with over 13,000 marginalized communities in Bangalore Urban. The deal, facilitated by JFPCL, was a game changer as far as the operations of APUS are concerned. The growth of APUS is well reflected in Table 2. As can be understood from the table, the APUS women diversified their product and service

Table 2: Sales 2022-23 and 2023-24 (until August 2023)

Item	FY 2022-2023		FY 2023-2024 (until August 2023)	
	Amount in Kg	Sales in ₹	Amount in Kg	Sales in ₹
Sambar Powder	2,317	701,100	39.5	13,650
Chilli Powder	363.5	109,050	149.5	44,850
Coriander Powder	1,081.5	227,115	185	38,850
Sprouted Ragi Powder	25	1,050	-	-
Turmeric Powder	3	750	10	2,500
Chutney Powder	1	260	14.5	3,770
Ragi Powder	24	936	-	-
Ragi Milling	17,500	17,500	6,000	6,000
Puliyogare Powder	-	-	15.5	4,030
<b>Total</b>	<b>21,315</b>	<b>1,057,761</b>	<b>6,414</b>	<b>113,650</b>

bases after the pandemic. The 12 women (one member passed away) processed and sold 21,315 kg of products, such as sambar powder, chilli powder, coriander powder. Even while adding these new products to their product bucket, they continued to retain their service of milling ragi.

Underlining their commitment to giving back to the community that fostered their growth, the women continued to mill for only ₹ 1 per kilogram, and during 2022-23, they milled 17,500 kg of ragi, earning ₹ 17,500. JFPCL is one of the main buyers of APUS. APUS sambar powder, marketed under the brand name 'Janadhanya', is the top-selling product of the group; they have sold nearly 2357 kg from June 2022 to August 2023.

The setting up of the producer group and its consumer-driven operations has had a transformative effect on the lives of the women who were earlier confined to their

households. They say, ‘We have got awareness, information and knowledge on financial and banking activities, dealing with people and procuring products due to starting the producer group. We have learnt how to start and run the machines and can identify if any of the machines need repair. We now have the confidence to run the producer group on our own. All these would not have been possible had we sat at home without doing any work.’

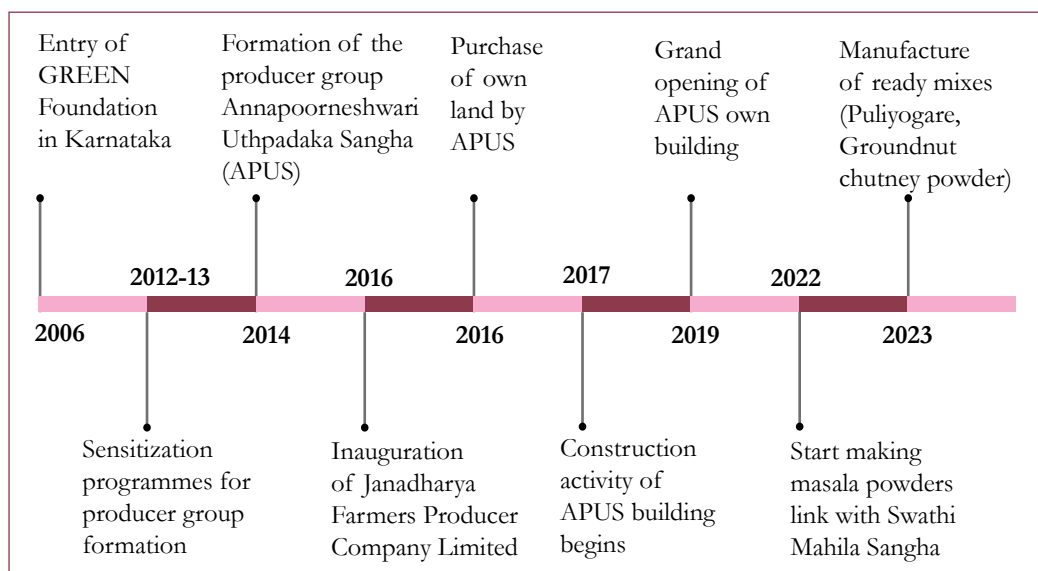


Figure 1: Growth of JFPCL over the Years

With a glimmer in their eyes, the women recount, ‘While celebrating Ayudha Pooja in the rented place, we used to make poori as an offering to God and serve it to our guests. After moving to our building, we have started giving laddoos as well. The expenditure that used to be ₹ 500-1,000 earlier has increased to ₹ 4,000.’

## 7. JFPCL Advantage

The APUS women acknowledge that JFPCL played a major role in charting their growth, and the benefits highlighted by the women can be categorised as follows:

- **Sustained access to markets:** By virtue of remoteness, the APUS could not have captured such a thriving market had it not been for the thorough intervention by JFPCL. JFPCL takes large orders at agreed prices. The women are paid by JFPCL at the time of sale, depending on quality. This reduces the price risks that the women may face if sales are made directly to the market.
- **Better prices:** JFPCL has made strong ties with big food product retailers and supermarkets that pay more than the local market. The products made by APUS are also marketed the e-commerce channels. Left to themselves, they would have

struggled to negotiate for higher prices in the market. Transportation costs were also a downer.

- **Reduction of transaction costs:** Women face barriers in market access through high transaction costs (including the opportunity cost of women's time, transportation costs, and inconvenience of going to the market). By taking up the role of the PGs' interface with the market, JFPCL can reduce the transaction costs that would otherwise have to be borne by the women. JFPCL's function as a market linker saves women time, effort, and money.<sup>16</sup>

## 8. Success Story

It is accurate to assert that the women of APUS have written a success story through their dedication, tireless work ethic, and perseverance. These 12 women, namely, Rathnamma, Thaimuddamma, Geetha, Manjula, Triveni, Shanthamma, Muniyamma, Bhagyalakshmi, Rathnamma, Marakka, Shivarathnamma and Rathnamma, have broken so many barriers in so many significant ways, took charge of their lives, and have transitioned from traditional household roles to the stature of businesswomen or entrepreneurs today.

Their journey is marked by well-considered decisions and a willingness to seek guidance when required. The fact that the women were open to engaging and learning from support systems such as MSKP-NRLM or the Janadhanya Federation/JFPCL of the GREEN Foundation is their credit. The APUS women also did not hesitate to imbibe the latest and emerging trends. When JFPCL mooted the idea of marketing their products online, they agreed.

The women may come from poor backgrounds and may have little exposure, but they sure have the drive and might to script a success story, proving that success knows no barriers and that women can also be the heroes of their lives. They have provided meaningful employment not just to themselves but also to others in the locality. It also needs to be highlighted here that the women engage up to a maximum of 10 hands during times of heavy business. Also, in a demonstration of increased agency, two APUS women have been elevated to the Board of their promoting organization, Janadhanya.

These visionary women have outlined a clear path for their future. Their aspirations include the establishment of a dedicated masala unit, the enhancement of existing infrastructure, and the goal of achieving an annual turnover of ₹ 1 crore.

In today's world, where 'women empowerment' is often thrown around without any substantial action, the determination and foresight of these rural women continue to inspire and create hope for other women, and their journey stands as a shining example of what can be accomplished through dedication and resilience.

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<sup>16</sup> <https://www.3ieimpact.org/sites/default/files/2020-07/WP36-NRLM-SHG-Qualitative-Study-Report.pdf>

# Enhancing Livelihood Income for Rural Women in India Frontier Markets Transformation to She-Lead Bharat for Empowering Rural Women Through Social Commerce

By Ajaita Shah

## Abstract

This case study unravels the systemic challenges and opportunities for organizations like Frontier Markets (FM) to leverage its market-based approach to help drive elevated income opportunities to a network of digital women entrepreneurs supporting livelihoods for rural women across India. The case study conducts a deep dive into analysing where women's economic empowerment has evolved in India, where the gaps are, and where Frontier Markets has contributed to help address the same challenges through its tech-first, gender-centric, market-based approach. This case study will analyse what changes and evolutions can happen with the organization for its goals of launching 'She-Leads Bharat', which is a systems change approach in partnership with government and NGO ecosystems to scale their efforts to impact 100 million lives by 2030. It will dive into the challenges and opportunities to make this happen.

## 1. Problem Statement

**Eighty Million Women in Self-Help Groups (SHGs) in Rural India Lack Access to Enhanced Income Opportunities**

### 1.1 Enhanced Income is a Key Ingredient for Women's Economic Empowerment

Advancing women's economic empowerment (WEE) directly drives gender equality, poverty reduction, and inclusive economic growth. Women make enormous contributions to economies as entrepreneurs, in business, on farms, or by doing unpaid care work at home.

WEE is a process through which women can contribute to and benefit from labour markets, access economic resources, and make economic decisions. A key ingredient for women's economic empowerment is access to income opportunities, without which women are unlikely to be able to contribute to economic decisions in their household, including their family's health or children's education (see Annexure for how income is part of a virtuous cycle for driving WEE).

Yet, basic income is not sufficient to foster WEE. It needs to be long-term (i.e. sustainable over the years) and consistent (e.g. not seasonal revenues, but regular every month) to have a significant effect on women's agency for women, which is another critical ingredient of WEE. Consistent and long-term income enables women to plan for expenses and gain sufficient economic bargaining power in their household to earn some agency and reinforce the positive feedback loop of WEE.

## **1.2 Generating Enhanced Income is a Huge Challenge for SHG Women**

### **1.2.1 Rural women in India face numerous barriers to accessing enhanced income opportunities**

Over 75% of working-age women in India do not have paid work. It means more than 343 million women are without access to any income. Further, in rural areas, few formal job opportunities can accommodate rural women's constraints, such as the lack of mobility outside their villages and sometimes their home, and their limited time available as they still spend nine times more time on domestic tasks than men.

Even when they manage to get informal income opportunities, their income is often inconsistent or highly variable. In the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), a key government scheme providing 100 days of work to over 30 million rural households, over 50% of the total beneficiaries are women.

This over-representation shows this is their best available opportunity. As of 2018/19, rural women earned about ₹ 2850 (USD 38) per month from regular employment, which is 1.4 and 1.7 times less than male workers' earnings in rural India and 40% less than the official minimum wage of ₹ 4576 (USD 62) per month.

### **1.2.2 Few rural women are involved in livelihoods that enable them to earn enhanced income**

A rural livelihood is defined as 'the capabilities, assets and activities that rural people require for a means of living'. The existing major livelihoods of the rural poor in Rajasthan include wage labour, agriculture on small and marginal land holdings, cattle rearing, forest produce collection, and traditional non-farm occupations. Ideal livelihood opportunities provide flexibility regarding hours worked and allow them to work close to home, thus overcoming some of the barriers rural women face for formal employment. Yet, rural women who access livelihood opportunities-and not all of them do-are still unable to meet their household expenditures. While there is not extensive data on how many women out of the over 80 million women enrolled in one of India's SHGs are facing this issue, a study from Maharashtra indicated that more than 90% of SHG members do not take part in any new income generating activity that uses SHG funds.

### 1.2.3 There is an unprecedented urgency to act

COVID-19 has had a significant and disproportionate impact on rural women, with some experts saying we have lost a decade of development work. Women previously working in SHGs, nearby factories, and shops have withdrawn from work owing to household responsibilities. Increased burden of unpaid work, very limited mobility, the lower availability of MGNREGA jobs, and fewer income opportunities in women worker-intensive industries (e.g. textile and handicrafts) have disproportionately hampered the progress made towards economic empowerment. This negative impact exists despite the powerful role SHGs played in responding to the crisis in rural India.

## 2. System of Today and Change Needed

**The Government of India's National and State Rural Livelihoods Mission is one of the world's largest institutional platforms for the poor women, with the largest SHG network.**

### 2.1 The NRLM/SRLM System is the Largest Institution to Support Women's Livelihoods in India

The Government of India's National and State Rural Livelihoods Mission is one of the world's largest institutional platforms for the poor, with the largest SHG network. Enhancement of livelihood opportunities for rural women has been a top priority for the Government of India since 1989, reinforced by the creation of the National Rural Livelihoods Mission (NRLM). Enhancing livelihood opportunities for rural households, especially women, started with the creation of the Self-Help Group-Bank Linkage Programme (SBLP) in 1989, with an initial focus on enabling access to capital. In 2011, the programme evolved into the NRLM, now India's flagship programme to reduce poverty. The NRLM is now responsible for designing, launching, and running livelihoods enhancement programmes in rural India, going beyond bank linkages, as stated in its mission, 'enabling the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots institutions of the poor.'

NRLM's strategy is deployed at the state level. The 20 State Rural Livelihoods Missions (SRLMs) are the key decision-makers, financiers, and implementers of livelihood enhancement programs. While the NRLM is responsible for the design of national programmes and provides about 60% of the programme's funding, SRLMs having autonomy for programme implementation.

### 2.2 Massive Investment has Enabled Large-scale Gains, Building a Foundation for Rural Women's Livelihoods

The NRLM has created a strong delivery infrastructure for livelihood programmes. It has benefited from a large and growing annual budget. For 2021-22, the NRLM was allocated ₹ 136,780 million, a 48% increase from last year (₹ 92,100 million in 2020-21). The

largest network of women's SHGs across the world has been created - 7.4 million SHGs organising 80 million rural women. SHGs are federated into Village Organizations, then into Cluster-Level Federations (CLFs), a distributed infrastructure that helps implement the SRLM's livelihood enhancement programmes.

In its first 10 years of operations, the NRLM and SRLM have met some large success in improving the lives of rural SHG women and, consequently, their families. These achievements are mainly in social capital building, community mobilization, and a certain degree of access to finance. The NRLM has successfully established banking linkages for women in more than 7.1 million SHGs, supported close to 100,000 non-farm enterprises, conducted farm interventions in over 100,000 villages, organized more than 500,000 women into farmer producer organizations, created around 350,000 community resource persons (local women acting as the point of contact for local outreach activities), among other achievements. The mission is now shifting its focus to livelihoods, especially amidst the massive economic fallout of the COVID-19 pandemic. However, lack of market linkages is acknowledged as the key barrier for SHG women to generate enhanced income.

### **3. Powerful Opportunity for Change**

**The SRLM is now poised to create market linkages thanks to an enabling environment**

#### **3.1 Digitalization Allows for Sharing of Information and Knowledge Like Never Before**

- Digitalization is facilitating unprecedented information sharing and knowledge dissemination.
- Digital India', initiated in 2015, aims to empower society digitally.
- In 2015, only 12% of rural internet users were female and 37% of rural women owned a mobile phone.
- By 2020, these figures improved to 42% for internet users and 47% for mobile phone ownership among rural women.
- Bridging the gender gap in digital access and literacy is a priority for the programme.
- Specific subcomponents of Digital India target digital literacy for women.

#### **3.2 The SRLM is Ready to Shift Focus and Deploy Mass Amounts of Capital to Create Income Opportunities**

- The NRLM and SRLMs are focusing on strengthening livelihood opportunities, particularly market linkages.
- A 48% budget increase signifies this shift.
- The NRLM aims to expand entrepreneurship and income opportunities, starting

with the National Rural Economic Transformation Project (NRETP), a \$250 million initiative supported by the World Bank.

- NRETP, launched in 2019 across 13 states, promotes women-owned and women-led enterprises access to finance, markets, and employment.
- Implementation began in mid-2021 after COVID-19-related delays.

### **3.3 The Convergence Between Public and Private Stakeholders (particularly market actors) is Palpable**

- NRLM's success results from a partnership model involving public, private, and community entities, including NGOs, banks, and governments.
- Expanding convergence for livelihoods and market access involves new market actors.
- Agritech companies such as DeHaat and Samunnati see opportunities within the existing infrastructure.
- Samunnati procures crops from Rajasthan and Uttar Pradesh, aiming to access smallholder women farmers through SRLMs for scale.

### **3.4 The SRLM System is Ready to Use a Gender Lens in the Design and Delivery of Programmes for SHG Women**

- SRLMs can leverage their work on social capital and community mobilization to empower rural women as change agents.
- Rural women can actively contribute to the design and delivery of initiatives.
- The government and private sector recognize the need to invest in rural women's economic empowerment.
- The Government of India allocated approximately USD 20 billion for FY 2021-22 to reduce the gender gap.
- Private stakeholders, including agri-tech companies, are exploring gender-inclusive business opportunities.

## **4. Frontier Markets' Strengths Match the Needs of the System, and Already Leveraging these Opportunities**

FM empowers rural women leaders and connects communities with impactful solutions through their rural-friendly 'Meri Saheli' digital platform. This platform bridges the rural digital divide by enlisting rural women entrepreneurs as 'Saraal Jeevan Sahelis'. These Sahelis use the platform to gather market insights, educate consumers, and offer quality solutions. FM collaborates with suppliers to design gender-inclusive solutions showcased on the platform, where women serve as influencers and providers. With over 20,000 Sahelis reaching 1 million rural families across 5000 Indian villages, FM has delivered 50 million solutions, allowing all users to 'learn, earn, and access solutions' while generating income.



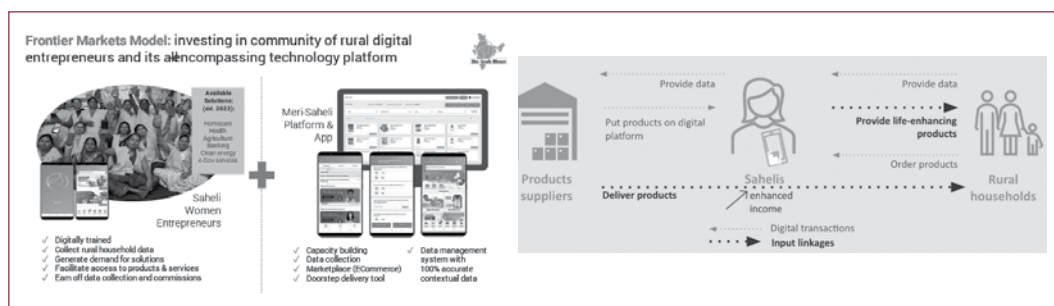


Figure 2: FM Core Model

The FM's strategic levers for success in e-commerce match the system needs:

#### 4.1 Collecting Women-intermediated Data and Transforming them into Insights and Income Opportunities is one of FM's Current Core Skills

FM has developed unique, women-centric infrastructure and processes to generate gender-sensitive insights about rural areas and design opportunities for women.

- **Scalable women-intermediated data platform overcoming the digital divide:** FM technology has been designed for scale to handle 100 million customers and 1 million digital entrepreneurs. Its current data platform gathers over 300,000 data points daily through its 20,000 Sahelis.
- **Women-only ground-network development:** FM has proven its ability to recruit, train, and manage at scale its Saheli networks, already successfully going from 3,000 to over 10,000 in one year, thanks to standardized processes. These Sahelis will only have a small shift to make to become livelihoods facilitators. Under She-Leads-Bharat, she will focus specifically on SHG women, tracking livelihoods and facilitating market linkages instead of being a distribution channel to sell products.
- **Insights:** FM's core model relies on being able to listen to rural consumers, especially women, via the women-intermediated data collection above to adapt the product portfolio to local needs. We have become experts at transforming this local data into actionable insights that have enabled us to curate our current portfolio of 500 products to local needs.
- **Income opportunities:** FM has a proven methodology to design income opportunities with rural women for rural women, of which the first beneficiaries are its 20,000 Sahelis. FM worked with rural women to identify their challenges and adapted the role to their need for mobility and flexible hours. As of March 2021, 20,000 Sahelis earn an average of Rs 5000 monthly income, consistently.

#### 4.2 Creating Relevant Market Linkages is Another Core Skill of FM

- **Creating market linkages:** This is at the core of e-commerce platforms, and FM has successfully done this in rural areas. More specifically, it has the following track record

- **Identifying market actors:** FM already sells 500 products and services from 46 suppliers. FM has all vetted them, with support from advisors, based on seven criteria refined over time.<sup>61</sup> Further, as a rural e-commerce platform, FM has a good understanding of the ecosystem of rural market actors and established relationships with a number of them.
- **Co-designing and implementing market linkages:** FM is also used for co-designing interventions with external actors. FM has conducted 40 data insights projects that have led to the integration of around 40% of FM's current products and services, all co-designed with relevant market actors. FM has proven its ability to skilfully manage Sahelis at scale, showcase products, meet customers to communicate their value proposition, generate leads, facilitate orders, and coordinate all delivery skills that could be re-used to facilitate and deliver market linkages.

### 4.3 FM has a Track Record of Working with Partners and has Already Convened and Led a Coalition for Impact Getting Private Partners' Buy in

FM already works with 46 private suppliers. In discussions held to prepare this prospectus, several market actors such as Samunati, Jai Kisan, Mahila Money, and Airtel Payments Bank have mentioned to FM their interest in partnering with FM on market linkages and being part of a broader effort to improve rural livelihoods.

- **Getting the SRLM buy in:** Thanks to partnership skills developed over the past 10 years, FM has been able to sign MoUs with the UPSRLM and Rajeevika in 2021, in a first-of-its-kind formal partnership where these SRLMs open their data and contacts to jointly work with SHG women. These MoUs have already led to discussions around filling existing market linkage gaps (e.g. the request of UPSRLM that FM supports the sales of 12 non-perishable products made by SHG women and SRLM's interest in leveraging FM's data infrastructure for improved programme monitoring)
- **Orchestrating coalitions and setting up governance structures:** FM has prior experience in orchestrating collaboratives across different market actors around a shared social objective that required different types of capital and accountability structures from FM's core model. FM, along with Sattva (the organization proposed for the PMU of the She-Leads-Bharat Winning Coalition), set up the Rural Access Coalition (RAC) in response to COVID-19. RAC channels donor funds towards distributing key health products to rural areas through three other rural distribution organizations to scale beyond FM's state operations. A dedicated PMU designed KPIs, scope of work for each partner, including FM, and processes ensuring accountability for fund management and reporting towards donors. This ensured joint quality programmatic implementation across all partners. The She-Leads-Bharat Coalition will be set up similarly but with greater emphasis on legal governance since the scale of the initiative and the number of partners required are significantly higher.

## 4.4 FM brings a Unique Gender Lens among Organizations Working on Market Linkages in Rural Areas

- Gender has been a core focus of FM for the past eight years. FM is one of the few Indian companies that has designed its tech platform with women, for women. As a result, FM is the only Indian e-commerce platform with a gender lens. All 20,000 Sahelis are women—a role that was designed specifically to overcome the gender-specific barriers that rural women face. This focus can also be found in FM's product basket. The portfolio's 80% of products aims to provide value to women. This includes household appliances such as washing machines to reduce women's household workload and products for menstrual hygiene and baby care that make women's lives more convenient. FM would translate this gender lens into She-Leads-Bharat's livelihood facilitation activities.

## 5. Challenges and Opportunities

While FM's extensive experience in market linkages could be scaled, it recognizes that systems change cannot be delivered alone. The system needs formal processes and structures to unite all actors towards a common goal and institutionalize strategies for enhanced income at scale. She-Leads-Bharat is a broader initiative.

### 5.1 Building a Diagnostic Tool

- Create a diagnostic tool to understand the livelihood and market linkage needs of SHG women.
- Conduct an assessment at scale to collect individualized data on SHG women's livelihoods.
- This requires a large on-ground team and robust data infrastructure.
- She-Leads-Bharat combines a physical network of digital entrepreneurs (Livelihood Facilitators) with a digital platform (Meri Saheli mobile app) for data collection.
- The platform aggregates and analyses data, making it accessible to stakeholders.

### 5.2 Creating Market Linkages

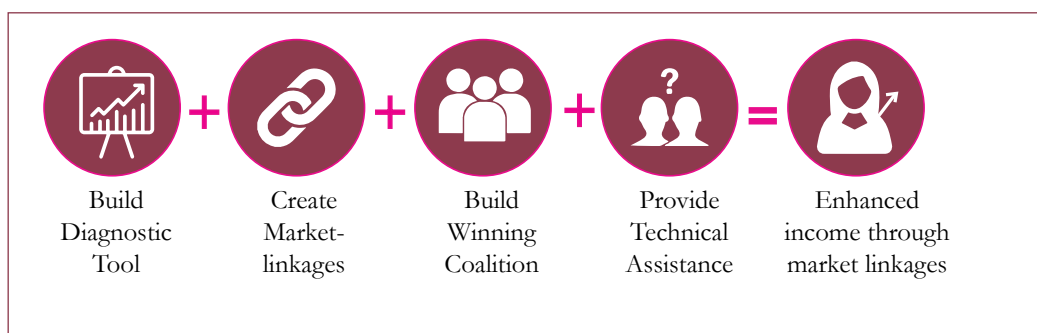
- Establish sector-specific market linkages based on diagnostic findings.
- The Winning Coalition will collaborate with market actors to co-design and deliver pilots.
- SHG women's input will guide the collaborative design.
- Livelihood Facilitators, managed by FM, will showcase solutions on the Meri Saheli app for SHG women's feedback.
- Market actors will provide inputs or buy outputs and coordinate with livelihood facilitators.
- Data from pilots will inform real-time monitoring and evaluation.

### 5.3 Building a Winning Coalition

- Form a winning coalition with stakeholders possessing complementary expertise.
- Coalition members include government capacity builders, technology developers, monitoring and evaluation experts, and skilled market actors.
- The coalition aims to bridge market gaps in rural areas for women's income enhancement.
- It has a formal governance structure independent of FM.
- Decision-making powers are decentralized, ensuring long-term alignment and accountability.
- The coalition aims to become an independent entity over time.

### 5.4 Providing Technical Assistance

- The winning coalition offers technical assistance to SRLMs to make livelihood programmes that are market-oriented and data-driven.
- It strengthens SRLM's capabilities to identify programme gaps using insights from the diagnostic tool.
- The coalition works closely with the SRLMs and progressively transfers expertise and knowledge.
- The objective is to embed market principles into the system, ensuring sustainability.
- Ultimately, the coalition becomes a technical assistance service provider to the SRLMs.



## 6. What Elements Would FM Need To Scale Up Key Skills For Systems Change

- FM needs to shift mindset, partnership approaches, and organizational design.
- The shift in mindset involves transitioning from serving rural customers to enhancing rural women's livelihoods.
- They aim to work more closely with partners collaboratively within the winning coalition.

- Organizational changes include building a gender-inclusive leadership team, establishing a new governance structure, adapting systems change strategies, and strengthening people and programme management.

FM is preparing to transform its operations and focus to align with the She-Leads-Bharat initiative's mission of improving the income opportunities of rural women through market linkages and gender-sensitive approaches.

## 7. Conclusion

The conclusion of the article outlines Frontier Markets' proactive efforts to prepare for strategic interventions in the She-Leads-Bharat initiative. These efforts are centred around strengthening its organizational readiness with a strong gender focus.

The key takeaways around readiness for scale/systems change are as follows:

- **Readiness for transformation:** Frontier Markets is gearing up to transition from its current role of serving rural customers sustainably to becoming a vital player in enhancing the livelihoods of rural women.
- **Collaborative approach:** Frontier Markets recognizes the importance of shifting from standalone partnerships to a collaborative approach within the Winning Coalition. This approach involves working closely with partners, including the Uttar Pradesh State Rural Livelihoods Mission (UPSRLM) and Rajeevika, to fill existing market linkage gaps and drive gender-inclusive initiatives.
- **Organizational adaptation:** Frontier Markets acknowledges that achieving systems change requires fundamental shifts in mindset and organizational design. This includes building a gender-inclusive leadership team, establishing a new governance structure, refining their systems change strategy, enhancing people management capabilities, and optimizing programme management.
- **Commitment to gender inclusivity:** Frontier Markets remains committed to its core value of gender inclusivity. It aims to ensure that more than 50% of its leadership team, including new recruits, are women. This commitment extends to fostering a culture of gender sensitivity throughout the organization.
- **Collaborative governance:** To ensure accountability and success, Frontier Markets is prepared to establish a dedicated governance structure for the She-Leads-Bharat initiative. This structure will safeguard the initiative's focus on improving the income opportunities of SHG while ensuring transparency and adherence to social and gender objectives.

The other key learnings are as follows:

- **The significance of Frontier Markets' transformation:** Frontier Markets' transformation from a clean energy provider to a digital platform empowering rural

women through social commerce is a testament to its adaptability and commitment to creating lasting social change. The organization's journey reflects the power of innovation, digital technology, and community engagement in addressing complex societal challenges.

- **Lessons learned and insights for social enterprises:** The case of Frontier Markets offers valuable lessons and insights for social enterprises seeking to drive positive impact while building sustainable business models:
  - a. The importance of recognizing and adapting to evolving community needs and opportunities.
  - b. The potential for digital technology to bridge gaps in access to information, economic opportunities, and social services.
  - c. The significance of building strong community networks and partnerships for scalability and impact.

As Frontier Markets continues to empower rural women and drive economic growth in underserved communities, its story serves as a compelling case study on the transformative power of digital technology and social entrepreneurship.

## Annexure

### Enhanced Income: A Key Component of Women's Economic Empowerment

Women's economic empowerment can be defined as a process through which women become entirely able to contribute to and benefit from labour markets, access economic resources, and make economic decisions. 62 Across the frameworks and studies that have been written on WEE, WEE is depicted as a journey, a virtuous cycle (as evidenced in Figure A.1) relying on three key components: (i) access to resources, (ii) agency, and (iii) achievements in terms of financial security and independence. As per this virtuous cycle (illustrated in Figure A.1), the more women can access resources, the more they can increase bargaining power in their household and progressively work towards the strengthened agency, which can then give them more power over economic resources and the ability to make their investments (both financial and human) to achieve financial security; thus further strengthening their income potential and access to resources and the upwards spiral continues.

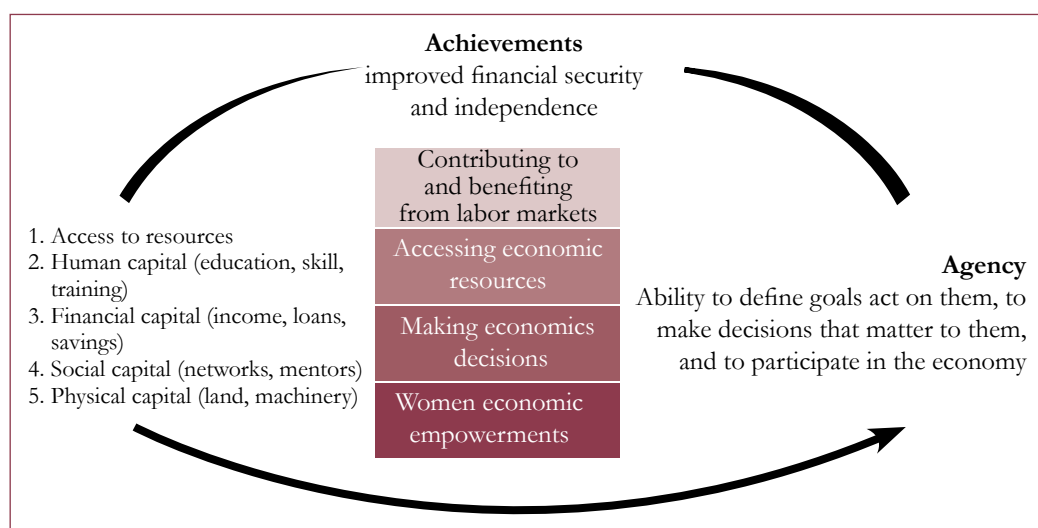


Figure A.1: Women's economic empowerment is a long virtuous cycle building on the 3 As: Access, Agency, Achievements

Following this theory, income can be a first step for women to enter the virtuous economic empowerment cycle. The positive impact of income opportunities on women's economic empowerment has been documented throughout multiple research studies (from J-PAL, the Bill & Melinda Gates Foundation, the International Initiative for Impact Evaluation, the United Nations, etc.). A concrete example—among many others—is the Lund University study conducted in 2016 that showed that women were more likely to make decisions about large expenditures, the use of contraception, and children's health and medicine when access to work opportunities increased. J-PAL underlines that a woman's ability to make

choices or negotiate with other household members can be considered a direct function of her income relative to the other individuals.

In practice, to have a significant effect on WEE, women need enhanced income. It needs to be long-term (i.e., sustainable over the years), consistent (e.g., not seasonal revenues, but regular and predictable every month), and sizable (i.e., attractive enough to justify decreasing women's household activities). Long-term and consistency is essential to build financial stability and enable planning to create some level of financial security, all the more for communities living in particularly vulnerable conditions. Low-income households are much more vulnerable to economic shocks, as exemplified by the COVID-19 crisis. In 2020, the bottom 10% of India's households lost 30 percentage points more of their income than the top 10%. In addition, having access to sizable income opportunities is key to not only convincing families to let women seize these opportunities but also to actually enable them to leverage this income to increase their agency and financial independence. A study by the EdelGive Foundation on 1235 women entrepreneurs pointed out that while women's primary objective to set up their own activity was to reduce or end financial dependence on their family, 39% of them could not achieve it entirely or at all, notably because their income was too low (a reason stated by 58% of them).

NB: 'Enhanced income' is the shortened term used to describe the income shift required for to drive women's economic empowerment

1. Long-term consistent income for women who did not have access to any.
2. More long-term, more consistent income for women who already had some sporadic income, which mathematically results in a more sizable income.



# From Ultra-Poor to Sustainable Agripreneurs An Integrated Agricultural Diversification Model for Tribal Women in Odisha

Shifa Shaheen and Rudra Prakash Pradhan

## Abstract

Though feminization of agriculture is a global problem, it is more acute in India, despite the country's agriculture sector employing 80 percent of the women's workforce (MoSPI, 2017). Even though women in tribal communities have always played significant roles in agriculture, their involvement may not change significantly with the broader trend of feminization. They are more likely to face unique challenges owing to land rights issues, displacement, climate change, lack of ownership of production assets, limited control over income, and often the financial burden of limited access to services and resources.

This case study will discuss 34-year-old Gita Nimala's journey on the integrated-diversified farming model (IDFM). Besides being a success story, it exemplifies how marginalized women can transform their lives and livelihoods by leveraging their skills, community support, and resources from various organizations. In particular, as tribals in India have limited land and capital, IDFM has the potential to be an adaptation and mitigation strategy for climate change and sustainable income.

## 1. Introduction

The Rayagada district is one of the aspirational districts of Odisha. It has a population of 9.68 lakh, of which 57.52 percent are tribal and 72 percent of the families are below the poverty line (Census, 2011). The district's literacy rate is 49.8 percent, and 93 percent of the families earn less than ₹ 5000 per month (SAL Report, 2021). Its forest cover is 39.67 percent of its geographical area. Agriculture, agricultural wage, labour, non-timber forest product collection, and other services are the primary income source for the district's people. Only 28% of the net sown area in Rayagada is under irrigation. The crops grown include paddy, ragi, and maize. In the last two decades, owing to market forces, cotton has replaced most of the traditional crops of the district. Single women, polygamy, landlessness (39 percent), drought frequency, soil degradation due to cotton farming, lack of irrigation infrastructure, underutilization of forest resources, and market unavailability are some developmental issues affecting the Rayagada district.

Bankili is a small village in the Rayagada district. Its total population is 813, of which 544 are male and 269 are female (Census, 2011). Tribal communities inhabit this village, with Dongria, Kondh, and Paroja being the dominant tribes. The village has 163 Self-Help Groups (SHGs) (NRLM, 2023)

Gita Nimala has been the sole provider for her family from a very young age. The 34-year-old's journey has been characterized by immense hardship. At a young age, she left her studies to care for her siblings and elderly parents. Often, the family ate only one meal a day. Although her family owned land, they could not cultivate it due to degraded quality and lack of knowledge. Despite these challenges, Gita ventured into farming and was able to educate her siblings and get them married. She, however, chose to remain single and takes care of her elderly parents.

Single (unmarried, divorced, widowed) tribal women often fall into the ultra-poor category because they lack the means for generating a livelihood. They face numerous challenges, including limited support, not having legal rights over their lands, and financial constraints. Gita's situation was also no different. When she decided to farm, she too faced immense challenges, the chief among them being a lack of irrigation and the risk of crop loss. Agriculture in hilly terrain is particularly labour intensive and exhausting. Marketing the products and selling them single-handedly posed another set of challenges. The absence of storage facilities meant that farmers are compelled to sell their produce to local vendors at predatory pricing. These formidable challenges make it especially difficult for single woman farmers like Gita to sustain their livelihood and make a decent living.

## 2. Objectives

To enable women farmers to overcome these challenges, a comprehensive livelihood approach is needed to integrate various components, including natural, physical, financial, human, and social capital. The case study investigates the effectiveness of tribal management of an integrated, diversified farming model (USDA, 2020). It will analyse how this model is adaptable and replicable for vulnerable communities who lack earning opportunities and how IDFM can cushion them from uncertain climate and financial shocks. This case research will explore the following objectives:

1. To identify the key components of IDFM and explore how these components can be adapted to other communities facing similar challenges.
2. To examine the impact of IDFM on Gita's livelihood assets, strategies, and outcomes using Livelihood Framework Analysis (LFA). The analysis will also identify the factors affecting the success of IDFM for Gita.
3. To examine the replicability and scalability of the IDFM based on the Cost and Benefit Analysis for other regions

## 3. Methodology

In this case study, a qualitative approach has been adopted. Gita and PRADAN<sup>1</sup> professionals were interviewed to collect data. The interviews were conducted in person and through video and phone calls in the local language with the help of a PRADAN professional. The data were analysed using content analysis. To analyse the second

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<sup>1</sup> *Stands for Professional Assistance for Development Action, a national-level non-governmental organization working for the livelihood upliftment of the vulnerable community in seven states of India.*

objective, the Livelihood Framework Analysis model (GLOPP, 2008); (Carney, 1999) was adopted (refer Annexure A). The Cost-Benefit Analysis was used for the third objective.

## 4. Diversification Model for Ultra-poor

In 2008, Gita started tomato cultivation, a venture that was not widely accepted among the tribal community in her village. PRADAN supported her in her initiative. As the tribal community is subsistence oriented, it did not prioritize vegetable cultivation and instead focused on cereal crops. Despite facing criticism and scepticism from her community for taking such a risky step, Gita saw an opportunity, remained undeterred, and arranged the initial capital required for farming. In her first foray into agriculture, she demonstrated remarkable acumen and resourcefulness and earned a profit of ₹ 18,000 from just 10 decimals<sup>2</sup> of land. This initial success further firmed her conviction that farming does not require a significant investment. She says, ‘A huge investment in farming is unnecessary if you follow the correct methods and tend to it diligently as if it were your child. The returns can far exceed your initial input.’

The following year, Gita decided to grow brinjals. However, erratic rainfall patterns degraded soil quality, which posed a significant challenge for her. Fortunately, with PRADAN and Odisha Livelihood Mission (OLM) support, she persevered and embarked into flower cultivation, an unexpected and exceptional step. Again, this move of hers was met with scepticism and criticism.

Despite anticipating some risks, such as capital loss, crop failure, excessive labour work, market unavailability, spoilage, and transport, Gita remained resolute and developed a sense of entrepreneurship. She knew that taking risks and building resilience and adaptability were crucial for her success in agricultural entrepreneurship. With this conviction, Gita decided to cultivate marigolds, which proved highly profitable. In the first financial year, she earned a profit of ₹ 50,000 from 1 acre of land of entrepreneurship. She knew that taking risks and building resilience and adaptability were crucial for her success in agricultural entrepreneurship. With this conviction, Gita decided to cultivate marigolds, which proved highly profitable. In the first financial year, she earned a profit of ₹ 50,000 from 1 acre of land.

Odisha Livelihoods Mission is an autonomous society under the aegis of the Department of Mission Shakti, Government of Odisha. It aims to reduce rural poverty by promoting diversified and gainful self-employment to the rural poor. OLM has been trying to uplift vulnerable communities, but their resistance to change has hindered its efforts. The tribal communities are more apprehensive of anticipated risks than the expected benefits from such an adoption. But Gita’s remarkable success has created a stir in the community and proved to be a turning point for Bankili. It allowed developmental agencies to intensify their operations and increase their coverage in one of the most backward villages of the state. Gita’s farm became the demonstration-cum-exposure site for farmers from Bankili

<sup>2</sup> Decimal is the unit of land widely used in West Bengal and Odisha. It is a well-known unit amongst tribals. One decimal unit of land equals 1/100th of an acre. In other words, 1 acre = 100 decimal.

and other villages. The profit margin of her flower business created a ripple effect in her village and beyond, as it motivated the women in the SHGs and village organizations (VOs) to be more receptive to change. This enabled a shift in the people's mindset towards horticulture and floriculture and gave room for panchayat-level village planning, village development plan (VDP) preparation, and individual crop planning (ICP) by OLM and PRADAN.

Eventually, the majority of the farmers in Bankili showed interest in growing crops as per ICP. ICP includes plot mapping, soil testing, crop identification, input investment collection, plot marking, and crop calendar. Now, the farmers follow a crop chart, which includes sowing time, irrigation, manuring, and weeding, and an input calendar, including the quantity of seeds, saplings, organic manure, and pesticides. The input and output linkages were ensured through different convergence (refer Figure 1). This movement gave rise to nursery enterprise, BRC<sup>3</sup> enterprise, labour pooling, and equipment pooling. After this intervention, the farmers have been able to tap the production side of the value chain.

#### 4.1 Ek Aur Ek, Gyarah (Together We Achieve More)

Such interventions require capital investment, and the women of the SHGs collaborated to increase their savings and apply for credit linkage loans. Meanwhile, Gita continued exploring new opportunities to enhance her knowledge of agriculture. She expanded her marigold-sown area to 2 acres and approached PRADAN for training in livestock rearing. She wanted to diversify her engagement and began rearing various breeds of commercial birds, such as RIR, BV300, Rainbow Rooster, Sonali, Asil<sup>4</sup>, and Desi, in poultry farming. This time, Gita engaged collectively. Gita's poultry business was a joint investment with Mission Shakti<sup>5</sup> and the Animal Resource Development Department (ARDD).

The project cost was ₹ 2.6 lakh and the government gave a subsidy of ₹ 1.2 lakh. Her SHG loaned the balance amount. Gita and her group planned to sell eggs, expecting the birds to lay 315-320 eggs daily.<sup>6</sup> However, things did not go as planned, as the breed of birds they had chosen presented a host of challenges. The birds were susceptible to humidity and temperature. They required a separate cage, and their feed was expensive, costing ₹ 2500 per kg. Despite best efforts, all the birds died and the enterprise failed.

However, undeterred, the women decided to make another attempt. They aimed to hatch eggs using an incubator and start a new business. This time they invested in a 500-capacity solar-powered incubator. SELCO Foundation provided the incubator which was funded by ARDD. The first batch had a hatching efficiency of 75 percent, but the solar system had only 6-8 hours of backup support. Furthermore, the women lacked training and technical know-how regarding power supply and water cleaning. Consequently, the hatching

<sup>3</sup> BRC is a bio-resource centre where organic manure and fertilizers (Jeewamrit, Vermicompost, Agni-astra, etc.) are made and sold. Women entrepreneurs indulging in this venture were inspired by the demand placed by the growing floriculture farmers in the area.

<sup>4</sup> Poultry breeds

<sup>5</sup> An umbrella scheme for the SHG movement launched by the Government of Odisha in 2001. It provides a corpus fund to each SHG for collective investment in income-generating activities. The scheme also provides support for micro-enterprises, including agro-based industries, handicrafts, and cottage industries.

<sup>6</sup> Informed by the livestock professional.

efficiency declined from 56 percent to 44 percent to eventually 36 percent. Poultry farming proved to be a failure for Gita and her associates. However, they did not lose hope and decided to try their hand at a new venture, i.e. a brooding business,<sup>7</sup> with the money they had saved from the subsidy. They began by rearing a batch of 200 one-day-old chicks. By selling this lot, they earned a profit of ₹ 4000. Encouraged further, they brooded 500 chicks in the second batch and earned a profit of ₹ 8000. As their business thrived, they brooded up to seven batches a month, generating an additional income of ₹ 25,000.

On top of that, Gita's marigold business was prospering. It inspired other women in the region to take up floriculture. With an initial investment of ₹ 10,000, they generated ₹ 50,000 in revenue from 1 acre of land. They did not use harmful chemicals and instead utilized waste decomposers and organic products provided by BRC entrepreneurs from the tribal community. Their approach was both budget-friendly and ecologically sustainable.

Next, Gita's SHG ventured into ginger processing. Gita and her team collaborated with Science for Society (S4S) and Second Chance Education (SCE). SCE recognized their potential and provided the SHG with the necessary technical know-how. The ginger processing business brought women from two SHGs together, and S4S provided them with a ginger solar dryer and cutting machine while supporting the unit's electrification. The women added ₹ 7,000-12,000 to their monthly income by producing dried ginger batches and delivering four to five batches daily. Even after accumulating bulk production, poor forward linkage remained a challenge. They needed a mechanism to sell their processed materials in the desired market at peak demand. The community producers felt a need for a legal and business entity.

With the technical support from PRADAN and financial assistance from OLM, the women farmers formed producer groups (PGs) and scaled up brinjal, chilly, and marigold production. The focus was on collectivizing women based on their products, which allowed them to collaborate and support each other in their farming activities. In 2018, after ten years of experience in agriculture and guiding women in the field, Gita saw the launch of the Agriculture Production Cluster (APC) Mission (APC, 2023). This mission aims to promote gender equity in agriculture by capacitating women farmers to form PGs through various capacity-building programmes and financial support. With the technical know-how from the mission, PGs can increase their production and operate businesses effectively. Gita and her group visited village-to-village to train SHGs for PG linkages, commercial farming technicalities, and cooperation power. Through collective efforts with other women in the federation, Gita, in 2020, played a crucial role in facilitating the formation of the Mahila Pragati Farmers Producer Company (MP-FPC). It highlights the significance in bolstering the resilience of an individual farming model. As a 100 percent women-owned and women-managed FPC, MP-FPC provides Gita and other women farmers better access to markets, credit facilities, and technology, translating into improved income and livelihoods.

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<sup>7</sup> Brooding in poultry farming is the provision of an optimum environment for birds in the early part of their life by the application of an external heat source. This is usually from day-old until the chicks are able to regulate their body temperature efficiently.

In due course, Gita's community recognized her efforts as a farmer-turned-entrepreneur with extensive knowledge and experience. She was elected President of the Federation and became one of the Board of Directors. Recalling this moment with pride, Gita said, *'Mu kebe bhi hele agi parjanta ate sanman au parichaya paini. Jadi oo mu mo paribar pain chintita oo pura daitya neiki sabu kama karichi tathabi mate jou khushi chasa kari mililichi sethiru kebe hele paini. Mo mana babut khushi kabiki na loka mane moro kasta oo parisrama ku chinile au mu ebe mo gaa ku moro paribar bhabe'* (I have never experienced such respect and recognition in my entire life. Even after serving my family since birth, I have never felt this joy. But now, I am filled with joy as my people have recognized my efforts, and this community is my family). Gita has vowed to serve her community with better access to knowledge and resources. In a society where women are often not recognized as farmers, she defied the odds and won the district- and state-level best farmer awards. However, she humbly attributes her success to her community.

With the means of the FPC, the women farmers explored markets for their products in their district and other districts of Odisha. The Board of Directors of the FPC carried samples of their produce to different places to secure orders and finalize deals. Based on the type of order received, the FPC followed the quotation, order release, payment, billing, and booking process. In 2022/23, the FPC had a business turnover of ₹ 1.2 crore. For the current financial year, they have prepared a business plan of ₹ 1.7 crore (Figure 1).

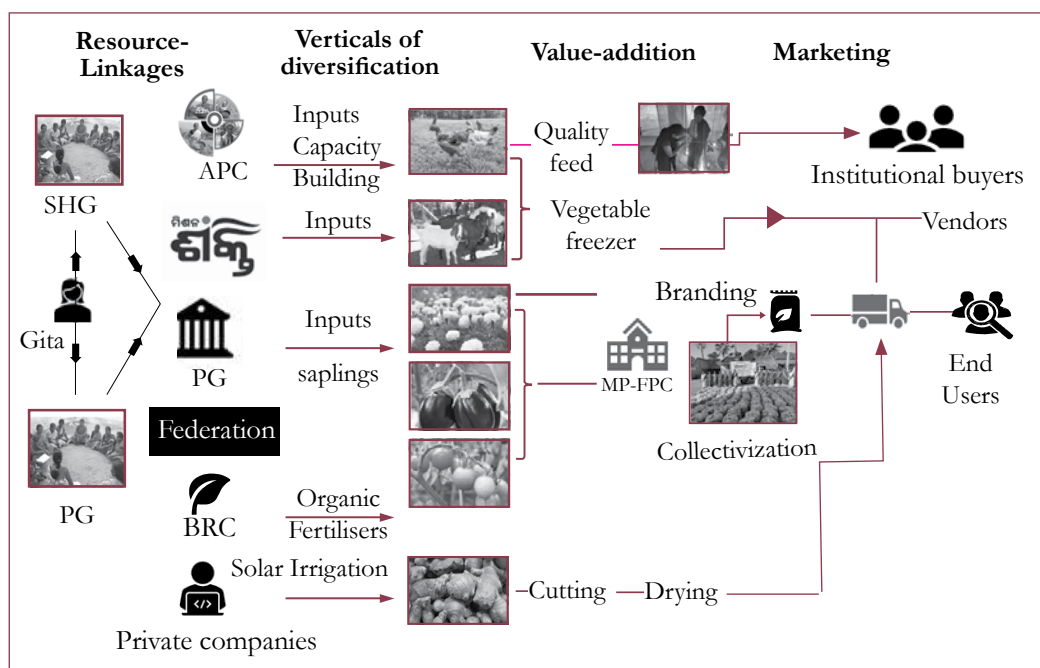


Figure 1: Schematic Representation of the Integrated Diversification Approach (individual and joint activities) by Integrating Different Collaborating Partners.

Source: Author's work; pictures used are provided by PRADAN professionals.

## 5. Livelihood Framework Analysis

The second objective aims to identify the components of IDFM and the key external factors that influenced Gita's success.

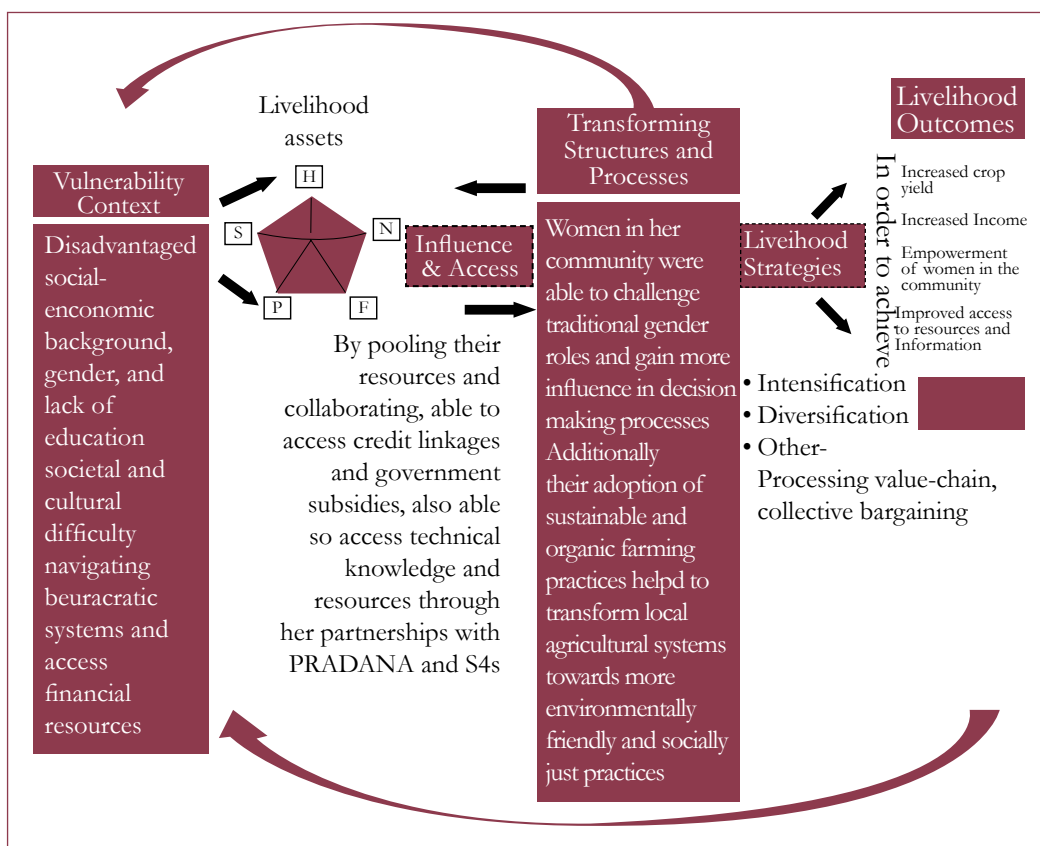


Figure 2: The Livelihood Framework Analysis of Gita's Model

Source: Author's input based on DFID Sustainable Livelihoods Framework (Natarajan & Newsham, 2022)

### 5.1 Vulnerability Context

Gita's vulnerability was marked by her disadvantaged socio-economic background, gender, and lack of education. As a woman from a tribal community, she faced many societal and cultural barriers to accessing resources and opportunities. Her lack of formal education also made navigating bureaucratic systems and accessing financial resources difficult.

### 5.2 Livelihood Asset: It Comprises Five Key Elements

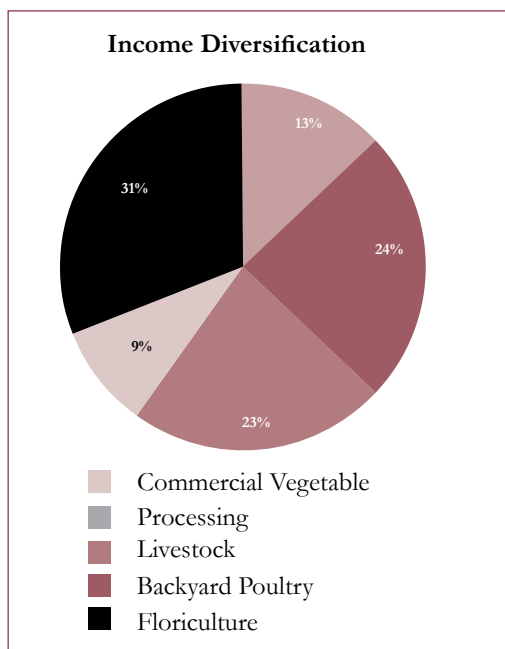
- **Human capital (H):** Gita had primary education and some initial experience in farming. Her zeal to learn more and expand her knowledge in new areas helped her acquire knowledge and skills through training programmes and networking with other farmers.



- **Social capital (S):** Gita was part of a supportive community of women (SHG, PG, MPFPC, and Federation) who were also interested in improving their livelihoods. She also collaborated with PRADAN, S4S, and SCE to access technical and financial support.
- **Physical capital (P):** Initially, Gita had only a tiny piece of land for farming. With the help of her SHG, she was also able to acquire a solar-powered incubator, a ginger processing unit, and other equipment necessary for her poultry business. In addition, she received waste decomposer and other organic products from a BRC entrepreneur from her tribal community for her marigold business.
- **Financial capital (F):** The SHG invested in her poultry business. She also received government subsidies for some of her ventures.
- **Natural capital (N):** Gita relied on natural resources such as BRC organic input, manure, and fertilizer.

### 5.3 Influence and Access

By pooling their resources and collaborating, the women in Gita's PG successfully accessed credit linkages and government subsidies to start their businesses. Partnerships with PRADAN and OLM enabled Gita and her team to access technical knowledge and resources. Her association with FPC helped the women bargain collectively to fetch a higher and fairer price for their produce.



### 5.4 Transforming Structures and Processes

Gita's participation in SHGs and other community-based organizations enabled structural transformation locally. As a result of the collaborations, the women in her community were able to challenge traditional gender roles and gain more foothold in the decision-making processes. Additionally, adopting sustainable and organic farming practices helped transform local agricultural systems towards more environmentally friendly and socially just practices. After intensifying her production, she was in need of more labour in her field. Subsequently, she started employing collaborative efforts to manage the labour requirement.

Figure 3: The livelihood Strategies and their Contribution to Gita's Case

*Note: Based on data presented in Table 1*



## 5.5 Livelihood Strategies

Gita's livelihood strategies included diversifying her income sources by cultivating marigold flowers, poultry farming, ginger processing, and brooding. This allowed her to generate income throughout the year and mitigate the risk of crop failure. She also adopted sustainable farming practices and used organic fertilizers, which helped improve crop yield and reduce production costs. Through her partnerships with organizations like PRADAN and S4S, she got access to the technical knowledge and resources needed to start and maintain these businesses.

## 5.6 Livelihood Outcomes

Livelihood can be understood as increased profit margin, continuous income throughout the season, contingency income, and improved living standards. As Gita's socio-economic status improved, she gained recognition and respect from her community as a successful farmer and entrepreneur.

The Livelihood Framework Analysis shows that Gita's IDFM positively impacted her livelihood assets (refer to Figure 4), strategies, and outcomes. We explored the external factors that led to her success. Gita's livelihood status has improved significantly over the years, as evidenced by the component livelihood outcomes.

From Figure 4, we can infer that various livelihood interventions have helped Gita diversify her income sources and reduce her dependence on agriculture. Despite facing many challenges, she has been able to sustain and grow her business with the help of her community and convergences. The vulnerability context for Gita showed the biggest improvement, as evidenced by the increase in food security and access to healthcare and resilience against climatic shocks.

## 6. Replicability and Scalability of the Integrated Farming Model: Threat and Opportunity

The authors used cost-benefit analysis to objectively and quantitatively assess the replicability and scalability of Gita's model. The rationale is 'conviction for adopting any venture depends on the monetary feasibility, profit period, payback period, return on

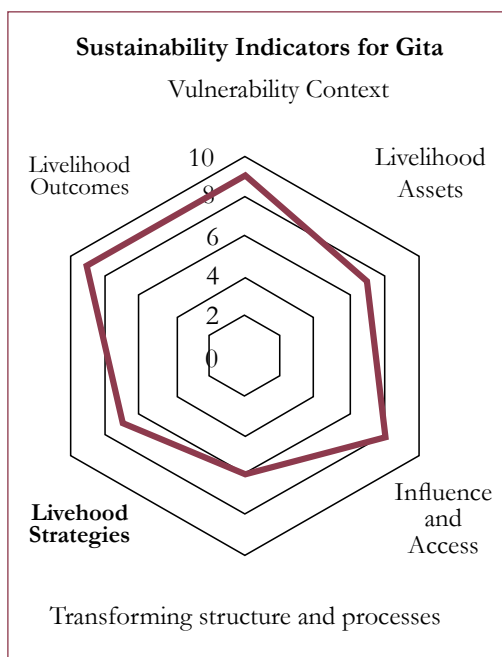


Figure 4: Sustainability indicators and their weightage to map the impact of her model

Source: Based on marks assigned to responses in the interview for impact for each component

investment, and the potential for future growth and scalability’. The cost-benefit analysis will provide insight into whether the model’s benefits outweigh the costs. It will enable us to decide which business areas are most profitable and which may need improvement. It will also identify the key cost drivers and revenue generators and help identify potential cost savings and revenue enhancement areas (Refer Table 1).

Table 1: Cost-benefit Analysis (Calculated Based on Data Provided in the Interview)

Product/Service	Annual revenue (₹)	Annual cost (₹)	Net benefit (₹)
Marigold	70,000	10,000	60,000
Vegetables	45,000	5,000	40,000
Cereals			
Poultry	5,000	500	2,500
Poultry brooding	40,000	10,000	30,000
Goat rearing	30,000	2,000	28,000
Plantation	20,000	1,000	19,000
<b>Total</b>	<b>210,000</b>	<b>28,500</b>	<b>179,500</b>

The table shows that the total net benefit for all the products and services is ₹ 179,500 per annum. A sensitivity analysis was performed to determine the impact of changes in assumptions or inputs on the outputs of a model. In the given case, the sensitivity analysis was conducted to evaluate the impact of a 10 percent increase or decrease in total revenue and the total cost on the net profitability of the diversified farming model. This analysis has helped assess the viability and sustainability of the model under different scenarios. Decision-makers can use this model to gain insights into potential risks and opportunities for improvement in their future and existing ventures.

The following were the assumptions for the sensitivity analysis:

- Low estimate: 10% decrease in total revenue and a 10% increase in the total cost
- High estimate: 10% increase in total revenue and 10% decrease in the total cost

Table 2: Sensitivity Analysis to Check the Robustness of this Diversification Approach

Indicators	Low estimate	Base base	High estimate
Total revenue (₹)	189,000	210,000	231,000
Total cost (₹)	31,350	28,500	25,650
Gross profit (₹)	157,650	181,500	205,350
Net profit (₹)	135,450	153,000	170,550
Benefit-cost ratio	5.41	6.37	7.98
Payback period (years) <sup>8</sup>	0.44	0.30	0.22

<sup>8</sup> Payback period is the length of time it takes for an investment to generate enough cash flow to recover the initial cost of investment. For the calculations, refer to Annexure D.

Based on the analysis, it can be inferred that the model is financially viable and profitable. The benefit- cost ratio is greater than 1 in all the scenarios. It indicates that the benefits outweigh the costs. Additionally, the payback period is less than a year in all the scenarios, which suggests that the investment will be recovered relatively quickly.

Furthermore, the sensitivity analysis shows that even with a 10% decrease in revenue and a 10% increase in cost, the model will still generate a net profit and a positive benefit-cost ratio. On the other hand, with a 10% increase in revenue and a 10% decrease in cost, the profitability and financial viability of the model will improve even further. The net benefit is still positive, with a 20% decrease in sales, indicating the model's resilience. From the cost-benefit and sensitivity analyses, we can infer that Gita's diversified farming model is profitable and has growth potential.

## **7. Outcomes**

### **7.1 Results on Yield and Climate Resilience**

Adopting integrated farming methods significantly increased Gita's crop yield. Soil water conservation techniques and organic inputs enabled Gita to improve land health and productivity. Intercropping marigolds with brinjal helped increase the yield of both crops. Gita's decision to rear poultry and goats helped her increase her income. Through collective efforts, Gita and other women farmers could access better markets and increase the demand for their produce.

### **7.2 Results in Income**

As mentioned earlier, integrated farming practices increased her profits and led to the formation of MP-FPC. Through this FPC, Gita and other women farmers accessed better markets, credit facilities, and technology, which helped them improve their income and livelihoods. The FPC also enabled them to negotiate better prices for their produce. Over the years, Gita's income increased year by year, as depicted in Figure 5.

### **7.3 Socio-economic Status**

The adoption of IDFM and entrepreneurship has transformed women's socio-economic status. Gita has become a leader in her community, and her efforts towards women's empowerment and sustainable agriculture are recognized and respected. Her success story has inspired other women in her community to adopt integrated farming practices and form producer groups. As President of the Federation and a BOD member of the MP-FPC, Gita has been instrumental in empowering other women farmers. She has helped them access better markets, credit facilities, and technology and provided crop planning and management guidance. Gita's leadership and entrepreneurship have paved the way for other women to follow in her footsteps and create a more sustainable and equitable agriculture sector in Bankili.

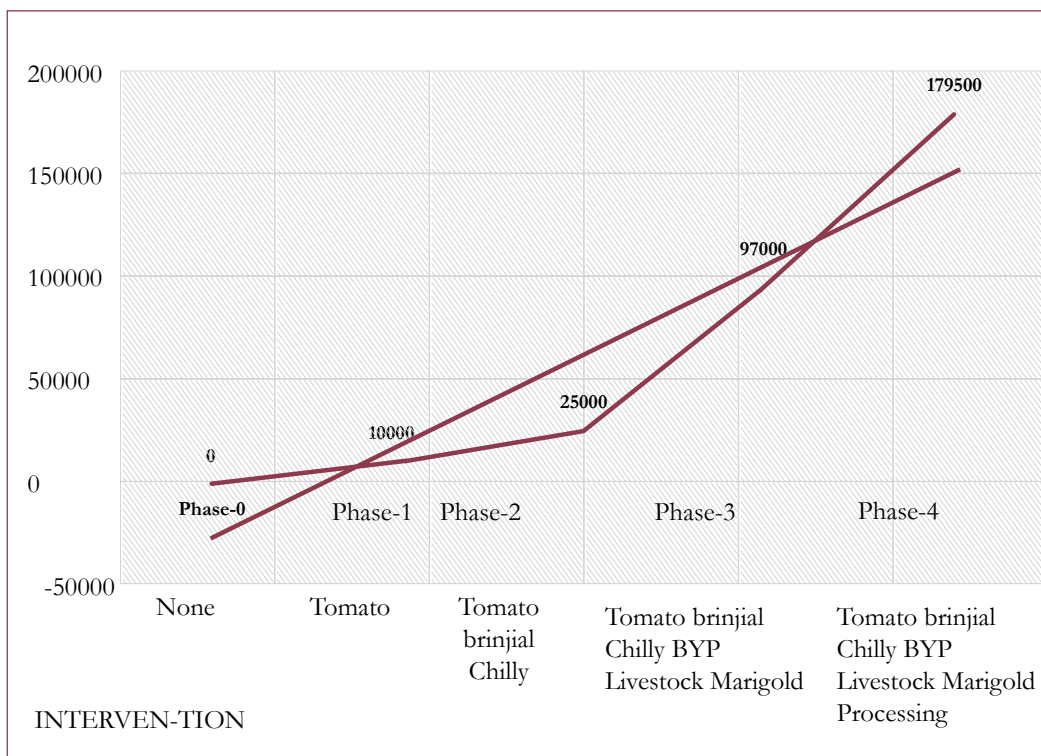


Figure 5: Phase-wise Intervention-Income status of Gita

Source: Author's work, based on the interview; Refer to Annexure C for data table

## 7.4 Empowerment

Empowerment goes beyond just income generation. It aligns with the five dimensions defined by USDA: production, resources, income, leadership, and time. Women actively engage in market exploration, financial management, bid approval, and overseeing MP-FPC accounts and finances. This increases autonomy in production decisions, asset ownership, income control, collective bargaining power, leadership roles, and skilling. Through IDFM, FPC has come a long way towards achieving sustainability. The FPO's increased turnover, up-to-date accounts, regular internal and external audits, and organization of AGMs are positive indicators that both their businesses and FPC are progressing towards sustainability.

## 8. Way Forward

Gita's story is a powerful example of how marginalized women can take control of their lives and livelihoods with proper support and resources. With the technical support of PRADAN and Odisha Livelihoods Mission (OLM), Gita began her journey by growing commercial vegetables. She further ventured into floriculture, ginger processing, and rearing livestock. In a country where women's contributions to the agricultural sector often go unrecognized, she has become a learning lesson for the women in her community. She has

received numerous district and state level awards due to her unwavering commitment to her craft and community. Her innovation, resilience, and collaboration with the community women led to the forming of a 100% women-owned, women-managed, and sustainable Farmer Producer Company (FPC). On being asked about her future goals, Gita says she wants to increase the FPC business by increasing the shareholders to 1800 and an annual turnover of ₹ 1.7 crore by 2023-24. She wants to add fishery with the innovation of bio-floc (under incubation) in her portfolio.

Although the findings of this case study highlight the profitability and sustainability of Gita's diversified livelihood model, its scalability and replicability require policy-level interventions from various stakeholders. This model was not built in one day. It took 15 years of experimentation, failure, and demonstration. PRADAN should also be credited for investing in capacity building rather than being limited to extending monetary support. The challenge lies in effectively implementing and scaling adaptation models like Gita's in tribal communities, where often there is resistance to change and a preference for traditional ways of living. A failure, like in the case of poultry, can restrict the future scope for development. It can also have significant consequences for the farmers, potentially causing distress and unfortunate incidents.

One of the significant takeaways from Gita's success is the diversification of income streams, adoption of ecologically sustainable practices, and advocating the importance of gender-sensitive policies and programmes that promote rural women's entrepreneurship and empowerment. Several steps need to be taken to build on Gita's success; these include scaling up technical support, providing access to resources, and creating market linkages for rural women entrepreneurs. Encouraging gender-sensitive policies and programmes and public-private partnerships to provide sustainable funding and ongoing support are the other initiatives necessary to develop women entrepreneurship programmes. Lastly, a robust monitoring and evaluation system should be developed that can track rural women entrepreneurs' progress and strengthen the forward and backward linkage by establishing a nonexploitative entity like FPC.

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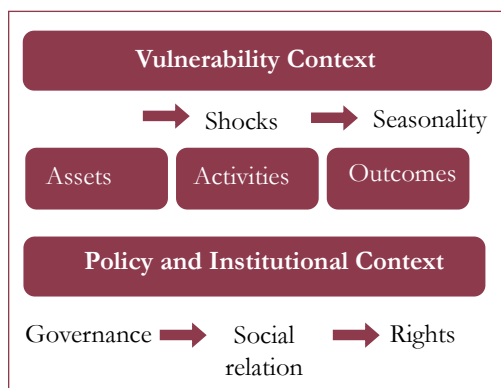
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## Annexures

### A. Livelihood Framework Analysis (LFA)

The LFA is a conceptual framework is widely used to understand the dynamics of livelihoods in developing countries. The framework recognizes that a complex interplay of various assets, strategies, and external factors shapes people's livelihoods. Sustainable livelihoods require promoting multiple livelihood assets and developing adaptive strategies to cope with various shocks and stresses (Baumann, 2002).



The framework identifies five categories of livelihood assets: human, social, natural, physical, and financial. Human assets refer to people's skills, knowledge, and health, while social assets encompass social networks, norms, and institutions that facilitate cooperation and collective action. Natural assets refer to natural resources such as land, water, forests, and biodiversity, while physical assets refer to the infrastructure, technology, and equipment needed for productive activities. Financial assets refer to the financial resources available to individuals and households, such as savings, credit, and remittances.

LFA also identifies five strategies people use to make a living: farming, non-farm self-employment, wage employment, remittances, and transfers. These strategies can be combined to create diversified livelihood portfolios that reduce vulnerability to shocks and stresses. It provides a comprehensive and holistic approach to understanding the complex dynamics of livelihoods in vulnerable communities and can be used to design interventions that promote inclusive and sustainable livelihoods

### B. Income Table (for Figure 5)

Table A1: Income Diversification with Year-wise Growth in the Profit of Gita's IDFM

Year-0		Phase-1		Phase-2	
Intervention	Profit	Intervention	Profit	Intervention	Profit
Backyard vegetable		Tomato	10000	Brinjal	10000
Grain		N		Tomato	10000
N		N		Chilly	5000
N		N		N	
N		N		N	
N		N		N	
N		N		N	
<b>Total</b>	<b>0</b>		<b>10000</b>		<b>25000</b>

Year-0		Phase-3		Phase-4	
Intervention	Profit	Intervention	Profit	Intervention	Profit
Backyard vegetable		Brinjal	15000	Brinjal	25000
Grain		Tomato	15000	Tomato+chilly	25000
N		Chilly	5000	BYP	32500
N		BYP	2000	Livestock	15000
N		Livestock	10000	Marigold	60000
N		Marigold	50000	Processing	12000
N		N		Freezer	10000
<b>Total</b>	<b>0</b>		<b>97000</b>	<b>Total</b>	<b>179500</b>

### C. Payback Period

In this case, the initial investment was ₹ 50,000. The payback period can be calculated by dividing the initial investment by the average annual net cash inflow. For the low estimate, the average annual net cash inflow is  $(₹148,175 - ₹65,000)/2 = ₹41,587.50$ .

Therefore, the payback period is as follows:

Payback period =  $₹ 50,000 / ₹ 41,587.50 = 1.20$  years

The base case's average annual net cash inflow is  $(₹ 186,875 - ₹ 70,000)/2 = ₹ 58,437.50$ .

Therefore, the payback period is as follows:

Payback period =  $₹ 50,000 / ₹ 58,437.50 = 0.855$  years or approximately 10 months

For the high estimate, the average annual net cash inflow is  $(₹ 225,575 - ₹ 90,000)/2 = ₹ 67,787.50$ . Therefore, the payback period is as follows:

Payback period =  $₹ 50,000 / ₹ 67,787.50 = 0.737$  years or approximately eight months.



# Sirohi

## A Woman-led Enterprise Creating Opportunity for India's Women Artisans in the Global Marketplace

Shruti Goel and Sneh Bhardwaj

### Abstract

Upaya Social Ventures, through its innovative and globally recognized social finance model called the Pool of Recoverable Grants (PRG), aims to catalyse systemic change and alleviate poverty by investing in enterprises that create dignified jobs for the extremely poor. Since its inception in 2011, Upaya has enabled creation of more than 35,000 dignified jobs across India through investment and consulting support to for-profit social enterprises. This case study concerns one of Upaya's latest investments in a women-led business, Sirohi. With its unique design-based business model, Sirohi has captured attention for its unique approach to addressing pressing social and environmental challenges. Upaya Social Ventures is proud to add Sirohi to its already deep-impact portfolio of social enterprises, creating dignified jobs for the poor.

### 1. Context

This case study is set in the broader concept of Gender Lens Investing (GLI). GLI is a strategy or investing approach considering gender-based factors across the investment process to advance gender equality and better inform investment decisions. Gender-smart investors recognize that financial systems engage with and benefit men and women differently, particularly women of colour and are actively committed to using finance as a tool to promote gender equality. Upaya's investment in Sirohi is an example of its commitment to GLI. As an initial reference point, the Global Impact Investors Network (GIIN) defines GLI within two broad categories:

1. Investing with the intent to address gender issues or promote gender equity, including by:
  - Investing in women-owned or women-led enterprises;
  - Investing in enterprises that promote workplace equity (in staffing, management, boardroom representation, and along their supply chains); or
  - Investing in enterprises that offer products or services that substantially improve the lives of women and girls
2. Investing with the following approaches to inform investment decisions:
  - A process that focuses on gender, from pre-investment activities (e.g. sourcing and due diligence) to post-deal monitoring (e.g. strategic advisory and exiting); or

- A strategy that examines, concerning the investee enterprises:
  - their vision or mission to address gender issues;
  - their organizational structure, culture, internal policies, and workplace environment;
  - their use of data and metrics for the gender-equitable management of performance and to incentivize behavioural change and accountability; and
  - how their financial and human resources signify a commitment to gender equality.

## 2. About Sirohi

### 2.1 What ?

Sirohi is a high impact social enterprise based in Muzaffarnagar, Uttar Pradesh. Geographically located in a low-income state, the enterprise particularly focuses on empowering women artisans from underserved communities to craft a range of products, including furniture, storage solutions, handmade bags, and more. In two years, Sirohi has established its brand in the domain of home decor products. The venture harnesses the art of traditional rope weaving, a skill intrinsic to the women artisan clusters scattered throughout Muzaffarnagar, Uttar Pradesh.

The distinguishing feature of this craftsmanship lies in their use of industrial plastic waste and textile discards, ingeniously transforming them into vibrant ropes that serve as the foundation for their handcrafted creations. This thus creates sustainable and responsible products that address climate change through adaptation efforts.

Sirohi's model blends artistic innovation, sustainable practices, and empowerment into a transformative journey for women artisans. At its core, the brand's ethos revolves around repurposing waste materials and creating ropes that are both environmentally conscious and aesthetically appealing. Partnering with global design schools, Sirohi bridges traditional craftsmanship and contemporary designs, facilitating this exchange through technology-driven workshops.

Sirohi also envisages an end-to-end solution for women artisans. From the outset, the brand supplied raw materials while offering access to modern designs that resonate with evolving market preferences. The women artisans underwent skill enhancement through workshops, harnessing digital tools such as training videos and instructional images. The seamless integration of market linkages ensured their creations transcended boundaries, reaching customers through B2C and B2B channels. From an economic transaction perspective, the women artisans are micro-entrepreneurs supplying their products to Sirohi. In the future, with deeper skill building and market linkages, the women artisans will be able to supply to other brands directly and participate actively in a truly markets-based approach with higher bargaining power.

## 2.2 Who ?

At the heart of this narrative is Gauri Malik, the visionary founder of Sirohi. Her journey began with an encounter in 2012 when the Skilled Samaritan Foundation initiated a solar lighting project in Sirohi, a serene village nestled in rural Haryana. Over several years, Gauri's interactions with the village inhabitants highlighted the untapped potential of rural women and their rich talent yet hampered by limited opportunities and skills. Enthrilled by the community's spirit, Gauri and her team launched the 'Sirohi' project in June 2019. This initiative marked the beginning of a remarkable journey for Gauri, Gauhar Fatma, and the 960+ women artisans it has uplifted along the way.

The women artisans employed by Sirohi hail from conservative households in rural areas of Muzaffarnagar, Uttar Pradesh. In their cultural context, women's engagement in employment is traditionally discouraged. According to the National Family Health Survey (NFHS-5) in 2019-20, in Uttar Pradesh, only about 23.4% of women were engaged in some form of employment. This indicates the prevailing socio-cultural norms that often discourage women's participation in the workforce. This phenomenon can be even more pronounced in regions like Muzaffarnagar due to deep-rooted traditional beliefs and low socio-economic status.

This makes Sirohi's contribution highly additional, intensely targeting the most underrepresented and marginalized groups as agents of business growth. Women in the villages of Muzaffarnagar are gradually breaking away from conventional gender roles. For instance, Gauhar, a resident of one such village, shared that her involvement in Sirohi's activities has not only improved her family's financial stability but also earned her newfound respect within her community.

## 2.3 How?

A unique aspect of Sirohi's approach lies in the raw materials utilized. By ingeniously converting industrial plastic waste, including multi-layered plastic wrappers, and repurposing textile waste, these materials are transformed into ropes of varying colours. This ingenious process culminates creating intricate handcrafted products that blend sustainable practices with artistic excellence.

In essence, the Sirohi model not only upholds age-old artistic traditions but also catapults these artisans into the vanguard of contemporary markets. It is a testament to the brand's dedication to social change, sustainability, and empowerment of women artisans in a rapidly evolving world.

Sirohi's innovative framework for job distribution encompasses four distinct categories of workers: Artisans, Welders and Carpenters, Finishers, and Packers. Each of these roles plays a crucial part in the intricate process of crafting their products.

- **Artisans and master artisans:** This combined category represents the creative heart of Sirohi's endeavours. Artisans, led by master artisans, infuse the products with life through their skilled weaving techniques and artistic expertise. These master artisans not only guide the artistic process but also oversee each product's development, including inventory management, quality assurance, timelines, and standards.
- **Welders and carpenters:** They lay the structural foundation on which the artistic creations are built. Their expertise in constructing sturdy structures provides the canvas for weaving, and their precise work enables artisans to weave intricate designs, resulting in durable and visually appealing products.
- **Finishers:** This category is dedicated to refining the product's appearance and ensuring its impeccable quality. Finishers meticulously highlight the finer details, such as cutting extra threads and addressing imperfections.
- **Packers:** The final production stage involves packers who expertly package items to preserve their quality and aesthetics during transportation.

### 3. Sirohi's Impact

Sirohi is currently engaging 160 women artisans, and according to Upaya's business model projections, this number is expected to become 1500 in the next 7 years. The venture's global footprint is underscored by its registered studio in New York and its collaboration with more than 10 B2B established brands in India, including Okhai, Anand Sweets, and others.

#### 3.1 Impact Measurement Survey

In August 2023, Upaya surveyed 70 jobholders at Sirohi as a component of impact measurement and management practice. Out of the 70 jobholders surveyed, 87% (61) were artisans, including 3 being master artisans; 7% (5) were welders and carpenters; 4% (3) were finishers; and 2%, i.e. 1 was a packer (see Figure 1). The key survey findings are highlighted in Figure 2.

Out of the 61 artisans, 58 were women artisans. In this case study, the experiences of these 58 women artisans are shared within the context of their engagement with Sirohi, shedding light on their unique journey and the impact of their association.

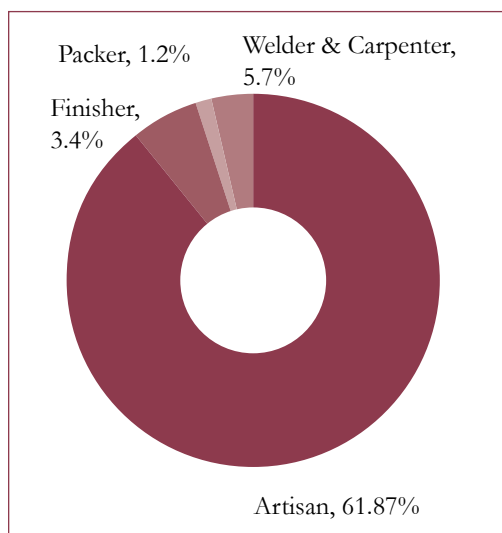


Figure 1. Classification of 70 Jobholders at Sirohi

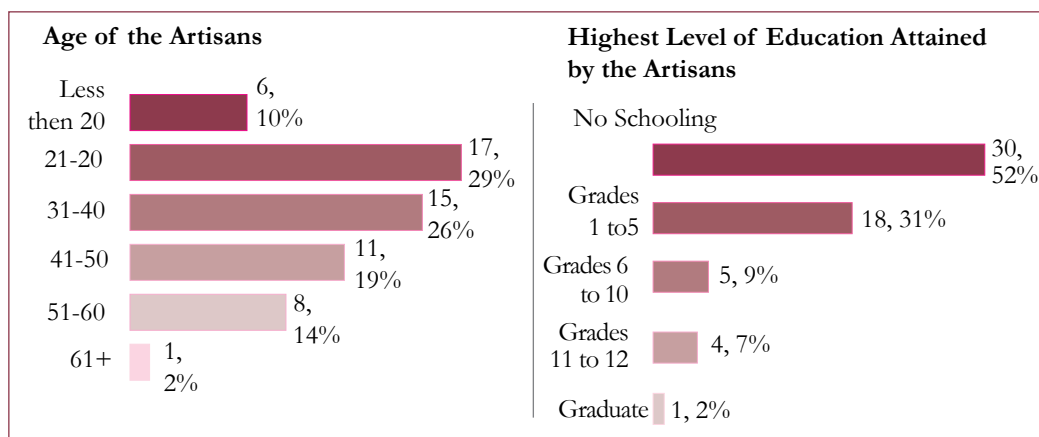


Figure 2: Key Survey Findings

### 3.1.1 Demography

- Thirty-eight individuals, constituting 66%, fall under 40 years
- Thirty individuals, accounting for 52%, have not received formal education

### 3.1.2 Socio-Economic Background

- The women artisans typically belong to families with an average size of seven members
  - On average, the daily household income amounts to ₹ 3803.2
- Wage Effect on Women Artisans

## 3.2 Wage Effect on Women Artisans

### 3.2.1 Income increase

During the survey, the artisans were encountered with shared their experiences, revealing that many had previously confronted limited work opportunities and various restrictions. Based on the income data they reported, the average daily income across job types due to Sirohi has witnessed a substantial surge of 775% on average, from ₹ 16 to ₹ 140.

Among them, 3 master artisans saw their average income rise by 41%, elevating their

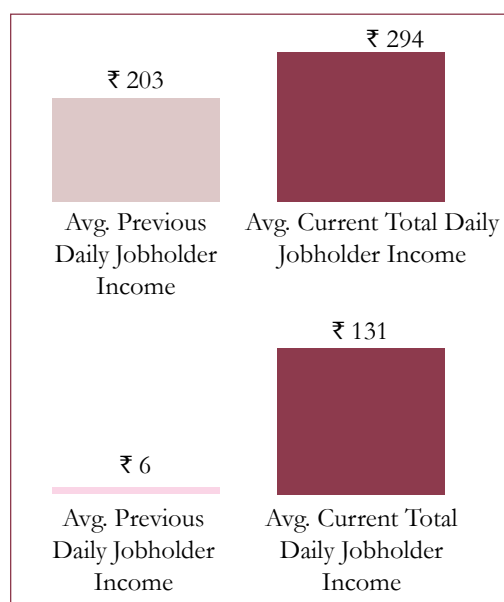


Figure 3. Income Comparison before and after Affiliation with Sirohi

*\*Note: Previous daily income indicates income earned before affiliating with Sirohi, and current income indicates income earned at present by the artisans.*

earnings from ₹ 208 to ₹ 294. Earlier, the master artisans used to weave mainly charpoy and stools for people in the village and sell them locally based on orders.

The remaining 55 artisans experienced a substantial increase in income of 2126%, from ₹ 6 to ₹ 131 (Refer Figure 3).

Sirohi's women artisans contribute 30 percent of their total household income through earnings. Among the 3 master artisans, their contribution is notably higher at 49 percent. The remaining 55 affiliate artisans' contributions amount to an average of 29 percent, underlining the significant economic impact these women artisans make on their households through their association with Sirohi. This is reflective of the overall low socio-economic status of the communities.

### **3.2.2 Satisfaction at work**

Almost all the artisans, precisely 57 out of 58 women artisans, reported being satisfied with their work, citing several compelling reasons for their contentment. Earning money emerged as a significant factor, symbolizing their financial stability and their ability to contribute to household expenses. The newfound financial independence these artisans experienced was another crucial source of satisfaction. Additionally, the flexibility to work from home at hours that suited them resonated deeply. This flexibility allowed them to balance their work with household responsibilities seamlessly.

### **3.2.3 Perception of self at work**

The survey explored changes in self-perception and societal perception following their association with Sirohi. The responses revealed significant shifts in self-perception, with 38% highlighting an improved standard of living and 40 percent noting enhanced financial stability as prominent themes. Societal perception also witnessed a positive shift, with 37 percent (19 women) reporting experiencing dignity and respect from society—an encouraging testament to the transformative impact of Sirohi's initiatives.

### **3.2.4 Opportunity to upskill**

The survey revealed that a significant number of women, 49 out of the total, i.e. 84%, reported acquiring new skills. They also reported that the skills learnt would help them get better opportunities in the future. Among these artisans, the most commonly learned skill, as reported by 47 or 81%, was the art of weaving and learning modern designs. A diverse set of skills were also acquired, encompassing project management, accounting, and socializing skills.

### **3.2.5 Ability to fulfil aspirations**

When inquired about the tangible outcomes resulting from their earnings through Sirohi, a prominent 29% (17 women), expressed that they have been able to fulfil their aspiration of sending their children to school. Additionally, 22% (13 respondents) shared that they

have successfully managed to save for emergencies (see Figure 4).

3.2.6 Ability to fulfil long-term goals

A significant 88%, comprising 51 of Sirohi’s artisans, expressed their confidence that income earned through Sirohi will help them attain their ultimate life goals. These ultimate aspirations predominantly revolve around their children’s well-being and future prospects. Sending children to school emerged as a major objective. Furthermore, goals related to their children's weddings and access to better opportunities were also prominent. See Figure 5

4. Gender-Climate Nexus

Sirohi’s pioneering approach has far-reaching implications for women’s empowerment and sustainability. Sirohi is forging pathways to economic independence and skill development by elevating women to the status of micro-entrepreneurs and artisans. According to the United Nations, women make up 80% of the people displaced by climate change; they are also at a greater risk of sexual violence and more likely to die from natural disasters than men. Ensuring a just and equitable transition to a net-zero economy includes ensuring economic agency for women and girls.

The symbiosis of modern design, traditional craftsmanship, and technology driven innovation positions Sirohi at the forefront of conscious consumerism, impacting individual lives and the broader supply chain dynamics in various sectors across India. Repurposing waste materials and empowering women artisans

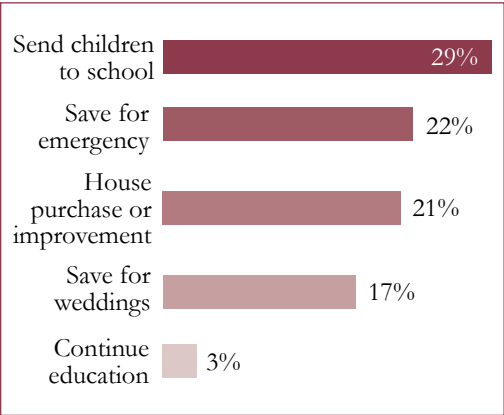


Figure 4. Ability to fulfil Aspirations after Affiliation with Sirohi

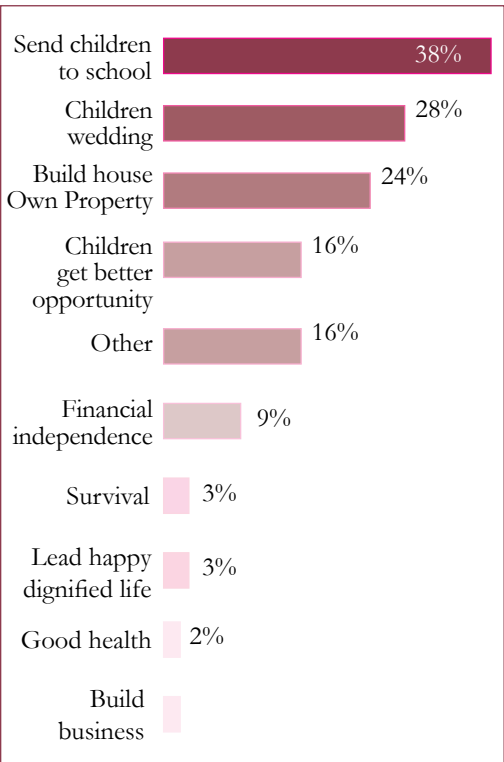


Figure 5. Ability to fulfil long-term Goals after Affiliation with Sirohi

showcases the profound impact that social ventures can have on marginalized communities. The core elements of Sirohi's success lie in its holistic approach, innovative framework, and dedication to social change.

## 5. Conclusion

Sirohi has defied prevailing socio-cultural norms that discourage women's participation in the workforce. Through skill enhancement, access to modern designs, and market linkages, Sirohi has provided these artisans with an end-to-end solution that bridges the gap between tradition and market trends. The survey findings reveal the ripple effects, with artisans reporting newfound skills, aspirations met, and a better future for their children. The income earned through Sirohi enabled them to achieve their ultimate life goals, reflecting the initiative's deep-rooted impact on their lives and aspirations.

Sirohi's potential for growth remains vast, and its influence can continue to empower women artisans and drive positive change. However, challenges lie on the horizon, including the need to navigate expansion while ensuring sustained well-being for the artisans and addressing potential environmental concerns.

In summary, Sirohi's journey echoes the sentiment of 'We're all about the boss stories, not the sob ones'. It exemplifies the transformation of women artisans into empowered individuals who are shaping their destinies. The case of Sirohi stands as an inspiring example of how purpose-driven initiatives can make a meaningful impact on communities, challenge norms, and pave the way for a more equitable and sustainable future.



# Building Value Chains Led by SHG Women through Community Institutions of the NRLM The Unnat Agri-business Enterprise Model

Garima Sundaram, Prakarsh Diwaker, Vivek Kaila

## Abstract

Rural women are predominantly employed in agriculture, which typically provides meagre returns and only seasonal employment opportunities. Moreover, they have low agency in economic decisions, work choices, independent mobility, public participation, and limited access to resources. The Madhya Pradesh State Rural Livelihoods Mission (MPSRLM) is being implemented as per the Ministry of Rural Development (MoRD), Government of India's decision to reach out to the poorest of the poor households for their economic and social empowerment. Since 2022, MPSRLM has collaborated with its implementation and technical partners, IMAGO Global Grassroots and SEWA (Self-employed Women's Association), to implement a women-led, value-chain-based solution, the *Unnat* enterprise model. This case expounds on the crucial associated aspects of the Unnat model with respect to its employment generation and capacity-building potential, women-led community involvement and ownership, and scalability via collaborative partnerships between the community, government, and civil society organizations.

## 1. Introduction

India has one of the world's lowest female labour force participation rates at 22 percent (less than half the world average). The country's rural villages are home to 69 percent of the country's population, with women accounting for 48.7 percent of that population (Census, 2011). Rural women are predominantly employed in agriculture, which typically provides meagre returns and only seasonal employment opportunities. Moreover, rural women from the poorest strata have low agency in economic decisions, work choices, independent mobility, public participation, and limited access to resources. The COVID-19 pandemic has worsened this economic disparity, with the dual burden of household care work and the expectation to contribute to household income. Madhya Pradesh, one of the largest states in India with a population of 7.26 crore (Census, 2011), has one of the highest rates of multidimensional poverty in the country (20.63 percent against the national average of 14.96 percent)<sup>1</sup>. The problem is further exacerbated in rural MP, where the multidimensional poverty rate is even higher at 25.32 percent. Significant social and economic disparities exist within the state, with extremely high poverty levels in tribal districts and among populations belonging to the Scheduled Castes.

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<sup>1</sup> 1INDIA, *National multidimensional poverty index, a progress review 2023*, NITI Aayog

The Madhya Pradesh State Rural Livelihoods Mission (MPSRLM) is being implemented as per the Ministry of Rural Development (MoRD), the Government of India's decision to reach out to the poorest of the poor households for their economic and social empowerment. The mission is driven by the belief that individuals and households living in poverty have a strong desire and innate capabilities to come out of poverty. One of the key focus areas for the MPSRLM is to promote sustainable livelihoods and strengthen self-managed and financially sustainable community institutions. The MPSRLM, with coverage of more than 5.1 million women Self-Help Groups (SHGs) members, has initiated multiple policy interventions to encourage women's livelihoods.

Since 2022, MPSRLM has collaborated with its implementation and technical partners, IMAGO Global Grassroots and SEWA, to implement a women-led, value-chain-based solution, the Unnat enterprise model. The Unnat model aims to integrate the local agricultural value chains, focusing on providing additional income-generation opportunities to the women involved at various stages. The key beneficiaries of the women-led agribusiness enterprise model are women at the local level in rural villages. These women are members of community networks formed at all administrative levels, including village, block, and district levels. The Unnat model aims to enhance women's participation, economic agency, and decision-making in households and entrepreneurial setups in the long term. This model is at present actively running and functional in Budhni block, Sehore district. Given the potential for creating additional income opportunities and enhancing the agency of SHG women within and outside their homes, the Unnat enterprise model is being scaled to 10 other districts in Madhya Pradesh.

## 2. Context

The Unnat model has been piloted in Budhni block, one of the five blocks in Sehore district. The district lies at the foothills of the Vindhya Range in central Madhya Pradesh. It is part of the Malwa plateau, where agriculture is the primary source of livelihood in many rural households. According to the 2011 Socio-Economic and Caste Census (SECC), Scheduled Castes and Scheduled Tribes constitute approximately 23 percent and 10 percent of the population in the district, respectively. The district is predominantly rural, with 83.6 percent of households in rural areas, significantly higher than the state (76.7 percent) and national (73.4 percent) averages. As an important source of livelihood, agriculture is both a direct and indirect source of income. As per the 2011 SECC, direct cultivation was a source of income for 39.8 percent of rural households in the district, with a further 53.5 percent dependent on agriculture-related manual casual labour.

Indicators for women in the Sehore district follow the broader trend of lagging behind their male counterparts in key areas such as sex ratio, literacy, and workforce participation. According to the 2011 Census of India, the sex ratio in the district was 918, lower than the state's average of 936 in rural areas. Similarly, the female literacy rate in the district was a mere 49.6 percent, far lower than the male literacy rate of 68.6 percent. This was also lower than the state's average for rural female literacy, which stood at 52.4 percent and a far cry from the state's average for urban women (77 percent).

Many women are often confined to low-paying, informal sector jobs without benefits or job security. For instance, as per the 2011 Census, men in the district outnumbered women by over three times in overall workforce participation as the main workers. In agriculture, roughly twice as many men were engaged as agricultural workers as women. Conversely, however, twice as many women engaged as marginal workers compared to men in the district. Given that more than half the households in the district are landless, it is not surprising that over 80 percent of women engaged as marginal workers worked as agricultural labourers. Such underrepresentation of women in better-paying sectors and formal employment underscores systemic barriers, including limited access to education, prevailing socio-cultural norms, and the low number of targeted livelihood initiatives for women.

The MPSRLM has played a pivotal role in women's empowerment and economic upliftment in the state through the twin mechanisms of social mobilization and institution building. Starting with forming women's Self-Help Groups (SHGs) under the NRLM framework, the Madhya Pradesh government leveraged these SHGs as platforms for women to access government schemes and programmes. Since its inception, MPSRLM has significantly increased budget allocations to support SHGs. There are currently 7010 SHGs in the Sehore district. Budhni block has 924 SHGs covering 141 villages under the intensive fold of the NRLM, with Schedule Castes and Schedule Tribes comprising roughly 16 percent and 22 percent of the membership, respectively. As financial inclusion is a mission's cornerstone, MPSRLM ensures that SHGs have bank accounts and funds allocated through Revolving Funds and Community Investment Funds. Prior interventions in the district have included both farm and non-farm livelihood initiatives, such as supporting the production of commercial crops, establishing small enterprises such as Didi Cafes, and having SHGs produce PPE kits during the COVID-19 pandemic.

The circumstances in Budhni are by no means unique but a microcosm of the broader challenges rural women face in the state and nationally. Within this context, the Unnat enterprise model, with its focus on creating income-generating opportunities for women and enhancing their decision-making capacity and mobility, can function as a proof of concept for a workable solution towards fostering empowerment and agency for women in the state.

### 3. The Key Challenges

Agriculture is the primary source of livelihood and employment for rural women in Madhya Pradesh. However, it is still riddled with acute constraints that restrict the women involved from earning a sustained, remunerative, and meaningful livelihood. Some of the critical challenges faced by the rural women involved in the agriculture value chain in India are as follows:

- Small landholding and low production capacity
- Exploitation by intermediaries (middlemen) due to lack of scale and market access
- Lack of working capital/funds, appropriate technology, training and tools to support and promote their livelihoods
- Lack of awareness of production, value addition, and access to markets

- High rate of debt/interest hypothecated to money lenders

Along with these factors, the prevalence of gender-based social norms, restrictive societal attitudes, and limited mobility amplify the challenges faced by women who, despite possessing the skill and capacity, find it hard to navigate the rural market as entrepreneurs. Moreover, women manage domestic and caregiving responsibilities while also trying to participate in income-generating activities to earn a sustainable livelihood by working near their homes. Geographic barriers exacerbate their challenges. Living in remote villages makes access to basic services such as healthcare, education, employment opportunities, and social networks even more challenging.

Concomitantly, while individual livelihood activities are undertaken by women at the village level, they often face challenges pertaining to their efficiency, sustainability, and profitability due to small scale. The incidences of collective livelihood activities to leverage economies of scale are rare.

Overcoming these challenges will create additional income-generation opportunities for rural women, leading to a long-term increase in their economic agency and decision-making power in the household and entrepreneurial setups. It will equip them with the business, operations, and technology-related skills required to own and operate an enterprise for productive employment. This aligns with Sustainable Development Goal (SDG) 8, which aims to achieve full and productive employment and decent work for all women by 2030, and SDG 9, aimed at increasing access to small-scale enterprises in developing countries and integrating them into value chains and markets.

## 4. The Solution

The pilot Unnat enterprise model aims to integrate local agricultural value chains with entrepreneurial networks (of SHG members) to create additional income opportunities for rural women. It involves setting up a cluster-level federation (CLF)-owned agro-processing enterprise focused on localized procurement, value addition (processing and branding), and sales and distribution through the localized network of rural saleswomen entrepreneurs (Unnat didis). By doing so, this model offers multifaceted benefits both at the individual and at the collective levels, viz. additional income opportunities to SHG women, access to good quality daily consumption goods to the community, social recognition to the SHG women as Unnat didis, and enhanced capacity of the SHG members and the CLF to sustain and manage an agro-processing enterprise. The model is premised upon leveraging the vast network of women-led community institutions, including SHGs, CLFs, and village organizations (VOs). See Figure 1.

The enterprise is owned and operated by groups of women in the SHG network of MP SRLM, with overall ownership lying with the CLF. However, initial operation and capacity-building for the enterprise takes place with the guidance of MPSRLM teams, along with technical support and handholding from IMAGO and SEWA. The entrepreneurial nodes in this model have been mapped upon existing solidarity of women networks in the form of SHGs. The SHG women involved as sales entrepreneurs can earn ₹ 2000 to 5000

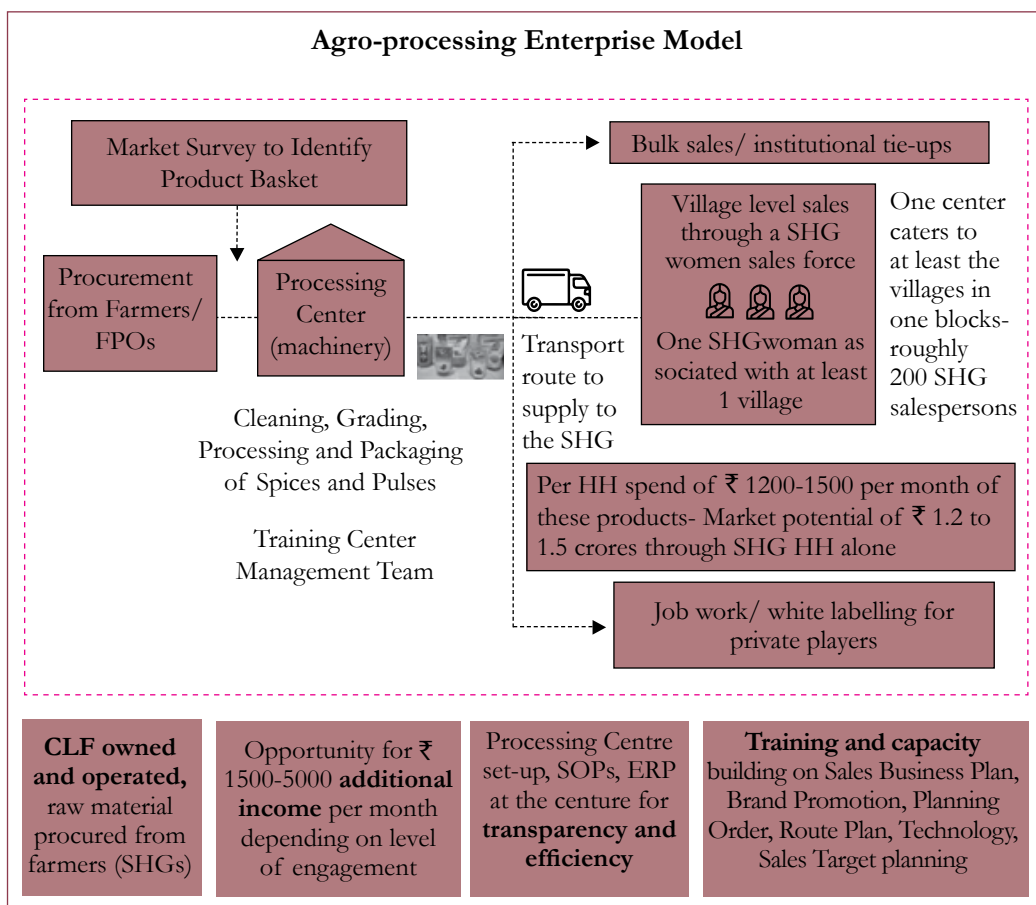


Figure 1: Agro-processing Enterprise Model

per month (based on their level of engagement), as additional income over their existing livelihood earnings.

The Unnat agro-processing enterprise is a collective business that develops an integrated value chain of agricultural produce to provide income opportunities for at least 300 SHG households. The enterprise model leverages complementarities within the NRLM framework by capitalizing on local SHG farmers and farmer producer organizations (FPOs) to procure agricultural raw materials. Furthermore, the social capital of the federation of SHGs provides valuable market potential for its finished products. This model engages and provides income-generation opportunities to women at three levels:

- **Backward linkage level:** The raw material procurement for the agro-processing enterprise is done by identifying and selecting local, small, and medium farmers who are either members of SHGs or are closely related to them. This is generally done through convergence with local FPOs. The suppliers are paid remunerative prices at the time of raw material pickup.

- **Enterprise level:** The agro-processing centre employs SHG members in two ways:
  - Enterprise management team: The enterprise management team comprises four members - Centre in charge, Processing in charge, Accounts and MIS in charge, and Marketing in charge. The enterprise management team is recruited from within the SHG women's network, with the support of the CLF. This four-member team is employed at the centre on a fixed monthly salary basis.
  - Enterprise support staff: Along with the enterprise management team, SHG members are also engaged on a need-basis to support production, processing, and packaging-related activities. These SHG members are employed on a daily wage basis, as per the state's Community Resource Persons (CRPs) policy. On average, around 10 to 15 SHG women are engaged as support staff during a month.
- **Forward linkage level:** A sales cadre composed of women is developed from within the SHG network to sell and distribute Unnat enterprise products. These women are called Unnat didis. One Unnat didi is selected from each village within the block and is subsequently trained and supported to sell the products at the village level. The Unnat didis earn additional income through a fixed commission rate on the value of sales made by them. Overall, one Unnat agro-processing enterprise engages around 150-200 SHG women as Unnat didis.

The Unnat agro-processing enterprise focuses on the production and value addition of staples, particularly lentils (chickpea, split pigeon pea, gram flour) and spices (turmeric, chilli, coriander, cumin) that have a year-round demand in the rural market.

The agro-processing model has been adapted to the local context in Madhya Pradesh as follows:

- Linking local producers (small-scale farmers/groups) to local consumers through the CLF agro-processing centre and the associated network of SHG women. This leverages the solidarity of the SHGs and allows for the circulation and availability of good quality products in demand in the local market. The product basket is identified through a detailed market survey and validated through participatory engagement with CLF members.
- An efficient and cost-effective business model with low overheads that has been adapted to the cost envelope of the CLF. This supports the maximum return to SHG members.
- Technology to plan and track sales, as well as for customers to place orders for products. A web-based Enterprise Resource Planning (ERP) system at the agro-processing centre for efficient sales planning and transparency through the production process.
- A cadre of master trainers has been developed to ensure training and business support to SHG members. Training modules have been developed, which include sales, target setting, brand promotion, order and route planning, and value

proposition communication. These existing training modules will be further adapted to the SHG and community institution context. Current activities include engaging with training institutions and resource persons to develop high-quality modules for the SRLM, master trainers, and CLF functionaries.

## 5. Market Potential Of Unnat Products

The target market for the Unnat products (lentils, spices, gram flour, and other complementary goods) is primarily SHG households at the village level that span the block. Additionally, institutional/ bulk customers are also identified and targeted as alternate sales channels. In the case of the intervention in Budhni, this includes all villages with active SHG networks in Budhni and Nasrullaganj (adjacent to Budhni) blocks. The initial product portfolio of the enterprise is identified through a detailed market survey exercise conducted across two blocks (the intervention block and the adjacent block). The market survey is carried out to gain a comprehensive understanding of the target market environment, consumption patterns of staples, and factors determining the consumption from both the demand and the supply side.

In the Budhni Unnat enterprise, the market survey was carried out across a representative sample of 55 villages over Budhni and Nasrullaganj blocks. Villages were chosen to be representative of the various socio-economic and geographical characteristics present in Budhni and Nasrullaganj. Across the 55 villages, a total of 230 households were interviewed. Additionally, 61 kirana stores were selected and interviewed to understand the consumption of Unnat-like products from the supply side.

Trained surveyors administered questionnaires to the participants, collecting data on the types and quantities of staples consumed regularly. The surveyors also considered factors such as household size, income levels, and dietary preferences to gain a comprehensive understanding of staple consumption patterns. To ensure the accuracy and reliability of the data, the survey process followed rigorous protocols.

Some of the key findings from the market survey conducted in Budhni are as follows (Figures 2 and 3):

- Critical determinant for the households while making purchasing decisions: price followed by quality
- Average monthly household spend on Unnat-like products (dal, spices, besan, complimentary grocery items): ₹ 1200-1500

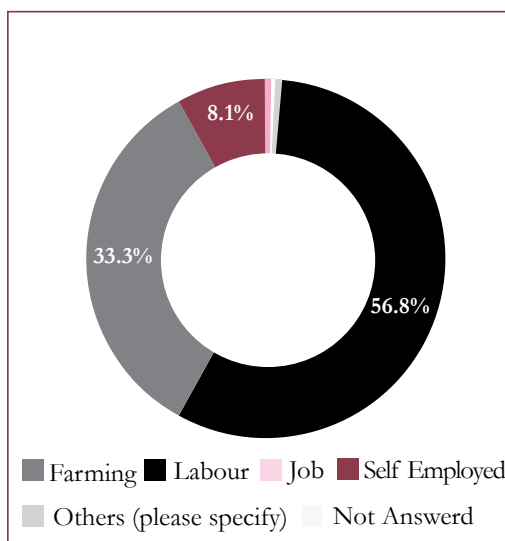


Figure 2: Income Source Assessment



- Total number of SHG households in Budhni: 11,865<sup>2</sup>

Considering a highly conservative 2 percent market share of SHG households, the Unnat products have a market potential of more than ₹ 2.8 lakhs to ₹ 3.5 lakhs per month at the block level through the SHG network alone. Thus, an annual sales revenue potential of more than ₹ 40 lakh is possible through the SHG household market alone (excluding institutional customers).

On a long-term basis, at a 10 percent market share of SHG households, the Unnat products have a market potential of more than ₹ 14 lakh to ₹ 18 lakh per month at the block level through the SHG network alone. Thus, an annual sales revenue potential of more than ₹ 1.5 Crore is possible.

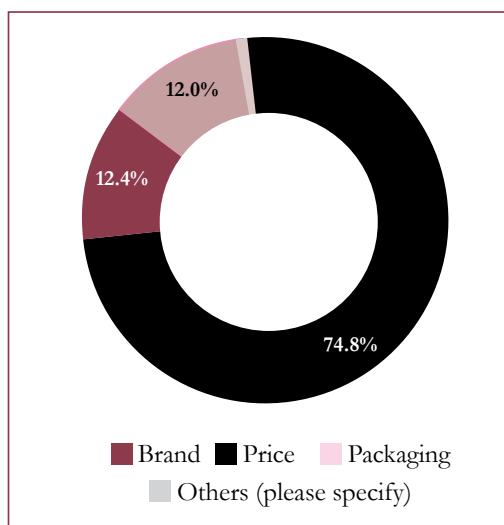


Figure 3: Factors that Determine Purchase Decisions at Household Level

## 6. Community Ownership And Participation

The entire Unnat agri-business enterprise model is set up under the legal ownership of a CLF at the block level. The CLF is envisaged as the overall governing body for this women-led enterprise. The model is currently being implemented through the Unnati CLF in Budhni. Simultaneously, the day-to-day management of the enterprise is done through a team of 4 to 5 SHG women with clearly defined roles and responsibilities. This is the enterprise management team.

The setting up and functioning of the women-led agri-business enterprise involved participatory discussions with the women at both the village level and the Unnati CLF as a continuous practice. This is a central tenet of the approach. During the enterprise setup, a series of focused group discussions were held with the women at the village level to understand their realities, challenges, aspirations, and the enterprise's target market. Simultaneously, discussions were held at the CLF level with women representing different villages to understand the nuances of the market that the women would be entering.

Quantitatively, the community's voices were incorporated through an extensive market survey in the target block to understand local consumer behaviour and zone in on the enterprise's product portfolio. These findings were again validated with the community through a participatory workshop with the women at the CLF. This workshop also discussed and validated the enterprise's brand name and value proposition. Enterprise management team selection is done from within the SHG women's network

<sup>2</sup> Source: NRLM national MIS data



with direct consultation and support of the CLF. Furthermore, mobilization and selection of the SHG women for the role of Unnat didis are also carried out with the support of the CLF.

Subsequently, continuous support is provided, and periodic feedback is sought from the rural saleswomen entrepreneurs (Unnat didis) to enable them to be able to achieve their sales and income targets and also improve the quality of products and services offered to the end customers. Periodically focused group discussions are held with the cadre of community master trainers (SHG women) to learn about and co-create best practices and strategies (marketing and promotion, customer negotiation, transport route planning, etc.) to help the Unnat didis achieve their income targets.

## 6.1 Community Capacity Building

Along with ownership, capacity building of the community is critical to the success and sustainability of the Unnat enterprise. The key stakeholders who undergo training and capacity building are the enterprise management team, CLF, and SHG women working as Unnat didis.

- **Enterprise management team:** The team undergoes continuous training post-recruitment and on the job, on the technical aspects of enterprise operations. This includes training on all core enterprise functions, i.e. procurement, production, sales, mobilization, and accounts. Specific training sessions are designed and implemented with the support of IMAGO/SEWA on machinery operations, standard operating procedures (SOPs), SHG member mobilization, documentation and reporting, MIS, product quality assessment, and production costing and pricing. Continuous handholding support is made available to the team to address any challenges they might encounter. Currently, an aspirational grassroots management programme is being designed to develop management skills in the team to complement their technical skills.
- **Unnat didis (SHG members):** The Unnat didis undergo periodic training. The foundation and advanced modules were developed to train Unnat didis on vital aspects of business, viz. value proposition, working capital, sales target setting, sales pitch, capital rotation, and communication. The training of didis is conducted in batches of 20 to 25. Besides, the Unnat didis receive continuous support and follow-up from the enterprise management team. The training is conducted through expert trainers selected from the NRLM's national resource panel and through the implementation partners IMAGO and SEWA.
- **CLF:** The CLF is envisaged to be the governing body for the Unnat enterprise. The CLF is updated about the enterprise's progress in terms of key indicators every month. Besides, a business orientation of the CLF is organized to enable them to effectively monitor and support the enterprise management team with strategy development and planning.

## 7. Impact

### 7.1 Direct Economic Impact

- Since the beginning of its operations, the Unnat enterprise currently engages around 100 SHG women micro-entrepreneurs directly, with around 70 percent of the benefits transferred to them as additional income. Unnat is expected to directly engage around 200 SHG women micro-entrepreneurs as part of the sales network by the end of FY 23-24.
- Additional average income of ₹ 2500-5000 (accounting for seasonality) for the rural women sales entrepreneurs for part-time work at the village level. Unnat also indirectly benefits the SHG network and the larger community by providing access to high-quality products.
- The overall sales revenue of the enterprise is projected to reach ₹ 40 lakh by the end of FY 23-24.
- More than 550 woman days of employment are generated at the enterprise level through the engagement of SHG members as enterprise support staff.<sup>2</sup>
- A team of first-generation women executives have been developed to manage the enterprise operations.
- SHG women acquire crucial skills, viz. sales, planning, operations management, marketing, MIS, and negotiation, thus enhancing their overall employability and self-employment capacity.

### 7.2 Social Impact

As per the recent third-party process evaluation conducted by IDinsight:

- The Unnat didis (SHG sales women entrepreneurs) have reported substantial social empowerment in terms of feeling more motivated, confident, and respected. They value working outside their home, interacting with other women, and having more entrepreneurial opportunities. Though some women preferred working from home due to care work, others appreciated the opportunity to interact with the larger community.
- Other Unnat didis added that the work had provided them some agency over the money they earned in the programme.
- SHG members find the programme valuable for not just its economic but also social benefits, reporting increased respect from village residents, more motivation, and more confidence.
- With respect to positive social changes, one Unnat didi shared that since joining the programme, she has overcome her fear of tackling new challenges and developed motivation by focusing on a goal. Some Unnat didis and a Master Trainer mentioned

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<sup>3</sup> Source: Unnat Enterprise ERP (MIS) data

that this work allows them to step out of the house and village and interact with new people.

- Some enterprise management team members talked about their growth from a more personal lens. Multiple team members spoke about how their confidence in talking to men, shopkeepers, other Unnat didis, visitors, and government authorities has increased over time. One shared that their communication and problem-solving skills have improved as well. Another spoke about the rewards of running a business she has helped build.
- The ownership of the CLF not only ensures the full application of profits for the benefit of local women's livelihoods but also provides a useful blueprint of alternative imaginaries for considerations of gender in economic enterprise.
- Standardization of a sustainable agro-processing enterprise model for enterprises owned and operated by women-led community-based organizations, ready to be further scaled to other districts and states in India has been made available.
- Good quality, unadulterated, and affordable products available for consumption at the village level. As per the process evaluation conducted by IDinsight, most respondents who have used Unnat products, including Unnat didis, programme dropouts, SHG members, and SRLM officials, affirmed the high quality of the products. They shared that people who have tried the products appreciated their taste, referring to them as 'pure', and contributed to positive word-of-mouth about Unnat.
- Public-private sector market linkage and mentorship to the clusters and community-based enterprises.
- With the support of technical partners IMAGO and SEWA, the capacity of the state government department to implement and scale the implementation of the agro-processing model at the state level is gradually increasing.

## 8. Intervention Challenges and Mitigation Strategies

- Capacity and bandwidth of state government officials to support on-ground implementation. Standardized replication toolkits/training modules are being developed with the support of IMAGO/SEWA for capacity building of relevant officials.
- Market linkage and ensuring sufficient turnover to enable enterprise sustainability. A dedicated team of technical experts (agribusiness/programme management) to work at the state level to support the market assessment and market linkage, including scenario planning to account for market risks.
- Diversification of investments from varied sources (corporate social responsibility, partnerships with financial institutions) to augment resources at the enterprise level and to facilitate scaling across geographic locations. This has been demonstrated in Madhya Pradesh already. With ₹ 5 million allocated from the Bill & Melinda Gates

Foundation, the state government has been able to allocate ₹ 50 million to replicate the model across 16 blocks (i.e. 16 processing enterprises) in the state.

## 9. Scalability

The Unnat enterprise model has a strong case for scaling up based on several factors.

- **Strong Institutional Support:** The Unnat model has witnessed strong support from MPSRLM, with officials expressing significant interest in scaling up the programme beyond the pilot. Expansion is planned to a further 10 districts across the state by the end of FY 23-24.
- **Alignment Among Stakeholders:** The model fits in with the aim of MPSRLM to expand the economic and social possibilities of SHG members. The community has also endorsed the model. In the process evaluation conducted by IDInsight, almost all respondents across stakeholder groups viewed the enterprise as positive for Unnat didis and encouraged scaling up to reach more women, given the lack of similar employment opportunities in the region.
- **Convergence Potential:** MPSRLM officials have noted the strong potential to scale the programme by exploiting aligned vision and complementarities across multiple government departments. This is already taking place with the tribal welfare department sanctioning funds for 6 of the 10 intended expansion units. MPSRLM officials also note the potential for convergence with programs such as the Start-Up Village Entrepreneurship Programme using Community Resource Persons Enterprise Promotion (CRPEPs) to enable Unnat programme implementation
- **Active Engagement Across Levels:** Hands-on involvement of MPSRLM officials across various administrative levels, from state to cluster, ensures effective management, mobilization, and oversight of the programme. By supporting mobilization, facilitating institutional connections, and ensuring compliance with regulations, MPSRLM officials have demonstrated the capacity to carry forward their responsibilities with less support from its technical partners. IDInsight's process evaluation report noted that MPSRLM officials have actively supported the enterprise management team in ensuring institutional connections and compliance with administrative orders, as well as enhancing the participation of SHG women in village-level mobilization meetings. This buy-in and support is a crucial step in the roadmap for replication and scaling in other regions.

### 9.1 Challenges to Scaling

In spite of these favourable factors, scaling initiatives can face challenges on multiple fronts. One of these includes profitability concerns. The pilot enterprise in Budhni is yet to attain financial sustainability. Profitability concerns can be assuaged by adding to sales channels and increasing production capacity, which may need critical technical support from current partners. Another concern is income expectation for beneficiaries. With varied income targets among stakeholders, including the Unnat didis and MPSRLM officials, meeting these targets is vital for the programme's perceived success and overall

cost-effectiveness. Finally, scaling across regions can bring forth challenges in standardizing the programme's approach due to varying bureaucratic priorities, the strength and engagement of community organizations, and consumption patterns.

## 10. Conclusion

The Unnat enterprise model piloted in Budhni, Sehore district of Madhya Pradesh outlines a strategy to empower rural women entrenched in the complexities of India's agricultural sector. The model aims to embed women more deeply into and at multiple levels of the agricultural value chain to enable them to maximize the economic benefits.

Beyond the direct economic intervention, the capacity-building facets of the model can be transformative. Training sessions go beyond merely teaching skills and help groom SHG women into leadership roles, a significant stride towards social empowerment. The Unnat model thus helps women grapple with traditionally restrictive norms on multiple fronts by fostering economic independence, building capacity through knowledge, fortifying their societal position, and improving agency and mobility outside the household.

The model leverages the solidarity of the SHG networks by placing complete ownership in the hands of the CLF. Besides, the model also succeeds because of the collaboration of several entities, including government, civil society organizations, and local communities. As the model is slated to expand to other districts, it has the potential to serve as a replicable blueprint for rural women's empowerment across the state. Although the pilot in Budhni is still a work in progress with room for improvement, the Unnat model provides a small but solid framework for larger systemic change by aiming to restructure the rural agrarian economic landscape by placing women at its centre.

# Productive Engagement of Self-Help Groups as an Approach to Empowering and Enriching the Urban Poor & Marginalised in Odisha

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## Abstract

This case study highlights the empowerment of women through Self-help groups (SHGs) in Odisha. The Odisha government has successfully established SHGs and their Federations across the state, providing a platform for implementing livelihood programmes. The Aahaar programme was launched in 2015 to provide cooked meals with pickle to needy people in urban areas at a subsidised cost of ₹ 5 per meal. To meet the pickle demand of Aahaar centres, three pickle-making units were set up in partnership with SHGs. These units not only enabled the supply of quality pickles to the Aahaar programme but also empowered women economically. Food safety supervisors ensured quality and collaboration with a research institute strengthened the process of women empowerment in terms of their productive engagement in pickle making. SHGs and their Federations earned substantial revenues and received bank loans for meeting the working capital requirements. The study emphasizes how integrating women-focused entrepreneurship into flagship initiatives can drive sustainable economic growth and empowerment. Odisha's pickle production success demonstrates the potential of community-driven ventures in uplifting marginalized communities, thus emphasizing the transformative impact of such convergence.

Based on the need to empower and enrich the marginalized, in 2001, the Government of Odisha launched the Mission Shakti programme, through which it aims to achieve one of the key development priorities, i.e. empowerment of women. It is a well-established fact that the economic empowerment of women significantly contributes to their social empowerment.

Over the years, the Government of Odisha has accorded the highest priority to helping women achieve economic independence by enabling them to have independent employment and income. In line with this, the promotion of Women Self-Help Groups (WSHGs) under the aegis of the Mission Shakti programme was adopted in 2001 as a key strategy to make Odisha a land of equal opportunities, irrespective of gender, where women are empowered to live with dignity and enjoy economic prosperity.

As part of this strategy to help urban poor women access gainful self-employment opportunities that lead to sustainable improvement in their livelihoods, these women have

been organized into community institutions, i.e. Self-help groups/ area-level Federations, under various programmes such as National Urban Livelihood Mission and Integrated Child Development Services (ICDS) Odisha.

It is pertinent to mention here that since 2014, the State Urban Development Agency (SUDA), Government of Odisha, has been implementing the National Urban Livelihood Mission and successfully created robust community structures, i.e. WSHGs and area-level Federations across 114 urban local bodies (ULBs) in 30 districts of the state. Further, through regular handholding and advisory support, SUDA has played a pivotal role in linking the existing community structures, especially the SHGs, with the help of last-mile government service delivery mechanism.

## 1. Envisioning A Community Driven Innovative Entrepreneurship Model

The Government of Odisha envisions bringing in the next wave of economic development for Mission Shakti Groups by implementing innovative entrepreneurship models through convergence with the existing government schemes. In order to empower Mission Shakti SHGs, the Odisha government launched a flagship programme called Aahaar in April 2015. The programme aims to provide standardized meals at a subsidised cost of ₹ 5 to those in need in urban areas; this includes plain rice and dalma<sup>1</sup> with pickles.

Currently, Mission Shakti SHGs are running and managing 167 Aahaar centres in the state. In 2020, after implementing the Aahaar programme, the Odisha government decided to set up pickle-making units to fulfil the pickle requirements at the Aahaar centres and promote microenterprise among Mission Shakti SHGs to enhance their livelihood. The Mission Shakti Groups were purchasing pickle from open market. The Odisha government viewed this as an opportunity to unlock the potential of women entrepreneurship, through pickle-making units wholly run by vibrant Mission Shakti SHGs. As per preliminary calculations, every meal required 10 gm of pickle, i.e. 1 tonne per day and around 300 tonnes per annum across 167 Aahaar centres. Subsequently, a detailed analysis was carried out on key aspects, including the availability of raw materials, geographical coverage, smooth logistic arrangements, and the presence of dedicated Mission Shakti SHGs. Based on this analysis, it was decided that three pickle-making units be set up in Berhampur, Dhenkanal, and Baripada.

## 2. The Implementation Journey So Far

As part of the mandate of the Mission Shakti programme, the Government of Odisha adopted a systematic approach to empowering Women SHGs by helping them run and manage pickle-making unit as a value addition to the ongoing Aahaar programme across the state. In the ensuing sections, the steps followed in setting up the pickle-making units are explained.

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<sup>1</sup> A mix vegetable curry that is also very healthy

## 2.1 Deployment of a Technical Support Unit

Considering the mandate for innovative Self-help group-based enterprise promotion of women, a Technical Support Unit was deployed. The team included a communications expert, a monitoring and evaluation expert and an IT expert, among others. The Technical Support Unit connected with the three ULBs, i.e. Berhampur, Dhenkanal, and Baripada. The team identified a suitable location for the pickle-making units. The pickle-making sites had to have a minimum area of 10,000 sqft and with good transport connectivity. Going ahead, the Technical Support Unit organized an orientation programme at all three ULBs and briefed the members of Mission Shakti SHGs on the concept and other critical aspects of the project, including the civil construction plan, parameters of SHG selection, capital and operational expenditure, key machinery required for production, financial projection, return on investment, marketing strategies, and WSHG/Federation contribution.

## 2.2 Selection of Self-Help Groups as Implementing Partners

In addition to an orientation on the critical aspects of the pickle-making unit project, a scoping study was conducted to identify the potential SHGs/Federations who could run and operate the pickle-making unit at all the three ULBs with a focus on timely repayment, credit absorption, and risk-taking ability. A robust three-phase selection criterion was adopted to ensure that suitable SHGs were selected, which could be influential in implementing the innovative enterprise model among women. three ULBs with a focus on timely repayment, credit absorption, and risk-taking ability. A robust three-phase selection criterion was adopted to ensure that suitable SHGs were selected, which could be influential in implementing the innovative enterprise model among women.'

### 2.2.1 Three-Phase Selection Criteria

#### i. Minimum Eligibility Criteria

Adhering to Panchasutra, involvement in Income-Generation Programme, financial stability.

#### ii. Evaluation criteria

Active members, involvement in social activities, involvement in different livelihood activities, access and exposure to the market, turnover of the group, investment and return from livelihood activities.

#### iii. Interview

The Mission Shakti Groups (WSHG/Federation) who secured qualifying marks in the Evaluation Criteria were then interviewed. The main objective of conducting the interview was to understand the candidate's confidence level and their interest and capability to run a pickle-making unit.

By adhering to the above robust selection process, three Mission Shakti SHGs/Federations were selected to run and operate the fully mechanized pickle centres and fulfil the required demand of 300 tonnes of pickles yearly for 167 Aahaar centres across the state (Table 1).



Table 1: Mission Shakti SHGs/Federations Selected for Pickle Making units

S. No.	Name of the SHG/Federation	Location
1	Bighneswar II Self-Help Group	Berhampur
2	Mahasangam Areal-Level Federation	Dhenkanal
3	Maa Durga Self-Help Group	Baripada

### 2.3 Building Up Knowledge and Skill Base of SHG/Federation Members on Technology and Recipe Preparation

Understanding technology and recipe preparation is crucial to running a pickle-making unit. In line with this, the Technical Support Unit facilitated the onboarding of partner agencies, i.e. Central Food and Technology Research Institute (CFTRI – CSIR), Mysore, Government of India and Department of Horticulture, Government of Odisha, for technology transfer and recipe preparation respectively. Subsequently, SUDA organized a two-day exposure visit to CFTRI, Mysore in March 2021 for an 11-member delegation comprising six functionaries of Mission Shakti WSHGs/Federation, three community organizers from Berhampur, Dhenkanal, and Baripada ULBs, and two personnel from SUDA (from Administration Department and Technical Support Unit). The exposure programme primarily focussed on the following aspects:

- Facilitating signing of MoU between CFTRI and selected Mission Shakti WSHG/ Federation on technology transfer of pickle and chutney making.
- Gaining knowledge on the pickle-making process, curing fruits and vegetables, addition of food-grade chemicals, and preservation techniques. It is important to mention here that after the exposure visit, the authorized signatories of Bighneswar WSHG, Berhampur, Mahasangam ALF, Dhenkanal, and Maa Durga WSHG, Baripada signed a 7-year MoU with the Director, CFTRI on technology transfer of pickle and chutney making.

### 2.4 Procurement of Mango as a Strategy to Support Mission Shakti SHGs in Pickle Making

As per the CFTRI manual, in pickle making, 40% composition should be of raw mango and the remaining 60% can be fruits, vegetables, spices, and oil. Hence, looking at the criticality of mango requirements, the Technical Support Unit made an all-out effort to ensure its procurement in a requisite volume for all the three units. In FY 2021–22, the mango price was ₹ 15 per kg due to a bumper crop that year. However, in FY 2022–23, it was ₹ 40 per kg due to scarcity in the local market owing to mango being an alternate bearing crop. Hence, to overcome raw material scarcity, the Technical Support Unit connected with vendors from far-off places to ensure availability of mangoes in FY 2022–23. Table 2 compares mango pricing in FY 2021–22 and 2022–23 in the three locations.

Table 2: Comparison of mango pricing in FY 2021–22 and 2022–23 in three ULBs

Name of the WSHG/ Federation	Location	2021–2022 (in tonne)	2022–23 (in tonne)
Bighneswar II MSG	Berhampur	29.30	24.55
Mahasangam ALF	Dhenkanal	33.10	28.86
Maa Durga MSG	Baripada	29.60	13.15

## 2.5 Deployment of Food Safety Supervisors to Ensure Hygiene and Food Safety

To ensure quality based on the Food Safety Standard Authority of India (FSSAI) norms, Food Safety Supervisors (FSSs) were engaged at each pickle-making unit to ensure quality, hygiene, and food safety. Applications were solicited from women candidates having Bachelor of Science degree as a minimum requirement for the above position at the three ULBs on behalf of the concerned WSHG/Federation. The selected FSSs started working with the respective Mission Shakti WSHG/Federation from mid-May 2021 onwards for a period of one year. Subsequently, their contract was renewed and they are being paid ₹ 15,000 per month. FSSs have played a significant role in educating the SHG members on food safety and hygiene in pickle making.

## 2.6 Mission Shakti Department Provided Financial Support to Self-Help Groups

The total financial outlay of each pickle-making unit was ₹ 80 lakh, out of which Mission Shakti Department, Government of Odisha, provided support to the tune of ₹ 47 lakh towards civil construction. As the selected Mission Shakti WSHGs/Federations had expressed their willingness to contribute 10% of the project value besides construction, an additional ₹ 30 lakh (approximately) was required to set up the unit. As part of the strategy to support WSHGs, the Technical Support Unit assisted Mission Shakti WSHGs/Federation in getting a loan, through helping them in submitting the requisite documents to the local HDFC bank branch. A loan of ₹ 18 lakh was sanctioned as a term loan for procuring machinery and other equipments. Similarly, a loan of ₹ 12 lakh was sanctioned as cash credit to procure raw materials and for other uses.

## 2.7 Procuring Jars for Pickle Supply

To support the effective running of the pickle-making unit, a Memorandum of Understanding was signed with the Central Institute of Plastic Engineering and Technology (CIPET), Bhubaneswar, to procure pet jars. Mahasangam Mission Shakti, an area-level federation, signed an MoU with CIPET on behalf of all three units. Each unit paid ₹ 1.18 lakh to CIPET to prepare the mould of both the jar and its cap. Approximately 3 lakh jar pieces were manufactured using the mould. In the first year, Mahasangam Mission Shakti placed orders on behalf of all three units. From the second year onwards, the respective units placed their orders directly to CIPET as per their requirement.

## **2.8 Assistance to SHGs/Federations in Securing Necessary Statutory Compliances**

Statutory compliances are a mandatory requirement to run a pickle-making unit. In line with this, the Technical Support Unit supported the women SHG members of all three pickle-making units in obtaining necessary statutory and food business compliances, namely Society Registration Certificate, Trade License, Goods and Services Tax Registration and FSSAI License to run the units smoothly without any legal hurdle.

After completing the statutory compliances, the Technical Support Unit provided a mandatory course on advanced manufacturing and COVID-19 precautions under Food Safety Training and Certification (FoSTaC) to the supervisors of the three pickle-making units and city mission managers of the respective ULBs.

## **2.9 Quality Testing and Branding to Improve and Increase Product Acceptance**

As part of the strategy to promote and strengthen the engagement of SHGs, a 500 gm mixed pickle sample was sent to Kalyani Laboratory, Bhubaneswar, for testing by Mahasangam ALF, Dhenkanal. The result obtained from the test was promising and encouraging. It is essential to mention here that all three units follow the nutritional value as part of the curing and mixing process to ensure uniformity in the quality of pickle making. In addition, for wider acceptance of pickle in the open market, the product has been branded as ‘Mo Achar’.

## **2.10 Installation of Machineries to Start the Production Process**

In line with the support to accentuate the productive engagement of SHGs, the selected vendors of all three pickle units installed key machinery in July–August 2021, and by mid-July 2021, trial production started at Dhenkanal and Baripada. Both the units started full-fledged commercial production in September 2021, and in October 2021, supply to implementing Aahaar partners commenced. In Berhampur, there was a delay in the installation of machinery owing to civil construction delay. Production in the Berhampur unit started in October 2021, and supply to implementing partners began on November 2021.

## **2.11 Supply of Pickle to State Aahaar Programme and Open Sales**

To capacitate the SHGs on inventory management of raw materials, finished goods, and other supportive raw materials, the Technical Support Unit facilitated SHGs/area-level Federation in the following:

- Procurement of raw materials, pet jars from CIPET, labels, barcodes, proper sealing and packaging of finished goods.

To further promote the pickles made by the SHGs, the technical support unit connected with private players such as Chediagan FPO, Angul Fresh, Nature Genics, Satkosia FPO,

Mayur Silpa, Baripada Fresh, Gopalpur Palm Beach Resort for open market sales. Table 3 lists the progress made till 31 August 2023.

Table 3: Progress Made by the SHGs (till August 2023)

Name of the SHG/ Federation	Location	Total Production (in Qntls.)	Total Volume of Sales to Aahaar (in Qntls.)	Total Amount of Sales to Aahaar (₹ in Cr)	Total Volume of Sales in Locality (in Qntls.)	Total Amount of Sales in Locality (₹ in Cr)	Total Volume of Sale (in Qntls.)	Total Revenue Gener- ated (₹ in Cr)
Maa Durga SHG	Baripada	1085.72	1,010.05	0.53	83.94	0.01	1,080.54	0.55
Mahasangam ALF	Dhenkanal	1456.07	1,415.90	0.83	34.60	0.04	1,450.50	0.87
Bighneswar SHG	Berhampur	796	771.91	0.45	20.48	0.02	792.37	0.48
<b>Total</b>		<b>3,337.79</b>	<b>3,197.86</b>	<b>1.82</b>	<b>139.02</b>	<b>0.07</b>	<b>3,323.41</b>	<b>1.89</b>

## 2.12 Bookkeeping and Documentation

As part of the strategy to enhance the knowledge and skill base on documentation, the SHG members were given handholding support on bookkeeping and documentation for immediate reference and future planning. The SHG members were trained on maintaining the following:

- Group Resolution Register
- Cash Book, Fixed Asset Register
- Consumable Good Register
- Stock Register of Curing of Fruits and Vegetables
- Stock Register of Finished Goods
- Buyers Ledger
- Suppliers Ledger
- Tax Invoice
- Money Receipt
- Visitors Register

### 3. Role of Stakeholders

The journey of empowering the urban poor women of Odisha through engagement in the operation and management of pickle-making units has been quite challenging and exciting. Various stakeholders have played important roles in providing the required support to set up the pickle-making units and strengthen women's engagement to emerge as entrepreneurs of tomorrow. The next section dwells on the important role played by the ULB officials.

#### 3.1 Involvement of ULB officials as Support to Steer the Productive Engagement Process of SHG/Members

Productive engagement of SHGs in pickle making is considered a matter of priority by the Odisha government as it embarks on a path of convergence that results in empowering the urban poor women across 115 ULBs in the state. The ULB officials, namely the Community Organizer and City Mission Manager, played a significant role in providing critical support and cooperation to SHG/Federation members in taking up various activities related to running the pickle-making unit across the three ULBs, viz Dhenkanal, Berhampur, and Baripada. The Community Organizer helped in the following aspects:

- Coordinating with CFTRI to add a new variety of pickles into the basket.
- Guiding and streamlining the production process, especially curing fruits and vegetables.
- Ensuring production volume as per demand, guiding the team in maintaining order quantity, and procuring the requisite volume of fruits, vegetables, oil, and spices.
- Ensuring maintenance of all such statutory and other records and ensuring proper packaging of finished products.

The City Mission Manager played an important role in the following :

- Coordinating with implementing partners of Aahaar for placing indents of pickle and release of payments.
- Coordinating with CIPET, small pet jar vendors, vegetable vendors, and bar code vendors.
- Coordinating for marketing at the local level and participation of Mission Shakti Groups in state and district-level trade fairs.
- Organising ULB-level meetings and coordination with SUDA.
- Coordinating exposure visits of MSG members and other delegates coming to the pickle unit and monthly reporting to the SUDA.

Productive engagement of SHGs/Federations through pickle making has been quite successful. It has helped in empowering the women in terms of increased confidence to get involved and take up pickle production and leadership in terms of initiative to negotiate with the local and other markets.

The Central Food Technological Research Institute, Government of India, Bangalore, also played a significant role in mentoring the team consisting of SHG/Federation members and members of the Technical Support Unit to systematically plan and take up the challenge of preparing and supplying pickles to 167 centres across the state.

- Women members of SHGs/Federations across the three ULBs, namely Dhenkanal, Baripada, and Berhampur, have been quite effective and encouraging.
- FSSs have played an appreciable role in sensitizing the Women SHG members on preparing and preserving pickles safely and hygienically.
- The Odisha government has set up a robust review and monitoring mechanism to take stock of the progress and suggest necessary steps to improve it.
- Various committees, viz the Marketing Committee, Purchase Committee, Aahaar Sales Committee, and Sanitation Committee, have been set up to discharge various functions for effectively running the pickle-making unit.

## 4. The Progress so Far

The impact of taking up an intervention on the productive engagement of SHGs through pickle making as an approach to empowering women has been quite encouraging.

- To date, Bighneswar II SHG has earned a revenue of ₹ 0.48 crore as against a sale of 792.37 quintals of pickle to Aahaar centre. Similarly, Mahasangam ALF and Maa Durga Mission Shakti WSHG in Dhenkanal and Baripada, respectively, have earned ₹ 0.87 crore and ₹ 0.55 crore as against a sale of 1,450.50 quintals and 1,080.54 quintals of pickle to the Aahaar centres.
- All three SHGs were given a ₹ 30 lakh loan from HDFC bank to meet the working capital and equipment cost to operationalize the pickle units.
- The estimated cost of production of pickle comes to ₹ 45 per kg, and the selling price has been fixed at ₹ 59. Hence, the estimated profit is projected at approximately ₹ 600,000 per annum from each unit after meeting all expenditures.
- In addition to getting sensitized on bookkeeping and documentation, the SHG members have also been provided with the opportunity to participate in trade fairs organized at different locations across the state. This helped them brand and sell pickles in other places besides the Aahaar programme.
- Based on the success of empowering women through engaging SHGs in Aahaar centres, the Odisha government has already decided to engage SHGs in Aahaar kitchen.
- Members of SHGs/Federations are participating in local trades, exhibitions, etc., to increase outreach and pickle sales.

## 5. Learnings from the Intervention

The productive engagement of SHGs in pickle making as an approach to empowering women has given rise to the following learnings:

- The SHGs can pursue higher-order economic activities with appropriate capacity-building efforts and effective handholding.
- Exposure visits, mentoring, and handholding can make technical things such as curing and chemical addition techniques easier for adoption and turn it into regular practice by SHG members.
- 12 to 15 SHG members are sufficient for managing a pickle-making unit with a production capacity of 120 tonnes per year.
- The addition of the required volume of food-grade chemicals and regular mixing for a period of 7-10 days can preserve fruits and vegetables for 12 to 18 months.
- Locally available vegetables and fruits, i.e. sweet potato, drumstick, jackfruits, berries, elephant apple, and star fruit, are not fit for commercial consumption as CFTRI did not share their formulations.

## 6. Challenges to Address

- In addition to supplying pickle to 167 Aahaar centres across the state, more effort must be undertaken locally for retail marketing. This will help expand the market base and increase the revenue turnover of the Mission Shakti SHGs/Federations.
- Mango procurement has to be done carefully to avoid escalation in raw material costs as it will significantly impact pickle pricing.
- The prices of spices and vegetables fluctuate, which has a direct impact on the cost of production and profit margin.
- Implementing partners of the Aahaar programme have to procure pickle from the pickle-making unit in adequate quantity and based on the indent of meal consumption for a particular Aahaar centre.
- The workforce needs to be effectively utilized in the pickle-making unit.

## 7. Way Forward

Based on the experience and keeping in view the need for growth and sustainability of the pickle-making unit, the Technical Support Unit has put in place a system to effectively handhold the Mission Shakti WSHG/Federation on technical, commercial, and economic aspects so that come to a position where they are able to manage their business on their own over a period of time.

However, the following grey areas need to be addressed to make the pickle-making unit functional and productive:

- The Community Organizers (COs) who accompanied the Mission Shakti WSHG/Federation on the exposure visit need to pay special attention to the overall coordination and monitoring of the pickle-making unit in their respective ULBs.
- Regular cross-checking on the meal capacity of the implementing partner, with

an order quantity of pickle@10 gm per meal needs to be done to avoid the gap between production and consumption in Aahaar meals. The City Mission Manager/Community Organiser must regularly contact State Aahaar PMU to avoid such situations.

- There is a need for increased focus on the large-scale promotion of the Mo Pickle brand across the state through advertisement, news scrolling, hoardings, and leaflet campaigns.
- As initiated by Berhampur Municipal Corporation, other ULBs may establish retail outlets for the pickle units so that open market sales could increase significantly.
- Efforts must be made to encourage the WSGHs/Federations to participate in district and state level trade fairs.
- Exploring local and online marketing of product through institutional marketing and online channels such as Amazon and Flipkart.

## 8. Conclusion

The Mission Shakti Group's journey towards empowerment through engagement in a pickle-making unit has yielded significant results. Improved production efficiency and quantity have paved the way for increased future sales in the open market, promising higher income. In the two years, group members have gained confidence and proficiency in managing the units, thus showcasing readiness for more responsibilities. A robust Technical Support Unit has been established, backed by systematic monitoring involving officials from ULBs and the state. This comprehensive approach ensures the holistic transition of SHG members into future entrepreneurs.



# Changing Lives and Nourishing Futures Empowering Women through Take-Home Ration Enterprises

Tejbir Singh Soni, Syed Mohammad Adeel Abbas and George Philip

## Abstract

Rina's daily routine begins at 5:30 a.m. as she rises to seize the day. She diligently manages all the household chores before embarking on a mission to craft delicious snacks, which she plans to sell in the evening. She then directs her energy toward women's Self-Help Group-led Take Home Ration (THR) nutri enterprise, where she dedicates the next eight hours to her work. Rina, the employee of the *Anandeshwar Baba Prerna Mahila Laghu Udyog*, the THR enterprise in Hilauli village in the Unnao district, is a torchbearer of women's economic empowerment.

## 1. Background

In 2022, Uttar Pradesh's population was approximately 24 crore, accounting for one-sixth of India's population.<sup>1</sup> As per the recent Centre for Monitoring Indian Economy Pvt Ltd (CMIE) data, the unemployment rate in the state was, in contrast, 3.9%, a significantly lower rate than the national average of 7.7%.<sup>2</sup> The state has performed better than many of the 17 states in terms of providing employment.<sup>2</sup> In 2021-22, Uttar Pradesh's gross state domestic product (GSDP) growth rate was 16.8%.<sup>33</sup>

On welfare programmes focused on livelihoods and employment generation for the rural population, such as the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), Uttar Pradesh has secured first rank in terms of the total number of households who completed 100 days of wage employment. Additionally, ~10% growth was registered in women person-days between FY 20-21 (33.57) and FY 23-24 (43.1) under MGNREGS. The state is taking progressive steps, such as deploying a women supervisory cadre called Mahila Mate in MGNREGS to match the national average of 59% in FY23-24.<sup>44</sup> The state's female Worker Population Ratio (WPR) stands at about 17% compared to the national average of ~29% in 2019-20<sup>5</sup>, thus becoming the third largest economy in the country to contribute nearly 8% to the national GDP.<sup>6</sup>

1 Details available at [budgethashan\\_2023\\_2024.pdf \(up.nic.in\)](#)

2 Details available at [UP Is Better Than 17 States In Providing Employment: Cmie | Lucknow News - Times of India \(indiatimes.com\)](#)

3 Details available at [budgethashan\\_2023\\_2024.pdf \(up.nic.in\)](#)

4 Details available at [nreganarep.nic.in/netnrega/all\\_lv\\_details\\_dashboard\\_new.aspx?Fin\\_Year=2023-2024&Digest=WJEEpOm1k0Ptz2KJJGSoqA](#)

5 Details available at [Press Information Bureau \(pib.gov.in\)](#)

6 Details available at [Why UP | Official Website of Invest UP, Government of Uttar Pradesh, India](#)

The National Family Health Survey (NFHS) 5 revealed that Uttar Pradesh has made considerable progress across key health indicators among states that have shown improvement. Between NFHS 5 (2019–21) and 4 (2015–16), anaemia among pregnant women aged 15–49 fell by 5 percentage points, to 46% from 51%. The proportion of pregnant mothers who consumed iron and folic acid tablets for 100 days or more rose to 22.3% from 12.9% during the same reference period. Non-pregnant women between 15 and 49 years of age who have anaemia decreased from 53% to 51%. Children under six months who are exclusively breastfed registered an increase of 18%, from 42% (NFHS 4) to 60% (NFHS 5).

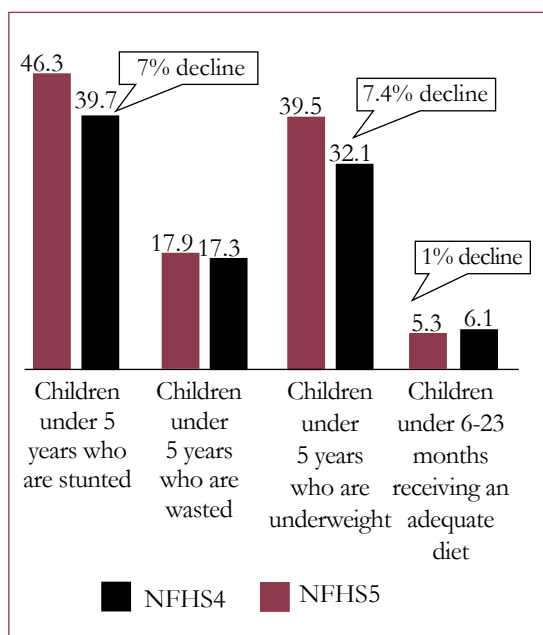


Figure 1: Nutritional Status of Children in Uttar Pradesh

Between NFHS 4 (2015-16) and NFHS 5 (2019-21), the state has made significant strides in tackling malnutrition challenges. There has been a noteworthy reduction in stunting,<sup>7</sup> underweight prevalence<sup>8</sup>, and wasting<sup>9</sup> among children in the state. Similarly, the prevalence of underweight conditions has also seen a significant decline.<sup>10</sup> Figure 1 gives an overview of the nutritional status of children in Uttar Pradesh.

Children between six months and six years of age, as well as pregnant and nursing women, are given ready-to-eat nutritional supplements through all women self-help group (SHG)<sup>11</sup> led take-home ration (THR) enterprises setup as a convergence initiative between Uttar Pradesh State Rural Livelihoods Mission (UPSRLM)<sup>12</sup> and Integrated Child Development Services (ICDS),<sup>13</sup>

Government of Uttar Pradesh. The advantages of the THR nutrition supplement are being made available to 1.85 crore individuals, and the initiative will receive 291 crore from the Uttar Pradesh budget for FY 2023–24.

<sup>7</sup> Percentage of children aged 0-59 months who are stunted, i.e. height-for-age z score < -2SD

<sup>8</sup> Percentage of children aged 0-59 months who are underweight i.e., weight-for-age z score < -2SD

<sup>9</sup> Percentage of children aged 0-59 months who are wasted, i.e. weight-for-height z score < -2SD

<sup>10</sup> Details available at [India.pdf \(rchiips.org\)](https://rchiips.org)

<sup>11</sup> Self-help groups are composed of local women throughout India as part of the ICDS programme. SHGs are responsible for producing and distributing take-home rations to AWCs. The GoI implemented the SHG model in order to incorporate women's empowerment initiatives into the ICDS

<sup>12</sup> Uttar Pradesh State Rural Livelihoods Mission (UPSRLM), one of the largest livelihoods programmes in the state, has mobilized more than six million women from marginalized communities into 600,000 SHGs and is set to cover 33% of the state population by the end of FY 2023 by forming 1 million SHGs across the state.

<sup>13</sup> The Integrated Child Development Services (ICDS), one of the largest programmes of the government to address malnutrition, has been implementing Take Home Ration (THR) supplementary nutrition programme, to bridge the gap between Recommended Dietary Allowance (RDA) and Average Daily Intake (ADI), since 1976.

## 2. The Initiative

To directly address the issue of malnutrition in India, the central government has implemented several schemes and programmes under the umbrella of ICDS. These programmes focus on one or more nutrition-related issues and can potentially enhance the country's nutritional outcomes. The Central government launched the Mission POSHAN 2.0 to improve nutritional content, delivery, outreach, and outcomes by emphasizing on creating procedures that foster health, well-being, and immunity to disease and reduce malnutrition. Efforts have been made to address the issue of malnutrition and raise the standard of nutrition, boost delivery, and use technology to enhance governance. The government has instructed the states and union territories to ensure the supplemental nutrition quality complies with the requirements outlined in the Food Safety and Standards Act, 2006, and the regulations promulgated thereunder. By raising awareness and behavioural modification strategies, the government believes that the situation can significantly improve.<sup>14</sup>

The initiative focuses on ensuring better nutrition outcomes for three key target groups: pregnant and lactating women (15-49 years), children (6-72 months), and adolescent girls (11-14 years) in the community while ensuring accountability of enterprises towards the consumers and hence, better produce quality and process efficiency. Enhancing nutritional outcomes and fostering widespread women's economic empowerment are the twin goals of this initiative. It is anticipated that a yearly revenue of around ₹ 217 crore will be earned, and more than 4000 self-help group (SHG) women will be employed for 240 days per year. Project Concern International (PCI), with support from the Bill and Melinda Gates Foundation (BMGF) and United Nations World Food Program (UN WFP), is the technical partner for this initiative and has an embedded team within the office of UPSRLM to provide strategic and regular support to the state.

## 3. All Women-Led Take Home Ration Initiative

The UP government has set up all women-led THR nutri enterprises to ensure that pregnant and lactating women and children do not remain nutrient deficient. The THR enterprises employ women who manufacture and supply the THR products. The initiative has been undertaken as per the Order of the Hon'ble Supreme Court and Government of India guidelines.

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<sup>14</sup> Details available at NFHS-5: Uptick in Health Indicators across India

## Box 1: GoI Guidelines

### **The Supplementary Nutrition (under the Integrated Child Development Services Scheme) Rules, 2017**

Rule 9 of the SNP Rules, 2017, provides for the engagement of SHGs and ensures the supply and quality of supplementary nutrition through them.

### **Hon'ble Supreme Court Order dated 07 October 2004 and 26 February 2019**

The Supreme Court of India vide order dated October 07, 2004 directed that contractor shall not be used for supply of nutrition in Anganwadi Centres, and preferably ICDS funds shall be utilized by making use of village communities, SHGs, and mahila mandals for buying of grains and preparation of meals. The Hon'ble Supreme Court directed that THR supply should be decentralized as much as possible, as it is not for the big players/industrialists in the field to cater to the needs of the scheme (NITI Aayog).

The ICDS, Department of Child Development and UPSRLM, Department of Rural Development (DoRD), and Government of Uttar Pradesh (GoUP) signed a long-term Memorandum of Understanding (MoU) to decentralize the production and supply of nutrient-dense food supplements through the network of cluster-level federations (CLFs) of SHGs. This is a unique public procurement model with assured business from ICDS, where the rural SHG women are employees of the THR enterprises. The decentralized local production and distribution of THR through food processing SHG micro-enterprises ensures stronger accountability, reduces leakage, generates local employment, and enables greater empowerment of women, as the SHG households are also one of the beneficiaries of the THR initiative.

On December 21, 2022, the Prime Minister laid the foundation stone of 202 new THR manufacturing units at Prayagraj. The mandate for UPSRLM is to fast-track the setting up of 204 THR enterprises spread across 43 districts and, subsequently, scale it to all 826 blocks of the state, with an expected turnover of ₹ 3530.31 crore/year<sup>15</sup> in the next two years.

Currently, 155 THR enterprises are operational, and all the remaining sites are ready for installation.

<sup>15</sup> The number has been achieved at by the sum total of annual revenue generated from each of the beneficiaries. The four-type of beneficiaries and their total numbers across the state are children between 6 months to 3 years (N = 7,308,364), children between 3 years and 6 years (N = 4,516,109), pregnant women and lactating mothers (N = 3,620,884), and severely underweight children or SAM children (N = 181,382). The ICDS rate for these beneficiaries is ₹ 8/day for each child between 6 months and 3 years, ₹ 3.5/day for each child between 3 years and 6 years, ₹ 9.5/day for each of the pregnant women and lactating mothers, and ₹ 12/day for each SAM child. If we extrapolate these numbers for 25 days per month for 12 months per year and take the conversion rate of ₹ 78 per \$, the total annual turnover would be ~426 million per year.

### 3.1 Key Success Factors

- **Long-term convergence between key departments:** A long-term partnership through an MoU has been formalized between the Department of Child Development and UPSRLM to decentralize the production and supply of nutrient-dense food supplements through the network of SHGs. Both departments make funding arrangements for establishing the THR enterprises. The capital expenditure (Capex) is provided by SHGs using funds secured from UPSRLM. The ICDS covers operational expenditure (Opex) through an upfront two-month advance payment. Regular review and coordination meetings between ICDS and UPSRLM are held to steer the project seamlessly.
- **Ownership of THR enterprises and support from departments:** For each THR enterprise, an Association of Persons (AoP) under the Companies Act has been constituted with the membership of 300 SHGs, and each SHG brought in an equity fund of ₹ 30,000 through a loan secured from UPSRLM under Community Institutions Fund (CIF). Women collectives exclusively own the food processing enterprises, and this innovative approach facilitated by UPSRLM involves women collectives raising a substantial capital of ₹ 90 lakh sourced from 300 SHGs to establish THR production units across 200 sites spread across the state.

The projected yearly revenue is estimated to reach ₹ 10 crore/THR enterprise. The 204 THR enterprises will employ over 4000 SHG women for 240 days each year and directly support 1.4 crore rural poor households in 484 blocks. This initiative demonstrates the UP-government's commitment to address malnutrition and promote socio-economic development, especially for women in rural areas.

- **Strong enterprise resource planning (ERP) and knowledge management system:** To strengthen the institutional capacity of UPSRLM, an ERP is being designed and developed to track enterprise parameters such as procurement, inventory, billing, delivery, quality, etc.

A digital repository of training materials (modules, SOPs, guidelines, protocols, etc.) is being designed and developed. Digital training modules (including live video shoots in plants) on plant operations, THR quality maintenance, efficient handling and storage, safe packaging of nutritional food supplements, and timely delivery to Anganwadi Centers (AWCs)<sup>16</sup> are underway to ensure the enterprise's smooth operations.

- **Centre of Excellence:** UPSRLM, with its technical partner PCI and WFP, will establish a centre of excellence (CoEs) as a learning and immersion site for the remaining THR enterprises. These centres are envisioned to be a one-stop integrated resource centre that will boost the productivity of THR, address the efficiency gaps, and collaboratively work on emerging areas where there is a deficit of working knowledge. The CoE, in collaboration with Food Technology experts and thematic

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<sup>16</sup> Anganwadi centres are childcare centres that have been implemented by the Government of India since 1975 in order to deliver the various health, education, and nutrition services that comprise the Integrated Child Development Services programme.

partners, aims to build evidence and capacitate the SHG members by undertaking innovations, providing solutions, and having dedicated knowledge-sharing sessions. The proposed Centres will become the hub for sharing knowledge and learning with all the THR enterprises set up by the state to promote sustainable solutions. Further, at least three COE for decentralized renewable energy (DRE) solutions would be implemented, showcasing the potential of clean energy solutions for micro-enterprises like THR.

### 3.2 Production Model

To purchase raw materials for the production of THR, ICDS pays SHG a fixed amount per THR packet. The SHG women are then responsible for procuring the requisite raw materials and preparing THR packets as per the requirements shared by ICDS through the Demand Indent (DI). Figure 2 depicts the entire production and distribution model.

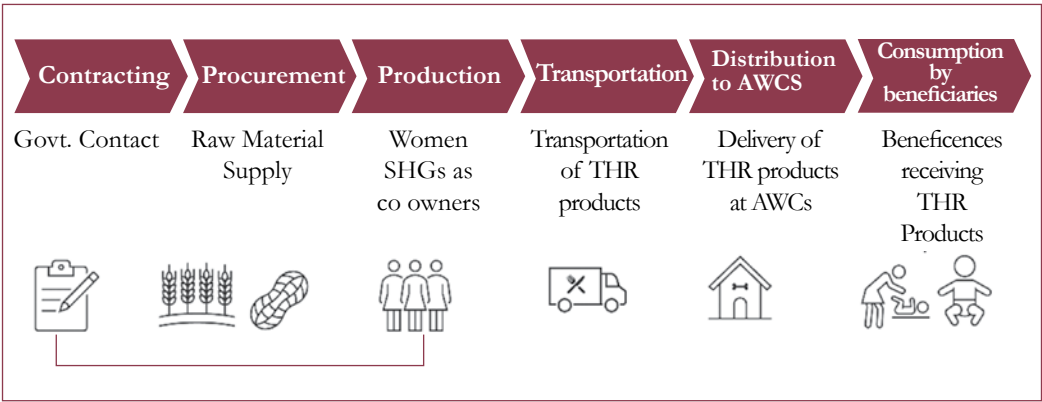


Figure 2: End-to-end Production and Distribution Model

The product is a mixture of cereals and pulses, typically consumed by adding hot water. The recipe for each THR product can be found on the back of the packet. These THR packets are then packaged and stored at the facility. After the production of THR products and its quality check is completed, the SHGs supply the packets to the designated AWCS,<sup>17</sup> where the Anganwadi workers (AWWs) have a list of beneficiaries to whom they have to distribute the THR packets. These enterprises have a considerable production capacity. Each THR enterprise operates @ 5 MT/day in two shifts and employs 20 women, covering 10 women in each shift.

## 4. Challenges and Solutions

### 4.1. Viability of THR Enterprises: Gap Funding

As most of the women from SHGs are first-time entrepreneurs and manage the entire end-to-end operations of the THR enterprises from procurement of raw materials, their processing and ultimately the delivery of the THR to AWCS, the enterprises took some time to achieve viability as there were gaps in terms of procurement, wastage, etc.

<sup>17</sup> Anganwadi workers (AWWs) are the staff who run and oversee activities at AWCS

Moreover, the rates at which ICDS procures the THR are dated with food inflation, adding to the cost of raw materials in the last six years. After adding processing costs, the THR plants need support to achieve viability until the ICDS revises the prices.

In the interim, the state government has taken a progressive step to ensure the viability and sustainability of the enterprises. The state government has created a separate budget for gap funding by allocating ₹ 291 crore for THR enterprise. The government has successfully leveraged the Prime Minister's Formalization of Micro Food Processing Enterprises (PMFME Scheme) funding for THR enterprises, and a grant of ₹ 4 lakh/THR enterprise has been approved and disbursed for all<sup>7</sup> THR enterprises.

#### **4.2. Power Outage Impacting Production Capacity: Decentralized Renewable Energy (DRE) Solution**

THR enterprises are primarily located in remote rural areas (non-industrial zones), majorly in sub-blocks and report frequent power outages apart from high voltage fluctuations leading to production losses. These enterprises use DG sets that make the business financially and environmentally unviable. All of this leads to the THR units running sub-optimally. As against a target of 5 MT/day, they are able to produce an average of 2 MT/day, which impacts nutrition security within the 'first 1000 days' window of opportunity.

To address this challenge and make the THR plants more sustainable, a 100KW dedicated off-grid solar energy system/decentralized renewable energy (DRE) system has been installed at Hilauli in the Unnao district as a pilot to demonstrate the efficacy of large-scale DRE solutions for THR enterprises. The objective is to supply a consistent, clean energy source with lower carbon emissions and ensure nutritional security along with empowering the rural SHG women economically.

Figure 3 shows the THR plant that has been solarized at Hilauli village in the Unnao district. It shows that after solarization, the production per shift and per day has increased closer to their targets of 2.5 MT per shift and 5 MT per day, unlike earlier when the enterprises struggled to meet the minimum requirements.



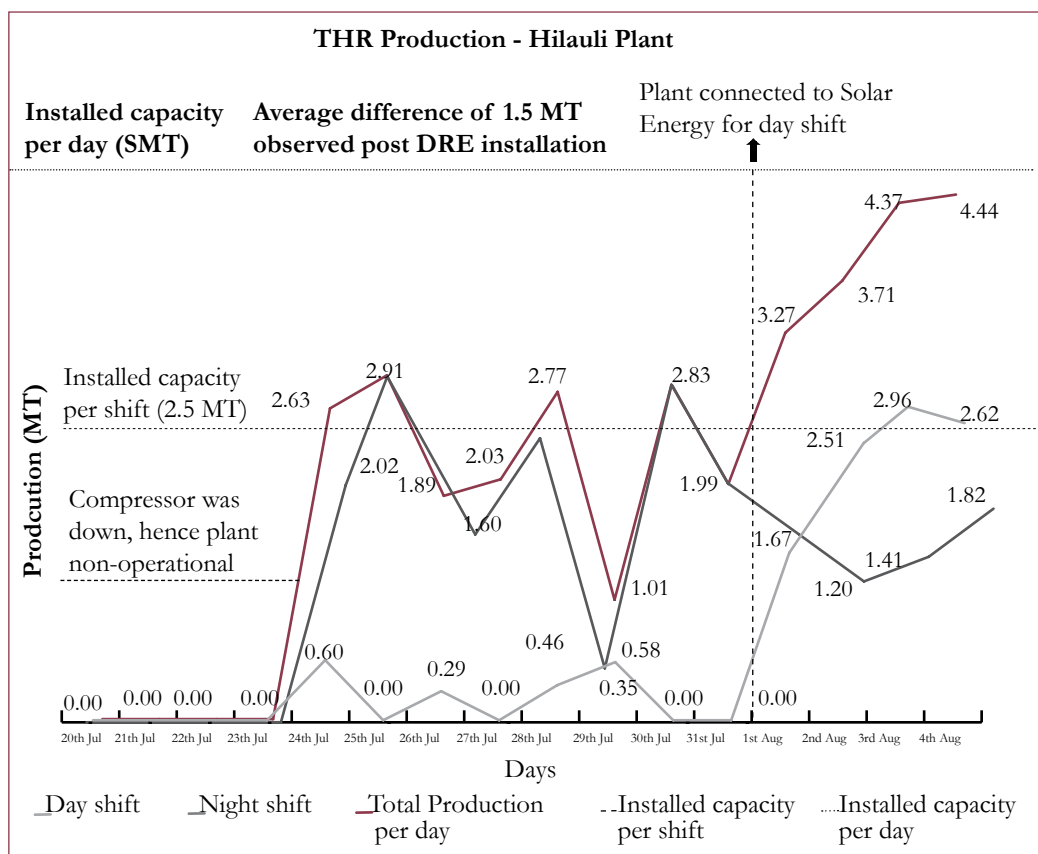


Figure 3: THR production at Hilauli plant

Looking at the immensely encouraging results from the DRE pilot, Uttar Pradesh plans to scale up the DRE solutions for ~ 200 THR enterprises. In this regard, Uttar Pradesh has come forward with a policy to provide a 90% subsidy towards 75 KW solarization of all women-led small and micro enterprises (under its revised food processing policy 2023).

## Box 2: Verbal Testimonies of Active Women Entrepreneurs

### Ramlali – A personification of strength

Ramlali is a mother of two sons, both employed as carpenters. Her husband passed away two decades ago. Earlier she would toil as an agricultural labourer on other people's farms where her earnings amounted to ₹ 30 daily. Undeterred by adverse weather conditions, she diligently worked every single day. The daily wages for informal agricultural labour have since risen to ₹ 150 per day, but Ramlali no longer works as one. Instead, she is now part of a formal production enterprise in her village where labour laws are enforced and get paid a monthly salary much higher than wages earned as an informal sector worker.



### Box 3: Verbal Testimonies of Active Women Entrepreneurs

#### Archana – A Woman Who Leads Her Way Forward

Archana is a mother of a 12-year-old daughter and a 7-year-old son. Battling for divorce after having bravely left her husband's residence in Punjab, Archana now resides with her parents. The passage of time has seen her children grow not only in age but also in their educational needs. Fortunately, Archana's steady employment at the THR enterprises has translated into a consistent source of income, enabling her to provide her children with a quality education that holds promise for a brighter tomorrow.

## 5. Visible Impact

The women employees of the THR enterprises are making a difference by breaking the gender paradox and ensuring the undeterred participation of women in mainstream economic activity. The day-to-day management of operations and finances of these THR enterprises by women from rural SHGs has instilled self-confidence and left an indelible signature of history for other women to join the economic workforce. The initiative has created an opportunity for these 4000 women to earn a sustainable income of ₹ 0.96 lakh per annum, which was unimaginable for them earlier. The initiative ensures that women have access to income and assets, enhanced bargaining power, and more agency over life choices. Some of the positive changes of the initiative are listed here.

- **Community Ownership:** The employees of THR enterprises are also SHG members who live in the same community they serve. Further, the product they are responsible for producing is vital for the growth and well-being of young children, including their own, and pregnant and lactating women. Hence, they are more conscious of complying with the quality standards applicable to such products than an external contractor. The SHGs that contribute a part of their Community Investment Fund (CIF) to the enterprise can demand accountability from the producers.
- **Local Employment:** By providing stable and dignified employment to 20 women in each THR plant, these enterprises are contributing to local job creation. In areas with high levels of migration due to limited employment opportunities, this initiative means that women do not migrate to other regions or cities in search of work. The initiative ensures the provisioning of entrepreneurship and employment opportunities locally.

One of the SHG members from Anandeshwar Baba THR plant said, 'Earlier, I used to take care of my three children, but now I take pride in taking care of the nutritional needs of over 40,000 children in my surrounding villages'.

#### Box 4: Aarti - A Champion of Change

‘When my son goes to the Anganwadi, he declares ecstatically that his mother makes this food. Being a part of the THR enterprise has made us popular. Journalists know us. We even went to Lucknow for a programme where we met delegates from Gates Foundation. Such moments make us proud. I am even resuming my education now’.

Aarti, *Sachiv* (Secretary) of *Anandeshwar Baba Prerna Mahila Laghu Udyog*, the THR enterprise in village *Hilauli*.

- **Regular Employment:** Before the SHG women started working at the THR enterprises, they were engaged in informal or agricultural labour, working on other people’s land and earning a daily wage of approximately ₹ 150. Their income was irregular, and they often faced delays in receiving their wage payments. This lack of stable and consistent employment had significant financial implications for them and their families regarding planning for long-term goals such as educating children and skilling. Engagement of women in THR enterprises allows them to have consistent and dignified sources of livelihood, enabling them to plan for distant goals for themselves and their families

- **Financial Independence:** Providing women with opportunities for financial independence is a crucial step towards women’s economic empowerment. In the past, some of these women faced financial constraints that prevented them from sending their children to school. Presently, a THR enterprise women worker is paid ₹ 8000 per month, and all financial operations within the units are exclusively conducted via bank cheques. This practice minimizes the potential for corruption or mishandling of funds, thus ensuring a transparent and accountable approach to managing funds. As a result of financial independence, women from SHG can afford to enrol their children in good schools. When women have access to financial resources and the capacity to generate income, it enhances their well-being and creates positive ripple effects on their families and communities.
- **Gender-transformative Project:** The unit runs for 16 hours in two shifts - morning and evening, thus addressing gender-based inequality, with each woman having weekly changes in the shift. After overcoming the initial hurdles of families not being comfortable with evening shifts, they are now fully supportive, with the husbands picking up and dropping off their wives to work night shifts. The project goes beyond merely creating jobs for women; it actively works to challenge and transform traditional gender norms and roles, fostering changes in power relationships.
- **Respect within the Community:** Such a role in the community cultivates respect among the community, homes, and villages for SHG members. Women in the







Arti didi, *Sachiv* of the THR enterprise in Unnao district shared that she utilized the income earned from the plant to invest in land worth ₹ 50,000. This highlights the significance of women’s economic empowerment in promoting gender equality and social advancement.

SHG are managers and employees of the enterprise. As a result, the initiative improved their self-confidence and social status within their community while empowering decision-making on children's education and household expenditure. This agency has instilled a higher level of aspiration in these women.

- **Promoting Inclusivity:** Every plant has a democratic system where elections are held for key positions. These positions include Adhyaksh (President), Koshadhyaksh (Treasurer), and Sachiv (Secretary). These elected officials oversee the plant's operations and decision-making processes. Approximately 6-7 SHGs are associated with each plant, with one or two members from each SHG working at the plant. These SHGs are associated with different gram panchayats from seven villages within a single block.
- **Stronger Accountability of Anganwadi:** Earlier, AWWs received nutritious food supplements, which they distributed among the beneficiaries. However, due to a lack of accountability, some Anganwadi workers sold it instead of distributing it as intended. However, there has been a positive change in the system now. The localized preparation has helped improve the overall distribution process. By packing THR separately for each beneficiary and involving women from the same community or local area in its preparation, the distribution process has become more transparent and reliable, thus ensuring regular accountability locally and frequently. As a result, the accountability of AWWs has significantly improved. This change ensures that the intended beneficiaries receive the nutritious food they require, and it minimizes the chances of misuse or diversion by the AWWs.
- **Last Mile Connectivity:** The location of the enterprise significantly shortens the supply chain and helps save the time required to transport the final product to the AWCs. Besides, it also ensures that a local consumer can quickly contact the THR unit in the case of a grievance or feedback against a big manufacturer that does not have a local manufacturing base or customer care mechanism.

Initially, family members of some of the women, like Susheela Didi of Anandeshwar Baba Prerna Mahila Laghu Udyog, objected to working at night. But the women came together and convinced them about the safety and dignity of working at the unit, i.e. an all-women team working for the benefit of the most underprivileged in the three blocks.

Table 1: Contribution towards SDGs

	<p>Decentralized model THR enterprises have been adopted in Uttar Pradesh, focusing on women's economic empowerment from SHGs. Apart from ensuring women's economic empowerment and financial inclusion, the initiative provides better opportunities for education, economic growth, and enhanced women's labour force participation.</p>
	<p>The THR products being produced and distributed to Anganwadi centres catering to beneficiaries support ending hunger, improving nutrition, and achieving food security.</p>
	<p>It provides women livelihoods and sustainable regular employment, that helps achieve gender inequality. Being employees of the enterprise enables the women in making and implementing decisions. Moreover, THR products cater to pregnant and lactating women's needs and provide them with social protection.</p>
	<p>Decentralized Renewable Energy (DRE) solutions through solarization of the THR enterprises are being piloted, and plans are to scale the same. The enterprises run with clean energy, and as a result, reduce CO2 emissions. Harnessing green energy for 1 THR unit will mitigate 130 tonnes/year of CO2 emissions and ensure energy savings of 153,191 kWh/year.</p>
	<p>Assured business from ICDS for women SHG-led THR enterprises led to sustained economic growth. It gives them complete and productive employment. Women from marginalized sections running the enterprise is an inclusive approach and provides decent work for all.</p>
	<p>The decentralized model of THR production and distribution by women SHGs will be instrumental in reducing economic and social inequalities and creating a long-lasting impact. Investing in women entrepreneurs will have the potential to change entire communities.</p>

## 6. Conclusion

THR enterprises set by women collectives is a revolutionary model for transparent and quality production and supply of nutrient-dense food products, thus ushering in women's empowerment. It would also get a further fillip with initiatives for massive financial inclusion. There is a direct linkage between ownership of micro-enterprises and women's empowerment. Moreover, the initiative ensures women have tangible control over their well-being and future. The government's enabling policy environment ensures that the initiative thrives.

Overall, such women-led nutrient enterprises play a vital role in fostering sustainable development, promoting gender equality, and contributing to the economic growth of their communities. They are not only businesses but also agents of positive change in society.

In summary, when a project becomes fuel for transforming gender norms, it goes beyond its immediate objectives and makes a lasting impact on society. By empowering women, challenging stereotypes, and promoting gender equality, such initiatives contribute to building a more inclusive and progressive community.



The Livelihoods India Case Study Competition is a pioneering initiative that brings together the collective intellect of the sector and assimilates innovative solutions, breakthroughs, good experiences and best practices that help in learning from diverse sector experience and impact poverty reduction. Instituted in 2009 by ACCESS, the competition is a tool to identify and collate models and practices that have significantly contributed to the livelihoods promotion of those living in poverty.

The theme for Livelihoods India Case Study Competition 2023 was Scaling Up Women's Enterprises – Incubating and Empowering. The compendium covers 10 best case entries to the competition from across the country that showcase evidence of sustainable impact to the lives and livelihoods of vulnerable communities.



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