



1.

## **HELPING VULNERABLE WOMEN TO REBUILD THEIR LIVES BY PROVIDING SUSTAINABLE EMPLOYMENT OPPORTUNITIES**

**Abstract:** *The UNDP's efforts to develop a livelihood restoration project to help vulnerable households in rural parts of the country have improved their living conditions.*

### **Context**

The COVID-19 pandemic had a devastating impact on the lives of rural India's weak and vulnerable communities. The pandemic not only affected their health but also destroyed their livelihoods. Many families in the rural part of the country are single-income households. The loss of jobs due to the economic slowdown in the aftermath of COVID resulted in the loss of income for many rural households.

The Government of India announced several relief packages to rescue the communities in distress. However, due to illiteracy and lack of information, most of the potential beneficiaries of these schemes are unaware of them and have failed to take advantage of these schemes.

UNDP, in collaboration with Future Greens Samsthe (FGS), launched a livelihood restoration project to uplift vulnerable families in the rural parts of the country. They selected a few women from the most affected families and provided them with entrepreneurship skills and development training. These women were also provided with financial support and guidance to establish their businesses and secure sustainable employment.

Here's an inspiring story about how Future Greens Samsthe's efforts helped a troubled family. Ms. Shruti Lamani (29) lives in the Muttaldinni Tande of Bilagi block in Bagalkot district, Karnataka. She belongs to the Scheduled Caste community. Shruti was a bright student and completed her secondary school education but could not study further because of financial restrictions. She was married off at a young age and had a girl child immediately. In an unfortunate turn of events, Shruti lost both her parents. Around the same time, her husband divorced her, leaving her alone with the young child. She had no place to call her own. She left her husband's house along with her baby daughter and went to her parent's home to take care of her younger brothers.

Shruti wanted to complete her studies and find a good job. But she could not do so due to the precarious family finances. She worked as a daily wage laborer in the agricultural fields to make some money for the family. However, the money she earned was hardly enough to bring food to the table. Determined to secure a good life for her brothers and daughter, Shruti started a tailoring business. Just when her life was looking up, the pandemic struck a deathly blow. Shruti's tailoring business was badly affected by the COVID-19 pandemic and the lockdown. She did not get any customers during the lockdown and the family struggled to meet their daily expenses.

### **Intervention**



Future Greens Samsthe got to know about the dire situation of Shruti and decided to help her. She was among the chosen few participants for skill development training. The organization enrolled Shruti along with 32 other women entrepreneurs for training in advanced fashion designing at RUDSETI, Bagalkot.

After completing the training, FGS enabled Shruti to get a loan of Rs.25,000 from ICICI bank. She used the amount to set up her fashion design unit. As part of the training, Shruti learned about different aspects such as financial and market linkages, digital marketing, branding, etc. She used the knowledge to expand her clientele and grow the business. Shruti now gets orders for bridal/marriage dresses, which increased her income by Rs 11,000 per month. The family is slowly progressing towards financial security.

*"I have struggled very hard from the beginning of my life. I have faced and overcome many challenges from a very young age. But the loss of livelihood due to COVID-19 was my worst challenge. I had no money to feed my family. The skill development training by UNDP- Future Greens Samsthe brought a ray of hope to my life. The training helped me to acquire new skill sets that augmented my income. I will work harder to grow my business and earn well. I want my daughter to be well educated and settled in a decent job. She is presently studying 6th standard at the local government school. My special thanks to Huchchamma Pujari Ji for helping me throughout." – Shruti*

### **Conclusion**

The UNDP-Future Greens Samsthe skill development workshop brought optimism into her life and, she was able to earn new skill sets as a result of the training, which increased her revenue. Now, she has been motivated to put more effort into expanding her business and increasing her earnings.

\*\*\*

## 2. A WOMAN HELPS HER COMMUNITY TO EXPLORE ALTERNATIVE LIVELIHOODS

**Abstract** *Meenakshi and many others benefited from a UNDP-sponsored initiative that provided advanced fashion design training as part of their skill development.*

### **Context**

Many women continue to experience gender bias and discrimination, particularly in rural areas. They are considered inferior to men and are not permitted to participate in decision-making. Gender discrimination is primarily caused by illiteracy and a lack of understanding. However, financial inclusion is a certain strategy to empower women. One of the best ways to help a woman stand on her own and attain financial independence is to help her improve her skills.

Here is Ms. *Meenakshi* Pattar's story. She is an entrepreneur herself, and she assists people in her village in establishing their enterprises.

*Meenakshi* Pattar is a resident of Bommasagar village in Karnataka's Gajendragad block, Gadag district. She lives with her seven-member family and runs a family business. Due to business losses, *Meenakshi* was obliged to consider new career options. She formed a Self-Help Group (SHG) with 12 other women in her area. She got working capital loans from Thrift and set up her tailoring business. *Meenakshi* possessed exceptional leadership qualities and could inspire other ladies. As a result, she was chosen as a volunteer secretary under Sanjeevani (SRLM, Karnataka). In this new role, she worked tirelessly to help other women move out of poverty and despair. She organized more SHGs with the assistance of Future Greens Samsthe and assisted members in obtaining financing to start their micro-businesses.

*Meenakshi* developed a high reputation in her village because of her hard work and kind attitude. She was always there to advise and help other women. Therefore, in the local body elections, she was elected as a member of the gram panchayat. She worked extensively to better the lives of the women of her community and played a key role in resolving family issues and addressing social ills such as drinking.

### **Intervention**

The loss of livelihoods and its consequences for disadvantaged families in the aftermath of the COVID-19 outbreak prompted *Meenakshi* to consider alternative sources of income. She herself was affected by the pandemic since her tailoring business suffered a setback due to a drop in customers. Hence, she visited the women in her community to understand their issues and provide solutions.

Future Greens Samsthe recognized *Meenakshi's* abilities. She was trained to motivate other women and urge them to pursue entrepreneurial endeavours. *Meenakshi* participated actively in Future Greens' skill development course.



She was one of two people from her village chosen for advanced fashion design training to set a good example for others about the benefits of skill development.

### **Conclusion**

Following the training, she acquired a loan from a local bank, which was sponsored by FGS, to help her expand her business. She also urged others to participate in skill-building workshops. *Meenakshi* used her influence as a member of the local government to assist 40 micro-entrepreneurs in her hamlet in obtaining funds from the Sanjeevani Federation. Many others look up to *Meenakshi* for inspiration. She not only overcame the obstacles and prevailed, but she also inspired other women to follow in her footsteps. She never let barriers defeat her. Instead, she demonstrated resilience and self-confidence in the face of adversity.

\*\*\*

### **3. A RURAL ENTREPRENEUR OVERCOMES LIQUIDITY CRUNCH WITH TIMELY INTERVENTION FROM HKCCI**


**Abstract** *This is a story about how timely counselling from the HKCCI help desk team can help entrepreneurs in obtaining loans to help them relaunch their businesses following the economic slowdown.*

#### **Context**

The economic distress caused by the COVID-19 epidemic has impacted many businesses, particularly small and medium-sized businesses. Businesses suffered a setback as a result of the pandemic-induced lockdowns, as well as a labor shortage and a working capital constraint. Most entrepreneurs are fighting to overcome obstacles and regain their footing. However, a lack of knowledge and an inability to obtain loans are impeding their efforts to revive the business.

In this context, the government has created several programs to assist small and medium-sized enterprises affected by the pandemic. However, due to a lack of information, most entrepreneurs are unable to benefit from these initiatives. The UNDP-HKCCI support desk came to the rescue of such entrepreneurs, offering expert advice and accurate information concerning numerous initiatives.

Mr. Mehboob Sab is a resident of Afzalpur in Karnataka's Gulbarga district. He is the son of a farmer and was aware of the value of fertilizers in agriculture. He aspired to provide high-quality fertilizers to farmers to maximize agricultural productivity and earnings. Unfortunately, he once mistakenly sold poor-quality fertilizers to his customers while working as a fertilizer seller. Even though he did not do it on purpose, the incident got him a lot of criticism from the local farmers. Mehboob Sab decided at that time to create his own fertilizer production unit to give quality fertilizers at reasonable pricing. He formed a partnership with his friends and leased a shed in Kalburagi's Kapnoor industrial district. In 2018, after completing all the necessary groundwork and paperwork, he established his dream enterprise, Atharva Chemicals, and Fertilizers.



The unit had just been functioning for two years when the pandemic struck, and hampered production. The lockdown and the economic downturn severely impacted his production and financial inflows. Employees' pay, raw supplies, and machinery maintenance, on the other hand, were building up. Mehboob Sab had used all his savings to start the business and had no means to cover working capital needs. As a first-time entrepreneur, he had no idea how to deal with the situation. He required Rs. 25,00,000 to restart production. He reached out to local banks for a loan but was denied it since he lacked collateral and the IT returns of three years.

Mehboob was distraught and saw no hope. One day, while conversing with a friend, he learned about the UNDP-HKCCI helpdesk, which assists MSMEs with government support schemes, subsidies, financial linkages, mentorship and handloading support, training on health, safety, and security at work, and so on. He quickly approached the helpdesk for assistance and instruction, although he had little hope of receiving any help.

### **Intervention**

The helpdesk took Mehboob's matter seriously and quickly consulted Mr. Kishore Jagirdar of the Vision Karnataka Foundation, a UNDP knowledge partner, for expert advice. Mr. Kishore urged Mehboob to obtain purchase orders worth Rs. 50,00,000 from his clients before applying for a bank loan.

*"I had lost all of my strength and was in a state of anguish. I had no idea how to secure a bank loan to cover my working capital needs. When I was at my wit's end, the UNDP-HKCCI helpline came to my aid. They gathered all my information and advised me on the best way to get my loan authorized. I am grateful to HKCCI's skilled helpdesk team and Mr. Kishore Jagirdar for his expert advice. I have completed all the necessary steps to obtain a loan from the corporation bank in my village. I am optimistic that the financing will be approved shortly, allowing me to resume production "-says Mehboob, confidently.*

### **Conclusion**

Mehboob took professional guidance and applied for a loan at the local Corporation Bank branch. He is certain that the loan will be authorized shortly and that he can get back on his feet.

\*\*\*

## **4. MEHENDWANI NARI CHETANA MAHILA SANGH EMERGED AS PIONEERS**

**Abstract:** *Following many rounds of training and capacity-building exercises, the federation's female staff is now capable of running all of the equipment on their own, and they are thrilled with their newfound abilities.*

## **Context**

Mehendwani Nari Chetana, Mahila Sangh is a group of inspirational women who have emerged as pioneers in the field of Kodo-Kutki processing at the grassroots level in the state of Madhya Pradesh. Their group was founded in 2008, and they have accomplished a great deal since then. Their collective hard work, perseverance, and dedication have been recognized nationally and globally. In the beginning, they collected Rs 5 every week to take out small loans and get away from the drudgery and exploitation of money lenders.

## **Intervention**

They were able to re-establish the cultivation of Kodo-kutki with the assistance of the Mahila Vitta Vikas Nigam (MVVN), paving the path for many more federations in Dindori to follow in their footsteps. Following the planting phase began the processing of Kodo-kutki and the production of snacks for Anganwadi children. The processing was done by hand, with the old hand mills and sieves to assist them. Acquiring the grain from Kodo-kutki is a daunting task. It is difficult to separate the stone and husks from the grain, especially when done manually. Without the use of equipment, the group could only process 4-5 kg every day. A couple of years ago, they were provided with an inexpensive machine by MVVN, which allowed them to expand their capacity to a limited level. Recently, however, with the assistance of the United Nations Development Programme, a de-stoner, a de-husker, a de-huller, and a packaging machine was installed at the Mehendwani center. Despite their simplicity, the machines have proven to be extremely valuable, and have aided the group in a wide variety of ways. The reduction in manual labour has not only made their jobs substantially easy, but it has also increased their capacity to process Kodo-kutki. The company has increased its production from 5 kgs per day to 7-10 quintals per hour at this point. The quality of rice produced with the usage of machines has also increased over the past several years.

## **Conclusion**

Given the increased yield, the federation is purchasing more kodo-kutki from an increasing number of farmers, which is encouraging more farmers to return to the practice of cultivating this millet. They are also very enthusiastic about their new brand, "Andai," and are looking forward to expanding their product line and approaching a larger market. The company is confident that this type of mechanization will assist them in reaching new heights of success and profit.

\*\*\*

## **5. TRANSFORMING THE LIVES OF BAIGA WOMEN**

**Abstract:** *This is about the life of Baiga women. Their lives revolve around their family and agricultural areas, and yet they remain self-contained. They could improve with the aid of technology.*

## Context

The Baiga Adivasis are a forest-dwelling indigenous tribal community of central India. In the local mythologies of the region, they are often recognized as the original inhabitants of the Earth. Identified as a primitive Dravidian tribe, the Baigas are known for their traditionally minimalistic ways of life. They lived in intimacy with the elements of nature, and even at present, their everyday lives and livelihoods continue to be closely intertwined with their forest ecologies.

“To be honest, it all seems like a dream to me. I could never have anticipated this life and how far we have all come in such a short period, especially considering where we came from.

Baiga women lived in a safe environment, and our lives focused on our families and agricultural lands. We were completely reliant on our husbands and elders to perform even the most basic of tasks, such as traveling to the market or purchasing necessities for ourselves. We lacked self-assurance and boldness. We used to cringe at the prospect of having a conversation with someone or expressing our feelings. Many areas of our lives as Adivasi women have been improved as a result of this federation and the types of activities we participate in now. Even though we had been engaged in a variety of processing operations relating to Kodo-kutki, the work was extremely labour-intensive, and we were finding it difficult to keep up with the growing demand for our products in Aaganwadi and other parts of Bhopal and Indore.”



## Intervention

UNDP installed new and impressive machines that enabled the Baiga women to improve the product's quality while saving time and energy. They are manufacturing more goods now than ever, and they have also begun growing their vegetables at the center. These machines will provide them with more power and enable them to become more self-sufficient.

*“We have a number of goals for ourselves, our community, and our federation, all of which we hope to achieve.”*

## Conclusion

The efficient processing of Kodo-kutki and other forest products, together with enhanced product quality, attractive packaging, and marketing inputs, could provide a tremendous boost to their federation.


\*\*\*

## 6. JOURNEY OF TEJASWINI NARI CHETANA MAHILA SANGH NARRATED BY GURIYA FROM SHAHPUR, DINDORI

**Abstract:** *The Sangh now have big dreams of turning this tiny bakery into a major independent enterprise, which is possible.*

### Context

"Our federation has been developing Kodo-kutki-based products for many years. We had to do everything by hand when we first started, and even after getting a dough mixer, we still had to do most of the work by hand.



As a result of the autonomous cookie maker's installation, their burden was greatly reduced. There were way too many procedures to keep track of before the installation of the machine. They had to prepare the dough, measure, and roll out large chunks of dough by hand, cut each biscuit by hand using moulds, and move them to baking trays, among other things.

### **Intervention**

*“After standing for lengthy periods and cutting the biscuits, our arms and feet were in pain towards the end of the day! The machine is assisting us in saving a significant amount of time and energy. We no longer have to do anything but prepare the dough and put it in the machine, which has significantly increased the efficiency of our processes. We are also able to process larger quantities of raw materials as well as bigger volumes of dough in a single batch. To produce biscuits before the machine, we could only process 90 kg of dough per day, which was insufficient.”*

Their capacity has now expanded to 150–200 kg per day, allowing them to significantly enhance their production. As a result, they could improve the overall quality of the biscuits while maintaining a consistent standard in terms of size, weight, and look. They were having difficulty fulfilling their orders before the machine's arrival, but now they can finish the requests on schedule and with minimal effort.

### **Conclusion**

“We would like to see this tiny bakery developed into a major independent enterprise. With this machine and the new packaging, we will be able to access national and international markets if we continue our production utilizing this machine and the new packaging under the brand name "Andai." We want our store, as well as our items, to be seen in as many places as possible.”

We want the world to know that these things are being created by Adivasi women and that we are not treated any differently than everyone else in the world. We are proud of our identity and our job, and the future, with the help of these machines, holds tremendous promise for everyone involved.”

\*\*\*

## **7. VALUE ADDITION IN HAND-WOVEN PRODUCTS BY PRODUCT DIVERSIFICATION**

**Abstract:** *Swati (from Rajoli, Gadwal Cluster) learnt the skills she required to expand her product range.*

### **Context**

Swati, 26, is a competent weaver and a mother of two sons, aged 5 and 2 years. She used to earn Rs 3500 per month making sarees, on top of the family's Rs 7000 monthly revenue. Her husband and in-laws helped with the pre-loom and loom labour as well. They used to work for the master weavers, and they were quite good at it. However, their income dropped as orders from master weavers stopped due to the COVID-induced lockdown.



### Intervention

Under the UNDP project, Swati learned the skills she needed to diversify her product line and began weaving dupattas and stoles, which were more in demand. She also took part in Avishya's online marketing event through the project and sold Rs 40,000 worth of merchandise in five days. Avishya is an online platform that sells handmade ethnic Indian wear and accessories. The portal had partnered with UNDP to help revive the handloom industry in the post-COVID economy. Of late, she has been receiving orders for dupattas and she plans to purchase another loom for her home to diversify her weaving range and not just depend on sarees.



### Conclusion

Swati continues to weave dupattas and has now learned to embroider on masks and frocks as well, which earns her an additional 500 rupees each month. To learn more about product diversification and value addition for hand-woven products, she uses the Alambana app.

\*\*\*

## **8. SUPPORT TO MSME BY THE HELP DESK IN MEETING MANPOWER REQUIREMENTS**

**Abstract:** *The help desk connected the women who were looking for employment and the MSME.*

### Context

Following the COVID-19 Lockdown, M/s. Veeradhya Agency, a garment manufacturing firm located in Hyderabad's ALEAP Industrial Estate, was confronted with the challenge of obtaining sufficiently trained workers. They required around 20 female candidates to work as industrial machine operators (18 for stitching and 2 for cutting masters) to stitch personal protective equipment (PPE) kits and masks because they had large orders in hand.

### Intervention

The entrepreneur sought assistance from the help desk established as part of the initiative. The help desk contacted officials from the Greater Hyderabad Municipal Corporation (GHMC) and requested that they mobilise the women who had been trained in Industrial Garmenting by the GHMC as part of the National Urban Livelihoods Mission and were looking for employment opportunities. The officials at the GHMC agreed to it and the women were mobilised. Mr.Sarath, in charge of the help desk, met with those who had applied for jobs and



described the employment options available at the garment manufacturing unit, with the participation of GHMC officials. The assistance desk compiled a list of people interested in working in the manufacturing unit and connected them with the MSME. M/s. Veeradhya Agency employed 20 ladies and even arranged for an auto-rickshaw to pick them up from and drop them off at their locations.

### **Conclusion**

Starting monthly pay of Rs. 6000 for stitching and Rs. 15000 for cutting was offered to the women when they were first hired. They are expected to get a raise when orders increase as the economy recovers and orders increase.

\*\*\*  
~~~~~

## **9. HELP DESK GUIDANCE TO MSME FOR VALUE ADDITION AND MARKETING**

**Abstract:** Smt. Sai Geetha could *boost her efficiency and bring in more orders by utilising digital printing, computerised stitching, and other designs.*

### **Context**

M/s. Geetha Handicrafts (Jute Products), a jute diversified products manufacturing firm owned by Smt. Sai Geetha and located in Pragathi Nagar, Hyderabad, had stockpiled and was having difficulty selling her stock worth INR 1.5 lakh following the COVID lockdown.

### **Intervention**

The entrepreneur sought the help of the assistance desk and the support centre recommended that she add value to her jute accessories by using digital printing, computerised stitching, and designs, which she did.

### **Conclusion**

The Association of Lady Entrepreneurs of India (ALEAP) provided the MSME, the printing service at its incubation facility, on a credit basis. As a result of the value addition, Sai Geetha was able to establish a new market, attract new consumers and sell her whole inventory in a relatively short amount of time. She is currently receiving orders from new purchasers consistently, which has increased her turnover.

\*\*\*




## **10. BUILDING A SUSTAINABLE LIVELIHOOD WITH SKILL DEVELOPMENT TRAINING**

**Abstract:** *This is an encouraging story of how a woman transformed her lifestyle and increased her monthly earnings after attending Future Greens Samsthe's courses.*

### **Context:**

The COVID-19 pandemic and the resulting economic recession hurt the country's livelihoods. Many disadvantaged families, particularly in rural areas,



suffered greatly due to the closure of small and micro-units that employed them. During the crisis, families with a single source of income and minimal savings had to battle to stay afloat. These families were unaware of the government's initiatives and hence couldn't take advantage of them.

UNDP, in collaboration with Future Green Samsthe, stepped forward to assist the most affected communities by providing rural women with entrepreneurship and skill development training. The course taught participants about financial and market connections, as well as other aspects of running micro-enterprises. Many participants acquired new skills, equipping them with the necessary skill sets to develop sustainable livelihoods with an alternate source of income.

Ms. Basamma Kumbar (48), of Bagalkot district, Karnataka, lives in R.C. Murnal village. When her children were small, her husband was murdered by close relatives. Basamma was left with the responsibility of parenting her three children. For 15 years, she worked hard to raise them well and provide them with basic requirements. Basamma owned 6 acres of land in Chikkasellikere village, but she couldn't use it since the tenants refused to give it back and threatened her to leave. She and her children left their native village and moved to R.C. Murnal village. The family was going through a difficult period; her three children were all very young and unable to assist her in any way. Basamma needed to find work to feed the hungry mouths. She worked in the agricultural fields as a day labourer. However, her earnings were insufficient to support her family of four. Furthermore, there was no work available during the offseason.

### **Intervention**

Though Basamma began tailoring to supplement her income and provide for the family, her earnings were insufficient to meet their necessities. Despite her desire to educate her children, she couldn't afford to send them to college. Her oldest son opted to assist his mother and began working as a local mechanic, while her daughter stayed at home and assisted her with daily tasks. While the family was struggling to make ends meet, Basamma acquired a job as a supervisor in a local garment manufacturing plant. She was finally about to have some good days in her life. She was relieved that she could provide financial security for her family and a decent lifestyle for her children. Life, on the other hand, had other plans for her. Basamma's life was thrown off track when the garment unit was closed down due to the pandemic. She lost her source of income and was again pushed into a vulnerable situation. Furthermore, because of the lockdown, her son couldn't go to work at the repair shop, severely affecting the family's finances.

Future Green Samsthe came to the family's help while they were trying to keep their heads above water. Basamma was enrolled in the local Mahila Samakhya SHG. She obtained training in food processing from the Horticultural University as part of the UNDP-supported livelihood restoration project. She was also trained in many areas of starting and growing a micro-business, such as obtaining bank financing, digital marketing, branding, and basic bookkeeping.

Future Greens Samsthe also assisted Basamma in obtaining a loan of Rs. 50,000 from the Gramachetana FPO. They also worked with the local gram panchayat to ensure that Basamma had her land back.

### **Conclusion**

After finishing the programme, Basamma's life took a turn for the better. She set up a manufacturing unit for producing pickles and chutney powders with a loan from Gramachetana FPO. She got into a buyback deal with the FPO, which provides her with an additional income of Rs. 7000 per month. Basamma began growing her village's 6 acres of land as well. She hopes to send her son to college to pursue his education.

\*\*\*

## **11. MICRO FINANCE SUPPORT AIDS ENTREPRENEUR TO REVIVE TRADITIONAL ART FORM**

**Abstract:** *UNDP, in collaboration with Future Green Samsthe, aimed to restore the livelihoods of women entrepreneurs whose enterprises had suffered due to COVID.*

### **Background**

Rural-based microenterprises are among the most neglected organisations in the country because they operate outside of official networks and are hard to map. However, these small enterprises contribute to the growth of the economy by uplifting marginalized families. Microbusinesses not only provide self-employment to the entrepreneurs but also improve the livelihoods of other members of the community through job creation.

The COVID-19 pandemic impacted all sections of the economy, causing a historic downturn. Though the pandemic affected all firms, large and small, micro-enterprises were the hardest hit. Market closures, a lack of demand, and a lack of capital are just a few of the issues that have doomed micro-enterprises, particularly those run by women. Following the lifting of the lockdown, the United Nations Development Programme (UNDP), in conjunction with Future Green Samsthe, provided training to chosen micro-entrepreneurs from disadvantaged communities in the



Karnataka districts of Bagalkot, Gadag, and Belgavi. Entrepreneurs gained knowledge in a variety of business issues, including financial and market linkages, digital marketing, and networking, because of these programmes.

This story of Ms. Shakuntala Sundariki describes how the efforts of Future Green Samsthe supported a micro-entrepreneur in resurrecting her business.



Shakuntala lives in the Sureban village of Ramadurga block in Karnataka's Belagavi district.

Shakuntala is a handloom weaver engaged in the production of traditional sarees. She takes orders from the master weaver or the aggregator and weaves sarees in the traditional designs that are highly in demand. Her family consists of her husband and two daughters. Both of her girls are enrolled in a neighbouring primary school, and her husband aids her in running the business on a day-to-day basis, which includes acquiring yarn, assisting with weaving, and supplying finished products to the master weaver. She enjoyed her work and took pride in the fact that she was financially independent and could contribute to the family's earnings.

The Sundariki family's livelihood was severely impacted by the pandemic in 2020 when the business had to close owing to lockdown regulations. Because the marketplaces were closed, Shakuntala couldn't obtain yarn for weaving. Due to a drop in orders, the master weaver was also unable to assist her.

### **Intervention**

Shakuntala, as a micro-entrepreneur, was unable to obtain assistance from banks or financial institutions since she did not know how to contact them. During this difficult period, the Future Green Samsthe project came to her aid. She was one of 5000 selected micro-entrepreneurs from Karnataka's rural regions. Through the COVID-19 livelihood restoration project, a local women's self-help group supported by Future Green reached out to her. She improved her knowledge by attending the workshops conducted by the organization. Her perspectives were broadened by a two-day session on financial literacy, value addition, branding, digital marketing, selling through e-commerce platforms, and alternative livelihoods.

### **Conclusion**

Shakuntala learned to recognise her abilities and use them to grow her business. She learned about the many government programmes designed to assist micro-entrepreneurs in recovering from the effects of COVID-19. She also received a group loan of Rs. 18, 000 from ICICI Bank through FGS to meet her business's working capital needs. Shakuntala revived her business and is now working on her own. She buys yarn straight from the market and sells it to local textile stores and other women entrepreneurs in the online saree sector.

\*\*\*

## **12. LEVERGING TRAINING FOR GROWTH**

**Abstract:** *When Reeta Devi joined the SHG groups and attended the training sessions provided by implementing partner Arya, it was beneficial to her in terms of broadening her knowledge and improving her self-confidence.*

## Context

Reeta Devi was a homemaker, and her husband was a farmer. They have a son who is 20 years old. Reeta had little opportunities or reasons to leave the house and mingle with a larger social circle or engage in societal concerns. She spent the most of her time caring for her home and family, and thus had little time to connect with others. However, her life has now become a true illustration of how a modest intervention or handholding can make a tremendous difference in someone's life.

*There were hardly any opportunities to engage with others before, and I was limited to my home and relatives but after joining SHG, I'm getting to meet more people now. Now, I am aware of video conferences. I have learned new techniques."*

*Reeta Devi*

## Intervention

When Reeta joined the SHG groups, her life began to change. Other women persuaded her to join the SHG group, and her family also encouraged her to do so. Another defining moment in her life occurred when Arya, a local implementing partner, invited her to participate in a training session focused on agricultural improvement. It was extremely beneficial to her in terms of both expanding her knowledge and boosting her confidence. Besides that, it aided in her personal and professional development. She is now actively engaged in discussions about social issues. She is an outspoken advocate for social change. Her thought patterns have undoubtedly been altered because of her participation in the program. When Reeta joined the SHG group and received training, it made a significant difference in her life.

## Conclusion

She is now a forward-thinking woman who encourages other women to speak up, get involved with community-based organizations, and participate in various trainings. Reeta now offers one-day and refresher training to other women alongside SHG members. Her personality and life were transformed by a small but necessary exposure. Now, she has become a change agent in her family, peers, and society. Her spouse also gathers a few tips from her when they are at home together. She now has a better understanding of how to assess crop quality via assessment techniques. It has made her optimistic about the collective's transformative power in assisting farmers in increasing their profit margins. Presently, she plans on increasing the number of collection and processing centres so that women do not have to travel as far. Reeta has not only served as a role model for many, but she has also inspired many others to consider how a small change in one's life can trigger a chain reaction of transformative changes in society.

\*\*\*

## 13. WORKING TO ENHANCE THE QUALITY OF PRODUCE FOR BETTER RETURNS

**Abstract:** *Nirmala Devi used a scientific approach of quality control to decide a fair price for her produce, which turned out to be a blessing in her life.*

## Context

Farmers faced problems on numerous fronts this year (i.e., 2020). For starters, markets were closed during the Rabi season due to the lockdown, and farmers had to bear heavy losses because of broken supply chains and closed markets. Second, unusually heavy rains during the Kharif season raised concerns about whether commodities could be delivered with minimal damage. Nirmala Devi was one of the farmers who faced many challenges. Although she was relieved to have a large crop, the markets were closed for the entire Rabi season, making it difficult to sell her produce. Additionally, the supply chain had broken or collapsed. Ultimately, the farmers were the ones who had to bear the brunt of this loss. Although she had hoped for better conditions during the Kharif season, the unusual rainfall had raised numerous concerns about the crop's or commodity's quality. Nirmala Devi worried about earning the right price for her crop due to a double blow in the Rabi and Karif seasons.

## Intervention

During these difficult times, Nirmala got an opportunity to interact with **WSM**. They advised her not to sell her crop immediately after harvesting; despite her uncertainty about how much risk she should be taking and what would work best in terms of obtaining a good price for her produce in the market, she eventually followed the advice of WSM Sindhu and decided not to sell her produce immediately after harvesting. WSM Sindhu recommended she dry the crops for at least 5 days under clear sky conditions. This process reduced the moisture to 12%, and she then transported her produce to the procurement centre in Deepapaur, as told by WSM. Nirmala Devi was facing many obstacles, but by following the advice of WSM, she was able to save her crops from severe damage caused by excessive rain during the harvesting season.

Nirmala's next challenge was to finish her product's testing and then sell it for a reasonable price. Despite the government's establishment of a minimum selling price (MSP) for paddy, producing quality commodities in compliance with procurement criteria and securing a good price minus the logistics cost of moving the crop to market proved problematic.

Furthermore, government funds often take weeks and even months to arrive, and Nirmala had some pressing financial obligations to meet, but she was relieved that everything went well. A scientific approach of quality control was used to determine a fair price for her produce. For her 28 quintals of produce, she was awarded Rs. 1500 per quintal.

## Conclusion

Nirmala is happy about her decision and hopes that the collective will create several opportunities to strengthen livelihoods, particularly by negotiating better prices for farmers.

\*\*\*

## 14. BUSINESS SURVIVED WITH TIMELY INTERVENTION

**Abstract:** *Nobody can predict what will happen in the future. Building long-term enterprises that can withstand market fluctuations, therefore, is critical.*

## Context

The unprecedented lockdown limitations implemented in India to tackle the COVID-19 pandemic caused a liquidity crunch for several enterprises. The pandemic impacted all enterprises, large or small. Even profitable enterprises couldn't withstand the losses incurred by the three-month suspension in operations. The government's COVID-19 special initiatives, as well as ongoing support from the Karnataka Small Scale Industries Association (KASSIA), aided entrepreneurs in surviving the economic downturn and rebuilding their enterprises. Here's an example of a company that has risen to the challenge and set an example for others.

Genuine Products is an engineering and manufacturing company situated in Bangalore. The company began as a welding, machining, and sheet metal parts workshop in 1986 and has now evolved into a professionally operated family business. The ISO 9001-2008 accredited organisation, founded by Mr. Ramesh Hegade, is now run by the second generation. Genuine Products has a processing facility of over 50,000 square feet for heavy and sheet metal manufacturing. The company has a trained team of 200 employees and provides turnkey solutions to prestigious customers such as Saint Gobain, ABB, Kennametal, Bosch, and various OEMs.

The pandemic had a significant impact on the enterprise, as it had on every other business in the country. The manpower shortage caused by the lockdown, combined with a sudden drop in demand, resulted in a 22% decrease in turnover compared to the previous year. Several issues, including a liquidity crisis, weak demand, uncertainty about future cash flows, and decreased productivity, surrounded, and influenced management's decision-making. Furthermore, the management was unaware of the various government programmes designed to help businesses affected by the COVID-19 pandemic.


## Intervention

The corporation faced a severe liquidity crisis and required urgent funds after the lockdown was lifted, and it required fast funds to resume normal operations. They tried everything they could to get the finances needed, but they couldn't acquire a loan to support the firm despite many follow-ups with their bank. They approached the UNDP – KASSIA Udyog Sahayavani helpline as the last option in the hopes of receiving aid.

*Genuine Products is indebted to KASSIA Help Desk for their timely intervention. Without them, our business would not have survived the economic slowdown. The lack of working capital and manpower took a heavy toll on our company's performance. Even after sustained efforts, we could not find a source to get funds to run the business. KASSIA was our last hope of survival. We approached their helpdesk with the hope that they will arrange the required funding and we were not disappointed. KASSIA help desk coordinated with the bank and sent a request for a loan to our unit. Within a few days, I received a message from the bank that fifty per cent of the loan amount was sanctioned. Apart from providing funding options, the regular programs conducted by KASSIA help desk aid entrepreneurs like us to gain requisite knowledge about the different schemes and packages. I thank the organization for their continuous support and guidance."*

*Representative of Genuine Products*





Nobody knows what will happen in the future. However, it is critical to building long-term businesses that can withstand market fluctuations. Organizations such as KASSIA lived up to their name by working with the bank to handle all their concerns, allowing Genuine Products to get the loan in a couple of days. Within a few days, they received a message from the bank that sanctioned fifty percent of the loan amount. Apart from providing funding options, the regular programmes conducted by the KASSIA help desk aid entrepreneurs to gain requisite knowledge about the different schemes and packages.

## Conclusion

KASSIA has been assisting entrepreneurs in obtaining the necessary education and skills to build a strong business. Genuine Products is one such company that has risen to the occasion with the help of KASSIA and set a good example for others.

\*\*\*

## 15. **RESILIENT BUSINESS ORGANIZATIONS WITHSTAND UNPREDICTABLE TURBULENCE**

**Abstract:** *The 2020 pandemic has taught us to adopt resilient business models as they can withstand the unpredictable upheavals that occur in a pandemic.*


### Context:

We've learned a lot from the 2020 pandemic. Resilient business models are critical to surviving in a pandemic because they can endure unanticipated upheavals. The government has increased its efforts to educate entrepreneurs on developing sustainable firms. One such organization is Peenya Industries Association (PIA), which provides financial support, as well as training and instruction to young and seasoned entrepreneurs. They helped people to cope with the pandemic and the subsequent economic slump. Mr. M.M. Giri has also benefitted from this facility. He is a first-generation entrepreneur and founder of a manufacturing company named M/s G.S.Gears. The company was founded in 1996 and makes gears for vehicles as well as other heavy equipment. The gears are then supplied to major industries in the country, and it also has a considerable export market presence.

*"I have no words to express how grateful I am to the government and the PIA help desk. I never imagined such things happening in my lifetime. I was completely involved in the company's growth from the beginning and never had any problems. The COVID pandemic has created numerous uncertainties, particularly for businesses. When the economic downturn hit my company, I had no idea how to deal with the situation. During those perilous times, the PIA help desk came to my aid. They not only assisted me in obtaining adequate funding to address the working capital crisis, but they also trained my employees to deal with the stress and anxiety caused by the pandemic. I wish all entrepreneurs had this kind of support and guidance."*

*Mr. M.M. Giri*

Mr. Giri strongly believes in one of Mahatma Gandhi's famous words, "Knowledge is Power." He has tried to improve his knowledge because he is a dedicated business owner. He had complete control over the company's



functions, including manufacturing, accounting, and marketing. Despite his complete faith in his employees, he was careful in his business administration. The lockdowns implemented by the government to halt the spread of the COVID-19 outbreak, however, impacted M/s G.S.Gears. Due to the lockdown, there was a significant cash shortage, which resulted in customers being unable to pay their bills on time. Payroll, account payables, and maintenance charges were all stacking up, putting a strain on the company's budget.

### **Intervention**

Peenya Industries Association (PIA), in partnership with the UNDP established a help desk to provide advisory and mentorship services to MSME's, including providing information on government support schemes, standards of health protection at work, advising on scaling operations and bridging the skills gap, and sharing links to financial institutions and government departments.

The eager entrepreneur contacted the UNDP - PIA Udyog Sahayavani for help in saving the company. Mr.Giri had a lengthy discussion with the PIA support desk team, which described all of the various schemes for COVID-hit companies, as well as the procedures for obtaining these schemes. Informed, he went to the bank and was given the green light to borrow money.

### **Conclusion**

MrGiri realised that he needed more than a bank loan to run a business. He had to teach his workers how to cope with a post-pandemic work environment that was tense and uncertain. He also strongly felt that there was a need to educate and train his personnel in dealing with the pandemic's effects on their mental health. He enrolled the entire group for PIA help desk webinars on skill development, pandemic safety and hygiene, networking, and stress management. All these efforts resulted in positive outcomes. His employees were not only able to deal with this unprecedented situation, but their productivity increased because of the webinar lessons. Mr.Giri's success demonstrates the importance of entrepreneurs being open to new ideas. His story is also a good example of how timely assistance can be beneficial and increase one's ability to put newly acquired and newly discovered knowledge to good use.


\*\*\*

## **16. EMPOWERING MICRO-ENTREPRENEURS WITH FINANCIAL SUPPORT AND SKILL DEVELOPMENT**

**Abstract:** *Mr Nagaraj Lagshetty's story demonstrates how timely guidance and support can work wonders for micro-enterprises and help them weather difficult times.*

### **Context**

Micro-businesses are vital to a country's socio-economic growth. They not only benefit the business owner but also benefit the community. These businesses add value to the economy by boosting people's income and creating employment opportunities. Micro enterprises also contribute to the industrial growth of the country's backward and rural areas, ensuring that the benefits of progress are shared by all. The Indian government has set up special initiatives to help micro-entrepreneurs with finance and training.



Mr. Nagaraj Lagshetty lives in Taj Sultanpur, a village in the district of Gulbarga, Karnataka. He comes from a low-income family. His father is a farmer, and his mother works as a housewife. His family was poor and could not afford to pay for his education. However, Mr Lagshetty was determined to complete his education and worked tirelessly to secure funding.

To supplement his income, Nagaraj sold agarbatti sticks and other perfumery items. He started on a small scale due to a lack of capital to purchase the materials. He had a few regular customers to whom he supplied agarbatti and other perfumery items. Although the turnover was low, he could still support himself and pay his college fees as a student. Nagaraj wanted to take his business to the next level after graduating. However, he lacked a proper plan and knowledge of how to secure funding, though he had the determination to start a business and the belief that he could grow it.

### **Intervention**

While reading the newspaper one day, he came across information about the UNDP - Hyderabad Karnataka Chamber of Commerce and Industries (HKCCI) helpdesk, which provides advisory services and guidance to MSME such as government support schemes, health safety, and security at work, financial linkages, mentorship, and handholding support, and so on. Without further ado, he contacted the helpdesk for advice on how to obtain funding for his business. The executives at the helpdesk informed him about the 'Mudra Shishu Loans,' which were "announced by the government to encourage the establishment of micro-enterprises." They also informed him that these loans were collateral-free and have a considerable repayment schedule. The HKCCI helpdesk also explained how to apply for the loan, what documents were required, and what formalities need to be completed.

Nagaraj applied for a Mudra Shishu loan from the Canara bank in his village. His application was approved, and he received a loan of Rs.50,000 to start his business. He used the money to open a small perfumery shop. Now he is successfully running the shop. He is not only self-employed, but he has also employed others in his village and is contributing to the development of his community.


### **Conclusion**

Many people, like Nagaraj, want to start their own businesses and contribute to the country's economic development. Organizations such as HKCCI assist in developing their entrepreneurial spirit by providing competent guidance and support. Nagaraj Lagshetty's story is an example of how micro-entrepreneurs can contribute to societal development.

\*\*\*

## **17. HARNESSING THE POWER OF AGGREGATION**

**Abstract:** *Despite the difficulties, Sudha Singh's participation in the 10-day WSM training from her hamlet was significant because it was the first time that she and the other WSMs had participated in the training via digital mode. She*



*hasn't looked back since and is now fighting market malpractice to help her fellow farmers get fair prices for their produce.*

### **Context**

Sudha Singh is a living example of optimism. She is currently employed as a Women's Self-Help (Aajeevika Sakhi) in the village of Krishnadattpur. It is her spouse, two sons, and a daughter that make up her family of five people. Her sons are employed in Mumbai, and her daughter, who is getting a bachelor's degree in Arts, assists her in the day-to-day running of the household.

### **Intervention**

She is a member of the Sangam SHG, where she oversees organising the group's weekly meetings. She has been a member of the SHG since September 2018 and was later recognised as an Aajeevika Sakhi in September of this year. Her induction training as Aajeevika Sakhi has inspired the women in her community to adopt techniques of community-managed sustainable agriculture as a result of her experience. Since then, she has served as a valuable resource for the community, as well as for UPSRLM and its partner groups, among others.

Her assistance in the development of Jai Tulsi Maa Prerna Utpadak Samuh in the village, which will serve as an institution of inclusion for small and marginal farmers at the local level, was recently recognised by the village council. She also participated in the 10-day WSM training from her hamlet. It was the first time she, along with other WSMs, had engaged in the training via the digital method and she now plays the role of a crucial contact resource during the paddy procurement process. She was able to procure 182.28 quintals of paddy from 16 farmers, earning them a total of Rs.2,63,337.00 as a result of her strong ties with small and marginal farmers in the area. This was an outstanding example for the rest of the people in the village and block. This exercise also resulted in her earning Rs 1000.

Sudha is a diligent woman who aspires to make a significant difference in her community on a large scale. Specifically, the farmers in her area want to sell more of their goods through the newly founded Farmer Producer Company (FPC) in the block, known as Kamyab Prerna Farmer Producer Company. In addition to providing her with hope in the fight against market malpractice, the incentive she received has also given her a sense of responsibility towards her fellow farmers, who should receive a fair price for their produce.

### **Conclusion**

Sudha has made a substantial and credible contribution to the community. She requires proper mentoring and coaching for her natural skills to develop as a valuable resource to the community and organizations.

\*\*\*

## **18. RE-INSTILLING COURAGE BY EXTENDING SUPPORT DURING COVID**

**Abstract:** *Through UNDP's COVID response effort, Reeta Devi could enhance her technical skills and knowledge in digital marketing, digital payments, and other related issues.*

## Context

32-year-old Reeta Devi is from the village of Benipur in the Varanasi district of Uttar Pradesh, where she lives with her husband and four children. She is uneducated and works at a power loom. Her husband, Jaishlal Patel, is a daily wage earner. She has two power loom machines at home where she weaves sarees to supplement her family's income. Before the pandemic, she earned enough money to assist her husband in supporting their family; her monthly salary was Rs.5000. When COVID-19 struck, both she and her husband lost their jobs. Surviving became extremely difficult, and even two meals a day became a luxury. During this time, they were able to get by on their meagre savings.

## Intervention

Reeta received training from the Utkarsh Welfare Foundation as part of the UNDP's COVID response effort. This training programme improved her technical abilities and broadened her knowledge of digital marketing, digital payments, and other related topics. It also assisted her in meeting her financial obligations by assisting her in recognising and obtaining micro-loans from legitimate financial institutions. The course aimed to improve participants' business skills and competencies, with a particular emphasis on providing knowledge about business development. Apart from that, the programme also imparted an understanding of COVID-19 to the attendees and the steps they should take to stay safe during the pandemic, such as washing their hands frequently, wearing masks, and keeping a safe distance between them.

## Conclusion

Reeta is currently in the process of restoring her business and earning Rs. 2500 per month as the market has yet to return to normalcy following the COVID disaster, and the demand is low. She now has a new sense of courage and passion because of the training, and she is confident that with her hard work and newly acquired knowledge of business skills, she can take her company to new heights.


\*\*\*

## 19. RE-BUILDING SMALL ENTERPRISE IN POST COVID PHASE

**Abstract:** *Sunita's technical skills improved through knowledge and capacity building, allowing her to address her financial needs through microloans from reputable financial institutions.*

## Context

Sunita Devi lives with her husband and three children in Benipur village, Varanasi district, Uttar Pradesh. They've been working with power looms for a long time and have two of them at home. She used to make a decent living before the pandemic, and she was able to sustain herself. Her husband also aided her in her endeavour. She was earning more than Rs 8000/- (INR 1000–1200 per week) per month prior to COVID-19. However, when the pandemic struck, it had a severe effect on the lives and livelihoods of households. The family's source of income was cut off because of the lockdown, and they were



without work for a long time. They struggled to survive but managed the difficult time by producing vegetables on their small plot of land and selling them at the local market.

### **Intervention**

Sunita received training from the Utkarsh Welfare Foundation as part of the UNDP's COVID response effort. This training programme improved her technical abilities while also assisting her in meeting her financial needs using microloans from legitimate/ formal financial institutions. The programme not only improved her business abilities and knowledge of enterprise growth, but it also taught her about COVID-19. The instruction emphasised the importance of taking precautions to stay safe during a pandemic, such as washing hands often, wearing masks, and keeping physical distance from one another. She is currently re-establishing her business.

### **Conclusion**

Sunita now earns Rs.5000 per month. However, she is confident in herself and feels that her business will prosper once things return to normal, thanks to her knowledge of digital marketing and other business skills.

\*\*\*

## **20. INSTILLING HOPE IN DURGAVATI THROUGH ARTISAN PRODUCER GROUP**

**Abstract:** *UNDP's COVID response project on economic resilience for COVID-19 safeguards and enterprise development was beneficial.*

### **Context**

Durgavati, who is in her early 30s, is from Ghamhapur village in Uttar Pradesh's Varanasi District. She and her husband used to work as weavers for a textile mill, earning Rs. 4000–5000 a month, which put a strain on the home budget. Because of the lockdown that extended for months, she didn't get work orders from her master weaver.

### **Intervention**

As a result of the termination of industrial operations, her family's income was drastically decreased, compounding their already dire living conditions. Durgavati, on the other hand, received training from the UNDP's COVID response project on economic resilience, several COVID-19 safeguards, and enterprise development, which helped her have a better understanding of the markets. She also went to a meet-up for buyers and sellers in her hometown. "I was worried," she explained, "since COVID-19 put us in a predicament we had never seen before."

As a result of this initiative, she learned about COVID safety as well as how to make the most of her life even when the markets are down, such as by selling other items on digital platforms. She also learned about new issues such as digital financial literacy and how to join a production company, both of which she found fascinating. So far, she's been selling the woven goods to master weavers and others, and we've only been paid a pittance for our efforts.

**Conclusion**

They have now registered with the APC and are convinced that with the appropriate returns from their weaving, they will be able to manage their lives and businesses appropriately.

\*\*\*